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REVIEWING IMPACTS OF NEO-LIBERAL IDEOLOGIES ON HOUSING POLICIES FOR URBAN POOR IN INDIA

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Abstract

Basic Services for Urban Poor is a watershed mission in the history of urban India's development related initiatives taken by union Government of India for urban poor which represents the advent of stress on mass affordable housing projects, pan city approach promoting universal access to basic services and 'in-situ' development. The mission targeted construction of 1.5 million housing units requiring a review urgently. Purpose of the research paper is to carry out an ex-post impact review of affordable housing projects in the Basic Services for urban Poor-2005 mission recipient cities in India to glean major issues of the end user beneficiaries. Research methodology- The author has attempted an ex-post study of mass housing projects constructed under BSUP mainly in metropolitan cities through literature review. Originality of the ideas expressed by the authors has been maintained. Research papers on the BSUP affordable housing projects covering various provinces across length and breadth of India have been selected to make the study representative. Scope of the paper covers review of BSUP Affordable Housing Projects alone. Limitation of research is, no primary surveys shall be conducted. Findings- The role of the government changed from direct intervention as provider to an enabler. Housing affordability-cost recovery and replicability without payment of subsidies to the urban poor became the principles of housing and slum, squatter related policies. Standards were set to fulfil affordability of housing. Serviced plots and 'in-situ' slum environment improvement became a norm which was not practiced necessarily. National trends show that BSUP became a construction project largely failing in to provide basic services and good quality housing to the urban poor.

Keywords: World Bank, Liberalisation, Privatisation, Globalisation (LPG), Slums, Squatter, Urban Poor, Basic Services for Urban Poor (BSUP-2005).

1. Ideological Perspective

The industrialised developed world was already conversant with the economic philosophy of liberalism by the 1970s and 1980s. The same economic principles of LPG were to be replicated in the developing and underdeveloped world. The World Bank became the flag bearer of the Neo-Liberal economic policy. India also adopted the neo liberal economic order in the last decades of 20th century and its results started to come to the fore in 1990s onwards in an overt way. This meant promulgation of a new set of economic principles that was likely to have profound impacts on the urban and housing sector in India. Neoliberalism supported economic growth, de regulation of the economy.

World Bank in 1993 in the landmark policy document titled 'Housing: enabling markets to work' marks a watershed year in the history of housing policy globally as it changed the role of government from direct intervention, a 'provider' to an 'enabler'. This policy paper articulates the evolution of the role of World Bank in the housing sector and proposes a new agenda for housing policy and institutional corrections/reforms in developing countries. It discusses the reasons for a new housing policy statement and presents a conceptual framework for understanding the housing sector in a wholistic way in the context of macro economy and defines major characteristics of a well-functioning housing sector. The document shares, learning of the World Bank with reference to the question, how the housing sector works and discusses the interplay of market forces such as housing demand, housing supply, the determination of key outcomes in the sector, and the linkages between the housing sector, poverty, the environment, and the broader economy. The document chalks out the key elements of an 'enabling' strategy' which governments must adopt necessarily to maximise their resources and outcomes to achieve a well-functioning housing sector. Seven key instruments for 'enabling markets to work', three each to stimulate demand for housing and to facilitate housing supply. Three demand-side instruments are: developing property rights, developing mortgage finance and rationalising subsidies. Supply-side instruments include-providing infrastructure for residential land development, regulating land and housing development and



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organising the building industry. All these instruments must be guided and supported by the seventh enabling strategy i.e. reforms in institutional framework to improve and manage the housing sector in a wholistic manner. These enabling instruments are applicable in all World Bank borrower countries with varying, greater or lesser degree. Priorities for usage of these instruments, however, vary across countries. The macroeconomic and housing sector conditions vary across countries on the basis on persisting guiding set of political-economy fundamentals [1].

Having briefed about what really the enabling markets strategies is concerned about, it is easy to comprehend the impact of the demand side and supply side instruments along with institutional reforms. “The characteristics of the neoliberalism ran in favour of economic growth, deregulation of the economy, the application of user pays principles in the provision of some government services and the pursuit of pricing policies which were grounded in market economics. “In housing, the neo liberalism produced the theory of affordability-cost recovery-replicability. This also fitted a banker’s requirements for repayments of the loans” [2]. The developing world and the underdeveloped world like African and Asian cities are the last frontiers for the western world looking to explore and establish the housing finance markets amongst the urban poor [3].

“The World Bank’s basic approach to housing in the developing countries can be summed up in the term: affordability-cost recovery-replicability. In contrast with the conventional public housing approach, the intent of the Bank was to make housing affordable to low-income groups, without payment of subsidies” [2]. This meant that standards were to be set within affordability, and the emphasis was to be placed upon providing serviced plots or in situ environmental improvement in the slums, rather than upon constructing houses. Construction was to be largely within the responsibility of residents, not government agencies” [3]. The western world through its international banking system has a long history of extending aid for sites and services, slum upgradation and slum networking in the developing and poor world. Through it they want to make the housing in slums ‘Bankable’ worth taking loans and hence intend to conquer the last frontier of bringing the housing of the poor under the net of formal financial institutes as a potential market from where profits can be earned [3].

2. Impacts of Neo Liberal Ideologies on Housing Policies & Urban Poor in India

Vinita Yadav in 2011 reported that with liberalisation and globalisation, it was thought that the increase in growth rate will have ‘trickle-down’ impact on the poor and reduce the poverty level. Many of the researchers, attempting to measure such impact have refuted such claim. Though the government-initiated programs to reduce poverty yet the slum population has increased which reflects the failure of government programs in reducing the number of urban poor [4]. Bhan (2009) opined, the Millennial City i.e., New Delhi changed rapidly between 1990 and 2003 as 51,461 houses were bulldozed under “Slum Clearance Schemes”, from 2004 to 2007 at least 45,000 homes were demolished and since the beginning of 2007 eviction notices were served to the settlers of three other large slum settlements in New Delhi. Out of whom fewer than 25 percent got any alternative official resettlement. Strangely such mass eviction was not ordered by City planning agencies like Municipal Corporation but the orders of the judicial courts. The research paper explores what has this emergence of the judiciary into urban planning and government meant for the urban poor. The paper also explores case of law of informality from 1985-2006. During this specific phase initially the judiciary (High Court and Supreme Court particularly- the Apex court of India) recognised that a) evictions are harmful to the slum dwellers, government failed to provide housing and basic infrastructure to the poor, it is governments’ duty to resettle those who it had failed to house. From the decisions of the courts the author concludes that the same courts which were pro-poor and pro- slum dweller in the earlier phase of the study period, suddenly and dramatically the year, 2000 onwards, declared the slum dweller as an ‘encroacher’ who must not be rewarded. In subsequent decisions the courts argued that failure of the Governments to provide shelter to the poor slum dweller does not mean that state government must provide alternative sites and land to the “encroacher” on public land which is just like rewarding a thief. This sea change in the approach of the courts was triggered by Delhi’s quest to become “Millennial City” that was to host Commonwealth games (2010) hence a need for “aestheticisation” and new economic order that is free economy wherein State Duty became “self-responsibilisation” which resulted in the different interpretation of the text Constitutional rights of its citizens. As a result, interpretation for “public purpose” to bulldoze the slum- Pushta near Yamuna River and later purposing for the development of a promenade there on the same site. Thus, the case of Delhi exhibits the reemergence of eviction, bulldoze and demolitions- a negative approach of the 1950-1960. The state denied the rehabilitation to the slum dwellers and squatters whereas the global and national housing-slum and squatter policy post 1991 promoted ‘in-situ’ development, tenure rights, basic services and transient housing in case of rehabilitation [5].



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In the same vein Roy in 2009, posited that fast-paced growth of Indian economy propelled its cities to confront an urban crisis causing lack of adequate infrastructure, growth management and sharp social divisions that are sharply contrasted in a landscape of bourgeois enclaves and slums. This necessitates for strong decisive measures that can ensure smooth functioning of cities in future unforeseen conditions. Though such planning measures don't succeed frequently and are aggressively challenged by social movements and rebellious insurgents. Urban housing informality may often be seen to be synonymous with poverty, but author argues that 'planning regime' in India is an informal entity. The state is an informal entity itself. Further, informality is deregulated, and insurgence does not create a just city. It is highlighted that cities in India like Bangalore, Kolkata in post liberalisation period competed for investments and ended up ensuring 'state will' and made use of 'eminent domain' to grant a bundle of benefits to big corporates. State selectively used deregulation in case of certain corporate projects meant for 'bourgeois enclaves' and conveniently ignored adequate infrastructure in slums, rather judiciary in post liberalisation political economy considered slums as a 'nuisance' enabling states silence to use eminent domain with respect to poor slum dwellers, in ways state behaved explicitly anti-poor [6]. Both Roy and Bhan asserted that selective informality is practiced by the state when dealing with the rich and the poor [5,6]. Therefore, 'urban informality' served the interests of the corporates, middle class's urges for beautification in the city and denied housing and basic services to the urban poor in an age of neo-liberalism in urban India.

To corroborate Sato in 2017 explained that the 'slum free city' that took centre stage in urban policy in the early years of 21st century resulted in replacing 'in-situ' slum improvement with 'slum relocation'. The author highlighted that in Ahmedabad a growing coalition between local government and private developers bank upon investment and speculation in slums which served the interests of the middle classes and not the poor slum dwellers. Neoliberal 'ideology of economic growth' has replaced with 'redistributive justice'. Recent restructuring of urban governance in Ahmedabad and Global South has led to lesser pro-poor development efforts whereas pro-poor redistribution of scarce resources and poverty alleviation has been a norm in recent economic development and urban policies of Ahmedabad like other global south cities. Thus, "the political agendas in Southern democracies now have stronger foundations in the interest of the burgeoning middle-class rather than the poor, who nevertheless still constitute a thin layer of the urban society." [7]. Thornton in 2011 and Kumar in 2022 also found that Jawaharlal Nehru National Urban Renewal Mission (JNNURM-BSUP) mission cities in Ludhiana and Amritsar in Punjab uprooted the communities damaging their livelihoods by promoting 'ex-situ' rehabilitation 'affordable housing projects'. Some of the migrant communities were shifted from pillar to post to ultimately settle down in 'Affordable housing projects' under BSUP in various sites planned by Municipal Corporation Amritsar and Municipal Corporation Ludhiana. Lack of adherence to 'in-situ' development resulted in lesser value additions. Half of the housing stock constructed under the mission lie vacant in Amritsar marking failure [8, 9, 10].

Further, Sandhu in 2004 posit that the neo-liberal economic paradigms were based upon the realisation that the government had failed to deliver and nothing significant had been done to improve the facilities, particularly for economically weaker sections (EWS) of the society. The ideology highlighted that free market mechanisms were competent to deliver, even to the lower strata of the society and should therefore be allowed a free play by the governments. Subsequently, the policies of international institutions such as the World Bank also adopted this ideology while suggesting reforms in the urban housing sector. The author argue that free market system did not really work to the advantage of the poor. If at all it worked, it was only due to strong support of the governments as is demonstrated in case of Chile. Tracing the influence of the ideology particularly during the 1980s, the paper sums up that as far as the low-income groups are concerned, governments shall continue to have to play a proactive role and provide support so that the poor are not entirely excluded from the market mechanisms [11]. Kumar in 2022 argued that due to lack of political will and resources the Government of Punjab could not achieve supply of developed land to the urban poor on sustainable basis due to lack of monitoring system in formal public and private sector housing and land supply. Lack of enactment of a law to confer legal property titles to the squatters also resulted 'non-notified' status of the slums and lack of basic services rendering such sites as 'dead capital' [10].

Mahadeva in 2006 demonstrated that the housing sector in India for several decades faced many a setback i.e., an unorganised market, development disparities, a compartmentalised development approach and unfavourable rent controls. There was not even a concerted attempt to understand the housing problems let alone promote it. Reforms introduced in the sector during 1990s, however, have primarily overturned the situation. The designing of a shelter policy, the organisation of the housing finance market, the introduction of fiscal incentives, increased public investment, legal reforms and other incentives have brought about several changes in the housing sector.



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Interestingly, these changes have been concerned with both reducing the housing shortages and increasing the number of quality housing stock besides increased access to housing amenities like safe drinking water, good sanitation and electricity. However, the reform initiatives of the housing sector need to take deep roots and to go a long way to address the growing incidence of sub-standard and dilapidated housing stock for further minimising the deprivation of basic services [12]. On the contrary, Parekh et. al in 2008 argued that the maximum 99% of the housing shortages in urban India belonged to both EWS (88%) and Lower Income Groups (11%) while the Middle-Income Group had only 1% of the total housing shortages. Thus, the situation of housing of the urban poor remains precarious [13]. Kumar in 2022 argued that due to low profit margins the formal public and private real estate developers are least interested to supply either developed land or housing to fulfil the housing needs of the EWS. Despite numerous efforts to provide Affordable Housing Policies in Punjab, the private formal sector has provided negligible housing supply to the poor rather the formal private developers repeatedly asked for more spatial and monetary incentives. Despite the Punjab Governments' positive responses, formal private sectors' housing supply has been negligible. Thus, the situation exposes that despite the claims of 'enabling housing markets to work', private sector has failed to house the urban poor in urban Punjab [10].

Mukhija in 2004 critically examined the policy advice of enabling markets and market-based actors to provide affordable housing in developing countries through a case study of a private developer of housing in India. In this case, after receiving public sector help, the developer stopped constructing housing for low-income groups. Author argues for a more cautious, circumspect and varied approach because enabling strategies focused on market actors can produce highly uncertain outcomes. In addition, it emphasises that policy-makers need a better understanding of how the informal and formal sectors can overlap. Enabling informal developers can be even trickier because public support can reduce their flexibility and incentives, as well as impacting on the expectations and opportunities of the homebuyers [14].

3. Slum Development Programs/Schemes Case Studies under Jawaharlal Nehru National Urban Renewal Mission-Basic Services for Urban Poor

Mahadevia et al. in 2013 reported the results of a BSUP social audit carried out in Bhopal city in Indian province-Madhya Pradesh under BSUP. The paper highlighted the lacunae of the projects under BSUP planning processes and components and their outcomes in beneficiary cities which consequentially lead to lack of provision of proposed components. This occurred due to adhocness in planning and implementation of the schemes and resultant poor state of newly constructed housing units in terms of design and allied physical-social infrastructure.

The beneficiaries were neither included in the planning process when their living spaces were designed nor consulted regarding location of their dwelling units where they were to be relocated and even the financial share they needed to pool in with the urban local bodies for the project. Changes were frequent in the project without peoples' consent. Hence, people could never develop attachment to their new houses which were worse than their previous housing.

BSUP housing at Shabri Nagar in Bhopal was a part 'in-situ' and part-relocation project. In a social audit of Shabri Nagar 64 percent of the total complaints had a strong concern about important components such as the quality of construction of housing, water and sanitation infrastructure built under BSUP being of low quality whereas 13 percent of the complaints were about allotment issues. The first drawback of BSUP project was stress on the easiest option i.e. new construction and not prioritising to create a liveable habitat 'in-situ'.

Mostly slums selected under the BSUP were already enjoying very high tenure security (under the Land Lease, Patta Acts), and did not need housing support under the BSUP in the first place as most of the households owned good quality dwelling units, having more space in their older houses compared to new ones in the rehabilitation sites. These households had invested relatively huge amounts in their previous houses over time. Interestingly, 'faulty selection of slum settlements' for BSUP willingly converted beneficiaries from landowners to tenants and borrowers. The additional cost of housing construction due to delays ended up in the escalation of the cost of the project and the same was passed on the beneficiaries without consultation. Earlier the slum dwellers in their slums needed to pay negligible taxes but encouraged by the principle that 'end user must pay' relocated households had to pay taxes grudgingly despite suffering worsenment.

Further in another BSUP recipient slum, Madrasi Colony, many households said to have been left out during the beneficiary selection process in absence of required documents. Mahadevia found almost a dozen and a half such



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households who were excluded in the process of allotment. Strangely, many households were allotted houses who neither were living below poverty line nor lived in the slum settlement. The project construction started without proper physical surveys of the site and accurate dimensions. The houses were designed without consulting the end user which totally ignored households' cultural and physical needs resulting in construction of smaller houses as compared to government norms. Some of the key social and physical infrastructure was missing. All this created a perfect case for an inevitable failure of the much hyped, investment intensive program [15].

Patel in 2013 prepared an account of progress of BSUP which was poor due to low quality of housing construction and basic services absent in totality or partially in several BSUP beneficiary cities. The research concentrated on 11 mission cities out of total 63, mission urban centre's selected for BSUP- Asansol-Durgapur (West Bengal), Bhopal (Madhya Pradesh), Bhuvneshwar & Puri (Orissa), Jaipur (Rajasthan), Madurai (Tamil Nadu), Nagpur & Pune (Maharashtra), Patna (Bihar), Raipur (Chhattisgarh), Vishakhapatnam (Andhra Pradesh) wherein most of the cities failed to meet the targets as per their respective City Development Plans in terms of number of housing units. The project had a nosedive due to lack of planning expertise, institutional capacity of the ULBs, lack of public participation in project formulation and design, housing design, delays in implementing the projects, escalation in project cost due to delays, bureaucratic attitudes of the city government, implementation agencies and frequent transfer of project officials. Many cities had disastrous experience of failing to provide 'in-situ' slum up gradation, and very essence of the scheme i.e. seven entitlements- water supply, sewerage, drainage, solid waste collection, paved roads, electricity, tenure rights to the eligible beneficiaries, project could not meet both quantitative and qualitative ends. As a result, the project ended up as a misery piled on those who needed it the most, slum dwellers suffered on account of lack of transient housing, demolition of their previous housing, lack of consultation and participation while relocation. Consequentially, BSUP could not achieve its envisioned objectives to make the cities more inclusive and the urban poor friendly [16]. Mahadevia in the context of BSUP in Gujarat asserts that "Hidden behind city branding exercises through large projects are acts of land capture and slum demolitions by a predatory local state and crony capitalism. In the policy arena, meanwhile, the urban, and particularly the metropolitan story has been one of deliberate confusion, and fragmentation of policy and implementation" [15].

Vinodia et. al in 2017 reported that to handle the challenge of housing the urban poor, construction of mass public housing has been opted for globally by the governments. India initiated many programmes to solve the challenges of slums and moved away from forced evictions to upgradation in principal and affordable housing. However, several mass scale public housing projects under Basic Services for the Urban Poor failed to attract targeted population and huge built stock is left vacant due to a mosaic of reasons i.e. i) BSUP became a housing construction project instead of stressing on ensuring basic services to the poor ii) poor quality of construction iii) delays in execution of the projects lead to greater financial burden on the beneficiary iv) poor provision of infrastructure and maintenance v) lack of community participation in project planning and execution. Author argued that all the slums are not alike on grounds of size, location, legal perspectives and physical and socio-economic features. More than 50 percent of the housing stock constructed under BSUP is lying vacant in BSUP recipient cities. [17].

4. Conclusions

In precise, policy of forced evictions, demolitions of the ugly housing of the urban poor as perceived by the middle- and higher-income groups and government, uprooted the squatters and slum dwellers to the city outskirts from the city core areas globally, damaged the work-place relationship caused irreparable and irreversible damages to the urban poor households during 1950-1960. The proposition cost heavily both to the urban poor and the public exchequer. Under BSUP similar practices of 'ex-situ' development, forced evictions, have been practiced nearly half a century later from the negative phase. 1990s onwards, in the neoliberal phase of planning paradigms has promoted 'in-situ' development to protect work-place relationship to reduce the overall cost of the housing and protecting livelihood by granting property rights, basic services coupled with public participation for inclusion of the urban poor. Despite this the state and urban local bodies in India opted for 'ex-situ' mass housing projects making BSUP a construction project, a builder's delight.

It is concluded that interpretation of the laws and 'eminent domain' by judiciary changed with the change in 'political-economic' ideologies that ultimately have a bearing on both the formal and informal housing markets suggesting deviation from the spirit of the constitution. The neo-liberal ideology along with thirst to make the city aesthetically pleasing, slum dwellers were no more treated with mercy but with forceful eviction is Delhi. Mahadeva bring forth that earlier the housing market was not organised due to old age laws and institutional



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structures but the structural change of the 1990 have been helping to reduce the housing woes yet the structural changes need to strengthen their roots strongly to have better outcome in housing and urban sector. Mukhija stressed that policy makers need to better understand how to integrate the informal and formal sectors to benefit the urban poor. Sandhu sums up that the Neo-liberal agenda still necessitates for the direct interventions of the sovereign state to fulfil the most poor and vulnerable people's housing needs. Sato observed that in the name of 'in-situ' improvement communities got uprooted and relocated to far flung outskirts of the city multiplying the vulnerabilities of the poor vulnerable. Housing from a socialist perspective is treated as a 'welfare good' necessitating for government intervention especially for the EWS, as the market forces and functions of production like escalating costs of land, building materials, labour, technology and capital often impede in the conversion of housing needs of the poor into demand. "Capitalism thought" treats housing as a 'market good' a product having a price tag which will be decided by the market forces such as factors of production of housing. But market forces stand as an obstruction in the conversion of housing need of the poor to demand. Capitalism thought advocates one time subsidy will help the poor and promotes structural changes such as enabling market tools i.e. reforms in land, finance markets and lowering rate of interest along with mandatory/ optional legal, administrative reforms as enunciated in BSUP guidelines to cause 'trickle-down effect'. For last three decades 1990s onwards, India is implementing structural changes to enable the markets to achieve the same. It has been observed that capitalism allures the poor by the 'trickle-down effect' which is too feeble to help. So, it is neither socialist nor capitalist economic housing ideology that has helped the poor. Therefore, even in capitalist economies there must be government interventions to help the poor to get access to developed and serviced lands for housing at affordable prices so that the housing poverty of the needy poor can be addressed to. The performance of the BSUP in India has been poor mainly for lack of execution of the projects. BSUP became a construction project which preferred 'ex-situ' rehabilitation projects which were exclusionary and failed to even provision basic services to all beneficiaries on universal basis. Consequentially more than half of the BSUP housing remained unoccupied.

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