### FAQs

## Name the social and economic factors affecting housing process?

#### Social factors:

Joint family system Cultural influences of family Way of living

#### **Economic factors:**

Creating employment opportunities Economic growth Improving national economy

#### What is marginalization/social exclusion?

Social exclusion is a complex and multi-dimensional process. It involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole.

#### Define affordability?

The extent to which something is affordable, as measured by its cost relative to the amount that the purchaser is able to pay. Affordability could be defined based on four parameters:

- > Minimum volume of habitation.
- Provision of basic amenities.
- Cost of the house.
- Location of the House.

#### What are the key objectives of Rajiv AwasYojna ?

Rajiv Awas Yojana (RAY) is an Indian government program that attempts to help slum dwellers gain appropriate housing and address the processes by which slums are created and reproduced. It was introduced by the Indian government's Ministry of Housing and urban poverty Alleviation.

Improving and provision of housing, basic civic and social facilities in slums.

Enabling reforms to address the formation of slums. Institutional mechanisms to create affordable housing stock. Empowering community by participation in decision-making.

# Name the central level schemes addressing affordable housing ?

- National Urban Housing and Habitat Policy (NUHHP), 2007
- Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
- Basic Services for the Urban Poor (BSUP)
- Integrated Housing and Slum Development Programme.
- Interest Subsidy Scheme for Housing the Urban Poor (ISHUP).
- Rajiv Awas Yojana.