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The boom in the housing sector with advancing and innovative marketing techniques: An assertive analysis of Rohilkhand region

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Abstract

The present study is based on the mode of colonization in housing sector of Rohilkhand region on customer preferences according to various criteria and credentials. The best locality was found to be in Rohilkhand Region in which seven districts come up as Bareilly, Bijnor, J.P. Nagar, Pilibhit, Badaun, Moradabad and Shahjahanpur.

Keywords: housing sector, colonization urbanization

Introduction

India's housing policy started receiving a focused approach from the government only during the last Subsequent to the growth-oriented "National Housing and Habitat Policy (1998)", a number of positive policy measures have been initiated on the financial, fiscal and legislative fronts.

Housing developments in India are taking place only in selected pockets. These have yet to take the characteristic of mass housing. Unless and until activities on low-cost mass housing are generated, housing will not be able to trigger the required changes in monetary and real indicators so as to become an integral part of the economy.

A less appreciated fact is that once housing becomes an engine of economic growth, it can trigger other engines of growth simply due to its massive linkages in the economy. These would initiate a number of chain effects. Once rural housing programme is initiated, the infusion of investments in housing would have spillover effect through increase in employment and rural incomes. This in turn would gear up the rural economy to take up new projects and programmes like rural roads, irrigation works etc. Thus, rural housing through income effect can make rural prosperity an additional engine of economic growth.

Further, if rural housing can be achieved through cost-effective means like usage of concrete blocks, the nation would be able to attain sustainable growth faster. Development of Indian economy through this cost-effective route in itself will be an engine of growth across the sectors. This should be seen along with additional positives in the economy like large housing base already existing like kuccha houses and growing housing shortages due to population increase. Besides, housing shortages are more acute in rural India-about 65 per cent of the total housing shortages.

Moreover, cost effective rural roads construction taking advantage of concrete blocks would further reduce the cost of building the nation apart from creating another engine of economic growth in the form of road construction on a massive scale. The basic point is the atomicity in the chain process of housing development through Government facilitating the much-required initial push gigantic to housing.

The task, indeed, is gargantuan and legislative enactments have still a long way to go. Similarly, the fiscal milieu and tax breaks for housing loans have to make more leeway if housing development has to take off in real earnest. Housing development, at present, is highly skewed in favour of the urban sector as this sector is more organised whereas housing shortage is more acute in rural India, where incidentally over 70 per cent of the population lives.

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The Prime Minister's recent programme on rural housing has been a timely one, which needs to be activated fast in the least cost effective way. The government has launched a number of rural housing schemes keeping in mind various objectives. "Indira Awaas Yojana" (IAY) is a scheme primarily to facilitate construction of dwelling units and upgradation of existing unserviceable kuccha houses by members of the Scheduled Castes and Scheduled Tribes etc., by providing them grant-in-aid. About 7.6 million houses have been constructed under IAY since its inception. The "Grameen Awaas", launched in 2000-01, is aimed at reducing the shortage of houses among the population "Below the Poverty Line" in the rural areas and the healthy development of rural habitats. About 3,836 houses have been constructed so far. The Credit-cum-Subsidy Scheme for rural housing launched in April 1999 targets rural households having an annual income of Rs 32,000.

Domestic Scenario in Rohilkhand Region

Unofficial estimates put a shortfall of 40 million dwelling units as of 2000-01 in the country in contrast to the official estimate of 20 million units, India would need resources worth Rs 1.5 to 2 lakh crore depending upon the estimate of housing shortage. In addition, Rs 6 lakh crore would be required to develop civic amenities and other supportive infrastructure. Against this huge requirement of about Rs 8 lakh crore, housing finance companies disbursed about Rs 12,500 crore during 2000-01. Such a vast gap needs to be filled with public-private partnership principle.

India's annual population growth implies addition of one Australia to the existing population of 1,027 million. This translates to a requirement of about 200 million houses in both urban and rural areas, assuming an average household size of five. It is significant that against the same, the total livable housing stock is estimated at 167 million units. Thus, there exists a gap of 33 million houses, which needs to be built over the next five years. In other words, 6.5 million houses need to be constructed every year. With the best of our efforts we have been able to contribute only 4.5 million houses per year, which includes 2 million housing units under the weaker section housing policy. India still needs to add 2 million houses per year through additional programmes of funding.

As the construction sector contributes about 5 per cent to India's GDP and housing construction only 1 per cent, the housing sector's contribution to GDP needs to be raised because this sector holds lots of prospects if India is to move to a higher growth trajectory.

Rohilkhand Region being the part of western U.P. comprises of seven districts namely Bareilly, Moradabad, Badaun, Shahjahanpur, Bijnor, J.P. Nagar and Pilibhit. Construction of organised colonies in Rohilkhand Region started in late 19's (nineties) which is still continuing. The colonies which have come up during the recent years as Green Park, Mahanagar, Khusboo Enclave, Alliance Enclave, Yogesh Colony, Suresh Sharma Nagar, Deen Dayal Puram, North City, Veer Sawarkar Nagar, Prabhat Nagar Colony, Sun City, Kastoori, Tulsi Nagar, Shakti Nagar, Durga Nagar Colony, Aakash Puram, Pawan Vihar Colony, Sainik Colony in Bareilly.

In Moradabad, the prominent colonies are Ansal Builders, Jigar Colony, Railway Colony, Mansarovar Colony and Hathala Colony etc. Real Estate is also working in Moradabad.

In Badaun, there are many colonies as Anuj Sharma Colony and so on and so forth. In Shahjahanpur, the colonies are Shastri Nagar Colony and Adarsh Nagar Colony. In Pilibhit the colonies which provide the facilities. The name of colonies are Mala Colony and Ramnagar Colony. In Bijnor, there are many prominent colonies such as- Bukhara Colony, Chandlok Colony, Sahitya Vihar Colony and Gyan Vihar Colony etc. J.P. Nagar is also famous for its colonies.

Thus colonies have been built all over India as - Noida, Gurgaon, Kolkata, Mumbai, Greater Noida, Chennai, Bangalore and Bihar. But the colonies are so popular in Rohilkhand Region in which seven districts come up as Bareilly, Bijnor, J.P. Nagar, Pilibhit, Badaun, Moradabad and Shahjahanpur.

International Scenario

Comparison between India and other countries contribution to GDP clearly, shows that the housing sector in India lacks global competitiveness. Hence, lot of efforts are required to bring out the latent potential of housing sector in terms of GDP and employment.

Another requirement is rationalisation and uniformity of stamp duty.

- Simplification of legislative procedures
- Case-to-case approval needs to be fully abandoned and expansion of single window clearances for all approvals to be promoted
- Reconsideration of valuation on perquisites for housing is required. The recent so-called liberalisation in this is not liberalisation at all as it has imposed additional burden on the employees for repayments on housing loans and rent-free accommodation.
- At present, flats above or up-to 1,000 sq. ft are given the status of infrastructure industry. This needs a change. All houses built in townships, irrespective of size, should be provided the status of infrastructure industry along with all fiscal concessions.
- Reduction in sales tax on construction equipment
- Need for constant interaction and coordination between Centre and States for expeditious decision-making in housing
- Adoption of modern construction technology options for optimal utilisation of resources and fast/convenient service to the house owner.

Policy reforms to promote usage of concrete blocks for rural housing, as these are more economical than clay blocks.

Future Agenda

Future projections predict that the population of India would reach 1,350 million by the year 2020. Keeping in mind the additional new housing requirements as a result of the above, an additional 70 million new households would get added up to the existing housing requirements. This would amount to an additional 35 million housing units required during the next 10-year period. In other words, due to the population increase alone, an additional 3.5 million houses per year would be required in addition to the target of 2 million houses.

Hence, we need to gear up to contribute substantially to the housing stock through streamlined efforts of public, private, co-operative, community and self-help sectors, in order to see the dream of "Shelter for AH" turn a reality by the end of the current decade.

Government has also developed certain dwelling under Indra Awas Yojna and certain other housing schemes like Kashiram Nivas Yojna for people who are either from weaker section of society or those belonging to below poverty line.

Uttar Pradesh Housing Board

Uttar Pradesh Housing Board was established in order to meet the growing housing needs of the people of Uttar Pradesh. The different projects launched by them are executed in such a way that they cover all areas of real estate business. Uttar Pradesh is a large state both in terms of population as well as in terms of area. The growing urbanization has resulted in tremendous increase in demand for modern houses and flats for which UP Housing Board has launched housing programs depending upon the requirements of the people. The housing board has notified around 137 cities in U.P. for commercial as well as residential use. Some of these cities include Lucknow, Allahabad, Agra, Kanpur, Ghaziabad, Mathura, Meerut and Varanasi, Bareilly, Moradabad, Shahjahanpur, Pilibhit, Bijnore, J.P. Nagar and Badaun.

Along with the major cities, Uttar Pradesh Housing Board has also constructed many projects in several small towns leading to their growth. Besides Residential and Commercial Complexes, UP Housing Board is also planning to undertake mega infrastructure projects especially in big towns. The idea is to make better connectivity and develop towns on the upcoming real estate trends. Uttar Pradesh Housing Board has shaped their projects by the involvement of renowned architects, engineers, infrastructure designers. UP Housing Board also has provisions for loans to people who require it and has its association with some of the best financial institutes, which include Housing and Urban Trust of India, Life Insurance Corporation, Unit Trust of India and HDFC etc.

Indiahousing.com acknowledges the tremendous growth of Uttar Pradesh Housing Board and provides you with the following links for detailed information.

Established in 29th March 1981 under the Uttar Pradesh Urban Planning and development Act 1973, MDA has progressed from small beginnings to embrace an overreaching authority in the development scenario of Moradabad. In consonance with aspirations of Modern India, MDA aims at coordinated and planned development of a historical city to enable Moradabad has played a very important role in the freedom struggle, to extend urban infrastructure to absorb the pressures of rapidly changing society, and to provide an environment which would enable the utmost satisfaction level of all sections of its inhabitants. MDA has completed many development works in Moradabad city. To fulfill its role, the Authority seeks to coordinate in accordance with a comprehensive Master Plan along with the work of various other agency involved in the creations and extensions of urban infrastructure. Incorporate under the Uttar Pradesh Urban Planning and Development 1973, the Moradabad Development Authority employ's best of expert from various fields of architecture, engineering planning. The Master Plan (1991–2011) of the Moradabad has been designed by the development Authority keeping in mind the ever growing population, latest trends, financial development and the rise in the tourism sector but the perseverance of old architecture and conservation of cultural heritage of the city has been given the almost importance.

Moradabad Development Authority has development many housing schemes in all directions of Moradabad since its establishment. MDA has developed colonies at Kanth Road, Delhi Road, Rampur Road, Sambhal road and Gajrola. MDA has completed many development works in Moradabad city. The artistic city of Moradabad is known in the international arena as a brass city. The artistic characteristics to drawing and paintings Moradabad has given to the people of this world the taste of their artistic flavour. Industrial and commercial development has taken place at a fast pace because the labour and the raw material are easily available and manufactured goods are well accepted in the global markets. Parsvnath Developers Ltd. now brings to the people of this land a new style of living with their luxurious project Parsvnath Pratibha, which offers a unique combination of independent living, both in low rise and luxurious high rise building. The project is an excellent blend of world class facilities, abundance of green and open spaces and modern architecture. Parsvnath Pratibha is designed to provide an ambience of opulence that you truly deserve. To live independently is the desire of every family. For the first time in this brass city of Moradabad, Parsvnath Pratibha brings the opportunity of independent living. Feel the luxury of international standard of living both in low rise and high rise floors.

With the provision of lifts in each block, all floors are parity to the ground floor because the access is made so easy, with the pressure of living on top floor is not compromised. The person can now enjoy viewing from second and third floor apart from the enjoyment of independent living. The high rise floor gives beautiful panoramic view of the surrounding greens. The desire to live in heights will now be met as the person feels the gush of fresh air at every moment. The fascination of living very high is something which is always exciting. The life will now be full of excitement with all the abundance of luxurious amenities that go at par with the way the person wish to live.

Well designed and fortified club house will give residents the feeling of luxurious lifestyle. The person will have the opportunity to indulge in an ambience that will fill his evening in a mood of joy and enjoyment make the evenings memorable every time one hits the pool table. A swimming pool gracefully set in the ambience is a favourite place to cool oneself from the sweltering heat.

Bareilly Development Authority incorporated under the Uttar Pradesh Urban planning and Development Act, 1973 by the Government of Uttar Pradesh. It came into effect from the year 1977. The city is famous for its fascinating archeological and heritage site, thus Bareilly Development Authority came into being. It is a part of the Rohilkhand Division. The multiple laws were not applicable to one particular state, for this matter the state constituted the Bareilly Development Authority Bareilly is a small city therefore has demands to cope up with growing urbanization for which Bareilly Development Authority has launched residential as well as commercial projects. In the residential sector they have commenced construction of flats, houses and also auction of plots on the other hand, the projects of commercial sector include construction of office complexes, farm houses and shops.

The Development Authority of Bareilly has undertaken many successful projects. They have two main residential projects, which include Ramganga Nagar Awasiya Yojna and Lohia Vihar Awasiya Yojna, which are some of the best housing

projects in Bareilly owing to the industrial development in the city, Bareilly has become an ideal place to invest. Their sole aim is to provide housing facilities to people of various income groups and for this, they have various projects for people of different income group.

Shahjahanpur district is one of the districts of Uttar Pradesh state of India. Shahjahanpur district is a part of Bareilly division. The main town is Shahjahanpur. The Tehsils are: Powayan, Tilhar, Katra, Jalalabad, and Kaanth.

This district is also a mini punjab district due to large presens of sikhs [20%] of the population. It is located in the southeast of Bareilly Division, and is an agriculture-based district of Uttar Pradesh established in 1813. Before its creation it was a part of Bareilly district. Geographically, it is situated at 27.35 N latitude and 79.37 E longitude. Adjoining districts of Shahjahanpur are Lakhimpur Kheri District, Hardoi District, Farrukhabad District. Bareilly District. Badaun District and Pilibhit District. Its geographical area is 4575 metres 2.

The Ramganga. The Garrah and the Gomti are the main rivers of the district. The Kathana, the Jhukma the Mensi Rivers flow into the Gomti. The Khannaut, the Suketa and the Kai Rivers feed the Garrah. Major crops of the district are wheat, gram, millet, and potatoes. There exists an army cantonment, and a major clothing factory for defence forces called Ordnance Clothing Factory. Shahjahanpur Club is a famous club of the district, and its membership was once regarded as very exclusive.

Shahjahanpur town is also known as Shaheedon Ki Nagri or Town of Shaheed (Freedom Fighter). On, 9 August, 1925, Chandrasekhar Azad, Pandit Ram Prasad Bismil, Ashfaqullah Khan, Thakur Roshan Singh, Premkishan Khanna and Lahri robbed the British government. Funds near Kakori railway station. On, 26 December 1925, forty persons were arrested in this Kakori conspiracy case. Pandit Ram Prasad Bismil, Ashfaqullah Khan, Thakur Roshan Singh, Premkishan Khanna, Banvari Lai, Hargovind, Indra Bhusan, Nidhipal Gupta, Jagdish and Banarasi among them were from Shahjahanpur.

Shahjahanpur is also known for its carpet industry, as well as for Surrafa (Jewellery) market. Shahjahanpur is the birthplace of the pioneer Hindi playwright Bhuvneshwar and Hindi novelist Hridayesh. Revolutionary Hindi poet Vidrohi was also born in Shahjahanpur.

Except these, it is flourished with multiuses colonies named Shashtri Nagar Colony and Adarsh Nagar Colony. These colonies are well maintained. All facilities like water supply, electricity supply, well maintained shop, temple, good road security and well furnished marriage hall are availed in these colonies. The person a want to buy the houses in these colonies. They have not time to bear hurdle. The colonies is well connected with roads. The railway tracks cross this districts making it a well rail connected district. One is from Varansi via Bhadohi and the other is from Varansi via Gyanpur Road Station.

The verdant forested city is situated in the Pilibhit is situated in the Pilibhit District within the state of the name Pilibhit derives its name from the small 15th century village old Pilibhit that still exist on the banks of the river Ghaghra, Dense verdant forests cover over 800 sq. km. of area, which is nearly 23 percent of the total Pilibhit District Pilibhit has a rich cultural history and some legends attribute that Pilibhit was once ruled by a king Mayurdhwaja, a devotee of Krishna and friend of Arjun. This was mentioned in the Maha Bharata also.

During the Mughal era, Pilibhit was an administrative unit, where the Mughal Subedar constructed 4 gates - Bareilly Darwaza, Hussaini Darwaza, Jahanbadi Darwaza and Dakhani Darwaza around the main administrative building. This construction grows the beauty in Pilibhit city. It is preserved for security.

Pilibhit Development Authority has developed many colonies. Among them, there are two colonies as Nala Colony and Ramnagar colony. These colonies are popular for their facilities. They focus upon the education for children, electricity facility and water supply. In these colonies, playing ground, swimming pool, multiplex and marriage hall are availed. These facilities attract the customers for buying houses in these colonies.

Bijnor or Bijnaur or Bijnore, a town and district of India in the Bareilly division of the India. The town is about 7 Km. from the left bank of the ganges. Bijnor, the most western district. District of U.P. is situated just 12 Km. from either both away from pious Ganga on Meerut road or from Ganja great saint Vidur's home where he spent his rest of life after dispute with Duryudhan.

The District of Bijnor has an area of 1791 sq.m. The aspect of the country is generally a level plain, but the northern part of it rises towards the Himalayas, the greatest elevation being 1342 fit above the sea level.

Bijnaur city is also covered with well facilities availed colonies named Bukhara colony Chandlok Colony and Sahitya Bihar Colony. These colonies provide all facilities for customers who want to buy apartments in these colonies. The colonizers construct the apartments which are decorated with domestic needs.

Amroha is an old city, local theories of the origin of its name differ. One derives, Amroha from the Sanskrit word Amrovanam, the region of mangoes'. Another is that the name is compound of 'Am' (Mango) and 'Roh' (a kind of fish), while yet another traces the word of Raja Amarjoa of Bansidganasty. Who is 474 BC. Named the Region Amroha. This city was filled with shayar and powerful emperor. The historical architecture of Amroha begins with the fort wall, remnants of which still stand. The wall had several gates. There are some old monuments in the complex of Bansdev Talab. There is a tank about 40 meters x 40 meters in area. The middle of the tank is one small 'Hanuman Mandir' for which there is no direct approach as it is surrounded by water.

There are 24 Inter College and Five Degree College in Amroha. It is seemed education hub around the city. The people like to reside in this city and want to buy the houses in colonies because the customers are attracted from the facilities give by colonizers.

Badaun is a popular city for its Sufi's and Shayeri. Shakeel Badauni was also from this city who composed many songs for movies.

There are many colonies in Badaun as Awas Vikas colony, Varshney Enclave, Ramnagar Colony and Anuj Sharma Colony. These colonies are furnished with well maintained houses. They provide good roads, water supply, electricity supply, security and market. These attract the customers.

Present state of study

Housing is one of the top proprietary areas these days. Governments both Central and State are lying down due emphasis on the housing sector. Incentives have been provided by the way of income tax relief so as to goose up

this sector. Apart from development authorities big private houses especially in setting up of colonies and residential areas have entered into the sector in very big way, among them the prominent are Ansals, Sahara, D.L.F. and Reliance. There are many small players also in different parts of country, go either operate locally or regionally or both.

Most of the housing colonies are being developed by the private constructors and colonizers. However colonies for economically backward people are being developed by governmental agencies for example – Bareilly Development Authorities, Moradabad Development Authority in Moradabad and soon and so forth. Another agency like Avas Vikas is also involved in construction of houses and other commercial venture.

Rohilkhand region as the part of western U.P. area includes seven districts i.e. Badaun, Bareilly, Shahjahanpur, Moradabad, Bijnaur, Pilibhit and J.P. Nagar. Among cities, Bareilly and Moradabad are the biggest in terms of population, infrastructure for growth and development. The region has got a university along with one hundred affiliated colleges. Moradabad is famous for different type of export, which include brass in different shapes and size and other antics and gift items.

Bareilly is the biggest town in the region with over ten lacks population. It is popular for its trading different items and commodities. Its furniture is famous. It also has made a particular place in the area of wood product etc. A number of new colonies have come up in Bareilly city. Some of the well known new colonies are Green Park, Vishnu Dham, Sunrise, Royal Park and so on and so forth. These colonies are still in the process of construction and development.

Conclusion

It can be concluded in respect to the example which have been provided in context to Housing sector. It can be analyzed that first reason was that marketing strategy was used in housing sector because colonies have to survive so they have to project in a different way. Second reason for increasing occasions for use, the third reason to go for functioning, to provide some rational purchase making decision beneficial to the customer, the fourth reason for targeting the entire family, the fifth reason to give customers for money, six was due to changing market conditions, seventh reason was changing in using pattern, the eight was government regulation the nine reason to go for new users, the tenth was deeply embedded cultural reasons, the eleventh the company wanted to go for different markets, twelfth was making the brand contemporary followed by packaging, dipping sales, negative growth and to go for improved relationship management.

After gone through the reasons, the colonies have also identified the objectives that why they have gone for Housing such as the first objective to meet was to increase its market share, the second objective to meet the perception gap to reality meaning by matching the perception of the company with customer perception, they go for customizing so that better relations can develop between customer and the organisation, the fourth to reinforce the brand, the fifth to go for restructuring of the brand, the sixth to steal customers from competing brands, the seventh to develop corporate identity, the eighth to expand its customer base, the ninth to have a better penetration in the market, the tenth to create a sustainable and memorable way to further new brand

housing sector by providing more range of services and last but not the least to maintain the position of the company.

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