Article

Examining Homeownership Bias in Indian Housing Policy Using Frame Analysis

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Abstract

Literature examining Indian housing policy broadly focuses on the shifting role of the state from a *provider* of housing to a *facilitator* of housing markets. Using frame analysis method, this article explores the underlying policy frames responsible for this shift and the factors influencing the homeownership bias in Indian housing policy. The analysis moves forward in two steps: First, we present the policy frames analysis method and describe the data sources used for analysis. Second, we identify the policy frames and discuss their linkages to homeownership bias in Indian housing policy. We identify four policy frames over the years: *housing as an unproductive activity, housing as an economic activity, housing as a market good* and *housing as a commodity*. We conclude by highlighting that market-based housing policies work in favour of perpetuating homeownership bias, which, in turn, arrests the development of alternatives like rental housing and cooperative housing.

Keywords

Housing policy, homeownership, frame analysis, India

Introduction

Over the past century, housing policies across Asian nations have witnessed a gradual shift from supply-side (direct intervention by the state) till the 1970s to demand-side approach (market-based interventions) post-1990s (Yoshino & Helble, 2016). For developing countries, the literature identifies three phases of housing policy development concerning the state's changing approach towards housing. First, there was a state-driven interventionist approach during the 1950s to the early 1960s; followed by a project-oriented sites-and-services approach from the 1970s to mid-1980s; finally, from the 1990s onwards, a market-oriented enablement approach (Pugh, 2001; UN-Habitat, 2011). While these phases broadly

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represent the housing policy development in developing nations, the housing systems of each nation have evolved in varied ways depending on the existing policy and governance structures.

In the context of Indian housing policy, Tiwari and Rao (2016) have documented the changes in policies and programs affected by the interplay between political, economic and social environments. Their study hints at a general lack of funding towards housing policy and programs in India, as housing was conceived as a private activity to be provisioned by markets. Similarly, literature concerning Indian housing policy has revolved around the evolution of housing policy (Hingorani, 2011; Mahadeva, 2006; Sivam & Karuppannan, 2002); institutional development of housing finance (UN-Habitat, 2008); and institutional framework for affordable housing (Kundu & Sharma, 2017; Mahadevia et al., 2018; Ram & Needham, 2016). Together these studies provide important insights into the historical development of Indian housing policy. However, such studies remain broad in focus while dealing with how the Indian housing policy system has developed, without engaging with the specific questions like what explains the homeownership bias of housing policies. This question is of much importance as it has direct implications on the larger question of which type of tenure (ownership) gets governments' attention and which tenures (rental and cooperative) receive limited attention by the Government of India.

Previous studies have mentioned the homeownership bias in Indian housing policy (Harish, 2016; Kumar, 2001), neglect of rental housing (Kumar, 2016) and lack of housing policy orientation towards cooperative housing (Mahadeva, 2006; Sukumar, 2001). However, there has been no detailed investigation of the reasons behind the homeownership bias and how policies after policies this bias have been reinforced systemically. Accordingly, two research questions guide the present study:

1. What are the dominant policy frames that have shaped the Indian housing policy?
2. How can we explain the homeownership bias in Indian housing policy in relation to these policy frames?

To investigate these research questions, this study focuses on Indian housing policy texts on the national level that provides overall direction to the housing policy development. The article begins by introducing the methodology of policy frame analysis and description of data used for analysis. The subsequent sections identify the dominant policy frames and explore their links with the homeownership bias by critically engaging with the housing policy texts. Lastly, in the discussion section, we present the implications of the tenure bias in housing policy, followed by delineating some research and policy implications in the conclusion section.

Methodology

Policy Frame Analysis

In recent years the interpretive orientation in policy analysis has witnessed growing interest amongst researchers in the policy studies domain (Wagenaar, 2011; Yanow, 2003). In interpretive orientation, the attempt is to understand how social reality is created by the meanings produced by policy texts, for example, Frame-Critical Policy Analysis (Rein & Schön, 1996). One of the approaches falling under this orientation is 'framing' with its roots in Erving Goffman's works. Goffman (1974, p. 8) defines frames by asking: 'What is it that's going on here?' to get the 'definition of the situation'. People pose this question when encountered with a situation and try to make sense of it. Frames are nothing but the presumable answers to this overarching question. In other words, frames are 'schemata of interpretation' that enable individuals 'to locate, perceive, identify, and label' situations (Goffman, 1974, p. 21). The concept of framing or frames is central to the methodology of frame analysis, which is further developed into the approach of policy frame analysis that is primarily applied in public policy studies (Rein & Schön, 1996).

While making sense of any policy problem, the policy actors usually adhere to a certain perspective of reality. This specific understanding of reality and the meaning attached to it is what constitutes a policy frame that, in turn, promotes a certain course of action. In this process, one dominant frame gets prioritized over other competing frames, thus concealing any alternate framings as Rein and Schön (1977, p. 239) emphasized 'Whatever is said of a thing, denies something else of it'. Thus, policy frames greatly influence the whole policymaking process, from the problem definition to policy formulation that shapes the policy responses. Gamson and Modigliani (1989) conceive policy frames as contesting packages (meanings of the issue) that represent a causal connection between how policy problem is problematized and what solutions can be presented. Analysing policy frames thus reveals the underlying assumptions behind the policy logics and helps us understand why certain policy problems and accompanying solutions get precedence in policy texts. We employ these frame dimensions to explore the shifting policy frames in housing policies in India.

Data and Method

The corpus of Indian housing policy documents for analysis comprises 19 official housing policy documents that include the following (a) twelve policy texts representing a chapter or a section dedicated to housing from each of the twelve Five-Year Plans (FYPs) (GoI, 1951, 1956, 1961, 1969, 1974, 1980, 1985, 1992a, 1997, 2002, 2007a, 2012); (b) five housing policy documents which include National Housing Policy (NHP) 1988 (GoI, 1988), NHP 1992 (GoI, 1992b), NHP 1994 (GoI, 1994), National Housing and Habitat Policy (NHHP) 1998 (GoI, 1998) and National Urban Housing and Habitat Policy (NUHHP) 2007 (GoI, 2007b); and (c) two housing policy documents namely Pradhan Mantri Awas Yojana–Urban (PMAY–U) (GoI, 2015) and Pradhan Mantri Awas Yojana–Gramin (PMAY–G) (GoI, 2016). This corpus represents the official housing policy documents laying out the overall planning and development guidelines for India's housing sector. The NHPs present overall aims and objectives guiding the housing sector growth in the long term while delineating the roles of different stakeholders such as the state governments, urban local bodies, private sector and cooperative sector. The FYPs consist of a dedicated chapter or section to housing that provides specific details of the investments and resource allocation in the housing sector. The period of housing policy analysis spans from 1951 to 2020. It is beyond the scope of this article to give an exhaustive account of each housing scheme; instead, we focus on the housing policy documents on the national level.

Following the hermeneutic approach for content analysis, the document corpus was subjected to a close reading to identify policy frames by an interpretative account of policy texts (Matthes & Kohring, 2008). As discussed by Gamson and Modigliani (1989, p. 2), the frames or interpretive packages are 'metaphors, catchphrases, visual images, moral appeals, and other symbolic devices' that characterize a certain type of discourse. We follow this convention of presenting frames as indented quotations that are nothing but direct quotes from the housing policy texts under scrutiny. We intended to gain a deeper insight into how the housing problem was conceived and interpreted in the relevant texts? What were the policy solutions presented? Consequently, the identified policy frames are described in depth by linking them with appropriate texts found in the policy documents while situating the texts in the broader social, cultural and economic context. The following section explores different policy frames identified in Indian housing policy documents.

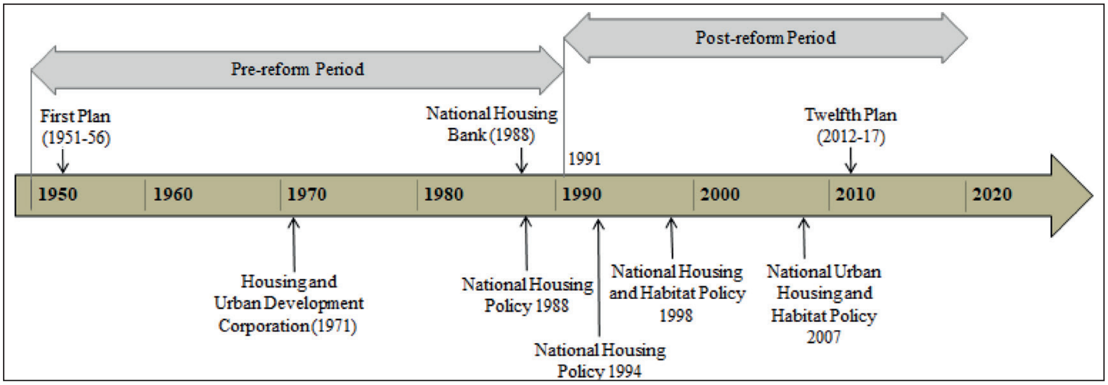

Figure 1. Timeline of Indian Housing Policies

Source: Compiled by authors.

Frame Analysis of Indian Housing Policies

India formulated the first NHP in 1988; until that time, FYP documents enumerated the housing sector policies, programs and resource allocation (GoI, 2007a). As shown in Figure 1, during the initial years post-independence, in the pre-reform period, the state assumed the role of direct provider of housing. Different housing schemes and programs were disjointed, fragmented and of stand-alone nature, thus reducing the need of having a national-level housing policy (Hingorani, 2011). Towards the end of the pre-reform period and the start of the post-reform period, the government had recognized the crucial role of private markets and housing finance in meeting the housing demand. This led to the earliest steps towards building the housing markets institutions like the state-led techno-financing entity Housing and Urban Development Corporation (HUDCO) in 1971 and housing finance regulatory agency National Housing Bank (NHB) in 1988. The Seventh FYP (1985–1990) document envisaged the housing policy's decisive and radical orientation towards a more coordinated functioning of public, private and individual households. We discuss these shifting orientations by identifying different policy framings of Indian housing policy in the next subsection.

Policy Framing in Pre-Reform Period (1951–1990)

Historically, the housing policies in Global South have been conceived mainly as a response to the growing housing problems arising from rapid urbanization and migration. In most of the national development plans in the 1950s and 1960s, the housing sector had to compete with other productive sectors of the economy, like the industrial sector and others, for receiving resource allocation in national planning (Choguill, 1995). As a result, housing sector was accorded low priority and received lesser investments for sectoral growth in the early decades of development planning. We find a similar framing of the Indian housing policy domain in the earliest planning period that we discuss in the following subsection.

1951 to 1979: Housing as an Unproductive Activity

Throughout the documents of First FYP (1951–1956) to Fifth FYP (1974–1979), we identify a dominant productivity frame of economic development, which prioritized investments into creating productive capital in the economy. This implied that the investment outlays in the economic plans went majorly into developing the agriculture sector to improve the food security and industrial sector in line with the import substitution industrialization (ISI) policy, whereas the social services sector (including education, health, housing and welfare), which did not fit the productivity frame, received less attention from policymakers. As mentioned in the plan outline of the First FYP:

> It will be seen that nearly 60 per cent of the planned outlay will result directly in the creation of productive capital in the ownership of the Central and State Governments; this will be mainly under irrigation and power, transport and communications, and industry. (GoI, 1951)

From 1951–1979, the housing problem was diagnosed in terms of a severe housing shortage, overcrowding, slum proliferation, which were an outcome of lopsided urbanization and inadequate urban planning. The private sector was incapable of meeting the demand, and the government lacked enough resources to provide for the housing needs of all households. Consequently, aided self-help housing was proposed as a solution, which was promoted by creating appropriate policy legislation and institutional mechanisms to support housing activity. As mentioned in the First FYP:

> Aided self-help in housing aims at helping people to build their shelters out of materials available in their community…. A practical approach, in our opinion, would be for Government to provide technical assistance in the form of skilled supervision and equipment. (GoI, 1951, ch. 35)

In aided self-help housing, the state assists through the provision of land, basic services and infrastructure for housing activity instead of providing the housing altogether (Harris, 1999). The introduction of aided self-help housing also finds its roots in policy transfer through funding by international financial institutions (IFI) such as the World Bank and International Monetary Fund (IMF), which shaped the housing policies in developing nations (Pugh, 2001).

1980 to 1990: Housing as an Economic Activity

In the earlier five FYPs, housing received less priority in the development planning, leading to slow and unsystematic growth of the housing sector. In contrast, the policymakers in the Sixth FYP (1980–1985) and Seventh FYP (1985–1990) explicitly recognized the labour-intensive nature of housing activity that helped in generating employment (GoI, 1980, 1985). This particular conception of housing fitted the productivity frame of development plans. Even though the diagnostic framing in the housing plans remained similar to the earlier plans that revolved around housing shortages, the prognostic framing witnessed a paradigm shift. After acknowledging that housing construction activity on a large scale can lead to income generation employment, especially for unskilled workers, the housing sector was increasingly identified as fundamental to the objectives of the development plans (GoI, 1980). Policymakers supported the economic importance of the housing sector:

> Housing is an activity that is typically labour intensive and, therefore, fits in well with the pattern of development envisaged in this Plan…. Housing construction also creates much-needed employment for the unskilled and, therefore, income for the relatively poor. (Sixth FYP, GoI, 1980, ch. 23)

Subsequently, the role of the housing sector found an essential and crucial space in the overall development narrative. It enabled the prognostic framing of housing policy based on two crucial discourses: the link between housing development and economic development; and the incapability of the public and private sector to cater to the housing demand due to resource constraints. The state decided that the public sector should not assume responsibility for direct house construction except for the weaker and disadvantaged sections of society. To this effect, the government envisaged playing an active role in the housing sector through developing the necessary delivery system in the form of a housing finance market and reframing land policies.

The Global Strategy for Shelter (GSS) announced by the United Nations in 1988 directed the member states to reorient their housing policy thinking towards the political economy of enablement (Mayo & Angel, 1993). Accordingly, India drafted its first NHP 1988, which provided a policy framework that laid out the institutional and structural reform for housing sector development. The enablement strategy was also reflected in Seventh FYP:

> The time has now come for the Government to set before itself a clear goal in the field of housing and launch a major housing effort: not so much to build but to promote housing activity through the supply of fiscal and financial infrastructure. (GoI, 1985, ch. 12)

Indian policymakers took a decisive step towards building financial infrastructure to promote housing activity and creating an institutional framework needed for the growth of the housing finance sector.

Policy Framing in Post-Reform Period (1991 to Date)

The New Economic Policy of 1991 in the post-reform period was mainly a neoliberal policy that was characterized by a focus on free markets, increasing privatization and emphasis on the non-interventionist nature of the state (Bhagwati, 1993). Adopting free-market private capitalism and emphasizing the role of government as a facilitator shaped the housing policy frame of market enablement. The following subsections discuss these policy frames in the post-reform period.

1991 to 2002: Housing as a Market Good

The prognostic frame of market enablement throughout the NHPs of 1988, 1992, 1994 and 1998; Eighth FYP (1992–1997) and Ninth FYP (1997–2002), cemented the role of the state as an enabler that entailed the creation of conducive legal, institutional and economic frameworks for the housing sector. What is referred to as market enablement is nothing but propagating the idea of a market-centred system that is at the heart of the conceptualization of housing as a market good. The economic reforms of 1991, together with housing market reforms, paved the way for the marketization of housing. Broadly, the term 'marketization' encompasses (a) market ideology—which promotes the idea that markets are efficient in allocation of goods and services, and (b) market-oriented reforms—which are policies directed at the development of markets for certain goods and services (Djelic, 2006). The NHHP 1998 mentions strengthening of the role of the private sector in housing delivery:

> The Government would provide fiscal concessions, carry out legal and regulatory reforms and create an enabling environment. The Private sector as the other partner would be encouraged to take up land assembly, housing construction and invest in infrastructure services. (GoI, 1998, p. 4)

In addition to the above, a dominant diagnostic policy frame is identified in the housing policies, which revolves around the lack of access to finance for households due to the housing system's various structural and operational inadequacies. This issue of lack of access to housing finance is succinctly captured the NHP 1992:

> It is recognized that the formal system meets a small proportion of the finance required by different groups for a variety of shelter activities, and that the bulk of population is outside its reach. It will be objective of Housing policy to promote easy access to finance for different housing activities. (GoI, 1992b, p. 11)

For this reason, the prognostic solutions were intended for the long-term development of the mortgage market and housing finance system within the overall framework of housing policy. As a result, the housing finance market grew leaps and bounds during the next two decades, witnessing a double-digit year-on-year growth which is explained in the next section.

2002 to 2017: Housing as a Commodity

The housing policy frame of market enablement laid out the institutional and market structure needed to help finance make inroads into housing markets in India. Aalbers (2019, p. 4) defines financialization as 'the increasing dominance of financial actors, markets, practices, measurements, and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households' and further identifies housing finance as a key object of financialization in the economy. Concerning housing, this definition suggests an increasing role of finance in the housing sector. Further, Pereira (2017) mentions the mutually reinforcing relation of cause and effect between financialization and commodification and acknowledges that the direction of causality cannot always be established.

The institutional and structural policy reforms in the housing domain undertaken in the 1980s and 1990s in India fostered the growth of the housing finance system. Eventually, the finance-led transformation of housing markets started yielding results in the first decade of the twenty-first century in the form of the rapid growth of India's housing finance sector. This growth was led by Primary Lending Institutions (PLIs) such as Scheduled Commercial Banks (SCBs) and Housing Finance Companies (HFCs), which still dominate the market share in the housing finance sector (NHB, 2013).

As shown in Figure 2, in 1989, the value of the outstanding housing loan disbursed by the lending institutions in India was ₹[1] 30 billion (US$ 1.85 billion), which was 0.7 per cent of gross domestic

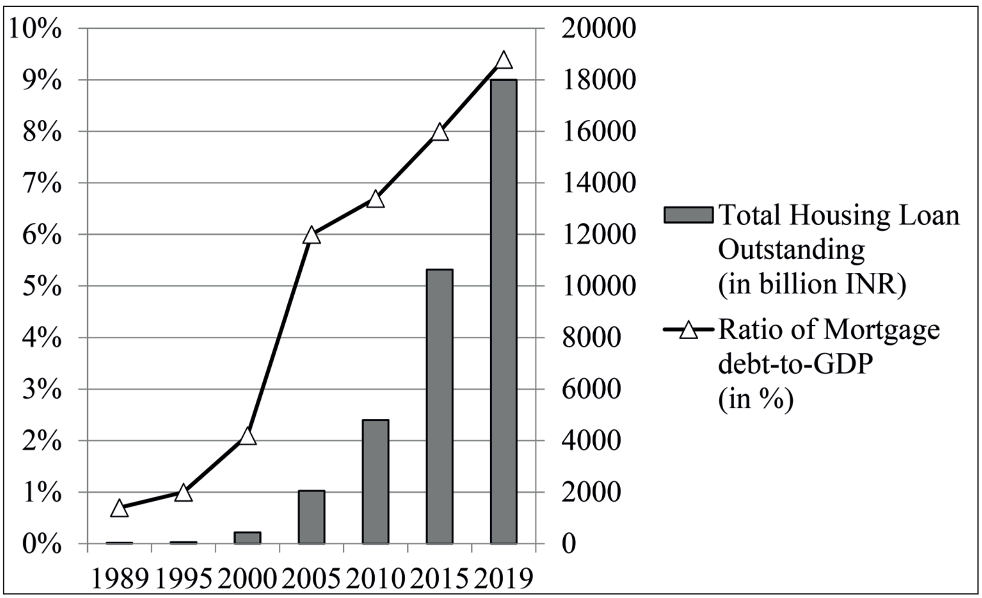

Figure 2. Total Housing Loan Outstanding and Ratio of Mortgage Debt-to-GDP for India 1989–2019

Source: Compiled by authors; Report on Trend and Progress of Housing in India (National Housing Bank, 2000, 2013, 2019).

product (GDP). In total, 16 years later, by 2005, the value of the housing loan outstanding reached ₹2051 billion (US$ 46.52 billion), contributing 6 per cent of GDP. This amounts to a whopping 2000 per cent growth in the span of 16 years from 1989 to 2005. According to the Report on Trend and Progress of Housing in India published by the NHB in the year 2019, the value of housing loan outstanding stood around ₹180 trillion (US$ 2556 billion), contributing to 9.4 per cent of GDP.

During the decade of 2010, the annual growth rate in the value of housing loan outstanding was sustained at about average annual growth aate (AAGR) of 16 per cent from 2010 to 2019 (NHB, 2019). Thus, the housing system in India post-liberalization witnessed a substantial housing finance activity leading to the finance-led growth of the housing sector. While the earlier housing policies implicitly worked towards the marketization, the NUHHP 2007 introduced long term plans towards materializing the housing financialization:

> This Policy seeks to develop innovative financial instruments like the development of Mortgage-Backed Securitization Market and Secondary Mortgage Market…. Promoting a larger flow of funds from governmental and private sources for fulfilling housing and infrastructure needs by designing innovative financial instruments. (GoI, 2007b, p. 11)

The policy frame of housing as a commodity is also identified in Tenth FYP (2002–2007), Eleventh FYP (2007–2012) and Twelfth FYP (2012–2017). The Eleventh FYP resonates with the idea of financialization by encouraging a larger inflow of foreign direct investment (FDI) for housing development projects (GoI, 2007a, p. 413). Besides, the Twelfth FYP focuses on the concept of land value monetization for improving the land availability for affordable housing projects (GoI, 2012, p. 337). We carry forward the discussions on policy frames in the next section, attempting to explain the homeownership bias in Indian housing policy.

Policy Frames and Homeownership Bias in Indian Housing Policies

Policy frames provide the base on which a policy problem and its context are constructed (Rein & Schön, 1996) that, in turn, shapes the policy and directs policy actions. In the context of Indian housing policy, we identified four policy frames of housing as *an unproductive activity, an economic activity, a market good and a commodity*. From 1951 to 1979, when the dominant housing policy frame was that of housing as an unproductive activity, there was a lack of incentive for policymakers to allocate resources towards the housing sector. Housing remained an inherently private activity for which the households were responsible for arranging the kind of housing needed. The state only intervened in specific cases like building houses for refugees from Pakistan (GoI, 1951). This period also witnessed several slum clearance and rehabilitation schemes like Slum Clearance and Improvement Scheme (1956) aimed at relocating the households residing in slums to government-built housing. Overall, the nature of housing schemes and programs during this phase remained disjointed and targeted (Hingorani, 2011; Sivam & Karuppannan, 2002) primarily focused on the provision of homeownership.

In the 1980s decade, the dominant policy frame of *housing as an economic activity* conceived the role of the housing sector as central to economic development. The labour-intensive nature of the housing sector and employment generation opportunity in the economy prompted the state to develop the housing sector actively. During this period, the government envisaged a more significant role of private markets and took on the responsibility of creating the conducive legal, regulatory and financial framework needed for fostering private and other players (Mahadeva, 2006; Tiwari & Rao, 2016). Central to all this was the role of housing finance that was increasingly recognized as the necessary tool for housing market development. Consequently, NHB was established in 1988 that was entrusted to regulate and promote housing finance institutions in India. The housing finance sector works through mortgages directly linked to the homeownership tenure and speaks less to other forms of tenures like rental housing. Therefore, by laying the foundations of the housing finance institutional framework, the different policies of the state worked towards strengthening homeownership tenure.

In the period immediate to post-liberalization, we identified the policy frame of *housing as a market good*. The economic reforms of 1991 gave the exact fillip needed for the marketization of housing. After creating the housing finance institutional framework in the earlier decade, the government's focus shifted to the next logical step that needed redirecting the household savings into the housing markets through mortgages. This was achieved through various factors like a rise in urbanization levels, implementation of favourable economic reforms, rising disposable incomes and stability in the real estate sector, simultaneously contributing to increased mortgage lending during the post-reform period (Bhanot et al., 2020). Further, this growth was also backed by periodic interventions by the government, such as fiscal incentives in the form of exemptions to individuals and corporations to promote the finance-led growth in the housing sector (Mahadeva, 2006). As a response to the housing sector's conducive investment climate, the banks and HFCs started growing in number and market reach, and the total mortgage lending in the country kept increasing steadily. This meant that all the fiscal and regulatory reforms taken by the state were implicitly targeted at improving homeownership as it was directly related to the health of the housing finance sector.

Lastly, the policy frame of *housing as a commodity* necessitated dependence on the private market and private players. A market-oriented housing system promotes market-only housing consumption and makes private institutions instrumental to the delivery of social housing policies. In other words, market players such as developers and lending institutions become an inseparable part of the housing policy ecosystem. For example, for the policies banking on public–private partnerships, the implementation cannot move forward unless the private players like developers find it profitable to operate. The profit-making objective of the private institutions like banks and developers makes them favour homeownership as compared to other forms of tenures like rental or cooperative housing.

Table 1. Homeowenrship and Market Focus of Housing policies in India

Housing Policy	Name of the Policy or Scheme	Exclusive Focus on Homeownership (Yes/No)	Private Institution Needed for Scheme Implementation (Yes/No)
PMAY–U	In-situ Slum Redevelopment (ISSR)	Yes	Yes
	Affordable Housing in Partnership (AHIP)	Yes	Yes
	Credit Linked Subsidy Scheme (CLSS)	Yes	Yes
	Beneficiary-led Individual House Construction (BLC)	Yes	No
	Affordable Rental Housing Complexes (ARHCs)	No	Yes
PMAY–G	Pradhan Mantri Awas Yojana–Gramin (PMAY–G)	Yes	No

Source: Compiled by authors.

Table 1 presents the current housing schemes under implementation mapped across the two factors: homeownership and private market requisite. The classification of a particular scheme is done based on whether the scheme exclusively focuses on homeownership tenure and whether the scheme necessitates the involvement of market-based entities such as developers and banks.

In India, the current operational housing scheme for urban areas is Pradhan Mantri Awas Yojana–Urban (PMAY–U), and for rural areas, Pradhan Mantri Awas Yojana–Gramin (PMAY–G). PMAY–G is a single rural housing scheme operated in convergence with other welfare schemes. PMAY–U is implemented through five operating verticals (GoI, 2020). As demonstrated in Table 1, the currently operational Indian housing policies and schemes significantly focus on homeownership and private institutions' involvement. We discuss the policy implications of tenurial bias and marketization in the Indian housing policy in the next section.

Discussion

In a welfare state, the government is responsible for responding to housing demand's ever-changing nature and intervening with the appropriate supply-side policy solutions. With limited resources in hand and preferential treatment to ownership tenure, the other tenures may likely receive limited resources. But, it is not the role of markets to correct this imbalance; instead, the state will need to intervene at critical junctures and try to fix the markets. Bourdieu (2005), in his book The Social Structures of Economy, analysed the housing market in France in the 1980s to argue that the housing market is not only controlled by the state but also 'truly constructed by the state' (p. 89). In other words, the housing market is socially constructed by the state and by favouring and promoting certain kinds of tenures; the state also shapes the nature of housing supply and housing demand. In this study, we identified the homeownership bias of the Indian housing policies. This excessive inclination towards ownership tenure may make the Indian housing policy less sensitive to the ever-changing housing production and consumption contexts and further undermine other forms of tenures such as rental housing and public housing. As Bengtsson et al. (2017) pointed out that the housing policies directed at homeownership exhibit strong path dependence, and the resulting inertia ends up resisting the introduction of any new form of tenure.

The marketization of housing policy works complementary to the consequences of homeownership. In India, the housing sector has a substantive forward and backward linkage with the economy (NCAER, 2014), making the development of a market-oriented housing system vital to both the government and the private institutions and the overall economy's health. Private players (developers, banks) generally have a high disposition towards building homes and selling mortgages to run a profitable business in the housing market. Therefore, the private market is highly inclined towards homeownership tenure and has little incentive to orient towards alternate tenures like rental housing or cooperative housing where the returns are low.

Conclusion

This study sought to explore the underlying policy frames guiding the Indian housing policy using frame analysis and assess whether policy frames can explain the homeownership bias in the policy. We argue that during the pre-reform period (1951–1990), two diametrically opposite policy frames were identified: *housing as an unproductive activity and housing as an economic activity*. Subsequently, two mutually reinforcing policy frames were identified during the post-reform period: *housing as a market good and housing as a commodity*. Interestingly, the policy frames of housing *as a market good and as a commodity* represents the material side of the housing that characterizes it as a good that can be produced and consumed through markets (Ruonavaara, 2018). This also relates to the concerns raised by Turner (1972) about the conception of housing as a noun that restricts the policy understanding of housing to *what it is* and not *what it does*. As a result, the policy initiatives in the housing sector aim at reinforcing the material side of the housing and, at the same time, mask the importance of housing as a process that is closely intertwined with people's lives. This type of policy thinking adversely affects the low-income and poor households for whom housing is not a static one-time purchasing event rather a long-term home building process. It gives rise to the need-blind housing policy that, in the name of economic development, rallies behind the exchange value of the housing while ignoring the use-value that is relevant for low-income households.

The study also found that though the Indian welfare state has had an overarching housing policy objective of providing decent housing for all focusing on poor and marginalized households, the policy framing has been asymmetrically favouring homeownership. A significant advantage of employing the frame analysis approach in this study was that it helped us uncover the underlying policy frames responsible for the asymmetric policy responses. The findings of this study have essential implications for housing policymakers and researchers. First, the homeownership bias warranting blanket assumption that everyone prefers and should strive for homeownership undermines households' actual needs and capabilities. For instance, the rural–urban migrant population lacking sufficient financial resources usually prefer rental housing in the initial migration phase. The Affordable Rental Housing Complex (ARHC) scheme launched in 2020 is a positive step directed at the rental housing needs of urban migrants. Also, the recent push for the Model Tenancy Act 2020 and the discussions on the Draft National Urban Rental Housing Policy 2015 signals a much-needed shift in policy thinking towards rental housing tenure. Second, an inherent bias towards homeownership in housing policy can potentially lead to inadequate allocation of resources to other forms of tenures. Finally, our study's findings can also help understand the within model differences across Asian nations that exhibit varying levels of state and market presence affecting the tenure bias in housing policies.

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1. INR is the abbreviation for the Indian Rupee. The equivalent amount in US$ has been computed using the US$ exchange rate for respective years. As per World Bank, 1 US$ equalled ₹16.22 in 1989, ₹44.09 in 2005, ₹45.72 in 2010, ₹70.42 in 2019.

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