

Post-Independence Institutional Efforts in Planned Housing Development in Amritsar (Punjab, India)

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Abstract: After food and clothing, housing is the third basic requirement of mankind. The first effort towards institutional housing in India was made through British with establishment of Municipalities and Improvement Trusts. After independence in the year 1947, housing became the responsibility of the government and received third major allocation in the First Five Year Plan by the Central Government of India. The National Housing and Habitat Policy, 1998 emphasized on changing role of government from direct provider to enabler and the private sector is formally invited to participate in housing development. Amritsar is second metropolitan city of Punjab having population of 11.33 lakhs as per 2011 census. The city is facing fast urbanization growth that lead to increased housing demand. The city has different institutions that are working for the provision of housing including Municipal Corporation, Housing Board, Improvement Trust, Departmental Housing and Formal Private Sector Housing but still there exists the housing shortage of 21,504 with inclusion of non-durable structures. The paper aims at working out the contribution made by different institutions towards planned housing development in Amritsar out of total residential development. This paper examines the relationship between total residential development and institutional residential development in Amritsar.

Keywords: Departmental Housing, Development Schemes, Formal Private Housing, Town Planning Schemes

I. INTRODUCTION

Housing is one of the basic requirements of the human being for achieving an adequate standard of living. Housing offers a social status and even financial security to a family than just being a physical shell [1]. In India, during the early landlordism housing was taken-care by the people themselves [2]. The major intervention in housing took place during the British rule in India by the introduction of the concept of Municipalities and Improvement Trusts and the enactment of the Town Planning Laws in 1915. In the post-independence era, housing received lot of attention as the third major allocation was done towards housing in the First Five Year Plan by the Central Government of India. The financial allocation for housing was 34 per cent of the total investment in the economy [3]. Several government departments created housing schemes for their employees such as Central Public Works Department. Several reforms took place in the housing policies at the Centre and State levels changing the role of government from direct provider to an enabler, to create a facilitating environment for private developers to participate in housing development [4], [5].

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As per the Report of the Technical Group on Housing Shortage for the Twelfth Plan Period the estimated housing shortage in urban areas is 18.78 million housing units. However, the existing housing shortfall gets increased by 3 million at 21.87 million units with the inclusion of non-durable houses [6]. In the post-independence era, the government has made various efforts for housing development by establishing different institutes such as HUDCO, National Buildings Organisation (NBO), Central Public Works Department etc. At state level there exist state housing boards, public works departments, etc. Although number of institutes are working for provision of housing in urban areas but still housing shortage in the cities. There emerges a need to look into the contribution made by various institutions towards housing in urban areas.

Amritsar is located in the North-Western part of the country and shares International Boundary with Pakistan. Amritsar is the second most populous city after Ludhiana in the state of Punjab. It got the status of a metropolis (>1m) in 2001 census and accommodate population of 11.33 lakhs as per 2011 census showing fast growth rate of 12.00 per cent in the decade 2001-2011 as compared to 13.73 per cent of the state as a whole in the same decade. This depicts that city is growing at fast rate, which create a pressure on housing sector. The total number of households in Amritsar is 2,37,346 and the total census houses are 2,28,003 indicating a shortage of 9343 in 2011. But if the number of dilapidated census houses, that are 12,161, is added to the existing housing shortage, it increases to 21,504 as per Census of India, 2011.

The paper aims to explore the efforts made by Municipal Corporations, Improvement Trust, State Housing Boards, Town and Country Planning Department, Departmental housing such as police housing, telephone board housing, railway housing etc towards housing provision in Amritsar. The paper also aims at working out the contribution made by different institutions towards planned housing development in Amritsar out of total residential development.

II. EVOLUTION OF INSTITUTIONAL HOUSING IN INDIA

The institutional housing came into being in India under the colonial rule by introducing the Victorian concept of municipality. The first municipality was established in Chennai in 1687, then in Kolkata and Mumbai in 1726 [7]. The municipal governance existed in India since 1687, the major concerns of municipalities were to ensure cleanliness and sanitation in the city and approve new land-subdivision layouts by individuals for the creation of housing.

By 1860s, Municipal Committees added a new regime of municipal record keeping and control over building activity in towns and cities [8]. The enactment of the Bombay Town Planning Act, 1915 was the first town planning legislation in India. This Act has provision for preparation and implementation of Town Planning (T.P) Schemes by the municipalities. Later, this system spread to various states of India and the T.P. Schemes were considered as a major intervention of the government in the housing sector.

The City Improvement Trusts were also established by British in many cities of India under the Improvement in Towns Act of 1850. The reason for coming up of Improvement Trusts was the spread of plague epidemic in Bombay in 1896 due to which the first Improvement Trust was established in Bombay in 1898 and later extended to Agra, Kanpur, Nagpur, Delhi and Kolkata [9]. These Trusts were supposed to take up various town improvement works. The major among them was to deal with poor sanitation conditions and build health standards; to improve the housing standards were trusts were eminent domain to destroy slums and improve living conditions of the poor.

Major institutional development took place in the country during 1950s and 1960s. The Ministry of Works, Housing and Supply (now MHUPA) at the center was established with responsibility for urban poverty, housing, and employment programs. The National Buildings Organisation (NBO) and the Town and Country Planning Organisation (TCPO), under the Ministry of Urban Development were created. Several housing schemes were created with the help of the Central Public Works Central Department for Government Employees; State Housing Boards were introduced to construct houses for allotment to public. Other agencies such as the State Public Works Departments, Post and Telegraph Departments, Police and so on also started creating housing for their employees. So, this was an era of direct government intervention in housing provision in terms of land acquisition, construction, service provision and allotment, all with the finances of the governments alone.

The departmental housing schemes prepared by employers (Public Agencies) for their employees have larger impact on housing stock among the government programs. According to Planning Commission of India (1969–1974) until 1970, about 0.4 million housing units were added through government schemes in urban areas. In the decade 1970–1980, an additional 0.28 million housing units were added in urban areas, of which the major portion was undertaken by the public sector for its employees and some for Economically Weaker Section (EWS) and Lower Income Group (LIG) households. However, during 1980–1985, the share of public sector housing decreased as the total number of houses added through public schemes were about 0.17 million in urban areas, depicting the changing role of the government towards creating a facilitating environment for private sector participation in housing.

During 1970s and 1990s major reforms took place regarding housing development in the country. The 1970s is marked with creation of housing finance institutions such as the Housing and Urban Development Corporation (HUDCO), the Housing Development Finance Corporation (HDFC), and the National Housing Bank (NHB) for channeling investment in housing. The National Housing Bank was established in 1987 and HDFC was set up as private sector entity which targeted mainly Middle Income Group (MIG)

and High Income Groups (HIG). After this several housing finance companies (HFCs), came into being.

In 1988, a major landmark has occurred that changed the course of housing programs in the 1990s by changing the role of government from a direct provider to a facilitator through the enactment of National Housing Policy, 1988. For the first time, housing is considered as an economic activity for augmenting employment of MIG in Draft National Housing Policy, 1990 [10]. National Housing Policy 1994 aimed at “Affordable Housing for All” where government should create an enabling environment by making investments and conditions so that one can get a house instead of directly constructing it [11]. The Housing and Habitat Policy (NHHP) 1998 further emphasized on enhancing and changing the role of the public and private sectors [12]. The National Urban Housing and Habitat Policy (NUHHP) of 2007 deal specifically with urban housing to resolve the challenge of slums and squatters. The Policy also emphasized on participation or partnership [13].

All these reforms paved path for private sector to participate in housing sector and the private sector is formally invited for participation in housing development. The role of government changed from direct provider of housing to a facilitator for private sector.

III. GROWTH PROFILE-AMRITSAR

Amritsar, literally meaning the “Pool of Nectar” is an important religious cum historic city in north of the country and is globally popular for “Golden Temple” and “Jalianwala Bagh”. The city was founded by the fourth Sikh Guru, Guru Ramdas ji, in 1574 and the original settlement was named as “Ram Dass Pura”, later it was known as “Guru Ka Chak” [14]. Amritsar is the second metropolitan city of Punjab State and plays multi-functional roles including that of politico-religious capital.

After independence the city witnessed a sharp increase in population from 1971 onwards. In 1981, population of the city increased to 0.59 million, recording an increase of 0.14 million due to establishment of Amritsar Municipal Corporation in 1976. The city witnessed the growth rate of 30.79 per cent during 1971-81. The disturbance due to terrorism in 1980's led to migration of people from villages to Amritsar city limits leading to an increase in population by about 0.12 million during 1981-91. In 1996, reorganization of Municipal Corporation boundaries led to an exceptional increase in its population growth rate i.e. 41.63 per cent (refer table-I). The city became second metropolitan city of Punjab in 2001. In 2011, Amritsar city accommodated 1.13 million souls and it became the second most populated city of the State. The population grew by about 13 per cent in 2001-11. As per www.indiaonlinepages.com, Amritsar houses 1.26 million persons in 2018. Thus, the population growth of Amritsar city has not been very smooth and steady, the occurrence of different events marked growth strides in the city.

Table-I: Population Growth of Amritsar City (1971-2011)

Year	Total Population (in millions)	Growth Rate (Percentage)
1971	0.45	
1981	0.59	+30.79
1991	0.71	+19.16
2001	1.00	+41.63
2011	1.13	+12.83
2018*	1.26	+11.50

Source: Census of India 1971,1981, 1991, 2001 and 2011

*www.indiaonlinepages.com

The occupied residential houses in the city have grown by 13.74 per cent in the decade 1981-1991 whereas the growth in number of households within Amritsar city has been recorded at 19.78 per cent. Further, in the decade 1991-2001 the growth rate of residential houses is observed about 47.68 per cent whereas the number of households have shown the growth of 41.79 per cent during the same period. In 2001-2011 the growth rate of occupied residential houses is observed at 33.81 per cent and number of households has shown a growth of 30.61 per cent in the same decade (refer table-II). Thus, it is observed that the growth rate of residential houses is in proportion to the percentage growth of households. Therefore, the city is catering the increasing housing demand of population.

Table-II: Number of Households and Occupied Residential Houses in Amritsar

Year	Number of Households (in millions)	Percentage Growth of Households	Occupied Residential Houses (million)	Growth rate of Residential Houses	Household Size
1981	0.11	-	0.99	-	5.6
1991	0.13	19.78	1.15	13.74	5.6
2001	0.18	41.79	1.70	47.68	5.6
2011	0.24	30.61	2.27	33.81	5.6

Source: Census of India, 1981, 1991, 2001 and 2011

IV. PLANNED HOUSING IN AMRITSAR

Amritsar has its roots in medieval era and has developed in different empires. Hence, their impressions and influences can be seen in its spatial growth. Broadly saying, Amritsar has grown in an organic manner with distinct characteristics in its different parts. The Walled City is developed in compact manner with mixed landuses. Outside the Walled City, the city has developed in a planned manner in patches in its northern, north-eastern and north-western directions through the implementation of development schemes, institutional housing schemes and institutional buildings. Overall, the city has developed in multi-nucleus form because institutional and commercial areas are developed in a decentralized manner, which act as nodes for development lacking integration.

In 1947, Amritsar suffered a lot due to India and Pakistan partition that led to the communal riots, damage to the city and the migration of population from Pakistan. In Post-Independence era i.e. 1947-1995, various redevelopment schemes were undertaken by the Amritsar Improvement Trust (established in 1949) for the refugees and to check the damaged areas of the city. Modern spatial planning principles with wider straight roads/streets and regular sized plots were followed in these areas. New residential areas started developing outside the walled city through the development schemes of Improvement Trust.

The planned residential housing schemes were undertaken mostly by the public sector agencies such as Amritsar Improvement Trust, Municipal Corporation and Housing Board through development schemes, T.P. Schemes and Housing Board colonies. Different institutional housing schemes such as police housing, railway colonies, power colony, custom colony, canal colony etc developed to accommodate the government employees. But these planned residential areas developed in patches lacking comprehensiveness as efforts made by different departments were in isolation.

In 1995-2019, with the changed national housing policy, the role of government has changed from direct provider to a facilitator by encouraging the private sector to formally participate in housing development. The Punjab Urban Planning and Development Authority (PUDA) was established in 1995 for bringing about the planned residential development in urban areas of the Punjab State. The Punjab Apartment and Property Regulation Act (PAPRA), 1995 identified the role of private sector and formally invited it to participate in the process of development. The Formal Private Sector Housing (FPSH) has contributed about 91 colonies (774.25 hectare) since its inception.

In case of Amritsar, most of the new residential areas developed under both public as well as private sector are concentrated at the periphery of the city along the major transportation routes. Thus, the fast expansion of the city has led to conversion of agricultural land into urban development which is speculative in nature. The development has been scanty and sporadic.

Amritsar had a blend of both planned and unplanned residential development. The planned residential schemes are contributed by both public and private sector.

V. CHANGE IN RESIDENTIAL LANDUSE OF AMRITSAR CITY

The impact of population growth on spatial development of the city is clearly visible in the growth of areas under all land uses. The total developed area of the city has increased from 3095 hectares in 1971 to 8334 hectares in 2010 which shows that the size of city has become more than double (2.69) over the past four decades. About 2400 hectares of land got developed in two decades i.e. from 1971 to 1991, which further increased by about 2800 hectares in next two decades i.e. from 1991 till 2018. Fig. 1 shows the spatial distribution of different landuses in the city. It is observed that city is expanding in the north and north-east direction. Since 1971, the area of the city has increased has almost 3 times.



The nature of city is dominantly residential which is near about 53 per cent of the total area. The development in the Amritsar is taking place in the northern and eastern direction with concentration of planned colonies like Global City, Impact Green, Impact Enclave, Holy City, Swiss City, New Amritsar etc. Area under residential use has increased drastically, from 1309.17 hectares in 1971 to 4434.75 hectares in 2011, indicating the extent of sprawl of the city.

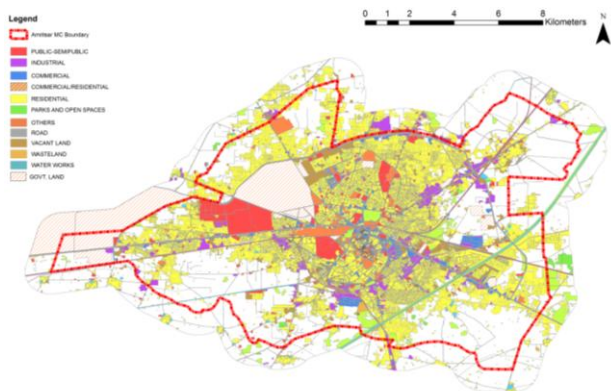


Fig. 1: Existing Landuse Map of Amritsar, 2019

Fig. 2 depicts the percentage of residential area in the city in different decades. It can be observed that a residential area in the city has grown three times from 1971 to 2018. The residential landuse constitutes a major share in the total developed land of the city in 2011 which is about 53.16 per cent. It is further observed that over the past four decades the area under residential use has been growing at an incremental pace. This residential development is taking place in both planned as well as unplanned manner in the city. Amritsar had spread in all directions with mixed land use development but the western part of the city lacks economic activities due to presence of international border.

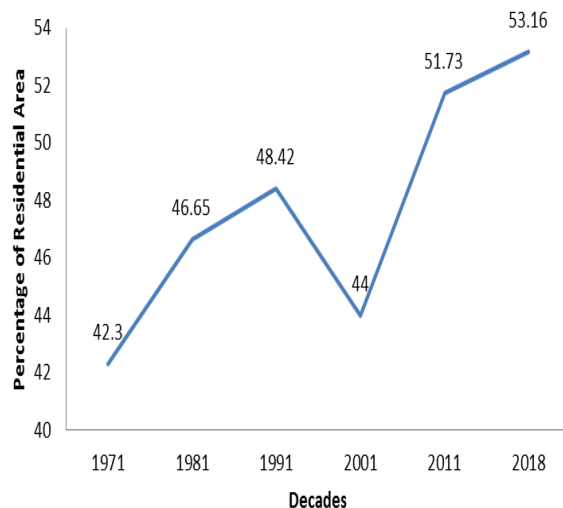


Fig. 2: Percentage of Residential Area in Amritsar City (1971-2018)

Table-III shows the public sector housing existing in Amritsar. It is clear from the table that about 2751.48 hectare land is developed for planned housing under different schemes of the local bodies and Housing Board. Other than public agencies formal private sector housing (FPSH) is also developed in the city by the private developers.

Table-III: Planned Housing in Amritsar

S.No.	Name of Scheme	Size Variation of Scheme (Hectares)	Number of Schemes	Area (hectares)	Percentage of the total area developed
1.	T.P. Schemes	0.50-64	67	717.48	26.08
2.	Development Schemes	0.43-136	26	1049.75	38.15
3.	Housing Colony	20-40.45	2	60.45	2.20
4.	Departmental Housing	0.02-27.38	10	110.41	4.01
5.	OUVGL Schemes	0.24-14.4	3	37.19	1.35
6.	FPSH	1.38-60.58	91	776.20	28.21
Total			199	2751.48	100.00

Source: Municipal Corporation Amritsar; Amritsar Improvement Trust; Amritsar Development Authority; Irrigation Department; Police Department; Saromni Gurdawara Parbandak Committee; Railways Department & Public Works Department



A. Town Planning (T.P.) Schemes

In Amritsar, 86 T.P. Schemes were prepared out of which 67 schemes got implemented [14]. These schemes were prepared under the Municipal Act, 1911 and the Municipal Corporation Act, 1976. Later, with the enactment of Punjab Regional and Town Planning and Development Act, 1995 (Amended in 2006) the provision for preparation and implementation of T.P. Schemes is covered under Town Planning Department. The most recent Town Planning scheme was implemented in the year 2001.

The 67 T.P. Schemes developed an area of 717.48 hectares contributing about 26.08 per cent of the area developed under the planned housing. Most of these schemes are distributed in and around the walled city of Amritsar (refer fig. 3). But these schemes are serving the population whose land became a part of scheme. As after laying services and utilities the land is returned to the actual owners. These schemes are planned in plotted form and the plot sizes are varying between 50 sq yards to 500 sq yards.

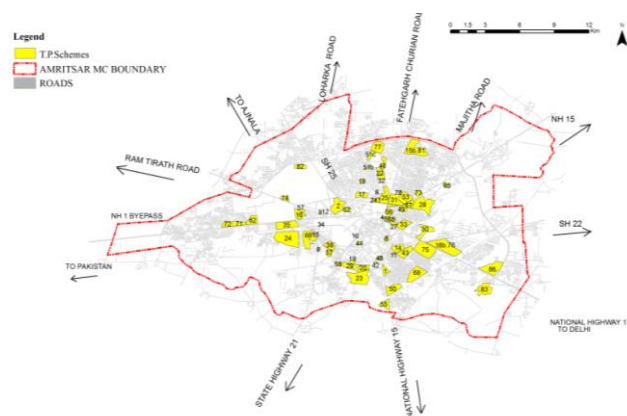


Fig. 3: Location of T.P. Schemes in Amritsar

B. Development Schemes

Amritsar Improvement Trust was established under the Punjab Improvement Trust Act, 1922 in the year 1949. The Trust has developed an area of 1049.75 hectares through 26 development schemes contributing about 38.15 per cent of the total area developed under planned housing. These colonies are located in the north and north – east direction of the city. Thus, the trust dominated in the planned residential area developed. These development schemes are located outside the walled city with concentration of schemes in north and east direction of the city. These schemes take care of all sections of society by providing plot sizes ranging from 50 sq yards to more than 500 sq yards. Majority of the schemes developed by the trust are having plotted development. The few schemes having flatted development are namely Ranjit Avenue Block B, Development scheme of 340 acres, Mall Mandi Scheme, Guru Teg Bahadur Nagar and Bhai Gurdass Ji Nagar.

C. Housing Board Colonies

There are 2 colonies developed by the Housing Board namely Green Avenue and Housing Board colony contributing an area of 60.45 hectares (2.20 per cent) of the total planned residential area in the city. These colonies are located in the north direction of the city. The Green Avenue is planned to cater all the income groups and developed in plotted pattern with plot sizes varying from 50 to 500 sq

yards. The Housing Board colony is planned in flatted pattern to cater LIG population.

D. Departmental Housing (D.H.) Schemes

The D.H. Schemes include the residential colonies developed by different government agencies for their employees. In Amritsar, 25 such colonies are constructed by 10 different departments at various locations contributing an area of about 110.41 hectares area, which constitute about 4.01 per cent of the total area developed under public sector housing. Table 5.8 shows the area developed by different departments for housing of their employees. These colonies are distributed in different parts of the city and provide housing in both plotted as well as flatted pattern. The railways, police and power housing/ colonies dominate the area developed under institutional housing.

Table IV: Departmental Housing in Amritsar

S.No.	Details of Schemes	Area (Hectares)	% of the Total Area
1.	Railway Colonies	52.14	47.23
2.	Irrigation Colony	3.28	2.97
3.	PWD Housing	2.57	2.33
4.	Police Housing	23.98	21.72
5.	Income Tax Department Colony	3.94	3.58
6.	Power Colonies	14.66	13.27
7.	SGPC Housing	5.64	5.11
8.	Telephone Exchange Colony	0.10	0.09
9.	Custom Colony	3.89	3.52
10.	Provident Funds Colony	0.21	0.18
Total		110.41	100.00

Source: Railways Department; Irrigation Department; Public Works Department; Police Department; SGPC & Income Tax Department

E. Optimum Utilization of Vacant Government Land (OUVGL) Schemes

The OUVGL schemes developed 37.19 hectares of the area which constitutes 1.35 per cent of the total area developed by private sector. The area under these schemes varies from 0.24 to 14.4 hectares, as government policy aims at generation of additional financial resources for the state government for infrastructure development projects by commercial exploitation of government land. The policy does not contain guidelines related to F.A.R to be allowed on the site, no detail about zoning as well as the optimization of land is viewed only in financial terms, the spatial aspect is generally ignored. No consideration is given to the expansion of the area such as area under government



institutes can also be used under OUVGL schemes.

F. Formal Private Sector Housing (FPSH) Colonies

Other than the government authorities there are private developers providing housing in the city. The formal private sector colonies include the colonies approved by Punjab Urban Planning and Development Authority (PUDA) which are planned under Punjab Apartment and Property Regulation Act (PAPRA), 1995. The first FPSH colony came up in the year 2001 and till date. 91 colonies have been developed by formal private sector. These colonies contribute about 776.20 hectares land that constitutes 28.21 per cent of the total planned residential area. The area of these colonies varies from 1.38 hectare to 60.58 hectares. These colonies are located at the outskirts of the city along the major roads that include Jalandhar-Amritsar highway, Airport road, Fatehgarh Churiyan road and Majitha road.

Out of 91 colonies developed under FPSH, 52 colonies (57.14 per cent) are located within the M.C. limits of the city. These colonies contribute an area of 356.75 hectares that constitute 45.96 per cent of the total area developed by FPSH. The colonies named Heritage Khunj, D & R Enclave, Green Acres, Oasis City, Golden City, Blue City, Cambridge city, Thakurji Estate, Varindavan Estate, SG Enclave, SG Green, Kashmir Garden, Celebration Galleria, Global City, Haven City, Dream City, Golden Avenue and Madhuban Estate are located outside the municipal limits of the city. These residential projects together constitute an area of 419.45 hectares (54.04 per cent). This implies that the city is expanding towards the periphery along major roads with concentration of colonies in North-West and South-East direction. These colonies are mainly serving the MIG and HIG sections of the society as the plot sizes provided in these colonies varies from 150 sq yards to above 500 sq yards.

VI. CONCLUSIONS

The introduction of liberalization policies by government provided a boom to urban population in the city. There was an increase of about 0.29 million persons during 1991-2001 in the city, the highest increment since the origin of the city. The city became second metropolitan city of Punjab in 2000. In 2011, Amritsar city had the population of 1.13 million and it is the second largest city in the State. The dominance of residential area is observed in the landuse distribution of Amritsar. These residential areas are developed in both planned and unplanned manner marking the contribution made by the public as well as private sector in Amritsar. The number of households has shown a growth of 41.79 per cent during the same period and from decade 2001-2011 the growth of occupied residential houses can be observed at 33.81 per cent. The number of households showed a growth of 30.61 per cent in the same decade. Thus, the city is catering the increasing demand for housing. The pattern of housing is studied to mark the contribution made by public and private sector in the residential development of the city. It is observed that Amritsar Improvement Trust contributed about 38.15 per cent of the total planned residential area through Development Schemes. Nearly 26.08 per cent of the total planned housing is developed by Municipal Corporation through T.P. Schemes. The other public sectors including Housing Board,

Departmental Housing and OUVGL Schemes have contributed 2.20 per cent, 4.01 per cent and 1.35 per cent of the total area respectively. A large variation in size of schemes is observed as there does not exist any lower limit for scheme in public sector. These schemes are located in the north and north-east direction of the city. Further the details of FPSH contributed 28.21 per cent of the total planned residential area. Out of which 12.97 per cent of the planned are falls under the M.C. and the rest 15.24 per cent falls outside the M.C. Limits. These colonies are developed at the outskirts of the city along the major roads. Majority of the colonies are concentrated along the Airport road and Amritsar-Jalandhar Highway as these are acting as major nodes for development of city. Thus, city has witnessed a development largely governed by planned housing. Since, with the change in role of Government role for developer to enable it becomes important to study the role of FPS in the residential development of the city.

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