

- **Control the rental housing sector:** In India the rental housing sector is largely informal and therefore leads to exploitation of tenants through inflated pricing, lack of proper maintenance, forced evictions etc.
- **Better livability:** Affordable housing is fundamental to the health and well-being of people and to the smooth functioning of the economy.
- **Tackle reverse migration:** Lack of affordable housing leads to unsafe and unhygienic conditions of living for the poor and may lead to reverse migration as seen in the aftermath of COVID 19.

Steps taken by the government to ensure affordable housing:

- **Pradhan Mantri Awas Yojana:** Its aim is 'Housing for All by 2022.' It includes slum rehabilitation, credit linked subsidy schemes for economically weaker sections, and development of affordable housing and renting complexes under the PPP model.
- **Infrastructure Status to Affordable housing:** It will help in availing associated benefits such as lower borrowing rates, tax concessions and increased flow of foreign (ECB, FPI, FVCI) and private capital.
- **Decreased GST rate:** GST on affordable housing projects was lowered from an effective 8% to 1%.
- **A dedicated Affordable Housing Fund (AHF):** To boost demand and supply of low-cost homes, an AHF is created in the National Housing Bank to be funded from priority sector lending shortfall and fully serviced bonds.
- **Real Estate (Regulation and Development) Act, 2016:** The act aims to protect the interest of home buyers, while ensuring that the sale/purchase of real estate projects is carried in an efficient and transparent manner.

The government also needs to address a few issues like giving inclusive definition of affordable housing taking into account different geographies, making organized finance accessible, removing regulatory hurdles etc. and steps need to be taken to incentivize private investment in the sector to achieve the target of affordable housing for all. In this context, a **National Urban Renting Housing Policy (Draft), 2015** and a **Draft Model tenancy Act, 2019** have also been released for creation of an inclusive rental housing market and to regulate the tenancy matters in India.

10. State the reasons for prevalence of malnutrition in India. Discuss the significance of National Nutrition Mission in this context.

Approach:

- Explain what you understand by malnutrition.
- Mention the reasons for continued prevalence of malnutrition in India.
- Discuss the features of the National Nutrition Mission in this regard.

Answer:

According to UNICEF's The State of the World's Children 2019 report, malnutrition was the primary reason behind 69 percent of deaths of children below the age of five in India. Further the report mentioned that every second child in India (<5 years) is affected by some form of malnutrition. This includes stunting with 35 percent of the children, wasting with 17 percent and 2 percent overweight. Among adults, 23% of women and 20% of men are considered undernourished in India. On the other hand, 21% of women and 19% of men are overweight or obese.

Reasons for prevalence of malnutrition in India

- **Insufficient access to food:** Though food grains yields in India have increased over the last two decades, people's access to food grains have not increased proportionally due to population growth, poverty and inequality, and food wastage.
- **Poverty:** Poor families tend to select low-quality food that costs less impacting their nutrition profile.
- **Infectious diseases:** Poor sanitation practices and lack of access to quality healthcare facilities are the major causes for spread of infectious diseases such as measles, diarrhoea that make the children tend to lose their ability to absorb nutrients, leading to undernutrition.