

## **Glossary**

**Cross subsidy** - Cross subsidization is the practice of charging higher prices to one group of consumers in order to subsidize lower prices for another group.

**Economic inequality** - also known as income inequality, wealth inequality, gap between rich and poor, gulf between rich and poor and contrast between rich and poor, refers to how economic metrics are distributed among individuals in a group, among groups in a population, or among countries.

**Home loan** - A sum of money borrowed from a financial institution or bank to purchase a house. Home loans consist of an adjustable or fixed interest rate and payment terms.

**Policy framework** - is a logical structure that is established to organize policy documentation into groupings and categories that make it easier to find and understand the contents of various policy documents.

**Self-help group** - Self-help groups, also known, as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other.

**Social inequality** - occurs when resources in a given society are distributed unevenly, typically through norms of allocation, that engender specific patterns along lines of socially defined categories of persons.

**Social exclusion** - is the process in which individuals or entire communities of people are systematically blocked from (or denied full access to) various rights, opportunities and resources that are normally available to members of a different group, and which are fundamental to social integration within that particular group.