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A Study on Urban Economy and Multi-Dimensional Poverty Index with Reference to Housing Problems-Legal Implications

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Abstract

This study examines the relationship between the urban economy and the growing housing problems faced by city populations. Rapid urbanization, income inequality, and rising property prices have intensified housing shortages and affordability issues. The research analyses how economic factors such as migration, employment patterns, and urban development influence housing access. It also explores the social and economic consequences of inadequate housing on vulnerable groups. Special emphasis is placed on informal settlements and slum conditions. This study examines the relationship between the urban economy and the growing housing problems faced by city populations. Rapid urbanization and rising property prices have intensified housing shortages and affordability issues. The research identifies gaps in implementation and enforcement. Finally, the study proposes policy recommendations for sustainable urban housing solutions.

Keywords: Urban Economy, Housing Crisis, Affordable Housing, Urbanization, Legal Remedies, Housing Rights, Slum Development, Urban Poverty, Government Policies, Sustainable Development.

1. Introduction

Urbanization has become one of the most significant phenomena of the modern world, reshaping economies, societies, and living conditions across nations. Cities function as centres of employment, innovation, and economic growth, attracting large populations in search of better opportunities. However, this rapid urban expansion has also created serious challenges, particularly in the housing sector. The increasing demand for urban housing, coupled with limited land availability and rising property prices, has made adequate shelter inaccessible to a large section of society. As a result, housing shortages, overcrowding, informal settlements, and homelessness have become persistent urban problems. These issues are not merely economic in nature but are deeply connected to social justice, public health, and human dignity. The urban economy plays a decisive role in shaping housing markets through employment patterns, income distribution, infrastructure development, and investment trends. While economic growth often leads to improved living standards for some, it simultaneously marginalizes low-income groups who cannot compete in expensive housing markets. Migrant workers, informal labourer and economically weaker sections are the most affected. This imbalance leads to the emergence of slums and unauthorized settlements, which lack basic amenities such as sanitation, clean water, and secure tenure.

The consequences of inadequate housing extend beyond physical discomfort, influencing mental health, productivity, and social stability. Moreover, housing insecurity increases vulnerability to exploitation and displacement.

In this context, legal remedies play a vital role in addressing urban housing problems and ensuring equitable access to shelter. Various constitutional provisions, statutory laws, recognize housing as a fundamental right or an essential component of the right to life and dignity. Governments have introduced housing schemes, rent control laws, and urban planning regulations to regulate the housing sector. Judicial interventions have also contributed significantly by protecting the rights of the homeless and slum dwellers. However, the gap between legal provisions and their practical implementation remains wide. Ineffective enforcement, bureaucratic hurdles, and lack of awareness continue to limit the success of these measures. Thus, the housing crisis is not only an economic issue but also a pressing human rights concern that demands urgent attention.

2. Statement of Problem

Rapid urbanization has led to a severe imbalance between housing demand and supply in cities. The rising cost of land and construction has made affordable housing inaccessible to low- and middle-income groups. Economic inequality further

widens the gap between adequate housing availability and actual access. Large sections of the urban population are forced to live in slums and informal settlements. These areas often lack basic amenities such as sanitation, water, and legal security of tenure. Displacement due to urban development projects has increased housing vulnerability. Existing housing policies often fail to address the needs of marginalized communities. Hence, there is a critical need to examine the urban housing crisis through economic and legal perspectives.

3. Review of Literature

UN-Habitat (2022) in its report titled *“World Cities Report: Envisaging the Future of Cities”* stated that rapid urbanization has intensified housing shortages worldwide. The study highlights that economic growth alone cannot ensure equitable housing access. It emphasizes inclusive urban planning and affordable housing policies. The report also stresses that legal recognition of housing rights is essential for sustainable urban development. It points out that insecure tenure leads to social instability. The report urges governments to adopt long-term housing strategies. It concludes that housing is central to urban well-being^[1].

David Harvey (2019) in his work *“Rebel Cities: From the Right to the City to the Urban Revolution”* explained that modern urban economies treat housing as a commodity rather than a social necessity. He shows that profit-driven development causes displacement and gentrification. The study argues that legal systems often support corporate interests. He recommends rights-based legal reforms to protect marginalized groups. The book links housing struggles with democracy. It critiques neoliberal housing policies. He advocates for legal reforms. Social justice is central to his argument. The work calls for inclusive cities. It remains highly influential in urban studies^[2].

Gautam Bhan (2017) in his study *“In the Public’s Interest: Evictions, Citizenship, and Inequality in Contemporary Delhi”* examined the impact of slum demolitions. He argued that forced evictions violate the right to shelter and livelihood. The research highlights the role of courts in protecting housing rights. It also emphasizes participatory urban governance. He critiques state-led development models. The study exposes inequality in urban citizenship. It calls for humane relocation policies. The study promotes participatory planning. It stresses community involvement. He highlighted the human cost of evictions. The book exposes inequality in urban governance. It advocates humane relocation. Overall, the work is a strong critique of urban injustice^[3].

World Bank (2021) in its report *“Housing for All: Challenges and Opportunities”* analysed global housing conditions. It explained how rising land prices affect affordability. The report highlighted that low-income groups are most affected. It noted that informal settlements are increasing. Economic growth has not benefited everyone equally. The study emphasized financial inclusion. It discussed housing finance mechanisms. It stressed the role of government subsidies. The report highlighted public-private partnerships. It advocated regulatory reforms. Legal protection for tenants was emphasized. It connected housing with economic productivity^[4].

UN Human Rights Council (2019) in its report *“The Right to Adequate Housing”* recognized housing as a fundamental human right. It defined housing beyond mere shelter. The report included dignity and safety. It condemned forced evictions. It linked homelessness with rights violations. The study emphasized state accountability. It promoted

international legal standards. It stressed equal access. The report discussed vulnerable groups. Women and children were highlighted. It promoted participatory housing policies. It advocated legal remedies. The report discussed judicial mechanisms. It emphasized monitoring systems. It concluded that housing is inseparable from human rights^[5].

4. Research Gap:

Although several studies have examined urbanization and housing problems, most of them focus mainly on economic growth and infrastructure development, while giving limited attention to legal remedies. Existing literature discusses housing shortages, slum formation, and affordability issues separately, but few studies integrate urban economic factors with legal frameworks. Many researchers highlight policy failures, yet there is inadequate analysis of the enforcement of housing laws. The role of judicial intervention in protecting housing rights remains underexplored. Previous studies often concentrate on developed nations, creating a lack of context-specific research for developing countries like India. There is limited focus on the experiences of migrant workers and informal settlers. Most works emphasize policy recommendations but fail to assess their practical impact.

5. Objectives of the Study

- i). To examine the urban economic growth, rapid migration, and widening income inequality influence the availability and affordability of housing in urban areas.
- ii). To analyse the major housing problems faced by urban populations, such as slum formation, overcrowding, homelessness, and lack of basic amenities.
- iii). To study the existing legal frameworks, constitutional provisions, and statutory laws related to housing rights and urban development.
- iv). To evaluate the effectiveness of present legal remedies, government schemes, and judicial interventions in addressing urban housing issues.
- v). To identify the gaps between housing laws, policy implementation, and the actual living conditions of marginalized urban communities.
- vi). To suggest appropriate legal, economic, and policy reforms for promoting sustainable, inclusive, and equitable urban housing development.
- vii). To examine the role of government institutions, urban local bodies, and private developers in shaping housing policies and their impact on urban residents

6. Methodology

This research is based on both doctrinal and non-doctrinal research. The source of the data is collected from various newspaper, journals, magazines, books, reports, and e-resources. The sample size of the respondent included are 102. This research is based on a stratified random sample. The jurisdiction of the research is Chennai. This research uses some of the important statistical methods, such as the average method and percentage method. The duration of the research is three months.

7. Significance of the Study

This study is significant as it examines the relationship between urban economic growth and the increasing housing problems faced by city populations. Rapid urbanization, migration, and industrial expansion have intensified the demand for housing, leading to shortages, unaffordable prices, and the growth of informal settlements. By analysing these

challenges, the study highlights how economic factors influence access to adequate housing. It also draws attention to the social and financial burdens faced by low-income groups due to insecure housing conditions.

Furthermore, this study is important as it evaluates the role of legal remedies in resolving urban housing issues. It critically examines existing laws, policies, and judicial mechanisms to determine their effectiveness in protecting housing rights. By identifying gaps and weaknesses in the legal framework, the research provides valuable insights for legal reforms and policy improvements. The study also raises awareness about citizens' rights and the legal options available to them in cases of eviction, discrimination, or unfair housing practices. It serves as a useful resource for policymakers, legal professionals, and urban planners.

8. Hypothesis of the Study:

This research is based on the following hypothesis.

- i). Housing stability and affordability serve as a primary catalyst for the urban economy by influencing labour mobility, consumer spending power, and the growth of approximately 250 allied industries
- ii). Legal remedies including land-use zoning reforms, rent control adjustments, and the enforcement of 'Right to Housing' frameworks—are effective instruments for mitigating urban housing shortages and protecting vulnerable populations from arbitrary eviction."

9. Limitation of the Study

This study is subject to certain limitations that may affect the scope and depth of its findings. The research primarily relies on secondary sources such as books, journals, government reports, and legal documents, which may not fully capture the real-time experiences of affected urban populations. Due to time and resource constraints, the study cannot cover all cities or regions, and therefore focuses on selected urban areas. The availability of updated and reliable data on housing conditions remains limited. The study also does not include extensive field surveys or large-scale interviews, which may restrict firsthand insights. Legal interpretations may vary across jurisdictions, making generalization difficult. The analysis is confined to existing laws and policies, which are subject to frequent changes. Economic conditions also fluctuate, affecting housing patterns.

10. Result and Discussion

Part A: Doctrinal Research

i). Urban Economy:

The urban economy may be understood as the network of economic activities that are concentrated within cities, covering the processes of production, distribution, exchange, and consumption of goods and services. Urban centres act as focal points of economic growth because they bring together industries, skilled and unskilled labour, financial institutions, markets, technology, and physical infrastructure. Sectors such as manufacturing, construction, information technology, transportation, trade, and services generate employment opportunities that attract people from rural and semi-urban regions. Consequently, cities tend to record higher productivity levels, income generation, and innovation compared to rural areas.

Despite their economic dynamism, urban economies are marked by significant inequality. The expansion of the formal sector often exists alongside a large informal economy comprising migrant labourers, street vendors, domestic

workers, construction workers, and daily wage earners. Although these groups play a crucial role in sustaining urban life and services, they are frequently excluded from secure employment, social protection, and access to adequate housing. Urban development policies often prioritize real estate projects, commercial complexes, and infrastructure growth, which results in the commodification of urban land. Housing, in such circumstances, is treated primarily as a market-driven asset rather than as a basic social requirement. Further, economic policies that emphasize privatization, foreign investment, and capital-intensive development contribute to rising land values and rental costs. While such policies benefit investors and developers, they adversely affect economically weaker sections by pushing housing beyond their reach. Thus, although the urban economy is vital for national development, its existing structure can reinforce housing inequality unless balanced by effective regulation, redistribution, and social welfare measures [6].

ii). Housing Crisis

The urban housing crisis refers to the chronic mismatch between the demand for housing and the availability of affordable, adequate, and secure shelter. This crisis is reflected in widespread overcrowding, homelessness, expansion of slums, informal settlements, and insecure tenure conditions.

Rapid urban growth driven by migration, population increase, and economic concentration has substantially increased the demand for housing, while supply has remained insufficient and uneven. The consequences of the housing crisis extend beyond shelter deprivation. Poor housing conditions adversely affect public health, educational outcomes, work productivity, and social stability. Overcrowded living spaces heighten health risks, while homelessness and insecure tenure increase vulnerability to displacement and exploitation. Therefore, the housing crisis is not merely a quantitative shortage but a complex issue arising from economic inequalities, planning failures, and weak legal protection [7].

iii). Affordable Housing

Affordable housing refers to residential accommodation that can be owned or rented by low- and middle-income households without imposing excessive financial strain. Housing is generally considered affordable when households are able to meet housing costs while still retaining sufficient income for other basic necessities such as food, healthcare, education, and transportation. In urban areas, affordability is severely constrained by rising land prices, construction expenses, and market-driven housing policies. Governments attempt to address this challenge through various mechanisms, including housing subsidies, interest subvention schemes, public housing projects, and public-private partnerships. In India, initiatives such as the Pradhan Mantri Awas Yojana (Urban) have been introduced to expand access to housing for economically weaker sections and low-income groups.

Additionally, housing located far from employment centres increases transportation costs and reduces livelihood opportunities. Hence, effective affordable housing policies must integrate economic feasibility with social inclusion, urban planning, and legal safeguards [8].

iv). Urbanization

Urbanization is the process through which populations move from rural areas to urban centres in pursuit of employment,

education, healthcare, and improved living standards. It is closely associated with industrialization, modernization, and economic development. By concentrating human resources and economic activities, urbanization contributes significantly to national income and growth. Nevertheless, rapid and unplanned urbanization places severe pressure on housing, transport systems, water supply, sanitation, and other public services. Cities frequently expand without adequate infrastructure development or provision of affordable housing.

Urbanization thus presents a dual reality. While it promotes economic expansion, it simultaneously intensifies housing inequality and spatial segregation. The absence of long-term housing planning within urban development strategies leads to exclusion and marginalization. Sustainable urbanization requires coordinated planning that aligns economic objectives with housing provision and legal protection ^[9].

v). Legal Remedies

Legal remedies comprise the judicial and statutory mechanisms available for the protection and enforcement of individual rights. In the housing context, these remedies include constitutional guarantees, statutory housing legislation, rent control laws, urban planning regulations, and judicial intervention through courts. In India, the judiciary has interpreted the right to housing as an essential component of the right to life under Article 21 of the Constitution. Courts have consistently emphasized that adequate housing is necessary for living with dignity.

Legal remedies are designed to prevent arbitrary evictions, ensure procedural fairness, and facilitate rehabilitation and resettlement of displaced persons. Statutory measures such as rent control laws safeguard tenants against unreasonable eviction and rent escalation, while urban development laws regulate land use and planning. Judicial activism, particularly through public interest litigation, has expanded housing protections for slum dwellers and homeless populations. However, weak enforcement, administrative inefficiency, and limited public awareness continue to undermine these remedies. Strengthening legal implementation is therefore crucial to addressing urban housing challenges effectively ^[10].

vi). Housing Rights

Housing rights involve the recognition of adequate housing as a fundamental human right rather than a mere welfare benefit. This right encompasses not only physical shelter but also security of tenure, affordability, habitability, access to basic services, suitable location, and cultural adequacy.

International instruments such as the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights affirm housing as a core element of human dignity. Violations of housing rights commonly occur through forced evictions, discriminatory practices, denial of services, and insecure tenure arrangements. Realizing housing rights requires active state involvement, transparent governance, and legal accountability. Recognizing housing as a right shifts policy approaches from discretionary welfare measures to rights-based entitlements, ensuring greater protection for vulnerable groups within urban economies.

vii). Slum Development

Slum development refers to the growth of informal settlements in urban areas due to the persistent shortage of affordable housing. Slums are typically characterized by overcrowded living conditions, substandard structures,

inadequate sanitation, lack of clean water, poor drainage, and insecure tenure. Such settlements often emerge on marginal or unused lands, including riverbanks, railway corridors, and vacant plots. Rather than being mere symbols of poverty, slums represent adaptive responses by the urban poor who provide essential labour and services to cities.

The continued existence of slums highlights deep-rooted policy failures, economic disparities, and exclusionary planning practices. The absence of legal recognition exposes residents to constant eviction threats. Approaches such as slum upgrading, regularization, and in-situ rehabilitation have emerged as more humane and sustainable alternatives to demolition, aligning housing policy with social justice and economic inclusion ^[11].

viii). Urban Poverty

Urban poverty refers to the condition in which city residents lack sufficient income and resources to meet basic needs, including food, housing, healthcare, education, and sanitation. Unlike rural poverty, urban poverty is often less visible and is frequently overshadowed by the apparent prosperity of cities. Urban poor households typically rely on informal and unstable employment with irregular earnings. Inadequate housing both contributes to and results from urban poverty. Overcrowding, insecure tenure, and lack of essential services perpetuate cycles of deprivation and exclusion. Addressing urban poverty therefore necessitates integrated economic strategies, expanded affordable housing, and robust legal frameworks that safeguard the rights and livelihoods of the urban poor ^[12].

ix). Synthesis

This doctrinal analysis illustrates the close interrelationship between urban economic structures, housing challenges, and legal remedies. Economic growth that is not supported by inclusive planning and regulation tends to intensify housing shortages and social inequality. The legal recognition of housing as a fundamental right, coupled with effective enforcement mechanisms, is essential for fostering equitable and sustainable urban development. Urban housing must therefore be approached not merely as a market commodity, but as a social and legal obligation intrinsic to human dignity and the functioning of urban economies.

Case Laws:

Olga Tellis v. Bombay Municipal Corporation (1985): This landmark judgment established that the right to life under Article 21 of the Indian Constitution includes the right to livelihood. The Court recognized that for the urban poor, a house is not just a roof but a prerequisite for employment. While it did not grant an absolute right to occupy public land, it mandated that no person could be evicted without a fair hearing and, where possible, alternative resettlement. This case remains the cornerstone for protecting pavement dwellers against arbitrary displacement that would otherwise destroy their economic agency ^[13].

Ahmedabad Municipal Corporation v. Nawab Khan Gulab Khan (1997): The Supreme Court here reinforced that while the government has the right to remove encroachments for public utility (like roads or parks), it must follow the principles of natural justice. The Court directed that if a person has lived in a location for a significant period, the State must provide them with a rehabilitation scheme. This judgment is vital for urban planning as it prevents the "overnight" creation of homelessness, ensuring that urban

renewal projects do not result in a net loss of human capital or economic stability for the poor [14].

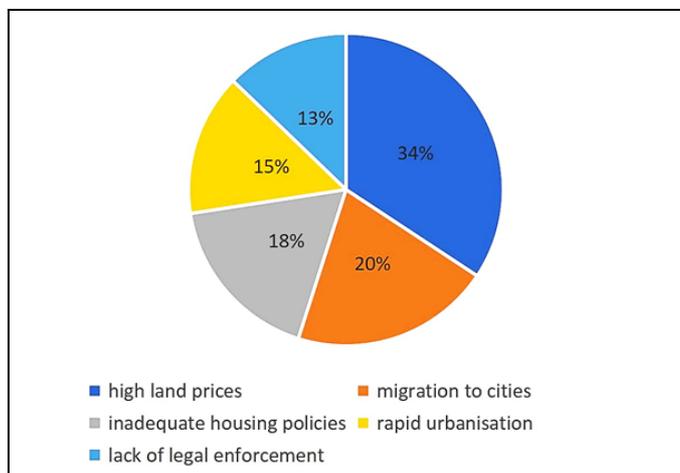
MC Mehta v. Union of India (2020): While often associated with environmental protection, this case involved the controversial order to remove 48,000 shanties along railway tracks in Delhi. However, the subsequent legal pushback and stay orders reaffirmed that environmental goals (clean railways) cannot be achieved by violating the fundamental right to shelter. This case serves as a critical precedent for "procedural justice," ensuring that even when the Supreme Court issues "suo motu" orders, the affected parties must be heard, and rehabilitation policies (like the DUSIB 2015 policy) must be strictly followed. Further, the case underscored that eviction drives carried out in the name of environmental protection must adhere to constitutional safeguards and due process. The proceedings reaffirmed that the right to life under Article 21 includes the right to dignity and shelter, and cannot be curtailed without fair procedure [15].

Part B: Non-doctrinal Research

Table 1: Which factor contribute to housing problems in urban areas.

Particulars	Male	Female	Transgender	Total
Rapid urbanisation	10(9.8)	5(4.9)	0(0.00)	15(14.70)
High land prices	21(20.58)	14(13.73)	0(0.00)	35(34.31)
Inadequate housing policies	10(9.8)	8(7.84)	0(0.00)	18(17.64)
Migration to cities	12(11.76)	9(8.82)	0(0.00)	21(20.58)
Lack of legal enforcement	10(9.8)	3(2.94)	0(0.00)	13(12.74)
Total	63(61.76)	39(38.23)	0(0.00)	102(100.00)

Source: Primary data



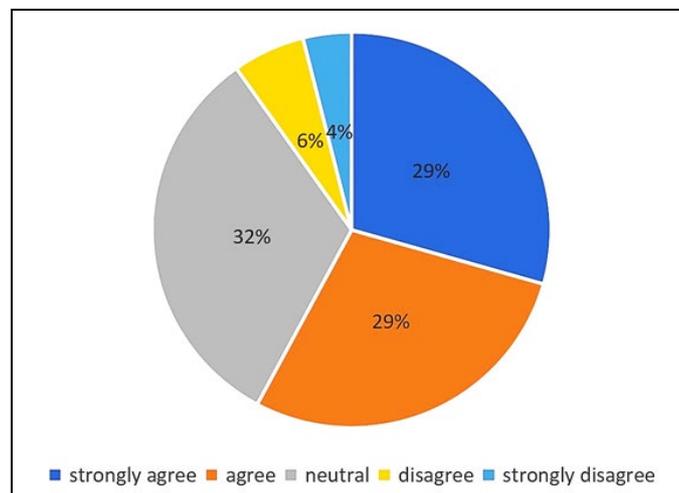
The above table highlights the major factors contributing to housing problems in urban areas as perceived by the respondents. Out of the total 102 respondents, the most significant factor identified is high land prices, reported by 34.31 percentage of respondents, including 20.58 percentage of male respondents and 13.73 percentage of female respondents, making it the leading cause of urban housing problems. This is followed by migration to cities, cited by 20.58 percentage of respondents, comprising 11.76 percentage of male respondents and 8.82 percentage of female respondents. Further, inadequate housing policies were identified by 17.64 percentage of respondents, with 9.80 percentage of male respondents and 7.84 percentage of female

respondents expressing this view. Rapid urbanisation was considered a contributing factor by 14.70 percentage of respondents, including 9.80 percentage of male respondents and 4.90 percentage of female respondents. Lastly, lack of legal enforcement was pointed out by 12.74 percentage of respondents, consisting of 9.80 percentage of male respondents and 2.94 percentage of female respondents. There are no responses from the transgender category. Overall, the table indicates that economic and policy-related factors, particularly high land prices and urban migration, are perceived as the primary drivers of housing problems in urban areas.

Table 2: Housing problems have an impact on the urban economy.

Particulars	Male	Female	Transgender	Total
Strongly agree	18(17.64)	12(11.76)	0(0.00)	30(29.41)
Agree	16(15.68)	13(12.74)	0(0.00)	29(28.43)
Neutral	23(22.54)	10(9.80)	0(0.00)	33(32.35)
Disagree	3(2.94)	3(2.94)	0(0.00)	6(5.88)
Strongly disagree	3 (2.94)	1(0.98)	0(0.00)	4(3.92)
Total	63(61.76)	39(38.23)	0(0.00)	102(100.00)

Source: Primary data



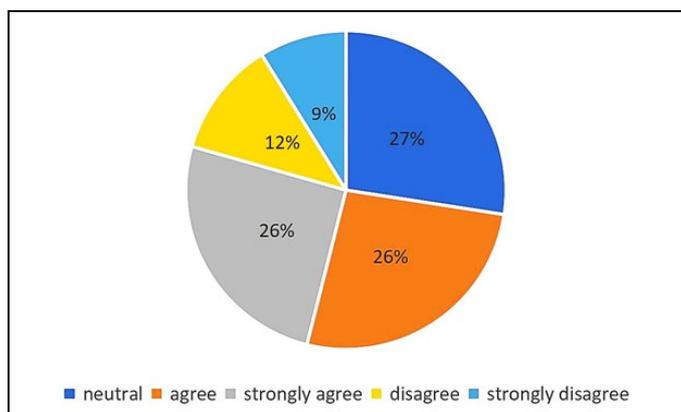
The above table highlights the gender-wise opinion of respondents regarding the impact of housing problems on the urban economy. Out of the total 102 respondents, a significant proportion expressed agreement with the statement. Specifically, 29.41 percentage of respondents strongly agree, comprising 17.64 percentage of male respondents and 11.76 percentage of female respondents, indicating a strong perception that housing issues affect urban economic conditions. This is closely followed by 28.43 percentage of respondents who agree with the statement, including 15.68 percentage of males and 12.74 percentage of females, further reinforcing the overall agreement across both genders. A considerable section of respondents, amounting to 32.35 percentage, expressed a neutral opinion, consisting of 22.54 percentage of male respondents and 9.80 percentage of female respondents, suggesting uncertainty or mixed views on the issue. On the other hand, a relatively small proportion of respondents disagreed with the statement. About 5.88 percentage of respondents disagreed, including equal representation of 2.94 percentage each from male and female respondents. Additionally, only 3.92 percentage of respondents strongly disagreed, comprising 2.94 percentage of males and 0.98 percentage of females. There were no

responses from the transgender category. Overall, the table clearly indicates that a majority of respondents perceive housing problems as having a significant impact on the urban economy, reflecting widespread awareness of the economic implications of urban housing challenges.

Table 3: Legal remedies are effective in addressing housing problems in urban areas.

Particulars	Male	Female	Transgender	Total
Strongly agree	15(14.70)	11(10.78)	0(0.00)	26(25.49)
Agree	15(14.70)	12(11.76)	0(0.00)	27(26.47)
Neutral	19(18.62)	9(8.82)	0(0.00)	28(27.45)
Disagree	9(8.82)	3(2.94)	0(0.00)	12(11.76)
Strongly disagree	5(4.9)	4(3.92)	0(0.00)	9(8.82)
Total	63(61.76)	39(38.23)	0(0.00)	102(100.00)

Source: Primary data



The above table highlights the gender-wise opinion of respondents regarding the effectiveness of legal remedies in addressing housing problems in urban areas. Out of the total 102 respondents, the largest proportion, 26.47 percentage, agreed that legal remedies are effective, comprising 14.70 percentage of male respondents and 11.76 percentage of female respondents, indicating a generally positive perception. This is closely followed by 25.49 percentage of respondents who strongly agreed with the statement, including 14.70 percentage males and 10.78 percentage females, further reinforcing confidence in legal mechanisms. At the same time, 27.45 percentage of respondents expressed a neutral opinion, consisting of 18.60 percentage males and 8.82 percentage females, reflecting uncertainty or mixed views regarding the practical impact of legal remedies. On the contrary, 11.76 percentage of respondents disagreed with the statement, including 8.82 percentage male respondents and 2.94 percentage female respondents, while 8.82 percentage strongly disagreed, comprising 4.90 percentage males and 3.92 percentage females. There are no responses from the transgender category. Overall, the table indicates that although a majority of respondents view legal remedies as effective in addressing urban housing problems, a considerable section remains neutral or dissatisfied, suggesting the need for stronger implementation and awareness of legal measures.

Hypothesis Testing

H₁: Housing problems have an impact on the urban economy
 Table no 2: depicts the gender-wise opinion of respondents on whether housing problems have an impact on the urban economy. Out of the total 102 respondents, 30 respondents

(29.41 percentage) strongly agree, comprising 18 males (17.64 percentage) and 12 females (11.76 percentage). In addition, 29 respondents (28.43 percentage) agree, including 16 males (15.68 percentage) and 13 females (12.74 percentage), which shows a strong level of agreement among respondents across both genders.

At the same time, 33 respondents (32.35 percentage) expressed a neutral opinion, with 23 males (22.54 percentage) and 10 females (9.80 percentage), indicating uncertainty or mixed views regarding the impact of housing problems on the urban economy. On the contrary, 6 respondents (5.88 percentage) disagree and 4 respondents (3.92 percentage) strongly disagree with the statement. There are no transgender respondents in any category. Overall, the findings suggest that housing problems are perceived to have a noticeable impact on the urban economy.

H₂: Legal remedies are effective in addressing housing problems in urban areas
 Table No.3 shows the gender-wise opinion of respondents on the effectiveness of legal remedies in addressing housing problems in urban areas. A combined 51.96 percentage (Strongly Agree + Agree) of the respondents support the view that legal remedies are effective in addressing urban housing problems, indicating a positive perception among a majority of respondents. At the same time, 27.45 percentage of respondents expressed a neutral opinion, reflecting uncertainty or lack of adequate awareness regarding the effectiveness of legal measures. On the contrary, 20.58 percentage of respondents (Disagree + Strongly Disagree) expressed a negative opinion. There are no transgender respondents in any category.

Conclusion

The study concludes that housing problems in urban areas significantly affect the urban economy and increase economic inequality. Factors such as high land prices, rapid urbanisation, migration, and inadequate housing policies are the major causes of these problems. The findings show that a majority of respondents believe that the lack of affordable housing negatively impacts economic stability. Effective implementation of housing laws and legal remedies is seen as an important solution, though awareness and enforcement remain limited. Housing issues are therefore not only social concerns but also economic challenges. Addressing these problems requires strong legal frameworks and efficient governance.

Suggestions

Hereby, the research carried out offers the following suggestions:

- i). Greater emphasis should be placed on the effective implementation of housing laws and policies to ensure affordable housing access for economically weaker sections in urban areas.
- ii). Urban planning authorities should adopt inclusive and sustainable development strategies to manage rapid urbanisation and migration to cities.
- iii). The government should regulate land prices and real estate markets to control excessive housing costs that contribute to economic inequality.
- iv). Awareness programs must be conducted to educate citizens about housing rights and available legal remedies, particularly among low-income urban populations.
- v). Strengthening legal enforcement mechanisms and monitoring systems can help reduce violations, illegal

constructions, and housing exploitation in urban areas

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