

Theme: Low-Income and Affordable Housing

Capability Based Approach in Measuring Affordable Housing Policy in Urban India

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Abstract

Policy scientists often criticize policy analysts for narrowly focused means and rationality of policy analysis. The criticism largely focused on the recurring effort of analyzing policy based on utility, which is one-dimensional approach from the service provider perspective. But utility based approach never divulges beneficiary perspective, which is often neglected in the discussion. Be it developed or emerging economies, beneficiaries are often looked down upon devoid of any participation or voice in the quality or extent of the benefit. Considering the criticism, this paper tries to come up with an analysis strategy which would gratify the spirit of policy analysis, and help policy makers to understand the exact shortcomings of the policies.

Prime Minister Affordable Housing (PMAY 2015) policy is recently launched by the union government in India. Along with this newly introduced policy, this paper would consider 'National Urban Housing and Habitat Policy 2007' (NUHHP 2007) to understand the context of affordable housing in India. The program envisages a slum free India with inclusive and equitable cities where every citizen has access to basic civic and social services and decent shelter. It aimed to encourage states/union territories to tackle the problem of slums in a definitive manner. The objectives are to bring all existing slums, notified or non-notified within the formal system and enable them to avail of the same level of basic amenities as the rest of the town, redress the failures of the formal system that lie behind the creation of slums, and tackle the shortages of urban land and housing that keep shelter out of reach of the urban poor and force them to resort to extra-legal solutions in a bid to retain their sources of livelihood and employment.

The research opts for human capability as the measurement scale to identify policy well-being and considers state housing policies in identifying housing affordability for urban poor in India. In its methodology, the research introduces an advanced adaptation from Rawls' idea of justice, which considers 'temporal' duration in its impartiality based on his constructive idea of 'original position'. The duration signifies an individual or group is deprived of any utility or opportunity to enjoy utility. The concept of original position is the central to his idea of justice as fairness. In the recent times, Sen has discussed extensively on the issues of equality, justice and fairness. This research establishes an advanced adaptation of Sen's 'utilitarianism' and 'capability approach' to analyze RAY and identify housing affordability for urban poor in India.

Keywords: Capability approach, Utilitarianism, affordable housing, urban poor, fairness.

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1.0 Introduction

The term ‘affordable housing’ extensively features in government policy and financial transaction in any country. But housing affordability is very subjective and varies from place to place, even within a country. The main idea of housing affordability is to identify affordability to whom! Government sets the benchmark to define housing affordability and low cost housing. Generally government works on certain method to define affordability in its approach. India follows income approach to define economic sections’ eligibility to access affordable housing. The union government considers area of individual dwelling units (DUs) to regulate access to affordable housing by economically weaker section (EWS) and low income group (LIG). Affordable housing projects are listed which uses at least 60 percent of the FAR/ FSI for dwelling units of internal area not more than 60 sq. mt. (MoHUPA, 2013). Union government defines EWS households as households having an annual income up to INR 300,000 (USD 4600) and LIG households as households having an annual income between INR 300,001 up to INR.600, 000 (USD 9200). States/Union territories (UTs) have the flexibility to redefine the annual income criteria as per local conditions in consultation with the union government (MoHUPA, 2015). Affordable housing regulation and supply network in India can be defined by the following diagram (Figure 1).

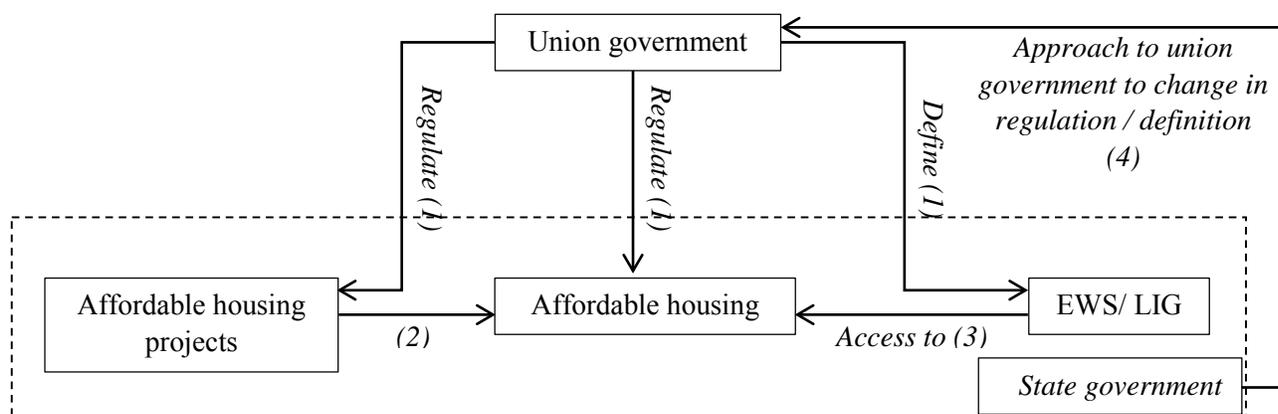


Figure 1: Conceptual Diagram of Affordable Housing Regulation and Supply Network in India

The union government regulates and defines affordable housing projects and affordable housing. These affordable housing projects can be promoted by public institutions, private institutions or PPP ventures. Affordable housing in independent projects or part of mixed housing project is also defined and regulate by the union government. Union government also regulate the eligibility to access these affordable housing by income approach. It distinguishes two categories in the name of EWS and LIG. The purpose of this distribution is to establish different magnitude of support (financial and regulatory) from the union and state government. But all housing activities take place under the physical boundary of individual states. Housing, land development and distribution are governed and monitored by state governments under their state law. If any state government wishes to make any changes in regulation or definition, it has to approach the union government with necessary justification for approval. The governance and financial distribution in Indian constitution make union government very strong in planning policy and allocation of budgetary funds. However the detailed governance framework is out of the scope of this paper. But this is not the sole approach to determine affordability. The process to determine affordability

differs in other countries. United States which has similar federal governance structure like India adopts different approach in determining housing affordability. The government says housing is affordable if a family spends no more than 30% of their income to live there. This threshold is called “affordable rent burden”. But in practice this 30% income varies in absolute amount. A household earning USD 1 million can allocate USD 300,000, whereas a household earning USD 30,000 can only allocate USD 9000 for house rent. To resolve this anomaly, the government calculates 30% affordability based on “median family income” (MFI). MFI is the median (and not mean) of family income distribution. Therefore different housing program targets different MFI categories. The advantage of this method is that each federal state or each city can calculate MFI of their own and can determine the range of affordable housing and its distribution to different family category. Theoretically, housing affordability should belong to almost all earning categories. Percentage of MFI can be used to identify housing affordability in different categories. But in India housing affordability is often perceived synonymous with low income housing.

In a prelude to the context of housing affordability, this paper will explore only affordable housing policy segment and not housing for slum. Although affordable housing ignite questions of affordability for whom! But affordable housing in India seems housing for urban poor (slum, EWS and LIG). Housing policy and perception is yet to be as comprehensive as US where affordability of every income group is considered. This paper establishes methodology to analyze affordable housing policy for EWS and LIG as it is the only affordable housing policy exists from the government. Two of the recent housing policy introduced during the course of past decade is discussed in this paper. Analyzing recent policies will apprise the government’s perception on supplying affordable housing, and its approach towards mitigating housing situation. Conventional policy analysis considers utility based approach to determine performance of policy objectives. Utility based approach focuses on supply and demand while ignorant about the beneficiaries’ ability to access utility or benefit. This paper will apply capability based approach to understand ability of policy beneficiaries’ in accessing affordable housing in India. This paper also pens down subsequent discussions of the analysis. Theoretical argument of capability approach is not within the scope of this research but integration of capability approach will be discussed in this paper. The paper is structured in the following paragraphs affordable housing policy in India, capability based affordable housing analysis methodology, Methodology to analyse of affordable housing policy, and discussion & conclusion.

2.0 Affordable Housing Policy in India

The year 2007 is significantly noteworthy for history of Indian policy planning. 12th five year commenced in 2007, where inclusive growth evolved as the kernel of Indian policy vision. NUHHP 2007 (introduced in 2007) outlined the country’s ambition in achieving sustainable habitat and housing. The policy undertook nationwide study on housing & habitat and analyzed various contexts related to it. The policy discussed need of urbanization, balanced regional development, rural to urban shift of labor, housing and housing needs, magnitude of poverty, and various town development strategies. The relevant features of NUHHP 2007 only in affordable housing sector are listed below (MoHUPA, 2007);

- i. Affordable Housing
 - a) Accelerate the pace of development of housing and related infrastructure;

- b) Create adequate housing stock both on rental and ownership basis with special emphasis on improving the affordability of the vulnerable and economically weaker sections of society through appropriate capital or interest subsidies; and
 - c) Use technology for modernizing the housing sector for enhancing energy and cost efficiency, productivity and quality. Technological advances would be disseminated for preventing and mitigating the effects of natural disasters on buildings, e.g., in case of earthquakes, floods, cyclones, etc.
- ii. Increase flow of Funds
- a) Promote larger flow of funds from governmental and private sources to fulfil housing and infrastructure needs by designing innovative financial instruments;
 - b) Remove legal, financial and administrative barriers for facilitating access to tenure, land, finance and technology; and
 - c) Shift to a demand driven approach and from subsidy based housing schemes to cost recovery cum subsidy schemes for housing through a proactive financial policy including microfinance and related self-help group programs.
- iii. Spatial incentives
- a) Innovative spatial incentives like relaxation of floor area ratio (FAR) to ensure that 20-25 % of the FAR are reserved for economically weaker section (EWS)/ low income group (LIG);
 - b) Transferable development rights(TDR) for clearance of transport bottlenecks in the inner-city areas; and
 - c) Availability of additional FAR in outer zones would be promoted with a view to meet the housing shortage amongst EWS/LIG;
- iv. Increase Supply of Land
- a) Facilitate accessibility to serviced land and housing with focus on EWS and LIG;
 - b) Suitable restructuring for enabling institutions at state and centre levels as well as the private sector for increasing supply of land.

In 2015 “Housing for all scheme” is introduced with the implementation of Pradhan Mantri Awas Yojana (PMAY 2015). The policy title can be translated into Prime Minister Housing Policy 2015. The policy identified three affordable housing strategies out of four strategies². The strategies and its salient features are identified below (MoHUPA, 2015);

- i. Affordable housing through credit linked subsidy;
 - a) Extension of credit flow to EWS & LIG for acquisition, construction of house;
 - b) Housing finance companies and other such institutions are eligible for an interest subsidy at the rate of 6.5 % from the government for 15 years or during the tenure of loan whichever is lower;
 - c) Ceiling of subsidised credit is INR 600,000 (USD 9250). Credit beyond this limit is non-subsidised. Ceiling area for EWS is 30 sq. mt. and LIG is 60 sq. mt.
 - d) The net present value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.
- ii. Affordable housing in partnership; and
 - a) Affordable housing in partnership with state/UT, local government or private enterprises for EWS;
 - b) Union government support with INR 150,000 (USD 2300) per EWS family;

² "In situ" slum redevelopment being the other strategy.

- iii. Subsidy for beneficiary led individual house construction
 - a) Beneficiary belong to economically weaker section who possesses land but do not have required fund to construct houses or wish to enhance existing houses on their own; and
 - b) Union government support with INR 150,000 (USD 2300) for housing construction for the EWS family.

Under PMAY 2015, all state government are required to draft ‘Housing for all plan of action’ (HFAPoA) and annual implementation plan (AIP) up to the year 2022, considering available resource and immediate priority.

3.0 Capability based affordable housing analysis methodology

Policy analysis framework is a set of causal linkages among the four components – policy, objective, strategy and constraints (Pearson, Gotsch, & Bahri, 2003) (Figure 2).

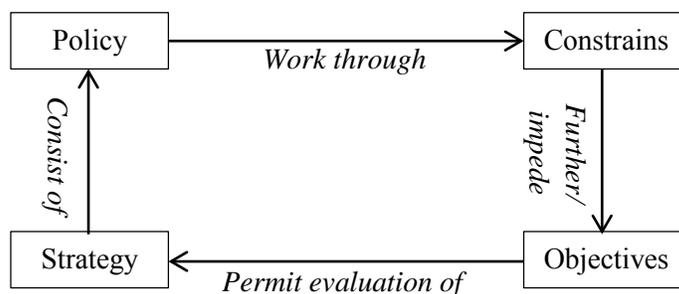


Figure 2: Causal linkages among policy components

Policy works through constraints to impede its objectives which in return permit evaluation of strategies; which consist of policy. The strategies consist of sets of policies that are intended to improve outcomes. The selected policies work through the constraints set by parameters. The constraints set by supply, demand, and world price conditions, either further or impede the attainment of objectives. An assessment of the impact on objectives permits an evaluation of the appropriateness of given strategies. Policy makers introduce policies generally to achieve precise objectives and design certain strategies. Constraints are varied and of many types. Constraints are the important practical consideration for policy planning. Initially many of the constraints are difficult to predict. Therefore policies always go through improvisations and reforms. If the whole process is considered as a system, some of the constraints are inevitable like financial constraints, legal constraints etc. Strategies mostly concerned about the method but policy is a combination of strategy and objective. Too much concentration on the strategy means the analysis would be more output centric while avoiding the process and objectives. Favourable output for some is not necessarily maximise benefits. Benefit maximisation only happen when it benefits all or most of the people. The role of a researcher or policy analyst is to look into the combination rather than only one aspect.

Policy analysts also work towards establishing analysis methodology to measure policy performance. The traditional method to measure policy performance is opulence/utility based measurement and monetization of policy implementation. Opulence (income, commodity command), utility (happiness, desire fulfilment), and wealth (income per capita) does not

automatically imply better life³. Well-being or peace of people due to successful implementation from a policy deems more than achievement of utility in the context of housing policy. This paper has moved from an income or utility based approach to an overall analysis of well-being. It has presumed to work with a wide set of indicators that can assume quantitative or qualitative (dichotomous and ordinal) values or linguistic attributes such as good, bad, low, high and so on. Capability approach introduced by Professor Amartya Sen is a critique of traditional measure and an approach to measure policy based on its well-being to people or society⁴. The advantage of capability approach is that points out the exact reasons for policy fiasco and the causal linkages for the fiasco. The traditional method of utility based policy analysis considers single dimension or attribute which cannot substantiate the required outcomes to explain every theoretical argument.

Sen observes that the welfare and social safety from policy benefits does not necessarily permit liberty of a person from specific agony which is supposed to be resolved by policy benefit. The person does not mature any skill or minimum liberty to make an independent decision within the domain involving matters which has substantial consequence in her/his life. Policy planners often consider welfare or subsidy to extend support to deprived people and weaker section of the society. But seldom the approach of welfare and social safety (as a policy objective) unable to make her/him confident to perform the intended activity diligently and brings about additional social shame from the non-beneficiaries in the society. The manifest is seldom limited in the utility perspective of evaluating alternative social states. Sen eventually introduces that wellbeing of a person should be deemed to consist not in utility but in the opportunities people have to live the kind of life they have the reason to value. What matters is whether people can do and be the things they value and have reasons to value (Osmani, 2009). Sen uses the term “functioning” to represent a person’s actual achievement of a person’s doing and beings. The level of functioning can judge a person’s wellbeing. But choice of functioning is not entirely in her/his control given the resource constrains and additional difficulties. Sen specifies this opportunity set as “capability” of a person. In many instances capability of a person (the overall opportunity) needs to be considered rather than the particular combination of functioning. The concept of functioning is multi-dimensional than considering only utility. Functioning or wellbeing becomes measurable with a combination of vectors of measurement from different functional fields. Conceptually, a person to be happy needs to combine all the functioning that she value in her/his life. For example, a person’s wellbeing from the benefit of affordable housing policy can only be realised if she/he can construct the house, carryout any future modification or enhancement without any state support and become independent in accessing additional benefits commencing from other policies. In this context facilitating deprives to resolve her/his problem enables capability than direct welfare. Policy needs to be more concerned with expanding the freedom that we have reason to value, and enhancing the lives we lead and the freedoms we enjoy. But

³ Sen observes that different people and societies typically differ in their capacity to convert income and commodities into valuable achievements. He cites the example of Gabon or South Africa or Namibia or Brazil, which are much richer in per capita GNP than Sri Lanka, China or the state of Kerala in India, but have very low life expectance at birth compare to the later. He begins by considering income or commodity and command like Adam Smith, which emphasizes that economic growth and the expansion of goods and services are necessary for human development but reiterates that mere wealth, is not good. Welfare approach is good in a sense that it provides additional benefit for the unprivileged people or group of the society. But at the same time it only concentrates on immediate happiness and desire fulfilment. Although it is important to take note of utility but utility or desire fulfilment is only one part of human existence. There are many other things of intrinsic values of human life like rights and freedom – which is totally neglected in welfare and utility based approach. It is difficult to conclude that human well-being only depends on opulence like income or commodity or utility happiness, (immediate) desire fulfilment (Clark, 2006).

⁴ See (Sen, 1993), (Sen, 1997).

freedom alone can be the sole judge of well-being or individuals. The way freedom is achieved is also a key to overall development. An individual needs to enhance her/his own capabilities to achieve rather than depending on fulfilment of some utilities or inherit some primary goods. Capability can be seen as an inherit quality which enables individuals to choose many different functioning depend on their choices. But utilities do not offer any choices and concentrate within the offered utility to individuals. So the direct approach of development would be to focus on the “concept of functioning”. The concept of functioning reflects various things a person may value doing or being. The valued functioning can be very elementary or basic ones to complex activities or personal tastes or advanced ones. In the present paper these two functioning(s) may be called “elementary functioning” and “advanced functioning”. Functioning reflects the state of individuals and depends on variety of elements ranges from personal and social factors. An individual’s “capability” refers to the alternative combinations of functioning that is feasible for her/him to achieve. Capability is thus a kind of freedom – the substantive freedom to achieve alternative functioning (Sen, 1999). For example, an individual belong to economically weaker section can choose to build her/his house or come out of informal settlements to rent a house with the help of her/his own with the help of certain factors like legal (with land allotment), financial (resource to buy/rent land, credit from financial institutions), and livelihood (secured job). These factors can be called as policy benefit/strategy or “functioning vector”. In the process of evaluation these “functioning vectors” actually are individual dataset collected from secondary source which then transformed into a real number. And freedom of having own shelter of that particular individual depends on the selection of alternative functioning(s) of land, credit from financial institutions, and secured livelihood to repay the credit and sustain in life. While discussing capability approach, it can be seen that the evaluative focus of capability approach can be based on either “realized functioning” and the “real opportunity” she/he has. “Realized functioning” implies what a person is actually able to do and real opportunity implies the capability set exists for her to choose but for some reason or so she is unable to choose the functioning. The two forms of capabilities give different types of information – while the first one gives information about the things an individual does and the second one gives information about the things a person is substantively free to do but presently is not able to do for some reasons. Sen stresses the need for pragmatism in using the motivation underlying the capability perspective for the use of available data for practical evaluation and policy analysis. Capability and functioning remain intimately connected but capability is evaluated in the space of functioning thus functioning is integral element of capabilities (Comim, Qizilbash, & Alkire, 2008). Relation with capability approach and causal linkage of policy is given below. Policy and strategy wellbeing provide the means to achieve aimed target, which can be termed as realised functioning. Consequences of policy wellbeing proceed through obstacles (situational variable) to equip real opportunity to policy beneficiaries. Policy beneficiaries need to have the freedom to choose among the capability set to achieve the functioning set (or achieve functioning) (Figure 3). Analysis methodology developed in figure 3 adopts capability approach as the basis. The concept and the methodology conforms policy beneficiaries’ option of availability of real opportunity/ capability set as policy consequences, and political, administrative, financial and legal freedom to choose among the capability set to achieve functioning. The framework inform whether the policy consequence extend opportunity for policy beneficiary and whether beneficiary have freedom to choose achievement or functioning set.

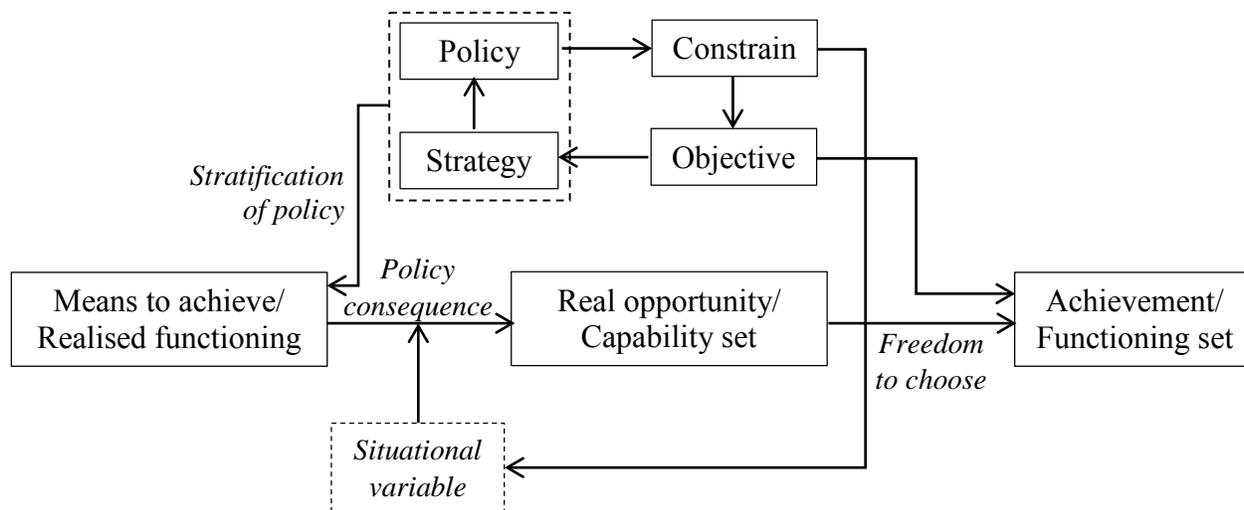


Figure 3: Relation with capability approach and causal linkage of policy

4.0 Methodology to analysis of affordable housing policy

Analysis of NUHHP 2007 and PMAY 2015 are initiated with stratification of both these policies in strategy and objective, and constrains (Table 1 & 2).

Table 1: Stratification of NUHHP 2007 policy into objective, strategy and consequence

NUHHP 2007		
1. Affordable Housing		
Objective	Strategy	Consequences
Creating adequate housing stock	Accelerate pace of housing and related infrastructure development	Opportunity of increased supply of housing
	Rental and ownership through appropriate capital or interest subsidies	Scope of housing affordability of vulnerable and economically weaker sections of society
Modernizing housing sector to enhance energy, cost efficiency, productivity and quality	Technological intervention in housing sector	Possibility for disaster resilience housing stock
2. Housing Finance		
Adequate fund flow to housing sector	Design innovative financial instruments	Possible improvement in housing finance
	FDI in housing sector	
Design suitable fiscal concessions	Appropriate monitoring mechanism	Opportunity to utilization of fiscal concession to deserving beneficiary
	Correctly targeted concessions	
Demand driven approach and cost recovery cum subsidy schemes	Microfinance and self-help group	Possible improvement in housing finance for urban poor
3. Supply of land & housing stock		

Facilitating access to service land	Utilization of vacant land belong to state or local government	Possible utilization of urban land for housing stock
	In situ slum rehabilitation	Opportunity for improvement in slum housing
Efficient utilization of urban land for enhanced area under housing	Review for enhanced FAR as per international standard	Scope for more built up area, or additional area as compensation of building housing for urban poor
	FAR incentive, TDR for housing supply to urban poor	

Table 2: Stratification of NUHHP 2007 policy into objective, strategy and consequence

PMAY 2015		
1. Affordable Housing through Credit Linked Subsidy		
Objective	Strategy	Consequences
Demand side intervention with expanding institutional credit flow to the housing needs of urban poor	Interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower	Opportunity to access housing loan up to INR 600,000 (USD 9250) by urban poor
	Housing loans for new construction and addition of rooms, kitchen, toilet etc.	Possible expansion of housing activity in urban areas for both new construction and addition
2. Affordable Housing in Partnership		
Supply side intervention with increased availability of houses for EWS category at an affordable rate	Central government's assistance of INR 150,000 (USD 2300) per EWS house	Confirmed financial assistance of USD 2300 per EWS house
	State/local government or private enterprise can plan AHP projects	Opportunity for AHP projects
3. Subsidy for beneficiary led individual house construction		
Demand side intervention to individual eligible families belonging to EWS categories with land/house to either construct new houses or enhance existing houses	Central government's assistance of INR 150,000 (USD 2300) per EWS house	Confirmed financial assistance of USD 2300 per EWS house
		Urban poor with land have the opportunity to construct house or house can enhance their houses

Policy consequences identified in the above two tables will extend real opportunity to the policy beneficiaries in choosing their desired functioning set. Now it depends on the beneficiaries' freedom to choose the functioning set. The scope of the present paper is not to analyse the housing policy but to establish the methodology which can be utilized for empirical analysis. Operationalizing capabilities is a challenge in itself. Comim's view of measuring capability seems to be effective and rational process in measuring capability (Comim, 2001). Measurement of capability has always remains a challenge for researchers around the world. There are many different ways through which the theory can be put into effect. Sen himself does not specify any

specific measurement method as his preferential process. He leaves the decision on the individual researcher and the type of capability one wants to measure. If freedom is only instrumental importance and no intrinsic relevance for the wellbeing, evaluation of the capability can be done by option actually chosen or by maximally valued option from the capability set. However, if the freedom of choice is seen as a part of living and we think that “doing x” is different from “choosing to do x and doing it”, the entire set of options open to the person must be considered (Martinetti, 2000). Sen himself does not stress much only on freedoms to achieve citing the remarkable empirical connection linked with different types of freedom. To analyze housing policy, this paper recommends considering multidisciplinary set of attributes as affordable housing have both instrumental and intrinsic value.

Once the policy consequences and policy strategy is operational, the functioning set can be identified for empirical analysis. Policy beneficiaries need to have the freedom to choose the opportunity she/he feel necessary to achieve functioning set (Table 3).

Table 3: Arrangement of functioning sets and real opportunity for analysis

Functioning Set	Real opportunity
Opportunity to obtain shelter	Develop or maintain personal property
	Access to institutional credit to develop shelter
	Shelter development without job loss
	Ability of loan repayment
Private participation in construction housing for EWS & LIG	Government security on mortgage of EWS/LIG beneficiary
	Credit worthiness of beneficiary
	Recovery of investment
	Administrative, legal and financial security in investment

5.0 Discussion & Conclusion

Capability approach itself is a great challenge in transforming theoretical richness into measurable objectives. But great challenges bring more opportunity from its inferences. Selection of certain functioning and the choice of the most suitable indicators to represent them are problematic to choose. But if considered intimately, it does not seem to create much of a problem. Capability set is not directly observable and are constructed based on the basis of presumptions, as suggested in present research. Thus it might happen in practice that, the analysis may need to settle in relating wellbeing to achieve functioning set and observe functioning rather than trying to bring in the capability set (Comim, 2001). In case of design of public actions or policy planning, more helpful and effective information can be derived from an articulated picture rather than misleading indexes extract from traditional ways of analyzing utility or income or distribution (Martinetti, 2000).

Housing policy in India evolves significantly since the independence. Initial strategy was linked with direct assistance to provide housing and integrate housing as job benefit. But the supply was never adequate to outpace the rising demand. Even with moderate to low level of urbanization housing shortage had been a perennial problem in India. Gradually, the government realizes its limitation as provider and reorients its role as facilitator. Advent of economic liberalization and emergence of private enterprise help the government towards meaningful dissemination of its

responsibility. Given the amount of demand and housing shortage, supply of adequate housing stock has always remained a challenge. The shortage of urban houses stood at 18.8 million units in 2012. With business as usual, the shortage can reach up to 34.1 million by 2022. The modified strategy of the government to act as a facilitator may encourage private enterprises to invest more in housing for urban poor and socially vulnerable group.

The most persistent challenge of this paper is to identify logical method to establish an analysis framework to explain the various modality of the theoretical contribution. The traditional method of utility based policy analysis considering single dimension or attribute cannot substantiate the required outcomes to explain every theoretical argument. The virtue of this noble theme demands some unique propositions as the framework of analysis. The paper highlights the necessity of embracing capability approach to measure wellbeing in establishing success from policy benefit. The paper also demonstrates the process by establishing two functioning sets with relevant opportunity that leads to achieve these functioning sets. Policy beneficiaries need to have the freedom to choose among the opportunities to achieve functioning set. The advantages of capability approach are that it is multidimensional, uses goodness instead of utility as a measurement indicator. Capability approach relies on different functioning which a people value in her/his life and the freedom people have to choose among different functioning. The housing policy can be termed successful if it can invigorate freedom among beneficiary to obtain shelter without direct benefit from the government. In some sense true measure of policy to invoke this freedom from the government benefit system and become independent rather being dependent on government help forever. It is beneficial for the government also, which finds it impossible to enable direct assistance to alleviate housing shortage. Rightfully, government has altered its approach to support more number of people. Facilitating policy benefit with financial, legal, administrative strategies allow private enterprises and investor to invest in affordable housing. And capability approach can be the ideal tool to measure the approach and suggest necessary modification in approach if any is required.

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