



Received: 04-10-2023  
Accepted: 14-11-2023

## International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

### Affordable Housing for the Urban Poor in India

**Dr. Shashi Lata Singh**

Associate Professor, Department of Economics, University of Lucknow, India

Corresponding Author: **Dr. Shashi Lata Singh**

#### Abstract

Housing is one of the three basic needs of human beings, and it is this need which is not fulfilled in the case of urban poor. Provision of housing has not kept pace with the increased requirements of dwelling units in urban India. There has been a huge increase in urban population due to heavy immigration from rural areas along with natural growth rate of population. Most of the urban poor are unable to afford decent housing with basic facilities due to low and unstable incomes on the one hand and sky rocketing prices of land and construction on the other hand. The poor are forced to live in illegal and uninhabitable slums deprived of basic facilities such as regular electricity, water and sewerage connection or waste disposal systems. They lead a life rife with squalor and disease. Governments have tried to solve this problem by providing subsidized housing, but these are at the peripheries of cities

rendering them useless for livelihood purposes. It is important to provide them with residence near their place of work. Owned housing may not be a solution to this problem. Subsidized rental housing needs to supplement owned housing. Rental housing will also provide flexibility for the migrant working population. Along with this land lying unused by public authorities could also be used to provide land banks for building housing for the poor. Legalized slums should be improved and those dwelling in drums built on encroached land should be provided alternate accommodation which must be cheap and resilient even though fitted with only bare minimum necessities. Cities should expand vertically instead of horizontally so that more people can be accommodated in less area.

**Keywords:** Affordable Housing, Slums, Migrant Population, Rigid Standards, Rental Housing

#### Introduction

Housing (or Shelter) is one of the three basic needs of human beings, along with food and clothing. Without proper housing one cannot access a number of services such as regular piped water or electricity connection or sanitation facilities. Even for identification purposes a 'House Number' is required. So housing is a basic necessity for survival as a human being, safe from natural elements and also a prerequisite for a dignified existence.

In the past few years, the Government has been able to help rural poor without Pucca roofs to build houses with such roofs along with toilets under Pradhan Mantri Awas Yojana Rural. The Subsidy for building such houses is given directly into their bank accounts without intervention of middlemen in a transparent manner. But this scheme has worked successfully in rural areas because nearly all rural folks own some land and live in a house, howsoever dilapidated it may be. So, in the rural areas the government did not need to provide land for houses, just funds, cost of materials and provision of services were required.

Unlike the rural scenario, in the urban areas the poor mostly do not have legal access to land. Those who legally own land in urban areas can easily be provided with funds or subsidies so as to help them build or renovate houses. But the vast majority of urban poor living in cities do not have ownership of their ramshackle dwellings. As such they cannot access housing loans from banks and financial institutions.

A vast majority of the urban poor are a spillover of rural poor migrating into cities for livelihoods. They provide a lot of basic services at low cost to urban middle and upper class. It is mostly these migrants coming from far off states and rural areas who provide low-cost labour to industries and construction works. They work as drivers, electricians, carpenters, mechanics, put up roadside stalls and eateries and ply their wares in push carts moving from one place to another fulfilling essential needs of city dwellers. The women folk often work on construction sites, in beauty parlours, as shopping assistants. A significant number of them also work as house maids and babysitters freeing the middle and upper class from drudgery of household work and letting them free to work outside their homes.

In essence, the services provided by the urban poor are integral to the proper functioning of cities, but they are treated with disdain by the upper echelons of society.

### **Need for Affordable Housing for Urban Poor**

Affordable housing is housing that a household can pay for, while still having money left over for other necessities like food, transportation, and health care. That means that what is considered “affordable” depends on a household’s income. In several countries, affordable housing is defined as a house people can pay for with 30 months of income. For a house to be considered affordable, the cost of housing should not be more than 40 percent of a household’s annual income including taxes and insurance and utility costs. We can easily observe that a vast majority of urban poor in India do not have access to adequate and affordable housing. How have Indian cities come to this situation?

As a country progresses the primary sector recedes in importance while the secondary and tertiary sector increase in importance, both in terms of GDP contributed and people dependent on it. This leads to large scale movement of people from agriculture and rural areas to urban areas. Similar has been the case for India except for one difference that manufacturing sector contributes less to GDP or employment as compared to that in developed countries at similar stage. This has led to a large number of people without gainful employment and regular source of income. Still the wage differential between urban and rural areas pulls people towards cities which do not have adequate infrastructure to cope with such influx.

India has several megacities (population greater than ten million) and large urban settlements (population greater than 750000). Of the total Indian population about 35 percent dwells in urban areas while in developed countries this percentage is near to 80 percent (UN-HABITAT 2013). So along with development there will be increased urbanization. There will be a huge increase in demand for services and houses. As per recent estimates, urban housing shortage is expected to reach 38 million by 2030 (ADB). Nearly 99 percent of this shortage belongs to urban poor (ibid). It implies that it is imperative to increase the stock of affordable houses. Demand has by far outstripped supply. This is also evident in the number of slums and shanty towns mushrooming everywhere and people encroaching on government land. People are living in illegal settlements not fit for human beings.

Housing provided for the poor should be adequate in all respects. It should have the following provisions for being regarded as adequate: legal security of tenure; availability of services, materials, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy (UN-HABITAT, 2022)<sup>[28]</sup>.

It is not simply the availability of houses that needs to be increased, it is important that these houses are suitably located. The rural poor have migrated to urban areas in search of livelihoods. If the houses provided to them are in far away locations from the site of their employment it is of no use to them and there will not be many takers for such houses. After all, people move to cities in search of jobs and if it is impossible for them to perform their daily duties due to long distances between place of residence and place of work, such houses will remain unoccupied.

### **Policy Failures Aggravating Low Supply of Housing for Urban Poor**

Policies for governance are mostly formulated keeping in mind the elite and the vocal middle class. Moreover, most of the urban poor living in shanties and squatter settlements

mostly belong to the migrant population, though there is a section of local poor too. These migrants mostly do not have voting rights in the area where they are settled and work. So along with their not having money power they do not have political heft which might have helped them to an extent.

The better off want the services of these migrants but they do not wish to share living spaces with them. They do not wish to see slums in their neighbourhoods. Mostly governments are interested in removal of slums but due to fear of public outcry add relocation of people living in slums to this project. The approach of the administration is more towards beautification of areas inhabited by higher income groups than providing adequate housing for the poor.

One of the important reasons for the failure in providing housing for all is that most governments do not have the financial resources to provide conventional or standardized housing for everyone (United Nations Center for Housing Building and Planning).

Policies which have considered this only as a housing problem, have more often than not failed. These are ineffective because most of the resettlements proposed are far from the place of work of the poor and migrants have not come to urban spaces in search of a roof on their heads. They have come in search of remunerative work and while pursuing their work they also need somewhere to stay along with basic services. Exclusive emphasis on shelter diverts attention from the importance of location. Access to markets, schools, public transportation and sources of income are of greater importance to them (BE Downs, 1980).

**Systematic Repression of Informal Sector:** On the one hand, formal sector is unable to meet the needs of housing for poor, on the other informal settlements are subject to demolitions and evictions.

**Rigid Design Standards, Building and Zoning Laws:** Building standards are often unrealistic, making them way beyond the means of the poor. Zoning laws are not in accordance with the needs of developing countries but similar to those prevailing in the developed world.

**Non-Consideration of Rental Housing for Poor:** Provision of subsidized housing is considered as one of the solutions, but even such housing is unaffordable for the vast majority of urban poor. Moreover, they may not be interested in investing a large amount of money for access to permanent housing in a land where they may be living alone while their families stay behind in rural areas. They would prefer housing on affordable rent.

**One Size Fits all Approach:** Such an approach also does not work. Family sizes may be different and need for space may be different if they are working from home i.e., if residences also double up as work areas (women engaged in textile, embroidery, tailoring, making of pickles, papad etc.). In such cases larger sized homes should be made available to them at some extra cost or at market rate instead of subsidized rate.

**Low Compensation Schemes for Acquiring Land:** When land is acquired at less than market rates it is embroiled in various legal complications because landowners are reluctant to part with their land at lower than market rates. This leads to litigation and delays in acquiring land for public housing projects.

### **Schemes Undertaken by the Government**

It is not as if the government of the day does not consider

homelessness of the poor an important problem, but it is so huge in magnitude that it defies easy solutions. The governments over the time have tried to increase the supply of houses in various ways but it has remained miniscule in comparison to requirements. The Rajiv Awas Yojana (RAY), Rajiv Rinn Yojana (RRY), later changed to the Credit Linked Subsidy Scheme (CLSS), Jawaharlal National Urban Renewal Mission (JNNURM), Affordable Housing in Partnership (AHP) and the Pradhan Mantri Awas Yojana Urban (PMAY-U) have all been rolled out to achieve the intended goals of the NUHHP (2007) to provide affordable housing for the urban poor in India. Currently, all programmes have been subsumed under the PMAY-U for meeting the housing needs of the urban poor (Kumar and Shukla 2022). PMAY-U has four verticals: In Situ Slum Redevelopment (ISSR), Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP) and Beneficiary-led Individual House Construction or Enhancement (BLC). (ibid).

**In Situ Slum Redevelopment:** This strategy leverages land occupied by slums to incentivise private players for developing formal settlements for the slum inhabitants. The proposed plan is composed of two constituents: the first constituent refers to the rehabilitation of existing slum dwellings and augmenting them with basic civic infrastructure. The second constituent refers to what becomes available to private developers for sale in the market for cross subsidising the slum redevelopment project, making it financially viable. The Centre supports this initiative by issuing a grant of INR 100,000 per house (on average) (D'Souza 2019) <sup>[24]</sup>.

**Credit Linked Subsidy Scheme:** Interest paid on housing loans of up to INR 600,000 availed by the Economically Weaker Sections (EWS) and the Low-Income Group (LIG) is subsidised at the rate of 6.5 percent for a tenure of 15 years or during the tenure of the loan, whichever is lower (ibid).

**Affordable housing in partnership:** Under this scheme a housing project, in which 35 percent of the housing stock is earmarked for the EWS category and the aggregate size of the project is at least 250 houses, becomes eligible for a central grant of INR 1.5 lakh per EWS house for all EWS houses in the project.

**Beneficiary-led Individual House Construction or Enhancement:** Within this vertical, EWS households wanting to construct new houses or improve existing ones can avail central assistance of INR 1.5 lakh.

### **Problems Encountered with Various Schemes of Government**

Different governments have tried to increase the supply of housing in various ways. Some have also attempted to provide housing sites (with provision of basic necessities such as water, electricity, sewerage, roads and drainage) and easy finance so as to enable households to build their own houses according to their particular needs. But this has not worked as the poorest of the poor are in no position to purchase land. Therefore, as they do not have legal title to land, they do not get easy or subsidized finance. In housing colonies being built, provision has been made for LIG (Low Income Group) and EWS (Especially Weaker Section). Similarly, among developed sites provision is made for them. But neither type of scheme has worked. It has been observed that such poor households as had initially invested

in these schemes, later on sold it off to other well-off persons nullifying the purpose of government of ensuring that the poor too got a share in such schemes.

After all this experimentation, the government has started building houses exclusively for the urban poor. (Housing for all under PMAY-U).

But the problem with these houses is that they do not fulfill the conditions of adequate housing. They are mostly located on the outskirts of the city. This is mainly due to the fact that land in the heart of the city is extremely expensive and mostly unencumbered land is unavailable. Such houses are located far from the places of work. It would require the poor to spend considerable amounts of money and time to commute to their workplaces. As such it becomes an unworkable solution to their housing problem.

It has been suggested that their cost of commuting should be lowered so as to make it affordable for them. Even if this were taken care of, long hours of commutation would leave them with less time and energy for work, considerably reducing their earnings. Therefore, they prefer living in illegal shanty towns rather than in houses provided on the peripheries of cities.

### **Peripheral and Non-Inclusive Nature of Housing Provided to the Poor**

The faraway settlements provided by the government under various schemes often lack security. The housing apartments built for the poor often lack drainage and garbage collection systems leading to heaps of waste along with clogged drains surrounding these settlements. Often stench emanates from these dumps, and they are a breeding ground for various disease-causing pathogens. Sometimes children fall into these uncovered drains, so it is not safe for them to play outside their homes. Proper schools and health facilities are also mostly absent. The houses constructed are quite often of poor quality with leakages and seepage apparent in several places. All these problems make these houses manifestly unattractive to the poor households which are either incapable of purchasing a house or do not choose to purchase one due to the informal and transitory nature of their employment. (ADB). Rental housing appears to be a real alternative for them. If rental subsidy is provided, it will help get a roof on the heads of the poor along with increasing the earning capacity of his poor landlords, whose financial position is not very much different from that of the migrant worker. But most of the governments remain focused on providing owned houses (which is a laudable goal in itself despite being unrealistic) and not houses for rent.

### **Policy Suggestions for Improving Affordability of Housing**

Housing for the urban poor is an extremely complex problem and requires a multi pronged approach to tackle it. New houses being built by the government under different schemes can do very little to solve this problem as our government does not have enough finances for the same and there is also paucity of land in those urban areas where livelihoods are available. Publicly built houses, even when highly subsidized, remains unaffordable for a large segment of extremely poor. Still these houses can help provide housing for the better off among the urban poor, who own some capital and are prepared to invest.

We need to understand that the poor are not a homogenous lot. Different groups of people have diverse needs and hence require different solutions to fulfill their housing needs.

Some may have always been residents of urban areas without any rural roots and would be most interested in permanent housing for their families and would like to have owned housing. But if they are very poor, they could immensely benefit from relaxation in regulations regarding minimum size of housing units and size of access roads. A lower per unit size could make housing cheaper for them.

Some of these people may already be living in owned houses, but with no public provision of community services. In this case, it is more important to make these spaces livable by providing roads (which may not be very wide but easily navigable), electricity connections, sewerage and access to drinking water connections.

There could be an entirely different group made up of migrants from rural areas. Most of them live on encroached land (mostly public but sometimes private). They mostly live in the heart of the cities, close to their places of work, inadvertently occupying prime land. They have no ownership rights and face constant threat of eviction and risk losing their meagre possessions whenever this happens. They live in the most inhumane conditions using tarpaulin for roofs which leak during rains, trap the heat during summer and do not prevent winter chill. They do not have access to even the most basic services. These migrants often have their homes and families in rural areas and come to cities as sole breadwinners. One of the solutions is providing very small sized apartment housing for them. These apartments access roads may be narrower as most residents will be owning bicycles or at the most two-wheeled. The houses should certainly conform to safety standards.

But this would require purchasing land at an exorbitant rate which would hike the price of houses and make it unaffordable for the segment of the people targeted. So, it would be better if housing is provided to them on a rental basis. This would also impart flexibility, as most of them may not have permanent jobs and may have to move to different localities to be near their place of work. If they are provided a certain level of income support so as to supplement their capacity to take lodging on rental basis, they might be able to move out of insecure structures. It would also help the poor with sharable spaces who could earn income by sharing their residences on rental basis to such migrants.

Here are certain suggestions for improving situation regarding housing for urban poor:

**Upgrading of slums:** This is often regarded as a one-off project in targeted neighborhoods. It should be recognized that city and municipal governments need capacity and competence to support continuous upgradation programmes throughout the city working in partnership with their inhabitants (Satterthwaite 2010).

**Providing security of tenure:** De Soto (2000) argued that granting legal title enables slum dwellers to get access to formal credit and this enables them to invest and improve their housing conditions, thus opening up a world of capital accumulation for them. Several other scholars widely acknowledge that security of tenure does not require issue of legal title (Fernandes and Varley 1998 Gilbert 2001, Mahadevia 2010<sup>[16]</sup>; McAusian 1985) but Central and state policymakers conflate security of tenure with giving legal property titles in line with De Soto's views. (L. Kamath,

2012)<sup>[14]</sup>. In fact, it has been observed that legal titles to land often lead to the price inflation of such land, leading to speculative activity and dispossessed of the poor by the better off.

Security of tenure may not necessarily mean land titles. It could take the form of no eviction agreements between slum dwellers and the actual land owner (which in most cases is state, central or local body). In this case, the right to land will always remain with the title holder whether public or private. This would help in land remaining with the poor while making it possible for improvement of land and capital accumulation.

Government should complement and support house building activities of the urban poor. Neighbourhood upgradation programs would help. Provision of electricity, safe water supply, adequate sewage disposal facilities, provision of roads and footpaths and increased provision of community facilities would raise living standards of the residents. While upgradation, there may be a requirement to intervene in the housing units and street pattern in order to enable the provision of water and sanitation pipelines and facilities, as well as the development of community facilities, and green or open spaces. It has been observed that if activities such as reblocking are left to the affected community there is a greater possibility of success along with lower levels of resentment.

**Modifications in land use and building regulations so as to lower costs:** Quite a few regulations regarding land use and building are vestiges of colonial times. These need to go. The poor do not require several facilities that take up space, decrease the amount of available land and floors, leading to unnecessary increase in costs. It is important that dwellings for the poor are safe along with access to basic necessities like water, electricity, sanitation, drainage and nearness to place of work. If more features than absolutely essential services are added, it will lead to them becoming unaffordable for the very poor who actually are in need of shelter fit for humans. This will defeat the purpose of whatever subsidy or financial assistance that is being provided by the governments, local or national.

**Controlling speculation in land prices:** Rapidly rising prices increase costs for small enterprises development, push people from the center to the fringes of urban settlements accelerate the conversion of agricultural land to urban uses promote sprawl and increase the cost of acquiring rights of way for 'Public Utilities' and property for schools and other public facilities (Dennis A. Rondinelli, 1990)<sup>[25]</sup>.

**Augmenting the efforts of the informal sector:** Most of the houses for the poor are mostly provided by the informal sector rather than the construction industry, therefore their efforts should be supplemented instead of being suppressed. In Situ improvements to slums can be carried out with help from informal financial services and also from owned resources. Often building material has to be brought from far away places by transportation leading to an increase in costs. It is important that low cost and standard building material is made available to the poor.

**Inclusive Housing:** Housing the rich and poor in the same space would result in enhancing inclusiveness. Governments can provide assistance in the form of 'Subsidy' for rent payments. This would help the not so well off in sharing living spaces with the well off. The fact that they are availing subsidies need not be apparent to their neighbors. This would help in building up of a more cohesive society

where people communicate with each other instead of living in silos.

**Provision of housing by employers:** Industrialists in the manufacturing sector could be encouraged to build houses for their laborers and this may be recognized as fulfilling the requirements of Corporate Social Responsibility. Even if the laborers are not of a permanent nature, this housing stock could be used for new labour who replace the earlier ones. This may also help in retention of labour and increased productivity.

**Provision of low-cost finance:** The housing finance market mostly caters to the upper and middle class. This is because the demand is much greater than supply leading to the poor being crowded off the housing finance market as credit moves towards borrowers with better track record. The poor have to perforce depend on informal finance with high interest rates. Mostly they do not have title to land making it impossible for them to access mortgage markets. Therefore, governments should make special efforts to make financial markets accessible to the poor and make it lucrative for lenders to lend to this segment via tax breaks or other incentives.

**Increasing land available for housing:** Affordable housing in urban areas is dogged by unavailability of land or prohibitive cost of land. Even if finance is made available there can be no house construction without land. It is of utmost importance that the availability of serviced and developed land is increased. For this a wide spectrum of measures is required.

Often people buy land to benefit from speculative appreciation of prices. Neither do they build, nor do they sell land in their possession. This leads to paucity of land for building on one hand and inflation in land prices on the other hand. Such owners should be penalized by imposition of prohibitive charges. This would force them to either build on these lands leading to increased provision of houses or to sell these lands leasing to increased availability of land for building.

Very often people do not let out their homes due to different provisions of law, such as the rent control act where people fear being dispossessed of their own residences or being involved in litigation to take back their houses from tenants. If there is proper demarcation of rights and liabilities on part of both tenant and landlord along with mutual trust many more residences would be available leading to increased supply and decline in prices.

**Augmenting Size of land bank available for housing:** Several government institutions are in possession of huge tracts of land which they are not even able to oversee leading to their being encroached. Several public sector enterprises have turned unprofitable due to being unable to face stiff competition from global and local private competitors. These are now defunct but are in possession of prime properties in the heart of cities. This land could be acquired by government housing boards to provide small sized apartments for the very poor near their places of work. Railways is one Department which after defense is the largest landlord in India. We can often see shanty towns and slums evolving on these lands of which Railways is rightful owner but cannot prevent it from being encroached. Whenever it tries to demolish such encroachments the issue of human rights of slum dwellers arises. Railways should make proper use of their lands and some land can be acquired from them so as to increase the land bank.

Several industries had been provided land at concessional rates so as to promote industrialization. At the time of allotment these were out of the city limits. But as the city has expanded, it has absorbed these areas. At present several of these enterprises are dysfunctional and have not even got these lands registered, do not produce any product and do not pay taxes. Land could be taken back from them and added to land available for housing purposes.

In the heart of cities, there exist several posh localities which have very large bungalows occupying several thousands of square feet but few occupants. Some of the owners are old people whose children have moved to other countries and cities. If they could be provided alternate, safe and elderly friendly residences in gated communities a lot of land could be freed. It is true that such land cannot be acquired for low costs and hence cannot be made available for the poor but at least multistoried apartments for the middle and upper middle class can be constructed, easing pressure on land availability for the poor. It is also possible to provide one room tenements for the poor in such places if we can convince the upper-class segment that many of their needs like household help, maids, carpenters, plumbers, electricians etc. could be fulfilled by these residents living nearby. The well-off would also feel safe when getting their requirements fulfilled by persons living nearby in clean houses.

**Tweaking PMAY-U:** Under PMAY-U 40 percent of the cost is covered by the government (20 percent state government and 20 percent Central Government) and the rest is to be contributed by the beneficiary. But the poor are finding it difficult to contribute even this much. So, it is important to revisit this scheme so as to improve it and implement it in a more effective manner. This is something which the Prime Minister too referred to in his Independence Day speech. Moreover, the cost of building a house is not uniform all over India, therefore 'Subsidy' provided should also be different in different regions.

**Forming Co-operatives of beneficiaries in a common geographical area or a slum:** If beneficiaries in an area come together and approach the local authorities or financial institutions as a group, they stand a much better chance of achieving their objectives. They could pressurize the local authorities to provide them with basic services and in turn the authorities could earn taxes and fees for services rendered. If they form a Self-Help Group and approach financial institutions, they would be in a better position to receive loan from organized sector at reasonable costs. These cooperatives could also help in redesigning slums because some land will have to be taken away from slum dwellers for providing streets, drainage etc. If these decisions are taken by the affected parties themselves, it would cause decline in amount of time-consuming litigation.

## Conclusion

Urban India is going to increase in size with every passing year as India is still relatively unurbanized as compared to other developed countries. Cities are economic powerhouses and will continually attract migrants from rural areas. Urban India provides remunerative work but doesn't provide decent place to stay. Even now there is a huge shortfall of dwelling units, and the situation is bound to exacerbate in the future.

To solve this problem, we need to work majorly on supply side but also on demand side. The poor are not part of the

demand for decent homes as land prices and therefore price of homes is out of reach for poor. They should be helped with subsidies and low-cost loans. But despite such help houses may remain outside the ambit of the very poor. As most of the very poor cannot afford even the highly subsidized low-priced houses, it would be better to provide them with rental subsidy so that they can live in a manner fit for human beings. The Prime Minister has launched ARHS (Affordable Rental Housing Scheme 2023), but it will provide only those houses for rent which were built by the government for the poor but still remain unoccupied. This is a positive step but will not be able to tackle the issue in any substantial manner.

Several Researchers and NGOs have suggested that illegal colonies and slums be regularized and provided with basic facilities. But the authorities are loathe to do this for fear of encouraging illegal encroachment and increased litigation. Even otherwise most of the slums comprise of shanties not fit for human beings. By providing them legality, we may be encouraging the perpetuation of this type of subhuman squalor and disease. The lack of formal spaces for settlement is what gives rise to informal and illegal living spaces.

It is important that the supply of formal and developed land is increased. For a city to grow in an organized manner, if less land is available for expansion horizontally, vertical expansion should be the preferred route. This will free land for providing infrastructure such as roads, sewerage, lighting, cables, gas and water pipelines. Government should concentrate on providing reliable services and building resilient infrastructure. Excess land with government departments should be made available for residential purposes. FSI and other land use regulations should be relaxed without compromising on safety.

PMAY-U will certainly help the better off amongst the poor and lower- and middle-income groups as regards as problems of making 'Housing' affordable is concerned. But for the very poor and migrants a model of rental housing needs to be developed providing no frills, safe and hygienic accommodation in apartments or single room tenements. We should be careful that such homes fulfill the very basic needs so that they remain within the reach of the very poor who are not dispossessed by their better-off brethren. In case, greater facilities are provided, costs will escalate along with increase in their desirability for resource rich people. This would defeat the entire purpose and government could end up subsidizing the better off instead of poor. It is also important that there should be proper identification of the needy so that no one usurps schemes meant for them.

Slums built on land which legally belongs to the poor but is in dilapidated condition should be improved and made resilient with state help or subsidies. Legal slums suffering from overcrowding and lack of facilities can be renovated. Illegal sprawls and shanty towns should be provided with only basic amenities, and it should be made clear to them that provision of facilities does not entail any entitlement to such land on which they are illegal squatters. In the meantime, rental accommodation should be made available in near by towns with reliable and cheap modes of public conveyance.

In the end we may conclude by observing that the middle class and better off among the poor can be helped by schemes such as PMAY-U, which provides for subsidized financing. In-situ improvements can be affected in legal and

authorized slums, but providing legality to squatters may be counterproductive. It would be better to provide them 'Subsidy' for rental housing. Towns in nearby areas should be connected via transportation and infrastructure of cities should be expanded manifold and made resilient. Supply of developed land with basic infrastructure should be increased by using unused land with land sharks or government departments or defunct industries.

## References

1. Byahut S. Building regulations are a barrier to affordable housing in Indian cities-The case of Ahmedabad. Research Gate, 2023. Retrieved October 19, 2023, from: [https://www.researchgate.net/publication/315956284\\_Building\\_regulations\\_are\\_a\\_barrier\\_to\\_affordable\\_housing\\_in\\_Indian\\_cities\\_-\\_The\\_case\\_of\\_Ahmedabad](https://www.researchgate.net/publication/315956284_Building_regulations_are_a_barrier_to_affordable_housing_in_Indian_cities_-_The_case_of_Ahmedabad)
2. Carrasco B, Ali S, Shah H. How to Address the Lack of Affordable Housing in Asia. ADB Blog, 2018. Retrieved October 18, 2023, from: <https://blogs.adb.org/blog/how-address-lack-affordable-housing-asia>
3. Challenges of inclusive housing. Daily Pioneer, 2019. Retrieved October 18, 2023, from: <https://www.dailypioneer.com/2019/columnists/challenges-of-inclusive-housing.html>
4. Ghosh A, Kamath L. Decentralisation and Local Government Innovation in Providing Urban Services for the Poor in South and South-East Asia. Space and Polity. 2012; 16(1):49-71.
5. Government of India. Report of the 11th Five Year Plan Working Group on Urban Housing with Focus on Slums. Ministry of Housing and Urban Poverty Alleviation, New Delhi, 2007.
6. Government of India. The National Urban Housing and Habitat Policy-2007. Ministry of Housing and Urban Poverty Alleviation, New Delhi, 2007.
7. Government of India. Thirty Fourth Report. Standing Committee on Urban Development. Ministry of Housing and Urban Poverty Alleviation, New Delhi, 2008-09.
8. Government of India. Rajiv Awas Yojana Guidelines for Slum-free City Planning. Ministry of Housing and Urban Poverty Alleviation, New Delhi, 2011.
9. Habitat for Humanity. The Affordable Housing Crisis in Developing Countries, n.d. Retrieved October 18, 2023, from: <https://www.habitat.org/emea/about/what-we-do/affordable-housing>
10. Harish S. Urban Development, Housing and "SLUMS." India International Centre Quarterly. 2016; 43(3/4):184-198. <http://www.jstor.org/stable/26317324>
11. Helble M. The Housing Unaffordability Crisis in Asia. ADB Blog, 2019. Retrieved October 18, 2023, from: <https://blogs.adb.org/blog/housing-unaffordability-crisis-asia>
12. IMF. Pragnan Deb, Harald Finger, Kenichiro Kashiwase, Yosuke Kido, Siddharth Kothari, and Evan Papageorgiou, with inputs from Henry Hoyle and Anne Oeking. Housing Market Stability and Affordability in Asia-Pacific, n.d.
13. Invest India. Sriram, A., & Agrawal, A. Affordable Rental Housing: Addressing India's Urban Housing Crisis, 2021. Retrieved October 18, 2023, from: <https://www.investindia.gov.in/team-india->

- blogs/affordable-rental-housing-addressing-indias-urban-housing-crisis
14. Kamath L. New Policy Paradigms and Actual Practices in Slum Housing: The Case of Housing Projects in Bengaluru. *Economic and Political Weekly*. 2012; 47(47/48):76-86. <http://www.jstor.org/stable/41720412>
  15. Kiran Wadhwa. Housing Programmes for Urban Poor: Shifting Priorities. *Economic and Political Weekly*. 1988; 23(34):1762-1767. <http://www.jstor.org/stable/4378932>
  16. Mahadevia D. Tenure Security and Urban Social Protection Links: India. *IDS Bulletin*. 2010; 41(4):52-62.
  17. Mahadevia D. Branded and Renewed? Policies, Politics and Processes of Urban Development in the Reform Era. *Review of Urban Affairs, Economic & Political Weekly*. 2011; 46(31):56-64.
  18. McAuslan P. *Urban Land and Shelter for the Poor*. Oxford: Earthscan, 1985.
  19. Mehta M, Mehta D. Housing Finance System and Urban Poor. *Economic and Political Weekly*. 1991; 26(17):1107-1114. <http://www.jstor.org/stable/4397994>
  20. Mukhija V. The Contradictions in Enabling Private Developers of Affordable Housing: A Cautionary Case from Ahmedabad, India. *Urban Studies*. 2004; 41(11):2231-2244. <http://www.jstor.org/stable/43197044>
  21. National Bank for Agriculture and Rural Development. NABARD-National Bank For Agriculture And Rural Development, n.d. Retrieved October 18, 2023, from: <https://www.nabard.org/about-departments.aspx?id=5&cid=604>
  22. Payne G. Getting Ahead of the Game: A Twin-track Approach to Improving Existing Slums and Reducing the Need for Future Slums. *Environment and Urbanization*. 2005; 17(1):135-145.
  23. PIB. Key Indicators of Urban Slums in India, 2013. Retrieved October 18, 2023, from: <https://pib.gov.in/newsite/PrintRelease.aspx?relid=102108>
  24. Renita D'Souza. *Housing Poverty in Urban India: The Failures of Past and Current Strategies and the Need for a New Blueprint*. ORF Occasional Paper No. 187, Observer Research Foundation, 2019.
  25. Rondinelli DA. Housing the Urban Poor in Developing Countries: The Magnitude of Housing Deficiencies and the Failure of Conventional Strategies Are World-Wide Problems. *The American Journal of Economics and Sociology*. 1990; 49(2):153-166. <http://www.jstor.org/stable/3487429>
  26. Srinivas R. Quality Concerns in Higher Education in India, 2023. <https://acrobat.adobe.com/link/review?uri=urn%3Aaaid%3Aacscs%3AUS%3A8750eac2-fce2-31a5-8382-b89d259d9ec1>
  27. Tiwari P, Parikh J. Affordability, Housing Demand and Housing Policy in Urban India. *Urban Studies*. 1998; 35(11):2111-2129. <http://www.jstor.org/stable/43084130>
  28. UN-HABITAT. *World Cities Report 2022: Envisaging the future of cities*, 2022. <https://unhabitat.org/world-cities-report-2022-envisaging-the-future-of-cities>
  29. UN-Habitat. *Priorities 2022-2023: Adequate Housing, Cities and Climate Change and Localising the Sustainable Development Goals*, n.d. Retrieved October 18, 2023, from: <https://unhabitat.org/priorities-2022-2023-adequate-housing-cities-and-climate-change-and-localising-the-sustainable>
  30. United Nations Centre for Housing, Building and Planning (CHBP). <https://uia.org/s/or/en/1100039183>
  31. United Nations Enable. *Affordable housing and inclusive urban development for all*. The United Nations, 2020. Retrieved October 18, 2023, from: <https://www.un.org/development/desa/disabilities/news/dspd/inclusive-urban-development.html>
  32. World Bank. *Housing Finance Needs to Reach South Asia's Poor*, 2010. Retrieved October 18, 2023, from: <https://www.worldbank.org/en/news/feature/2010/12/01/housing-finance-needs-reach-south-asias-poor>