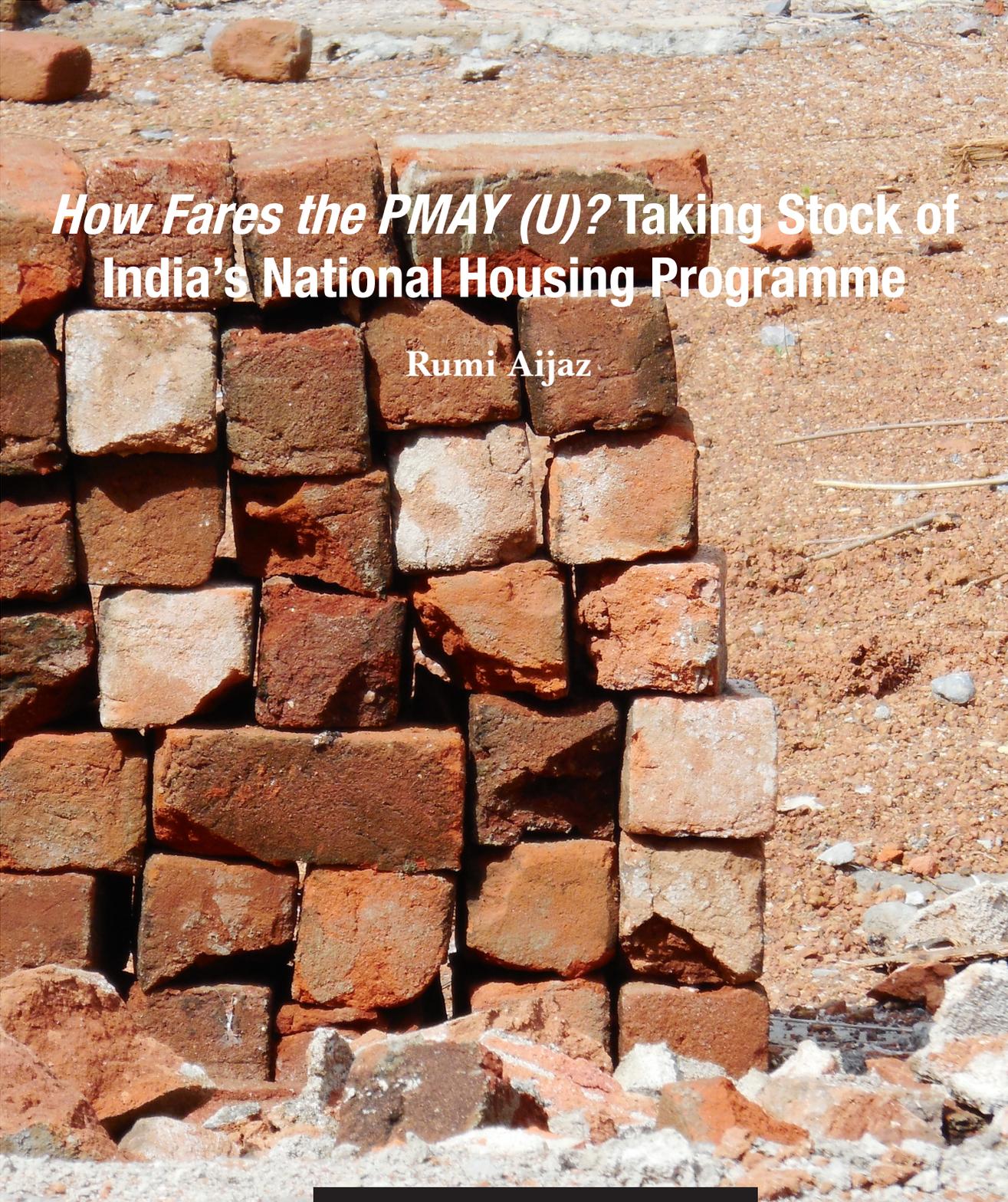


SPECIAL REPORT

no. 189



How Fares the PMAY (U)? Taking Stock of
India's National Housing Programme

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Abstract

Across India's burgeoning cities, the supply of affordable homes is highly inadequate to keep pace with the growing need; as a result, slums and other informally built areas, where living conditions are extremely poor, have grown. In 2015 the Indian government implemented a national housing programme, *Pradhan Mantri Awas*

Yojana (urban) or PMAY (U) to bridge the gap in affordable housing. This report evaluates the progress of PMAY (U), and finds that the mission has accomplished only 50 percent of its goal of providing housing for all by 2022. The report outlines the administrative and socio-economic impediments to the programme's success.

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Introduction

Large numbers of city dwellers in India are unable to live in proper houses for two related reasons: insufficient income to buy or rent them, and the shortage of affordable homes.^a Urban spaces, however, continue to attract denizens because of the livelihood opportunities that they presumably bring. These individuals or families then put together whatever money they can afford, to build for themselves some form of shelter in the unplanned areas of the city. This has led to the emergence of slums and informal residential colonies in Indian cities. As these residences are unauthorised, government agencies often do not provide them basic amenities, and living conditions are left substandard.

The last census in 2011 had found that over 65 million people, or about 5 percent of India's total population, lived in slums; this number is 17 percent of the country's urban population.¹ States with the largest slum population (above 28 percent) are Andhra Pradesh, Chhattisgarh, and Madhya Pradesh. In some hill states, notably Himachal Pradesh, Sikkim, Arunachal Pradesh, Nagaland, and Mizoram, slums are a relatively recent phenomenon, emerging only in the 2011 census count. As for specific cities, Greater Visakhapatnam, Jabalpur, Greater Mumbai, Vijayawada, and Meerut² had the biggest slum populations of over 40 percent.

a The Indian government has not set any price ceiling for a house to qualify as 'affordable'. The eligibility criteria for an 'affordable' dwelling in the PMAY (U) scheme are as follows: (i) EWS and LIG houses constructed for the poor and other needy communities living in slums and informal areas; (ii) EWS and LIG houses having a maximum carpet area of 30 sq m and 60 sq m respectively, along with basic infrastructure and services; and (iii) Buyers must be households having an annual income of no more than INR 300,000 (for EWS homes) and no more than INR 600,000 (for LIG homes) (Ministry of Housing and Urban Affairs, Pradhan Mantri Awas Yojana (Urban), Housing for All Mission Scheme Guidelines).

Reliable data on the number of people living in unauthorised colonies is not available. According to some estimates, 25-30 percent of Delhi's population live in such colonies.³ Many other poor people live in public areas, such as pavements, without a roof over their heads.

Government agencies have historically taken a lenient view of the growth of unplanned (or informal) living areas. While authorities conduct evictions, these are mostly done when the area comes in the way of a development project or has been deemed palpably unsafe. Poor families have largely been allowed to reside wherever they built their homes. Indeed, with the growing recognition that every individual has the right to choose to live in the city if they wish to, many such areas have been given authorised status, and subsequently upgraded. Numerous housing programmes for people living in informal areas have also been launched.

Following the 2011 census, in 2012, the Ministry of Housing and Urban Poverty Alleviation estimated that urban India needed 18.78 million more dwelling units.⁴ Of this total, 95 percent was for the economically weaker section (EWS) and lower-income group (LIG) categories.

A later estimate in 2014 by the same ministry, then called Ministry of Housing and Urban Affairs (MoHUA), set the housing demand at 11.22 million dwelling units.⁵ The National Democratic Alliance (NDA) government launched the *Pradhan Mantri Awas Yojana* (urban) [PMAY (U)] the following year to provide housing for all by 2022. The scheme sought to be an expanded version of a programme already in operation under the previous United Progressive Alliance (UPA) government.

PMAY (U) is being implemented in the following four ways:⁶

i *In-situ* slum redevelopment (ISSR):

This consists of existing slums being replaced by new, liveable houses at the same spot. The Centre provides assistance of up to INR 100,000 per house. Private developers, selected through an open and transparent bidding process, are encouraged to design and execute redevelopment projects in consultation with slum dwellers. Incentives have been offered to generate interest among private developers and to make projects financially viable. These include permitting them additional floor area ratio and floor space index, providing transferable development rights, and free sale of some houses in the market to cross-subsidise the projects. Upon completion of work, houses have to be allotted to eligible slum dwellers in a transparent manner.

ii. Credit-linked subsidy scheme (CLSS):

This scheme is targeted at EWS, LIG and middle-income groups (MIG). People from these groups are eligible for interest subsidies of 3-6.5 percent on housing loans up to INR 1.2 million from financial institutions, the loan being repayable over a maximum of 20 years. The money received can be utilised to buy a house, build one's own house, or improve/enhance an existing dwelling. Only houses with carpet area between 30 and 200 sq m are eligible. The conditions include giving preference to disadvantaged sections such as manual scavengers, women, persons belonging to scheduled castes (SC)/scheduled tribes (ST)/other backward classes (OBC), minorities, persons with disabilities, and transgenders.

iii. Affordable housing in partnership (AHP):

Under this component, the Centre offers financial assistance of INR 150,000 to buyers for each EWS house constructed as part of a housing project. The projects can be undertaken by states/UTs through their own agencies or in partnership with the private sector, and can include houses for various income categories. However, to be eligible, the housing

project has to comprise at least 250 houses, reserving 35 percent of them for the EWS category. Once again, preference for such assistance is given to persons with disabilities, single women, senior citizens, persons belonging to SC/ST/OBC categories, minorities, and transgenders.

iv. Beneficiary-led individual new house construction/enhancement (BLC-N/BLC-E):

People belonging to EWS categories, wishing to construct new houses or enhance existing ones themselves, and who have not availed of the benefits of PMAY (U) under any other category, can apply for central government assistance of up to INR 150,000 per house. They need to submit land/property documents providing proof of ownership of the land on which they intend to construct. Funds are released to bank accounts of eligible applicants through direct benefit transfer (DBT). The agencies in states/UTs which build the affordable housing colonies get central assistance, both in constructing houses and providing basic civic infrastructure such as water supply, sanitation, roads, and electricity.

The PMAY (U) guidelines require states/UTs to sign a memorandum of agreement with the Centre, conduct housing demand surveys (based on discussions with local representatives), and prepare proposals, plans of action, annual implementation plans, and detailed project reports. PMAY (U) is accompanied by a technology sub-mission (TSM) to ensure adoption of modern, innovative, and green technologies and building material in house construction. Given the varying geo-climatic zones in the country, the TSM allows deploying disaster-resistant technologies.

With the regular migration of people from rural to urban centres, and the reverse migration crisis seen following the COVID-19 pandemic-induced lockdowns, an Affordable Rental Housing Complex (ARHC) scheme was also launched by the government in July 2020. It is a sub-scheme of the PMAY (U) targeted at EWS, LIGs, SCs, STs, OBCs, women, persons with disabilities, and minorities. Under the initiative, existing government housing stock lying vacant (about 88, 236 houses to date)⁷ will be made available to migrants at affordable rents. The scheme also provides for construction, operation and maintenance of ARHCs by public and private entities.

“The last census in 2011 had found that over 65 million people, or about 5 percent of India’s total population, lived in slums.”

PMAY (U): A Status Report

This report evaluates the progress of PMAY (U), and its implementation experience, reviewing national, state, and city-level data on houses sanctioned and constructed, and financial assistance offered by the Centre to states and cities. An attempt has also been made to understand the nature of affordable housing initiatives undertaken in the proposed ‘smart cities’ of India. An appraisal of the physical and financial progress of PMAY (U) reveals the following:

As of 21 February 2022, 11.46 million houses had been sanctioned in urban areas across the country, for which INR 1,228.98 billion was released. Of these, 9.36 million houses have been ‘grounded’

(i.e. work has begun), and 5.51 million, or less than one-half the houses sanctioned, have been completed. Houses sanctioned, grounded, and completed under the four different components of the scheme are shown in Table 1. The data shows significant achievements under the ISSR component, while the AHP and BLC initiatives have moved slower. It is also noted that the maximum number of houses have been constructed or enhanced under the BLC component.

**Table 1:
Houses Sanctioned, Grounded and Completed under
PMAY (U), All-India**

PMAY (U) Components	Number of Houses (in millions)		
	Sanctioned	Grounded	Completed
ISSR	0.45	0.64	0.49 (109 %)
CLSS	1.83*		
AHP	2.11	1.35	0.61 (29 %)
BLC	7.07	5.53	2.57 (36 %)
Total	11.46**	9.36	5.51 (48 %)

Source: Ministry of Housing and Urban Affairs, 2022.⁸

Note: *Number of beneficiaries; includes 0.61 million MIG and 1.22 million EWS/LIG; **based on a demand survey.

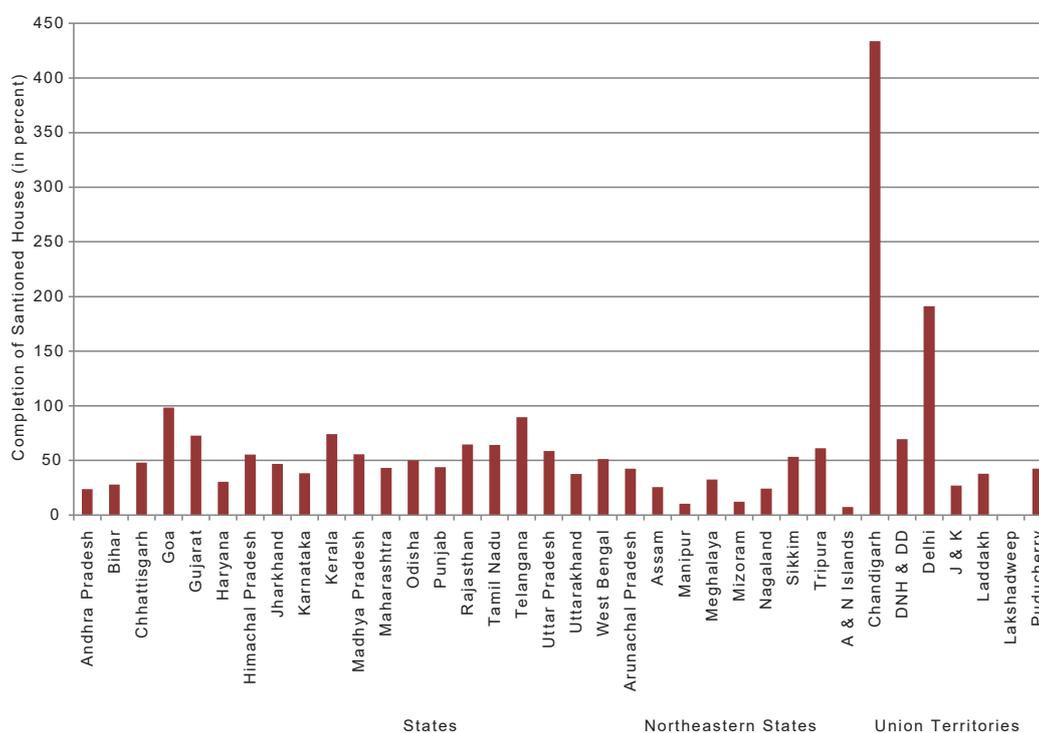
Among UTs, the number of houses sanctioned under the PMAY in urban areas has ranged from 603 in the Andaman and Nicobar Islands to 48,777 in Jammu and Kashmir. Among states, the smallest number was in Goa – 3,520 units – and the largest, 2.04 million, in Andhra Pradesh. In each of the three states of Andhra Pradesh, Uttar Pradesh and Maharashtra, over a million houses were sanctioned.

On house completion rates among UTs, the cities of Chandigarh and Delhi have recorded the highest, exceeding several times the number of houses sanctioned. But that is because houses sanctioned under earlier schemes, which could not be completed then, have also been included. They are followed by Dadra and Nagar Haveli (DNH) and Daman and Diu (DD) with 70 percent completion. Andaman and Nicobar (A&N) Islands has the lowest completion rate among UTs – a bare 7.3 percent.

Among states – excluding the northeast – Goa, Telangana, Kerala, and Gujarat have been the best performers, recording over 70 percent completion. The lowest rates were in Andhra Pradesh and Bihar, with less than 30 percent of sanctioned houses completed. In the northeast, sanctioned houses

were between 628 (Sikkim) and 168,106 (Assam). Tripura and Sikkim have reported over 50 percent completion, while in Manipur and Mizoram, the rate is a mere 13 percent. (See Figure 1)

Figure 1:
PMAY (U) House Completion Rates in States and UTs



Source: Ministry of Housing and Urban Affairs, 2022.⁹

PMAY (U) in Smart Cities

PMAY (U) guidelines mandate the convergence of the scheme with other ongoing urban development initiatives to utilise resources judiciously and achieve maximum societal benefits. The smart cities mission statement includes the following provisions for housing of the poor:¹⁰

- The core infrastructure elements should include affordable housing.
- Of the total housing provided in greenfield areas, at least 15 percent should be in the affordable housing category.
- Be it redevelopment or greenfield development, at least 80 percent of buildings should be made energy-efficient.

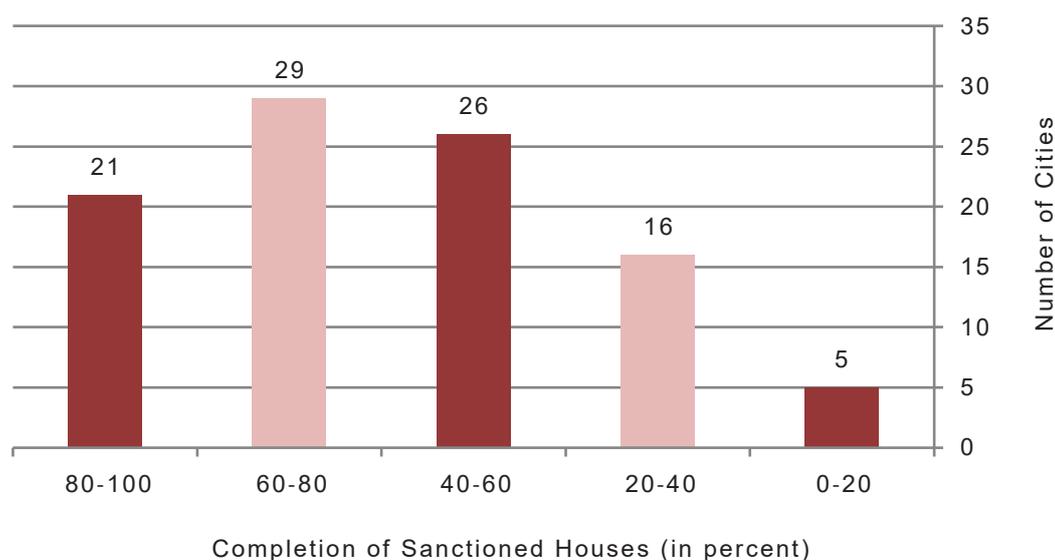
A total of 2.37 million houses were sanctioned under PMAY (U) in the 100 proposed smart cities, of which 1.4 million houses, or nearly 60 percent, have been completed. The number of houses sanctioned has varied from a low 63 in Pasighat (Arunachal Pradesh) to 256,093 in Ahmedabad. No houses were sanctioned for Atal Nagar (Chhattisgarh), Kavaratti (Lakshadweep), and New Town, Kolkata. The highest numbers (133,376 to 256,093) have been sanctioned for Ahmedabad, Bengaluru, Surat, and Pune.

In 13 of the 100 cities, all the houses sanctioned have been completed; in another eight, the completion rate is above 80 percent.

There are 55 cities in the 40-80 percent completion category (see Figure 2). The completion rate is below 40 percent in 21 cities, including three where it is below 10 percent – Imphal, Port Blair, and Solapur.

In all, 143 affordable housing projects were proposed under the smart cities mission at a cost of INR 180 billion.¹² – 9 percent of the total investment of INR 2,050 billion committed under the mission.

Figure 2:
PMAY (U) House Completion Rates in Proposed Smart Cities

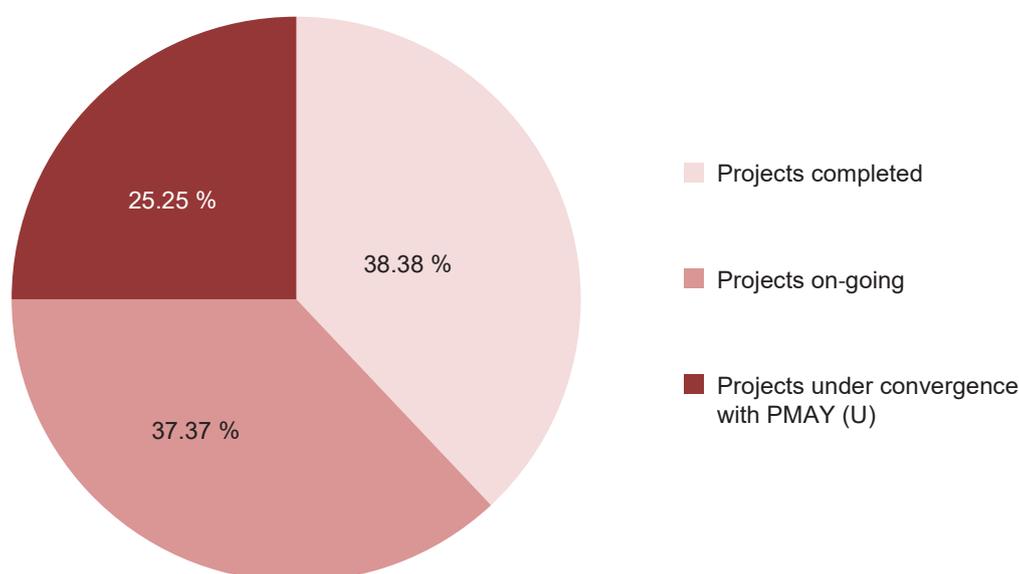


Source: Ministry of Housing and Urban Affairs, 2022.¹¹

Of these projects, 38.38 percent are completed, and work is underway on a similar proportion. However, work is yet to begin on nearly one-fourth of the projects (see Figure 3).

The PMAY (U) projects in smart cities relate to slum rehabilitation and redevelopment, EWS/LIG flats, working women’s hostels, night shelters, and affordable rental housing complexes (see Figure 4).

Figure 3:
Physical Progress of Affordable Housing Projects in Proposed Smart Cities



Source: Elets News Network, June 7, 2021.¹²

Some representative projects in Surat, Tumakuru (Karnataka) and Bhubaneswar are described in the following paragraphs.

Surat

In 2017-20, 208 flats were built in the Magob area of Surat for EWS families, with the cost of construction, around INR 150 million, shared between the Centre and the state government.¹³ Two apartment blocks of 13 floors were developed. Each unit has an area of 30-40 sq m – with a living room, bedroom, kitchen and bathroom – and was sold to EWS families at INR 300,000-500,000. Common facilities include parking area, LED street lights, lifts, fire fighting equipment, rainwater harvesting facility, wastewater treatment facility, organic waste converter, and piped natural gas line.¹⁴

Affordable rental housing for migrant workers has also been built in Surat. The demand for rented homes is high as the city's textile and diamond industries attract a large number of workers from other states. The need for secure accommodation for such workers was felt acutely during the pandemic-induced lockdowns, when migrants were unable – since their wages had stopped – to pay house rent and many were asked by their landlords to vacate their homes. Under

this scheme, unoccupied government houses are given to private firms for renovation and subsequent use for rental housing. A total of 393 one-BHK (bedroom-hall-kitchen) flats of size 32 sq m, previously constructed by the State Urban Development Authority (SUDA) in 2014 in the Sachin area of the city, have been made available at rents of INR 3,500 – 4,000 per month.¹⁵ The private firm has to pay INR 180 million to SUDA over 25 years.¹⁶

Tumakuru

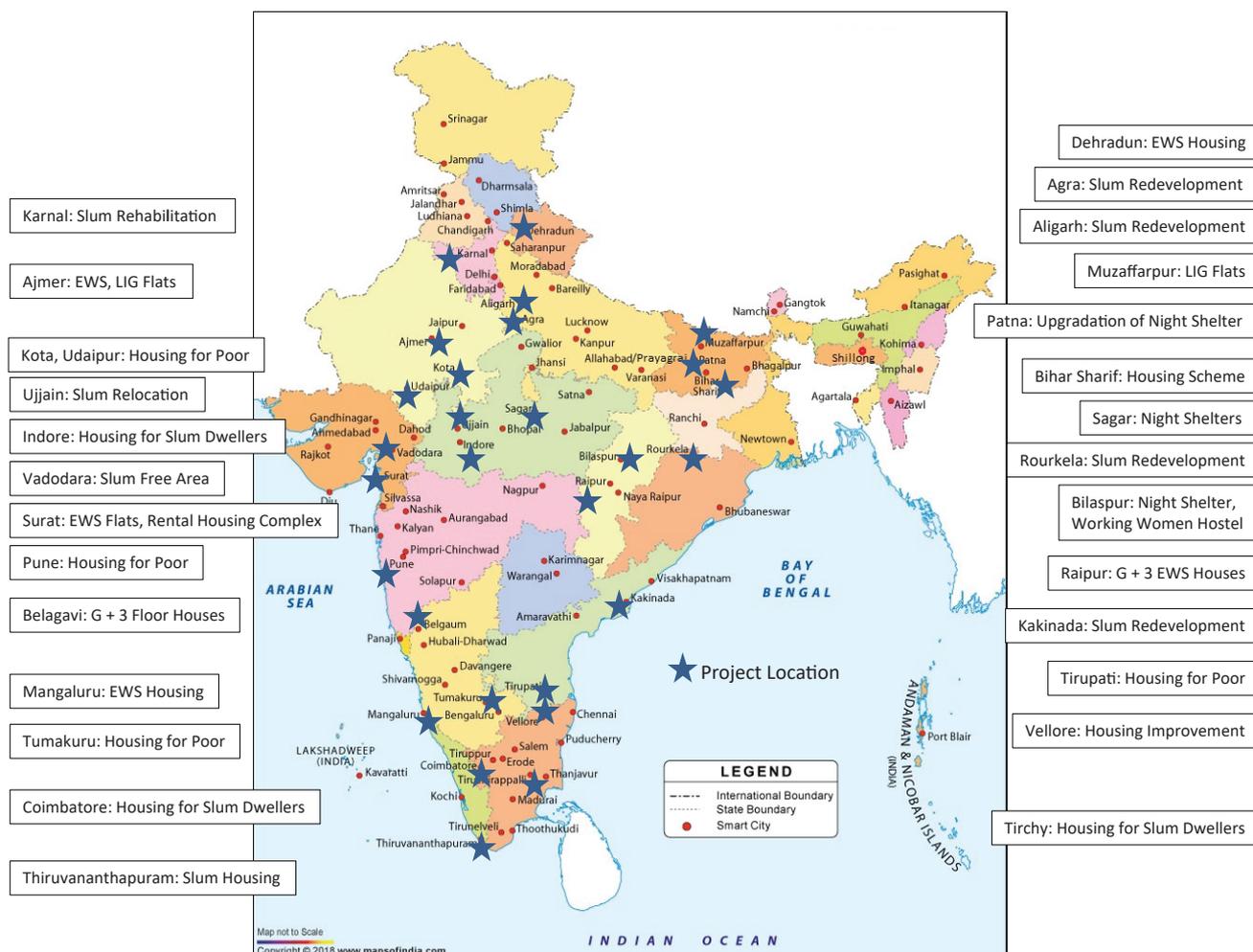
In this city, land under slums has been redeveloped as a planned residential complex. The newly constructed houses were given to slum residents at zero cost.¹⁷

Bhubaneswar

A three-storey social equity centre has been built in the city centre with the support of the Odisha government. It offers rental housing to construction workers and homeless persons. The city's municipality has also established a shelter for mendicants, with a 100-bed capacity.¹⁸

Figure 4 provides more details.¹⁹

Figure 4: Affordable Housing in the Proposed Smart Cities



Source: (i) mapsofindia.com; (ii) Ministry of Housing and Urban Affairs, December 2021.²⁰

Achievements and Shortcomings of PMAY (U)

1. Houses are being constructed and delivered to EWS and other needy communities. Women's empowerment is being stressed as it is the woman of the family who is given house ownership rights. The financial support provided is enabling people to purchase, construct or improve their houses. Residential facilities are also being created for migrant workers, working women, and homeless people.
2. Among all urban initiatives, such as the metro rail network in different cities, the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) which provides basic urban services, the overall smart cities project, the *Swachh Bharat* (Sanitation for All) Mission and others, the PMAY (U) has received the highest budgetary allocation from the Centre in the last three years. In Budget 2022-23, for example, INR 280 billion has been allocated. This is 36.57 percent of the total budgetary allocation by MoHUA.²¹
3. A few cities are 'building green', laying stress on incorporating smart features into their house designs, as well using sustainable building materials.^b The Surat project for EWS, for instance, has included sustainable management of water, sustainable sanitation, and power-saving devices. However, such examples are rare. In most cases, buildings are still being built in the traditional way without any provision to monitor energy and water consumption, or sustainable management of liquid and solid waste. Nor are annual audits

b Green buildings use less water, optimise energy efficiency, conserve natural resources, generate less waste, and provide healthier living spaces (Indian Green Building Council, "Green Building and Sustainable Architecture in India," <https://igbc.in/igbc/redirectHtml.htm?redVal=showAboutusnosign#:~:text=on%20green%20buildings-,Green%20Building%20Movement%20in%20India,compared%20to%20a%20conventional%20building.%22>).

conducted to measure building performance. An independent assessment claimed that not even 5 percent of the total built environment in the country is green.²²

4. The goal of Housing for All (HFA) by 2022 is far from achieved. Less than one-half of the houses sanctioned under PMAY (U) had been completed by February 2022. House completion rates depend greatly on release of central financial assistance, as well as the beneficiaries' economic condition (since the latter too must contribute). Thus, it is no surprise that states and UTs lagging behind in receipt of sanctioned funds – such as Andhra Pradesh, Bihar, Mizoram, Manipur, and A&N Islands, which have received less than 44 percent of the sanctioned assistance²³ – have recorded the lowest rates.

Other common institutional deficiencies that hamper the completion of projects include delayed approvals, restrictive development norms, high cost of construction, inadequate technical capacity of implementing agencies, and failure to mainstream low-cost technologies.²⁴

5. With the BLC (N) and BLC (E) components of the PMAY (U), central funds were often delayed because municipalities failed to submit fund utilisation certificates, which is usually caused by the beneficiaries' inability to continue building

or improving construction. The Covid-19-induced lockdown saw many families' incomes fall steeply, and they were unable to contribute their share towards house construction.

In Maharashtra, for example, constructing a new unit costs around INR 450,000-650,000 (land cost is separate). Central assistance up to INR 150,000 is available, but the remaining cost has to be borne by the beneficiary. With beneficiary income dropping, many projects have remained incomplete; it is not rare to find dwellings where walls have been raised, but the roof could not be laid.²⁵

6. In some places, relocation has affected beneficiaries adversely. In congested cities, for instance, vacant land to build PMAY (U) houses is not available in the core areas; housing projects for the poor have to be in peripheral areas. These areas often lack essential social/economic/physical infrastructure and services, and are poorly connected to the city centre.

In Ahmedabad, for example,²⁶ slum dwellers near the Sabarmati River have been relocated at Odhav, at the eastern periphery of the city. With few public transportation options available, their reduced mobility makes it difficult for them to continue with their work, however informal.

Thus many did not relocate to their new homes, which remain unoccupied.

7. Limited availability of vacant land in cities has been an important reason for the slow progress of the scheme. This issue is being dealt with by the government in various ways: (i) PMAY (U) guidelines require states/UTs to earmark land for affordable housing in their master plans; (ii) construction agencies need to reserve land/flats for EWS in housing projects; (iii) vacant land available at the periphery of cities is being acquired using the model of land pooling; (iv) existing government housing stock lying vacant is being made available to the migrant population on rental basis; (v) existing built-up informal areas are being improved through *in-situ* rehabilitation for optimal utilisation of land; and (vi) small format housing is being promoted. Such measures are proving beneficial, as observed in Bhubaneswar, Surat, and Tumakuru.
8. Private sector participation in affordable housing projects has been lower than expected, despite the incentives offered – such as stamp duty exemption, reduced GST, and granting of additional development rights. According to one assessment, private developers are unhappy with capping of bid costs and house sale prices by public authorities.²⁷

“Among other initiatives for urban India, such as the metro rail network, ‘smart cities’, and Swachh Bharat, the PMAY (U) has received the highest budgetary allocation from the Centre in the last three years.”

Conclusion

This evaluation of the PMAY (U)'s performance reveals that progress is being affected by various administrative and socio-economic constraints, key of which are the following:

- delays in fund release by the Centre, and in project approval;
- infrastructure and service deficiencies in new EWS housing areas;
- difficulties in attracting private developers for affordable housing projects;
- private builders violating the pre-condition of reserving houses for EWS in affordable housing projects;
- public/private builders' non-compliance with green building norms/green building audit measures in new housing areas;

- low affordability among a large number of people;
- difficulties in providing houses/giving housing loans to EWS due to their inability to furnish required documents, such as identity card, proof of income, tax returns;
- sale of houses by some beneficiaries after obtaining possession.

The early resolution of these problems will help bridge the housing demand and supply gap, and prevent proliferation of informal housing areas in India's urban spaces. 

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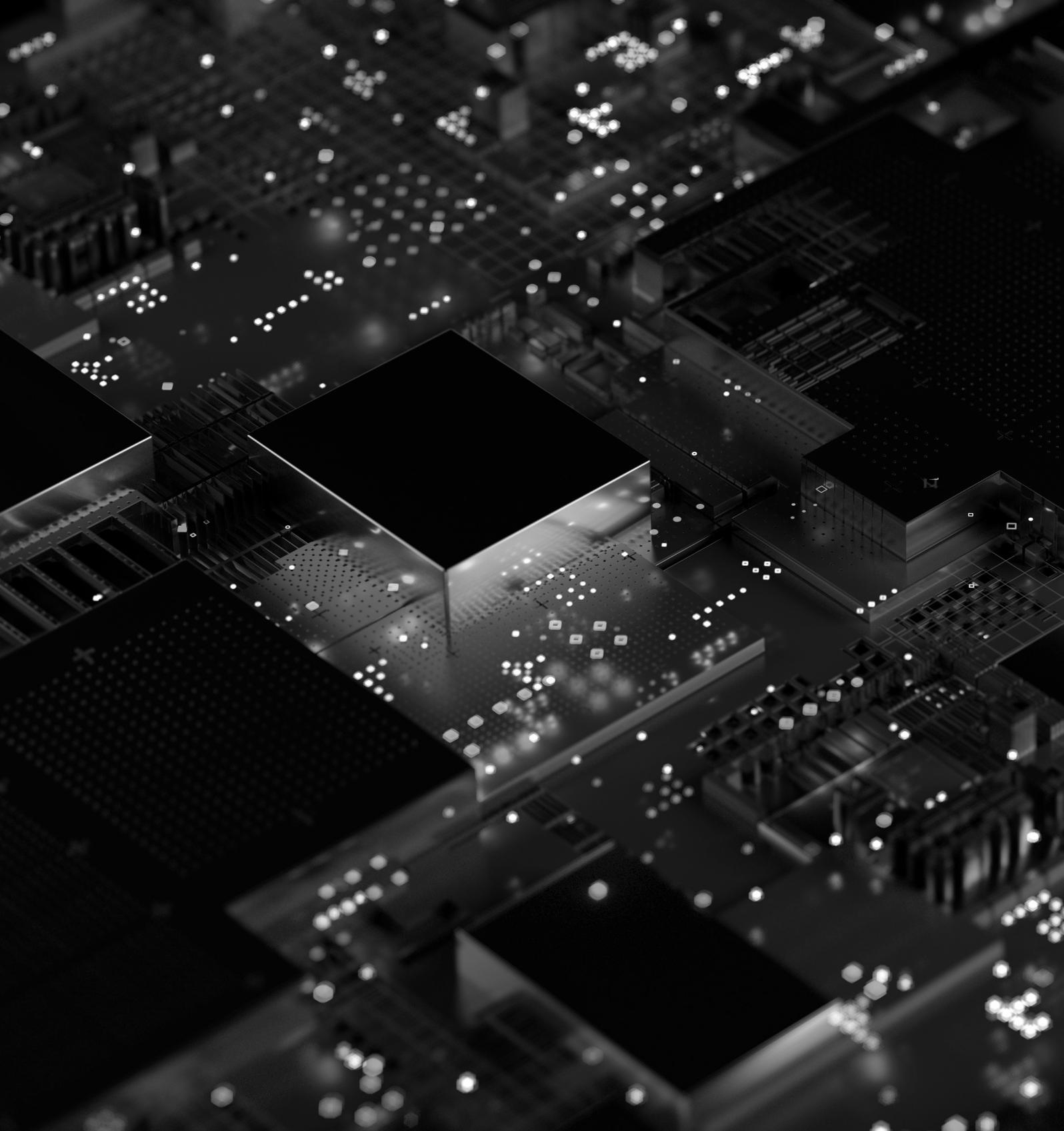
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