



## Role of Government for Housing The Urban Poor in Amritsar: Pitfalls and Consequences

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*(Received 27 December, 2016 accepted 16 January, 2017)*

*(Published by Research Trend, Website: [www.researchtrend.net](http://www.researchtrend.net))*

**ABSTRACT:** In Punjab unlike the rest of India incidence of urban poverty is more severe in the cities in contrast to villages, the number of the urban poor has continuously increased in Punjab and metropolitan Amritsar is not an exception. Public planning agencies including Municipal Corporation Amritsar have not shouldered the responsibility to cater to the housing needs of the economically weaker sections well, rather they have failed to supply developed land to the weaker classes resulting in creation of self-help housing without adequate infrastructure leading to creation of slums. Objective of the paper is to study the status of role of public planning agencies in supplying developed land to the urban poor and existing status of the slums in Amritsar. For last 30 years MCA has not declared a single slum area while following the objective criteria determined by the government of Punjab and it do not mean lack of creation of new slums at all. Official data states that one thirds of the total urban population of Amritsar is living in slums and two thirds of the same don't have access to water supply and sewerage system.

### I. INTRODUCTION

Urban poverty has emerged as one of the major challenges faced by policy planners and urban planners in promoting the rational development of cities. Poverty does not only mean deprivation of vital goods i.e. food, cloth, and shelter but also includes services determining the quality of life. In fact, poverty amid plenty is the world's greatest challenge. (Master Plan Amritsar: 2031).

According to UN- Habitat (2014), a group of ten or more adjacent households, whose housing structures are of visibly poor quality, and/or whose homes have been laid out in a non-conventional fashion without adherence to a ground plan. In addition, the lack of one or more of the following criteria i.e. durable housing of a permanent nature that protects against extreme climate conditions, sufficient living space, which means not more than three people sharing the same room, easy access to safe water in sufficient amounts at an affordable price, access to adequate sanitation in the form of a private or public shared toilet by a reasonable number of people and security of tenure that prevents forced evictions. Similar views are expressed by World Bank (2008), urban poor are those who live with many deprivations, face daily challenges which may include limited access to employment opportunities and

income, inadequate and insecure housing and services, unhealthy environment, limited or no social protection mechanisms and limited access to adequate health and education opportunities. According to Planning Commission of India (2014), urban poor is defined as a person whose monthly per capita consumption expenditure is Rs. 1407 in urban areas as poverty line. It preferred to use Monthly expenditure of Household of five for the poverty line purpose which came out to be Rs. 7035 in urban areas.

Unlike the rest of India, the incidence of poverty in Punjab is historically higher in urban areas than rural areas. The proportion of urban population living below poverty line in Punjab in 1977-78 was 25.6%. Studies claim that in Punjab the urban-rural poverty gap has widened over time. In the mid-sixties only one third of the poor in Punjab lived in urban areas. Since the early nineties almost two thirds of the poor in the state are urban dwellers. According to Below Poverty Line (BPL) Survey of Amritsar city a total of 16,655 households i.e. 95,200 persons constituting 9% of city population fall in BPL category. (CDP 2006) It is an interesting feature of urbanization in Punjab that incidence of urban poverty is higher than the rural poverty. It is believed that in India there is a higher incidence of poverty in rural areas and in urban areas poverty is largely a spillover of the rural poverty.

In Punjab the spillover thesis does not hold good. (Singh and Teotia, 2013) Further, it has been observed that incidence of rural poverty has always been lower than the urban poverty. As a result, the incidence of rural poverty in Punjab has now reached almost a negligible magnitude (Singh and Teotia, 2013). The present scenario exhibits that urban poverty is more severe as compared to rural poverty in Punjab at present According to the Planning Commission, during the year 2009-10 there were 18.4 lacks persons constituting 18.1% in urban areas living below poverty line in Punjab. (Govt. of India 2012) In Punjab ratio of urban poverty and number of urban poor has increased. It has been a trend in India to manage the definitions of poverty by the Govt. and its agencies in a way so that the number of urban poor comes out to be lesser than the actual prevailing figures. So it can be said with fair amount of conformity that the actual number of urban poor might be much more than the Govt. official statistics. Terms such as Lower Income Groups and Economically Weaker Sections are used to discuss poverty with cut-off points. Govt. of Punjab has framed "Housing for all Scheme" in 2015 to benefit the poor slum dweller. According to this policy EWS means household having an annual income from all sources up to Rs. 3, 00,001 whereas LIG means household having an annual income from all sources between Rs. 3, 00,001 up to Rs. 6, 00, 000. (Government of Punjab, 2015).

Lack of income does not mean poverty though it is a symptom of poverty. Poverty means the lack of ability to accumulate wealth and assets such as a house. As the poor struggle to make both ends meet due to lack of ability to accumulate wealth, the poor obviously needs to pick food first as it is a means of survival, followed by cloth which is a social need. Hence, basic requirement for a house is pushed back. Still officially unrecognized basic human needs such as education, medicine in case of illness may obstruct in the realisation of owning a livable house and having access to all civic amenities still seems to be a far cry for most of the poor in a developing country like India. Thus the urban poor, caught in the vicious circle of poverty and in the absence of access to serviced land, high land value due to speculation, and access to housing finance resorts to self-help housing on un-serviced land where all civic amenities are either scarce or absent in totality. Many people squat upon public or private land. Thus this economic phenomenon has caused the economically weaker section of the society to live in slums in poor quality of environment. Present piece of work concentrates on the status of quantity of supply of developed land by public planning agencies i.e. Municipal Corporation of Amritsar, Amritsar

Development Authority, Town and Country Planning Department to urban poor in Amritsar and the status of consequent slums.

## II. ROLE OF PUBLIC PLANNING AGENCIES IN PROVIDING DEVELOPED LAND FOR HOUSING THE URBAN POOR IN AMRITSAR

### A. Municipal Corporation Amritsar

**Table 1:** displays that the city has witnessed a good record of town planning schemes, there are about 67 town planning schemes developed in the city which contributes an area of 1,743.70 Acres. All these schemes are residential in nature. The first town planning scheme became operational in 1940 and operated till 1992. These schemes are mainly located in North, North-Eastern and South-Eastern parts of the city due to existence of work areas and better connectivity with other parts of the city. Town planning schemes are applicable to areas lying within Municipal Corporation limits. But these schemes lack in serving the urban poor as when these schemes were implemented there was no provision for the allocation of developed land to the economically weaker sections of the society.

### B. Amritsar Improvement Trust

Amritsar Improvement Trust has undertaken 69 development schemes covering an area of about 3,000.55 Acres. The formulation development schemes started with establishment of Amritsar Improvement Trust in 1951. These schemes are operational till date. The Amritsar Improvement Trust's development schemes were mainly planned in the Northern, North-Eastern and South-Eastern parts of the City. Development schemes are formulated under the Punjab Improvement Trust Act, 1922. Out of total 69 schemes only 5 schemes have made a provision for the urban poor. These schemes are Gwal Mandi, Mall Mandi, C-Block Ranjit Avenue, New Amritsar and Green Avenue. These schemes constitute an area of 42.58 Acres having the plot size varying from 50 to 100 square yards. Thus out of the total residential area developed by Amritsar Improvement Trust just 1.42% is being planned for the urban poor reflecting the under-performance of Improvement Trust Amritsar for fulfilling the goal of "Housing for All".

### C. Amritsar Development Authority

About 423.38 acres of Land within Municipal Corporation limits is developed under 20 Amritsar Development Authority approved residential schemes. These schemes are mainly located in the North-Eastern parts of the city. Among these 20 schemes 4 schemes contribute for housing the urban poor.

These schemes have an area of 24.23 Acres which constitutes about 5.72 of the total planned area by ADA. However, as per, procedure each scheme needs to reserve 5% of its total developed land for the EWS housing. But it's not implemented on the ground as there is no check on the development by the authority.

#### *D. Town and Country Planning Department*

However, about 31 residential schemes were implemented under the local approval of District Town Planner, Town and Country Planning Department, Punjab which covered an area of 256.13 Acres. The gross area of these schemes is permitted up to 10 Acres. These residential schemes are mainly developed in Northern, North-Eastern, North-Western and South-Eastern Parts of Amritsar. These schemes came into existence during 2005-2007 with a pre-requisite that such colonies will have a provision to reserve 5% of its gross area for EWS housing as per the procedure laid out for the approval of such colonies by the Govt. of Punjab. Though all the approval plans might have marked, legally required i.e. 5 % area reserved for the EWS, by doing so plans got the approval yet when it got to construction, the plots reserved were either kept unconstructed as incidental open spaces or were never

constructed or at the worst were occupied by the upper income groups. This only highlights the inherent non-existence of the monitoring system of the approved plans.

#### *E. Optimum Utilisation of Vacant Govt. Land Schemes (OUVGL)*

This policy aims to generate additional financial resources for the state for infrastructure development projects by commercial exploitation of vacant govt. land. The optimization of land is viewed only in financial perspective by ignoring the EWS's need for land for housing. Same land could have been devoted for the construction of EWS housing as well.

It is evident that all the public agencies have supplied just 6.85% of the total developed land for housing the urban poor in Amritsar. In a way poor has not been included in the planning process.

This eviction from formal land market has forced the poor to resort to informal land supply market where self-help housing without provision of basic physical infrastructure comes to the fore for the rescue of the EWS from hostile land speculation, gentrification and political apathy.

**Table 1: Existing Residential Schemes and Share of Urban Poor (Within MC).**

S. No.	Categories	Number of Schemes	Period	Area ( Acres)	Share of Urban Poor	
					Area ( Acres)	Percentage of Total Area of Schemes
1.	T.P. Schemes	67	1940-1992	1,743.70	-	-
2.	Development Schemes	69	1951-2006	3,000.55	40.87	1.36
3.	ADA Residential Schemes	20	1976-2009	423.38	23.26	5.49
4.	TCPD Schemes	31	2005-2007	256.13	-	-
5.	OUVGL Schemes	3	1998-2006	-	-	-
<b>Total</b>	Planned Area	206	-	5,423	64.13	6.85

*Source: Municipal Town Planner Office; Amritsar Improvement Trust; Amritsar Development Authority; STP Office*

### **III. SLUMS OF AMRITSAR**

Municipal Corporation of Amritsar as a competent authority identifies slums within the city. Municipal Corporation, Amritsar identified a few slum as per the guidelines of the Punjab Slum Areas (Improvement and Clearance) Act, 1961. According to this Act, an area can be declared as slum if MC finds that settlement is unfit in any respect for human habitation due to dilapidation overcrowding faulty arrangements and design of buildings, narrowness or faulty arrangement of streets, lack of ventilation, lights or sanitation facilities or any combination of these factors, detrimental to safety, health or morals.

For determining whether a building is unfit for human habitation, the MC follows the status of its repairs, stability, freedom from damp, natural light and air, water supply, drainage and sanitary conveniences, facilities for storage, preparation and cooking of food and for the disposal of waste water. Thus the building shall be deemed to be unfit as aforesaid if and only if it is so far defective in one or more of the said matters that it is not reasonably suitable for occupation in that conditions.(Punjab ,1961:2-3) At present there are 63 notified slums in Amritsar. The then Municipal Committee of Amritsar identified only 19 areas as slums in 1976.

Whereas, “ It should not be taken for granted that except these 19 areas there were no slums in Amritsar; there were many more areas which could be declared as slum because of many reasons. Even according to the present official definition, the entire walled city or areas which were developed before 1947 could fall in the category of slums” (Sandhu, 1989). The MCA declared 4 areas in Chheharata in 1984, 21 areas in 1986-1987 as slums. In 1987 Commissioner MCA declared 9 areas as slums.

Besides these slums, there are 29 villages on the outer fringes of the MCA boundary which can also be declared as slums on the basis of objective criteria, but the corporation has not declared or notified any area as slum in the last 30 years. Although there were 158 unauthorized colonies in October 2003 as per records of MC and many other areas have developed in the city without any planning which can also be classified as slums. There were 446 unauthorised colonies in the city (The Tribune, 2013). So there are definitely more slums in Amritsar than quoted by MC Amritsar that too as per the definition of the term slum strictly according to the definition considered by the Municipal Corporation Amritsar i.e. the Punjab Slum Areas (Improvement and Clearance Act, 1961).

#### A. Demographic Profile of Slums

Slums though are an integral part of every city but information about slums in Amritsar is neither up to date nor is reliable. Table 2: shows that during the period 1981- 2011, number of slum dwellers in Amritsar has increased from 32,632 to 3, 32,274. Hence, an increase of ten times has been observed in slum population. Slum population constituted 29.33 percent of total population as per Census 2011. But Draft Master Plan 2010 mentioned that slum population was 4,07,428 persons living in 63 slum Abadis in 2009, as per a survey conducted by MC Amritsar which constitute 36.82 of the total population but the actual figure might be even bigger. Besides these notified slums, there are many villages (29 as stated above) on the periphery of the city. In addition, there were 446 unauthorized colonies wherein even bare minimum civic amenities are absent. Thus it can be firmly stated that the number/percentage of slum dwellers may be even more than 36.82% or 4, 07,428. This speaks volumes of fast deteriorating quality of life and acute shortage of quality housing and allied supporting basic infrastructure in many residential areas of the city.

**Table 2: Growth of City and Slum Population in Amritsar.**

Years	City population	Slum population	Per cent to City population	Growth Rate	
				City Population(Lacks)	Slum Population(Lacks)
1981	5,89,299	32,632	5.53	NA	NA
1991	7,08,835	1,23,000	17.35	20.3	27.69
2001	9,66,862	2,29,603	23.74	36.4	86.7
2009*	11,06,344*	4,07,428*	36.82	14.4	77.4
2011	11,3,2719	3,32,274	29.33	13.22	55.0

*Source: Census of India 2001, 2011, \*Draft Master Plan, Amritsar 2010*

**Note:** Slum population in year 2009 was 407428 as per MCA.

#### B. Spatial Distribution of Slums in Amritsar

At present, 63 notified slums exist in the city occupying total area of 5.8 Sq.kms, constituting 4.26 percent of the area of the city (as per the national urban information scheme for indicators produced by Municipal Corporation, Amritsar). The slum population which constitutes more than one third of the city population has been accommodated in 4.26 percent of the city area which means that gross density in slums of the city is 70,246 persons Sq.km. whereas gross Density of the city is 7,971 persons /sq.km. Hence, density of slums in Amritsar is almost 9 times greater than gross density of the city.

Amritsar city can be divided in two broad areas i.e. city on the southern side of main railway line and Grand Trunk Road (GTR) and city on northern side of main

railway line or GTR. The former part of the city mainly consists of walled city and its surrounding areas and latter part of the city mainly consists of areas which were developed before 1947(colonial development) and after 1947 (Post colonial development). Looking at the spatial distribution of slums, majority of slums are located within the walled city and in the southern part of city in close vicinity of the walled city, Amritsar. Concentration of slums on the southern part was largely on account of haphazard and unplanned development in the area besides absence of any major development scheme taken up by the Improvement Trust or Municipal Corporation. There is concentration of slums in Chhehratta (erstwhile Municipal Committee which now is a part of Amritsar MC Limit) and on Majitha Road.

On the other hand Northern side of the city is better placed due to lesser number of slums. This is due to the fact that majority of development schemes and better quality of development took place in northern part of the city.

*C. Classification of Slums According to population Size*

A look at the **Table 3:** reveals that the size of population of slums vary from 3, 92 to 19,000 persons. It indicates that one third of the slums are small sized, little less than one half are of medium size and only one fifth of the slums are of large size. Major slum population is concentrated in medium and large size slums.

**Table 3: Classification of Slums according to Population Size.**

Size of Slum(Population)	Number	Percentage
Less than 5000 ( Small size)	21	32.7
5000-9999 (Medium size)	30	47
10000 or more( Large size)	13	20.3

*Source: Municipal Corporation, Amritsar*

Table 4: displays that only 11 percent (9.5 and 1.5 put together) of the slums are developed on public land owned by MCA which are primarily located in the southern parts of the city whereas 89 percent of the slums in the city got developed on the private land wherein some cases the land has been either purchased from land owner or has been encroached. It is a usual trend that most of the slums come up on the land but in case of Amritsar it is otherwise. If people living in slums own the land where they live in then it is an

easier case for development as MCA needs to provide basic civic amenities to make the urban slum pockets liveable.

**Table 4: Ownership of land under Slums in Amritsar.**

Sr. No.	Ownership of Slum Land	No. of Slums	Percent Age
1.	Public(MCA)	6	9.5
2.	Private	56	89
3.	Other	1	1.5
4.	<b>Total</b>	<b>63</b>	<b>100</b>

*Source: Municipal Corporation-Amritsar, 2009*

In the Table 5: basic services and amenities have been quantified. It is observed that 28.13 percent of the slums do not have access to safe drinking water whereas 31.25 percent of slums do not have access to sewerage network. Inhabitants of many of the houses not having provision of toilet within their premises might be defecating in the open. 76 percent of the slums do not have access to formal electricity system though many of them might be using electricity by illegal means. The slums dwellers of unauthorized colonies end up paying more for water supply and electricity as compared to regularized colonies as they need to follow the informal ways to have access to such formal services illegally (Vinita Yadav, 2011). Moreover, the situation in slums i.e. Bangla Basti, Indira Colony is hazardous as high tension lines pass through the built up area.

**Table 5: Basic Services & Amenities Existing in Slums of Amritsar.**

Basic Services	No. of Slums Having Access to Basic Services	Percent age	Number of slums without basic Services	Percent age	Total
Water Supply	45	71.87	18	28.13	63
Sewerage	43	68.75	20	31.25	63
Electricity	14	24	49	76	63
Education	63	100	-	-	63
Pavement	53	84.38	10	15.62	63
Street Lights	52	82.81	11	17.19	63
Medical	61	97.00	2	3.00	63

*Source: Municipal Corporation, Amritsar-Survey on Slums*

#### IV. CONCLUSIONS

The incidence of urban poverty is more severe in urban Punjab as compared to villages. It is the responsibility of the public planning agencies to ensure adequate supply of developed land to house the urban poor sufficiently.

But Municipal Corporation Amritsar have failed in doing so as the supply of developed land provided to house the poor is just like pinch of salt into the flour. MCA and other planning agencies i.e. Amritsar Improvement Trust, Amritsar Development Authority and Town and Country Planning Department have developed 5,423 acres of land and just supplied 64.13 Acres to the urban poor.

The actual percentage of land successfully secured by the poor might even be lesser which have evicted the economically weaker sections out of the formal housing market and ended up forcing them to have access to self-help housing without the provision of physical infrastructure. As a result more than one thirds of the citizens of Amritsar are living in sub-human conditions in slums, for last 30years MCA has not declared a single slum MCA must update its list of slums as well. The state Govt. and MCA must come up with concrete plans and funding to upgrade the slums and ensure sufficient land supply for the housing in future to ensure good quality of living for its worthy citizens.

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