



INTERNATIONAL JOURNAL OF ADVANCE RESEARCH, IDEAS AND INNOVATIONS IN TECHNOLOGY

ISSN: 2454-132X

Impact Factor: 6.078

(Volume 10, Issue 4 - V10I4-1197)

Available online at: <https://www.ijariit.com>

Economically Weaker Section Allocations- Impact, Misuse, and Implementation Framework

Ridhima Kapur

mypublishedpaper@gmail.com

Heritage Xperiential Learning School, Gurgaon

Abstract

This paper talks about the economically weaker section of the society. It includes information about different topics; The Impact of Affordable general housing for the urban poor, Misuse of Affordable Housing Schemes and its direct consequences, Source of Finance, Economic parameters, Sanitation and Location, Critical issues in the affordable housing sector, Infrastructure Parameters, Services, Regulations, International evidence. This paper examines the depth of different major problems about the economically weaker section and the other parameters that affect this.

Keywords: Infrastructure Parameters, Economically weaker section, Affordable Housing, Economic Parameters, Below Poverty Line, Urban Poor

Introduction

Economically weaker sections of society should have equal rights as any other section, especially in terms of basic needs for example housing. "In India, the issue is both urbanization and rapid population growth, which influence the access and sufficiency to the need of basic shelter of the urban population by a major part". (Ghumare et al.) "Another consequence is that the need for basic shelter has transformed into a global crisis of accessible and affordable housing, which is exponentially growing in developing nations such as India because of the new industrial urban development". (Ghumare et al.) Those who now take advantage of these rights and misuse them. "One of the major reasons for the declining trend of housing investment is the lack of recognition of housing sector as an integral part of the national economy. While in the developed countries, housing-related indicators are considered as key indicators of local and national economies, in India, housing has been relegated as a social welfare sector considered unrelated to the national economy". (Mehta and Mehta) One can also look at the conflict this way, many schemes have been sent out by the government of India. For example Deen Dayal Jan Awas Yojna which states that "Haryana government's initiative to encourage high density plotted colonies development in medium and low potential towns of Haryana through a liberal policy framework" (Government of Haryana) . "One of the most commonly accepted definitions of affordability refers to housing affordability which is taken as a measure of expenditure on housing to income of the household. This is also accepted by the Indian Government, which states Affordable housing refers to any housing that meets some form of affordability criterion, which could be income level of the family, size of the dwelling unit, or affordability in terms of EMI size or ratio of house price to annual income" . (Gopalan and Venkataraman) Another scheme is called Housing and Urban Development Cooperation aka "HUDCO" The Housing and Urban Development Corporation Ltd (HUDCO), is the premier techno-financing public sector enterprise, in the field of housing and infrastructure development in our country. (Housing and Urban Development Cooperation). To prevent misuse of the economically weaker section housing rights, there is a central head called the "Housing Board Of Harayana". The main objective of the Board is to construct houses for allotment to the public by the guidelines issued by the State Government and the prescribed procedure. The emphasis is to construct houses for socially and economically weaker sections of society. Studies have shown with access to affordable housing, quality of life for people, standards of living, happiness index improves, education enrolment improves.

This research paper distinguishes between affordable housing as a socio-economic concept and EWS- an economically weaker section. Affordable housing is a socio-economic concept, it is a scheme for having housing from 350-700 sq feet and above. "Economically weaker section has 10% quota for them" (The Economic Times).

There are two parts, 1 and 2 out of all schemes only looking at ews. Each of these deserve a paper by itself. Therefore, it becomes important to examine in detail *The Impact of Affordable general housing for urban poor*.

The Impact of Affordable general housing for urban poor

Affordable housing (AH) is considered a basic need that every human being has the right to, no matter their financial status. "In India, AH is a term largely used in the urban context. At the national level, the rural housing sector falls within the purview of the Ministry of Rural Development, while housing and human settlements in urban areas are the jurisdiction of the Ministry of Housing and Urban Poverty Alleviation. It is the latter ministry that has spearheaded AH as a concept and policy." (Gopalan and Venkataraman) One can also say that housing should be given at a reasonable rate, especially in India. The majority of the population below the poverty line (EWS etc) are not aware of the rights they have in terms of housing. "The role and function of housing are multifaceted – housing choices impact access to infrastructure, employment, household wealth, health, education, poverty levels, maternal and child mortality, women's participation in the workforce, and many other wellbeing indicators. As India seeks to improve its living conditions on a large scale, access to affordable housing becomes a major stumbling block for its citizens." (Gopalan and Venkataraman). There can be various reasons for the same. "This low level of housing finance has to be evaluated against the background of a highly developed financial system in India. Since 1970, the financial system has become quite widespread" (Mehta and Mehta). "Pradhan Mantri Awas Yojna- The Mission addresses urban housing shortage among the EWS/LIG and MIG categories including the slum dwellers by ensuring a pucca house to all eligible urban households by the year 2022 when the Nation completes 75 years of its Independence". (Government of India) "The underlying reason is that people from the rural area continue to migrate to developing urban areas in search of opportunities, which has contributed to urban congestion, pressure on basic amenities such as water and sanitation, etc., and most of all, housing shortages in cities across India. The enormous inflow of individuals into the urban regions has put more strain on completing housing necessities. As a result of this marked rise in the urban population, majorly the demand for affordable housing has been immensely growing. Another consequence is that the need for basic shelter has transformed into a global crisis of accessible and affordable housing, which is exponentially growing in developing nations such as India because of the new industrial urban development." (Ghumare et al.)

Misuse of Affordable Housing Schemes and its direct consequences

Once people start to get the power, they tend to misuse it. This is the case for affordable housing schemes as well. "Making a killing in the name of the poor. The phrase was once again exhibited in Gurugram after it was revealed that plots meant for the economically weaker section (EWS) category are being used by other people and builders who have used the plots for creating their houses or builder floors" (Ohrie). The EWS section is being used by other people and builders and they use it for their benefit except for making it "Although the plots were first bought by the EWS sections, they were sold off when the plot owners got 10 times what they had invested. Now, most of the buildings have been converted into paying guest accommodations, inhabited by people working in Cyber City. Ramesh Agarwal (name changed), who has been living in Pink Town House in the U Block for the last 15 years, said, no EWS people are living in these plots now. The plots are owned by villagers, who are making good money by renting each floor to two to three working professionals. On average, a plot owner is getting a rent of more than Rs 80,000 per month" (Arora) There are many cases that deal with misusing the housing schemes that are meant to help the BPL families. "Although efforts, such as issuance of notices, sealing drives, and even demolition drives, have been executed, the situation has become worse, it stated. "Demolition drives have been carried out but there is a need for more concerted action against such structures" (Hindustan Times) "Apart from pursuing the mandatory EWS housing, the ministry has also asked the finance ministry to direct nationalized banks to lend EWS families funds at lower rates to buy houses. The ministry has said the poor should be charged 5% below the prevalent market rate." (GUHA). This can cause a scarcity of housing, which is meant for the economically weaker sections and in turn makes them homeless. The Ministry of Housing has asked the banks to lend EWS families funds, which is a good thing because they get lower rates to buy houses.

Source of Finance

We examine the extent of financial deepening and role of institutional housing finance in urban India, the distribution of funds across various income groups, and a few innovative attempts to provide housing finances to the low-income group" (Mehta and Mehta). An affordable housing scheme isn't possible without financial support. This is because no matter how many funds the bank can give for the housing at a lower rate, it's important to have a good source of finance. "If cheaper money were made available to us through tax-free bonds, or National Housing Bank (NHB) money, housing finance would become cheaper. But the dilemma we face is, apart from flats if we were to give cheap money for self-construction, where would it end up in a household? It gets diverted. If we have to police it, it brings up the cost, so we are back to the level of 12–13 percent to be able to deploy" (Gopalan and Venkataraman). There is another issue of rising costs, it interferes between the source of finance and lower rates for the ews. "Financing AH is constrained because of different construction indices and incomes across the country. From the customer's angle, obtaining finance is difficult even if the customers have regular incomes when they are employed in the unorganized sector or lack income proof as required in the loan process." (Gopalan and Venkataraman). Both land and construction costs have increased which in turn makes it significantly clear of the issue. "One of the major reasons for the declining trend of housing investment is the lack of recognition of housing sector as an integral part of the national economy. While in developed countries, housing-related indicators are considered key indicators of local and national economies, in India, housing has been relegated as a social welfare sector considered unrelated to the national economy". (Mehta and Mehta). This is the major reason for the declining trend of housing investment. "There are several attributes that affect the cost of a housing unit from buyers' as well as suppliers' perspective, which include strategic land location available at high cost, tedious documentation procedures required by government, developers and finance organizations, lack of financial support from banks for developers, suitable financing options for beneficiaries, lack of

awareness amongst the intended beneficiaries, delay in approvals, construction costs, lack of a skilled workforce, lack of suitable mechanisms for maintenance and lack of transparency in the system.” (Ghumare et al.) “EWS cannot buy homes developed for LIGs, and the second is the economic status of the buyers which restricts their access to finance options because of their income criteria. The viable parameters that influence the buying decisions of housing property consist of income, loan margin, loan tenure, and interest rate are the particular attributes that are fixed based on buyers’ demographics profile which directly restricts to purchase of a house.” (Ghumare et al.) All of these factors indicate that many parameters are related to the cost of a housing unit. It may not always be easy to decrease the cost of a housing unit. As is evident, affordable housing is a necessity and impacts the quality of life of people but there are many barriers in the way of affordable housing in India. Some of these factors include “Sanitation, economic parameters, location,, and communication”.All of these are crucial and must be discussed in detail.

Economic parameters

Even though there has been a decrease in the rate of cost of the EWS housing unit, there are some who still cannot afford the unit. “A house purchasing decision brings along four cost burdens such as initial payment, maintenance cost, running cost/EMI, and community cost. Even if they manage the downpayment cost, the other monthly expenses turn out to be ongoing financial stress for them. Because of these reasons, EWS and LIG prefer to stay in the slums rather than buy a new home. There should be more liberal financial options available for addressing their financial issues.” (Ghumare et al.) Despite these issues, the EWS and LIG occupants are still staying in the slums. Despite so many policies, there are people still continuing to stay in slums which demonstrates failure somewhere in the system. Many of the people who are BPL are not aware of the financial processes. “ Cities are engines of economic growth and housing that can be afforded by the median wage-earner is a pre-requisite for the city to attract and retain the labor force required to ensure its economic success. From a national perspective, AH is one of the indicators of balanced growth in the country. When housing becomes unaffordable, there is either a bubble in the housing market with serious repercussions to economic policy, or other imbalances in the economy.” (Gopalan and Venkataraman). As mentioned above there can be many factors due to which some EWS occupants are unable to afford the same. “For example, EWS cannot buy homes developed for LIGs; and the second is the economic status of the buyers which restricts their access to finance options because of their income criteria. The viable parameters that influence the buying decisions of housing properties consist of income, loan margin, loan tenure, and interest rate are the particular attributes that are fixed on the basis of buyers’ demographics profile which directly restricts to purchase of a house. Restructuring some government’s regulations and financing policies can support potential buyers” (Ghumare et al.) Now the construction costs are also rising, which also affects the economic parameters largely. “Even if the builders are provided with low-cost land, they still have to reduce the cost of a housing unit by 30 percent to make it affordable to EWS and LIG (“Making Housing Affordable”, 2018). The critical construction parameters involved in housing projects are the main structure of the building, built-up area/size, construction material, and landscaping. These parameters raise the cost of constructing a housing unit, making it unaffordable for EWS and LIG. If the developers adopt the latest technological advancements in the field of construction, the manufacturing cost of a housing unit can be reduced to the desired level.” (Ghumare et al.) There are many factors that affect the parameters as well. “The parameters such as income, loan tenure, loan margin, and interest rate are given prime importance because due to these criteria no consumer can buy a house and they are fixed so the government has to make policy regarding how viable parameters can be made less effect on the consumer by providing sufficient loan margin and tenure on their income to get less rate of interest.” (Ghumare et al.) Another important factor we must look at is the living conditions of people based on their location.

Sanitation and Location

Location is a very important factor for the economically weaker section. There are several cost factors that can be the reason for misuse of the houses. “Land cost is the single biggest factor that majorly affects the cost of a housing project (Dewita et al., 2018). Commonly, low-price lands are located far from infrastructural facilities such as transportation, hospitals, schools, shopping centers, and employment (Opoku and Abdul-Muhmin, 2010). Affordable housing for working families near their workplaces is also an important component of a region’s economic health. Workers cannot find affordable living spaces in the vicinity of their workplace, so they choose to buy homes away from their job location” (Ghumare et al.) “The appreciation value of the property seems to be as important as the location itself, and communication ranked last on the chart. Though the properties are located away from the city and have very little connectivity, considering the value rise in the future, respondents gave last priority to this attribute.” (Ghumare et al.). Coming to sanitation, EWS have the basic right to have cleanliness around them and basic needs like water, electricity, etc. “The underlying reason is that people from the rural area continue to migrate to developing urban areas in search of opportunities, which has contributed to urban congestion, pressure on basic amenities such as water and sanitation, etc., and most of all, housing shortages in cities across India.” (Ghumare et al.). This migration is an outcome of sanitation not being maintained. Which in turn increases the rate of EWS living in slums/ villages etc. “The necessity of urban India is to develop large-scale affordable housing with minimum volume of habitation, provision of basic amenities (sanitation, water supply, community space, school and health-care facilities), cost of house but also with maintenance cost, location of house should be within a reasonable distance of a workplace and should be connected with public transportation.” (Ghumare et al.) There should be a reasonable distance of workplace because of the hazards and danger in it. For example, if a construction site is near the ews housing apartments. There is a hazard of something falling or crushing the flats and that can put the ews occupants in danger. A lot more things are needed except for sanitation and water supply. “While most definitions dwell on minimum area and cost considerations, the provision of basic amenities such as sanitation, water supply and power to the dwelling unit are must haves. In addition, the provision of community spaces and amenities such as parks, schools and health care facilities, either within the project or in the neighbourhood, are desirable.” (Singh)”In addition, several structural issues, such as the high gestation period of housing projects, limited and expensive capital, spiralling land and construction costs, high fees and taxes as well as unfavourable development norms are bottlenecks restricting the desired growth in housing stock in India”. (Singh). These are also reasons why people move from rural to urban areas in search of better opportunities. This makes the next point clear, to talk about *The Critical Issues in the affordable housing sector*.

Critical issues in the affordable housing sector

The fact is that there are challenges everywhere we need to address them. “The Government of India has endeavoured some earnest attempts to alleviate housing issues of the urban poor, the grave certainty remains that the houses that are affordable and housing finance keeps on escaping them notwithstanding the policies as referenced previously” (Ghumare et al.) This brings in the fact that the EWS has much larger issues than rest of us. “Local authority” are those employed in municipal corporation (public sector) to manage the development of land and buildings for a specific urban area and are involved in a broad range of issues such as housing activity, measuring current and future requirement for affordable housing.” (Ghumare et al.) Local authority also play an important role in making sure these critical issues are resolved and as soon as possible so that not much inconvenience is caused. “The high population density, rapid urbanization, and poorly conceived regulations have created shortage in land parcels capable of development. This is exacerbated by excessive controls over central districts of cities and difficulties in land recycling, which results in a push toward the periphery. Land acquisition has been a thorny issue, giving rise to land mafias and illegal encroachments, and reducing availability of land at an affordable price.” (Gopalan and Venkataraman) Scarcity is the main reason for the above stated. “Large tracts of centrally located urban land are owned by public entities such as the railways, ports, and defence authorities. These are non-marketable pockets, and lend themselves to the proliferation of slums and squatter settlements as the authorities are often unable to monitor their holdings. Further, scattered and poorly planned settlements make it difficult to provide land for mass housing. Property buyers take many factors other than project quality and cost into consideration, such as basic utilities, connectivity, infrastructure and so on. Thus AH demands adequate supply of well-serviced land and this in turn influences prices and willingness to pay.” (Gopalan and Venkataraman) This is caused due to scarcity of marketable land parcels. “Both land and construction costs have increased, compounded by price appreciation of construction materials and labour. Financing AH is constrained because of different construction indices and incomes across the country. From the customer's angle, obtaining finance is difficult even if the customers have regular incomes when they are employed in the unorganized sector or lack income proof as required in the loan process.” (Gopalan and Venkataraman). This happens majorly because of the rising costs of the land and labour. Additionally, *infrastructure parameters* are also critical points to be considered.

Infrastructure Parameters

“Affordable livability refers to the notion that affordable structures should be supported by availability of hard infrastructure (physical infrastructure) such as water, electricity, communication, and transportation, as well as social infrastructure such as schools, hospitals, police station, governance mechanisms, and so on. Community characteristics as well as amenities combine to provide affordable livability.” (Gopalan and Venkataraman). These can also include basic needs or infrastructure that the economically weaker section could need. “The house selection process of EWS and LIG is guided by multiple attributes, the most important being the number of rooms. While nuclear IJHMA 13,4 542 families may prefer one room, joint families may go for more. The selection may also depend on the type of development, type of house as well as the density of the housing scheme (Gupta and Malhotra, 2016). Most of the affordable housing schemes have a singular pattern and do not provide many options which further restrict EWS and LIG access to a desirable housing and force them to stay in slums. Developers in collaboration with the government must build more options to give the flexibility of choice.” (Ghumare et al.). “Before framing an affordable housing policy, it is important to delineate the contours of this problem by defining the term “affordable housing”. Defining AH is also important to create targeted policies aimed at making financing more accessible, providing interest rate subsidies, or favourable terms on par with infrastructure financing” (Gopalan and Venkataraman) Infrastructure means the basic needs/ facilities serving a community. The above cited point covers the same in great detail. Space and hygiene is also required for infrastructure parameters. Similarly, *services* also have some points to be noted.

Services

For affordable housing, services are very crucial to have an ease of access to all human needs. “The objective of providing affordable housing is to provide liveable conditions to the EWS and LIG community. An improved drainage system, water facilities, sufficient ventilation and proper waste management are important components in developing affordable houses (Gupta and Malhotra, 2016). The effective cost of construction gets added because of these physical parameters, making it further unapproachable for EWS and LIGs. The proposed development standards must be flexible enough to be added to and adapted on a case-by-case basis for various sizes of housing developments” (Ghumare et al.) Without services, it is very hard to survive in today's world. Services are very important and they are the basic needs of every human being. “The policy framework for affordable housing is provided by the National Urban Housing & Habitat Policy (NUHHP-2007), along with the Jawaharlal Nehru National Urban Renewal Mission (JNNURM-2005), Basic Services for the Urban Poor (BSUP), Integrated Housing & Slum Development Programme (IHSDP) and the Rajiv Awas Yojana. The NUHHP 2007 lists a number of objectives that include urban planning, land availability, special provisions for women, public private partnerships, management information systems and so on (MoHUPA, 2007).” (Gopalan and Venkataraman) As stated above, basic services for the urban poor include urban planning etc. Services are for the community and are required for the ease of access. They include sewage, water, electricity, gas pipelines, drainage etc. “A study was conducted by Dalal and Agrawal (2013) on the development of urban poor through affordable housing in Surat, Gujarat. The study aimed at finding the appropriate method of planning and management which can lead to effective facilities for urban poor and homeless people to improve their quality of life. The study focused on analysing the existing situation of urban poor in the south and south-east zone of Surat city and tried to develop an affordability model for the urban poor. Annez et al. (2012) conducted research on immediate measures to improve public services and environmental conditions for all households in low-cost informal housing. The study was also aimed at assessing the impediments to supply of affordable housing to all income groups and recommendations for actions that will make the supply more effective to the increased demand with the growth in population and income in Ahmedabad, India.” (Ghumare et al.). Many different schemes are being made for services for the economically weaker section. “A study was conducted by Dalal and Agrawal (2013) on the development of urban poor through affordable housing in Surat, Gujarat. The study aimed at finding the appropriate method of planning and management which can lead to effective facilities for urban poor and homeless people to improve their quality of life. The study focused on analysing the existing situation of urban poor in the south and south-

east zone of Surat city and tried to develop an affordability model for the urban poor. Annez et al. (2012) conducted research on immediate measures to improve public services and environmental conditions for all households in low-cost informal housing. The study was also aimed at assessing the impediments to supply of affordable housing to all income groups and recommendations for actions that will make the supply more effective to the increased demand with the growth in population and income in Ahmedabad, India.” (Hingorani). Additionally, critical points are also mentioned in *regulations* that should be considered.

Regulations

Where there are rules and regulations, there is usually a regulatory body to keep a check on them being followed or not. “Conceivably the solution to the problem of urban housing could be visualised via a two pronged approach. The first step would be to make formal housing cheaper, since it is well known that house costs are driven up by unaddressed market failures. These happen especially through land whose “prices” embody the cost of regulatory failures, and hurdles and restrictions in land use. In India, restricted land use policies, lower FSI, land transfer restrictions (increasing the transaction costs), and other such policies have led to an increase in the land prices. Appropriate policies can significantly reduce the cost per built up area and allow more people to avail housing through the formal market itself.” (Singh). Regulatory means the bodies which are responsible to oversee and make sure all the policies are being followed and in place. “Government regulations have a significant impact on the development of affordable housing projects, in the context of buyers as well as developers. We find that urban land markets do not respond well to normal supply and demand forces for several reasons, including fragmented or public ownership, poor land records, regulations and zoning laws that discourage development. Regulation restrictions promulgated by a government, private development and financial institutions in a real-estate sector, which may restrict a buyer to buy a house because of regulations by authority (Hassan, 2011). In India, lower Floor Space Index (FSI), restricted use, transfer restrictions and many such lead to an increased price. Appropriate government policies can considerably reduce the cost per built-up area and allow more people to avail housing through the formal market itself (Morris and Pandey, 2009). The study focuses on government policies, private developers and financial institutions.” (Ghumare et al.) HUDA states that any person can apply but person which includes his/her spouse or his/her dependent children who do not own any flat/plot in any HUDA developed colony/ sector or any licenced colony in any of the Urban Areas in Haryana, UT of Chandigarh and NCT Delhi shall be given first preference in allotment of flats. This is an example of one such statutory body. They also look after any such consequences when proper rules and regulations aren’t being followed for example recommending jail time . After having reviewed the benefits of affordable housing in India and the need for strong implementation There is also *International evidence* to support these claims.

International Evidence

International evidence plays a pivotal role for the economically weaker section. “The identification of a ‘problem’ regarding affordability has emerged at different times in different countries and the ways in which the topic is defined as well as analyses of affordability vary considerably. Such concerns have been articulated for longer in countries with primarily free-market economies and small social housing sectors, especially the USA and Canada, as well as Australia. Hence such debates have been around for much longer than in the UK where public housing provision focused on meeting ‘housing need’ and concern about housing costs was subsumed within rent setting policies. The primary method of delivering what is now called ‘affordable’ housing to low-income households in the UK, therefore, was through the provision of rental accommodation by public sector landlords, mainly councils.” (Paris). Looking at all the international countries is also an important aspect for the analysis of the economically weaker section of the society. “The key transition towards concerns about ‘affordability’ was the shift towards more privatised forms of housing provision, with widespread sale of public housing in the UK, the shifting nature of subsidies from support for production to consumption subsidies (housing benefit in the UK) and growing emphasis on new provision primarily through market mechanisms with an increasingly residual role for social housing. Whitehead (1991) summarised changing UK post-war housing policy concerns as a shift ‘from need to affordability’, although at that time she considered the shift of emphasis to be more rhetorical than real. More recently she argued that “the rationale for government intervention has changed” as rising incomes and public policies have shifted the emphasis of housing policy “away from new housing production towards affordability as well as to housing as part of the broader definition of neighbourhood and inclusion” (Whitehead, 2003, p. 47). This changing climate of opinion, and growing appreciation of the wider significance of market relations in housing provision, contributed to growing interest in affordability as well as debates about the extent to which planning was a barrier to the production of affordable housing (Williams, 2003).” (Paris). Looking at a particular case of The United Kingdom. “Furthermore, in the UK at least during recent years there has been a decline in the proportion of all sales that are to first-time buyers. Increasing proportions of dwelling sales are also to second home buyers, or for holiday lets, to investors to let privately or simply as speculative investments left empty (the latter especially noted in the Irish case).” (Paris)

Concluding Remarks

This paper talked quite a bit about economically weaker section of the society. Covering topics like The Impact of Affordable general housing for urban poor, Source of Finance ,Economic parameters, Sanitation and Location and many more. Public allocations of housing have become less and less now - a- days and hence the misuse has also decreased to a lower number than before. Everyone should have an equal right for a roof over their head. But this is not always the case, there are many people who aren’t aware of the rights they have related to housing. This paper explores the concerns and about the affordability of housing and the economically weaker section.

It was observed after a thorough analysis of the impact of affordable housing for the urban poor that the “enormous inflow of individuals into the urban regions has put more strain to complete housing necessities. As a result of this marked rise in the urban population, majorly the demand for affordable housing has been immensely growing”. (Ghumare et al.). It was also evident after analyzing the Misuse of Affordable Housing Schemes and its direct consequences and Source of Finance that there are many cases that deal with misusing the housing schemes that are meant to help the bpl families.

Once affordable housing is in place, the quality of life definitely increases, for instance economic parameters, sanitation and location, critical issues in the affordable housing sector have all become better.

It was also evident that the infrastructure parameters have started to improve, the basic needs like water, electricity supply etc have improved. Services have also been improving thanks to better authorities, like Houding Board of Haryana etc. It can be noticed that growth is also happening in international countries on affordable housing and more and more awareness is being spread.

It includes the issues, major factors leading up to the issues There are good systems and schemes that have been made now for example the HUDCO, HUDA etc. Economically weaker section of the society is an important aspect and should be looked after and made sure all the rights are being given to them.

References

- [1] Arora, Shilpy. "Housing boom thrives on EWS plots." *The Times of India*, The Times of India, 4 dec 2014, <https://timesofindia.indiatimes.com/city/gurgaon/housing-boom-thrives-on-ews-plots/articleshow/45367277.cms>. Accessed 7 June 2024.
- [2] The Economic Times. "Reservation for EWS is allowed but excluding SCs, STs and OBCs is to heap fresh injustice: SC." *The Economic Times*, 07 November 2022, <https://economictimes.indiatimes.com/news/india/reservation-for-ews-is-allowed-but-excluding-scs-sts-and-obcs-is-to-heap-fresh-injustice-sc/articleshow/95361326.cms?from=mdr>. Accessed 27 June 2024.
- [3] Ghumare, Pavan Namdeo, et al. "Housing attributes affecting buyers in India." *Housing attributes affecting buyers*, EconPapers, 2020. Accessed 6 June 2024.
- [4] Gopalan, Kalpana, and Madalasa Venkataraman. "Affordable housing: Policy and practice in India." *IIMB Management Review*, Science Direct, June 2015, <https://www.sciencedirect.com/science/article/pii/S0970389615000336?via%3Dihub#sec4>. Accessed 6 June 2024.
- [5] Government of Haryana. "What Is Deen Dayal Jan Awas Yojna?" *Affordable Housing Scheme Gurgaon*, Affordable housing government of Hararyana, <https://www.affordablehomesgurgaon.in/what-is-deen-dayal-jan-awas-yojna/>. Accessed 4th June 2024.
- [6] Government of India. "Ministry of housing and affairs." *PMAY*, Government of India, <https://www.pmaymis.gov.in/>. Accessed 6 June 2024.
- [7] GUHA, RAJAT. "Builders flouting EWS norms to land in trouble." *The Economic Times*, 23 July 2008, <https://economictimes.indiatimes.com/wealth/personal-finance-news/builders-flouting-ews-norms-to-land-in-trouble/articleshow/3266661.cms?from=mdr>. Accessed 10 June 2024.
- [8] Hindustan Times. "DTCP to cancel allotment of plots violating building norms in DLF Phase-3." *Hindustan Times*, Hindustan Times, 18 December 2018, <https://www.hindustantimes.com/gurugram/dtcp-to-cancel-allotment-of-plots-violating-building-norms-in-dlf-phase-3/story-5jo5VAgcg4wkDXrIBNsg4L.html>. Accessed 10 June 2024.
- [9] Hingorani, Pritika. "Revisiting low income housing." *iihs*, 17 november 2011, <https://iihs.co.in/knowledge-gateway/wp-content/uploads/2017/07/Low-Income-Housing.pdf>. Accessed 19 July 2024.
- [10] Housing and urban development cooperation. "Financing, Consultancy and Capacity Building." *hudco*, <https://hudco.org.in/>. Accessed 4 June 2024.
- [11] Mehta, Meera, and Dinesh Mehta. "Housing Finance System and Urban Poor." *Journal Article*, Economic and Political Weekly, 27 April 1991, https://www.jstor.org/stable/4397994?searchText=housing%20rights%20in%20india&searchUri=%2Faction%2FdoBasicSearch%3FQuery%3Dhousing%2Brights%2Bin%2Bindia%26so%3Drel&ab_segments=0%2Fbasic_search_gsv2_SYC-7149%2Ftest&refreqid=fastly-default%3A2df06b91b7ea51c. Accessed 6 June 2024.
- [12] Ohrie, Piyush. "Misuse of EWS plots: DTCP assures action." *Millennium Post*, 27 August 2018, <https://www.millenniumpost.in/delhi/misuse-of-ews-plots-dtcp-assures-action-316078>. Accessed 7 June 2024.
- [13] Paris, Chris. "International Perspectives on Planning and Affordable Housing." *Housing studies*, McMaster university, september 2006, <https://sci-hub.se/10.1080/02673030601024531>. Accessed 20 July 2024.
- [14] Singh, Sanjeev. "Affordable Housing in India." *Key Initiatives for Inclusive Housing for AI*, JLL, Feb 2016, <https://smartnet.niua.org/sites/default/files/resources/Affordable%20Housing-ICC%20-%20Final.pdf>. Accessed 18 June 2024.