

Access to land by the urban poor in Amritsar City, India; Grim Realities and Blurred Hopes

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“..A precondition for subsisting in an urban environment is access to the use of urban land to build a house to put up a hut, or at least to find a temporary space for sleeping, eating and defecating...from this point of view access to urban land becomes the most basic human need in an urban area...”

(Evers, 1984,p.481)¹

Prelude

One of the most significant constraints faced by the governments in the cities of the developing countries has been the failure to ensure adequate supply of affordable serviced land in appropriate locations to meet low income housing needs. The pressure on land is immense as more population moves to urban areas and the city expands to eat away agricultural lands, the inadequate and inequitable supply of serviced land, acts as one of the most significant bottlenecks for housing delivery systems to provide and cope with the need in the urban centers of developing countries. The mismatch between demand and supply, spiraling land prices and the speculative nature of the land markets in cities of the developing world, have made it impossible for the poor to afford legal access to residential land, regardless of how minimal their land needs may be. “Land for housing the poor is thus becoming an insurmountable obstacle in the housing struggle facing the growing cities while the housing actions of many governments continue to focus on technical, financial and administrative aspects of the housing problem, failing to act decisively on land issues or deliberately avoiding or evading them wherever possible” (Angel, *et.al*, 1983, p.1).

Commenting on the increasing housing crisis in developing countries, Erguden (2001) estimates that in the next two decades about 35 million units need to be constructed annually to accommodate newly formed households and replacement of inadequate units in urban areas, which means about 96,000 housing units need to be completed daily in urban areas of the third world. However with the inability of the land markets to cope with this nature of demand, it seems highly unlikely that such massive delivery could ever take place. Therefore the constraint that is playing a crucial role in accelerating the housing crisis is access to land. “Thus the issue is not about house construction, nor even the provision of services but about obtaining land” (Devas, 1997, p.83).

It has since long been recognized that the formal land markets have been unsuccessful in reaching down market to offer affordable land to the poor (UNCHS, 1996, Berner, 2000, Angel, *et.al*, 1983). In the contemporary times of globalised economy and free reining market forces, with widening income gaps and escalating land prices, land markets and formal land development processes tend to serve only those who can afford, leaving the poor to obtain land in the informal markets. There is no doubt that the poor fulfill an essential role in the urban economies of the third world cities and recognizing the fact that slums and squatter settlements are an integral part of the cities of the developing world, it becomes a matter of imperative significance that alternative ways and means are devised to make affordable land a reality for the lower income groups. Access to land and security of land tenure is thus of immense importance in creating inclusive cities that cater to the needs of all its inhabitants whether rich or poor.

¹ As quoted in Berner, 2000.

The study seeks to argue that both the formal and the informal land delivery systems are increasingly alienating the poor from seeking access to affordable land and as such there is a need to remove impediments in the current systems of land supply and explore viable alternatives that could work to the advantage of the poor.

Land for housing the poor; a brief review

In order to provide a backdrop to the argument, the following writeup seeks to form a critique of the conventional systems of land supply, i.e., the formal and the informal mechanisms and their response to land for the lower income groups.

It is not that the governments have been oblivious of the situation concerning the housing crisis with regard to the urban poor. Policies to deal with land and housing have been formulated by the governments, which besides reflecting the approaches followed were obviously also influenced by the dominant orthodoxies² and theoretical debates of the particular time periods. Beginning with the approach of direct interventions to augment land and housing supply for the urban poor, several developing countries undertook large-scale land acquisition and housing construction programmes³ (Fekade, 2000). In terms of land, peripheral locations, imposition of higher standards for plot sizes and the subsequent high cost of highly standardized construction proved the conventional wisdom wrong, rendering the public programs inaccessible to the target groups (Berner, 2000, UNCHS, 1996, Fekade, 2000). Citing the example of India, Singh (1992) states that land acquisitions and awarding compensations lower than the market rates led to many court cases by landowners, which led to further delays and price increases⁴.

Failure of the conventional public housing programs and realization of their costliness and ineffectiveness led to the governments adopting the sites and the services approach, firmly supported by institutions such as the World Bank during the 1970s (Pugh, 2001). However despite their initial appeal these programs did not really achieve their objectives, suffering from some of the weaknesses of the former conventional approaches such as poor locations, still higher standard of plots and again the inability of the target groups to afford them (Hardoy and Satterthwaite, 1989, Harms, 1992). And though in situ slum/squatter upgradation has been applied widely because it demonstrates further cost reduction in terms of no need to acquire new lands and offers the option of upgrading with minimum financial strain upon cash strapped governments, but yet it has been criticized as inappropriate responses by researches such as Burgess⁵ (1992), being subject to the forces of commercialization and gentrification processes.

According to UNCHS (1996), government adopted policies have actually contributed to land shortages rather than its availability. These policies have emphasized the control and regulation of land use rather than supporting and facilitating the supply and development of land to ensure that demand is met quickly and cheaply (ibid). Besides strong feudal interests in land especially by those who enjoy a political clout do not let urban land reform policies to become operational. For e.g., attempt at socializing urban land in India through the Urban Land Ceiling and Regulation Act, 1976 was thwarted by vested interests and ultimately it had to be repealed by the Central Government in 1999.

It is evident that state policies land and housing the poor both conventional and non conventional failed to make a dent in the shelter conditions of the poor. The neo- liberalist

² Such as Modernization Theory, Basic Needs and Redistribution with Growth and the Neo-liberal paradigms.

³ Also known as the conventional housing policies undertaken during the 1950s and the 1960s.

⁴ Singh (1992) mentions that because of acquisition problems and financial resource scarcity of the Government authority incase of Delhi, all resettlement schemes as planned could not be completed. So only 20% of the target population could be settled till 1977.

⁵ Burgess (1992) argues that the poor either did not get access to the sites and services projects or were often expelled from them by middle classes after project completion.

ideologies of minimal state interventions and liberalized markets providing for everyone including the poor proved to be counter productive as the economic hardships imposed due to structural adjustment (UNCHS, 2001, Burgess, *et.al*, 1997) pushed more people towards poverty thus further alienating them from the formal markets. The failure of the state and the markets to deliver left the poor fulfilling their land and shelter needs from the informal markets. So whether it was the modernist period or the current neo-liberal economic paradigms, the fact remains that the informal markets have provided indispensable and significant support to the low income groups by providing flexible options to access land in the cities of the developing world. Many researchers (Berner, 2000, Kombe and Kriebich, 2000, UNCHS, 1996, Kironde, 2000) have pointed out the efficiencies of the informal land markets and their ability to deliver according to the economic capacities of the poor. The formal land markets have been criticized as being highly rigid and inflexible, land supply being constrained by bureaucratic hassles, lengthy procedures, inappropriate structures, incompetent cadastral systems, inappropriate land use regulations and adjudication processes and inequitable or poorly developed valuation and tax systems (*ibid*).

However even the informal land markets do not seem to possess the capability to continue delivering affordable land to the poor in the future. The fact becoming more obvious is that in the prevailing era of neo-liberalist market oriented forces, the informal supply mechanisms are being subject to increasing pressures of commercialization. In the contemporary times the market economies of the third world have transformed land into a product or a commodity that can be freely bought and sold. In this context it is being realized that increasing commercialization of land and recognition of its profit generating characteristic, is causing speculations even in the informal land markets, where the poor are gradually being replaced by the middle income groups as prospective land seekers (Baross, 1983, UNCHS, 1996, Payne, 1989). As this leads to increasing prices and competition within the informal markets, the poor will find it difficult to afford land or housing even in the informal markets.

The failings of the formal sector and the doubts about the capability of the informal land markets to deliver, brings to fore the need to carry out a deliberate introspection into the land supply mechanisms and ensure that the operations work to the advantage of all the groups that constitute the city of the developing world.

The scenario in Amritsar city in context of the growing land problems in Urban India

Practically all the cities in India are beset with inadequate supply of serviced land to a greater or lesser extent. Given the existing structure of urban incomes and patterns of land ownership, the urban land markets at best caters to the need of upper and middle-income groups. Infact the All India Debt and Investment Survey (2001) provides information on distribution of land assets in different categories and indicates that the share of the lowest asset group (with income between Rs 1000 to 5000 per month) consists of 32% of total households, the share of land asset worth was only 0.06 % whereas that of the highest asset group (income between Rs 50000 to 500000+ per month) though 21 %, the share of land assets worth was 97 %. These figures though based upon a random survey are clear indicators of the lopsided and monopolized land market operations in the Indian context. Ironically the housing policy and the slum policy that clearly spell out the need to provide affordable land and secure tenure to the lower income groups. For instance, The National Slum Policy 2001 advocates granting of affordable land and secure tenure to the lower income groups. It further states that “the proliferation of slums and informal settlements can be obviated by ensuring continuous supply of services and semi serviced land suitable for high density occupation by lower income groups”. Also the National Housing and Habitat Policy 1998, recognizing land as the most critical housing input and paving way for exploring viable alternatives, in its section 5.7 pertaining to slum and upgradation states that, “ Land sharing and land pooling arrangements will be resorted to in order to facilitate development of land and improvement

of basic amenities in slums.” However the fact remains that other than some isolated piecemeal implementation of alternative approaches to cater to the land needs of the lower income groups in the country, the Housing and the slum policy have not been implemented in true spirit.

The case of **Amritsar city** is no different from the general scene prevailing in the country and the developing world at large. Amritsar, the epitome of the Sikh religion and the home of the Golden temple, the holiest place of the Sikh religion in the world, is one of the prominent Cities of India. Located in Punjab State in India, it is a 27 Kilometres from the international border with Pakistan. Amritsar is the second largest City in Punjab and plays a multifunctional role including that of the political capital, being the centrestage of the Sikh religion. The City is located in a depression, covers an area of 104 sq kms. With its population growing rapidly, the city has emerged as a metropolis, crossing the one million mark (as per Census of India, 2001). With almost 30% of its population living in such sub-standard settlements with unstable and low levels of income⁶, Amritsar stands only next to Ludhiana City in Punjab in terms of the slum population.

Table-I *Total slum population to City population*

Year	City population	Slum population	% slum to city population
1981	589299	32632	5.53
1991	708835	123000	17.35
2001	1011327	307109	30.00

Source ; Compiled from Census of India and Municipal Corporation records.

Currently, 63 encroachments have been notified by the Municipal Corporation of Amritsar City. The total area under notified slums is 1101 acres. Though a small effort (by way of implementing various welfare packages by the local authority) has been made by providing basic infrastructure in these locations, yet nothing has been done to regularize/ provide secure land tenure to the slum dwellers, in the absence of which these people are not willing to invest on shelter upgradation as the fear of eviction looms large.

Land Delivery Mechanisms

The land delivery systems for the purpose of residential development in the city can be categorized broadly into the following types.

Formal Public sector operations

Formal Private sector operations

Informal Sector operations: up market

Informal operations: down market

The residential development in the city is currently undertaken by the formal sector comprises of the Improvement Trust, Punjab Urban Development Authority and the Formal Private sector (licensed builders and colonizers). A majority of the residential area is sold in free market operations in form of plots of varying sizes by both the formal public and private sector with the objective to maximize on profits. The informal operations in the city can be categorized into two parts, i.e, the informal upmarket and the informal down market. The informal upmarket refers to the unlicensed private colonizers who hold and speculate land usually in the city fringe. These operators either acquire land from the farmers or the farmers themselves turn informal land developers and subdivide the farm land into plots. None of the plot categories or prices tally to the needs of the lowest sections of the society. So excluded

⁶ Per capita monthly income of Rs 388.15 for the state of Punjab is taken as the economic indicator of the urban poverty line as per the new official methodology approved by the planning commission of India (1999-2000). Using this figure the household income of poverty stricken households works out to be Rs 2329/month , taking six as the average number of members per household.

from these three sectors of land market operations the only sector that is catering to the land needs of the lowest sections is the informal downmarket.

The informal downmarket in the city refers to the slum lords, individuals(usually encroachers on private /public lands) who have by the virtue of their stay in the area for a long period of time, acquired the unwritten rights to trade and make land transactions in these areas. Further more nearly 70%⁷ of the population of the city is living in unplanned areas where invariably land was obtained through informal means. This thus suggests that the thriving informal land markets are very much a response to the failings of the formal sector to ensure speedy and regular supply of land at affordable prices. Land subdivisions are a very prominent feature of the informal market indicating the flexibility of the market and its ability to mould itself to ground realities. Consequently the poor sections of the society have no option but to seek land in informal land markets⁸ or encroach on government/private lands.

However the point that is arguable is that even the informal land markets are not providing lowest income categories (Rs 2329/month). Little wonder that this segment of population is encroaching upon whatever vacant (usually public) land available in the city and its periphery, areas along the railway track, road reservations, along the drain, etc exposed to subhuman living conditions. Initial analysis of the slum improvement programmes launched in the city indicate that a combination of the UBSP(urban basic services programme) and the EIUSS(environment improvement and upgradation of slums scheme) has been applied in notified slum locations. However these programmes do not include land /shelter consolidation programmes but focus on provision of basic infrastructure.

However a component to this effect has been made in the provision of formal sector operations to cater to the existing and future residential needs for the EWS. As per the Improvement trust regulations for developing residential areas,5-10% of the site must be designated for the EWS⁹ category. As far as the Private (formal) developers are concerned, The Punjab Apartment and Property Regulation Act 1995 (section 143) states that the promoter(developer) shall when the area of the colony is 40 acres or more, reserve upto 10% of the area under residential flats and plots for being sold /leased to such persons belonging to the EWS sections of the society. Therefore as far as the state level regulations are concerned, the above mentioned legislation provides a legal support and mechanism to cater to land for housing the EWS. But on ground this is actually not happening and what is happening is not realistic as it ignores the affordability profile of the target groups as will be evident in the follow up writeup.

Inorder to be able to make a judgement of this, the first step was to carry out a survey of the physical and economic profile of three selected slum locations in the city and a random sample (20%) survey was conducted the highlights of which are as follows. The Aangarh slum pocket comprises of 4.02 acres and is an encroachment on government land. The population is 4000. Bangla Basti comprises of 5 acres and has a population of 5100. Chungi Number- 2 is spread over 1.5 acres and has a population of 1600. While Aangarh is an encroachment on Government land and Bangla Basti on privately owned land later sold to EWS people from Bengal, Chungi Number- 2 is an encroachment on railway reservation area.

⁷ This figure is based upon the compilation of residential sites developed by the formal sector and informal sector. This however does not consider those localities that were illegal but were regularized later on by the government, given the fact that the origin was of informal nature.

⁸ These are in form of unauthorized and unserviced residential sites marketed by unlicensed colonizers usually in the periphery of the city. Currently there are 158 such colonies in the city. Survey in two such localities by the researcher revealed that these colonies are inhabited by the middle and the lower middle income groups and not the weakest sections which justifies the fact that the poor are getting alienated even from the informal land markets.

⁹ Abbreviated form of Economically Weaker Sections.

Table-II *Plot size*

Plot category (square yards)	Aangarh	Bangla Basti	Chungi Number2
	Households(%)		
Below 20sqyds	57	54	61
20-25sqyds	39	44	39
25-30	3	2	-
30&above	1	-	-

Maximum number of households live in below 20 sqyd plots indicating the general size of the plots that the EWS sections occupy and also matching with their affordability capabilities as given below.

Table-III *Ownership status*

	Aangarh	Bangla Basti	Chungi Number-2
	Households(%)		
Encroachment	42	1	73
Purchase from landowner	-	51	-
Purchase from slum lords	17	20	10
Purchase from relatives/friends/others	11	9	9
Inheritance	16	8	2
Rental	14	11	6

While a majority of Households in both Aangarh and Chungi Number-2 claim to be owners by the virtue of their long stay in the location as encroachers, a majority in Bangla Basti are owners by the virtue of purchase from the original landowner. Plot subdivisions (incase of purchase from relatives/friends) and gentrification processes(incase of purchase from slum lords) are evident in all three locations.

Table-IV *Purchase Price*

Category(those who paid for the land)	Aangarh	Bangla Basti	Chungi Number 2
Below 500Rs/sq yd	71	76	97
Rs 500-1000	17	12	3
Above 1000	12	12	-

Only transactions made since 2001 has been considered

As the table reveals most of the land was bought below Rs 500/sqyd and only a handful transactions occurred in the Rs 500-1000 category. This information states two facts firstly the affordability of a majority of Households is below Rs 500/sqyd and secondly the transactions in the Rs500-1000 category and above Rs 1000 indicate gentrification processes in these low income areas where those who can afford can buy, the others are and will be pushed out. The survey revealed that the shelter conditions and income of these respondents was better then their counterparts in other categories.

Table-V *Current purchase capacity (Plot size)*

	Aangarh	Bangle Basti	Chungi Number-2
No paying capacity	20	22	31
Below 20sqyds	58	60	65
20-25	20	17	4
25&above	2	1	-

A majority of the respondents fall in the category of upto 20 sqyds indicating their affordability levels for lower plot sizes assuming that this was available to them at a price of Rs 500/sqyd and below. This size also conforms to the plot sizes being provided for the EWS sections in larger cities like Delhi fall between 12 to 22 sqyds¹⁰.

Table-VI *Monthly Income level*

(in Rupees)	Aangarh	Bangla Basti	Chungi Number2
Below 1000	2	3	6
1000-1500	10	7	21
1500-2000	49	40	40
2000-2500	34	39	32
2500-3000	3	9	1
Above 3000	2	2	-

Most of the respondents fall in the earning group below the Rs 2000-2500 category indicating that a majority of the EWS section earns income maximum upto Rs 2500/month.

Based upon the analysis of the above given data it can be stated that the EWS sections are earning incomes below 2500 Rs/month falling by and large within the limit specified by the state planning commission. A majority of them live in plot sizes under 20 sqyd and expressed ability to pay for plot sizes under 20 sqyd at an assumed rate of Rs 500/sqyd given their current level of income and expenditure. The respondents in all the three locations were also asked a question whether they were aware of the Government EWS shelter schemes to which 97% replied that they had no awareness whatsoever and 3% who expressed awareness said that they could not apply for the same due to high cost of the plots.



View of Chungi Number-2

The values of Rs 1000/sqyd and above in these low income informal areas also reveal that gradually the forces of commercialization are making inroads into these areas as well and alienation of those who cannot afford is going on even in these very low income settlements. In the absence of affordability levels to acquire a piece of land in these settlements as well as general land scarcity the poor usually the newly arrived immigrants camp on road, rail reservations around the city. Such encroachments as the Chungi Number-2 which has existed for 50 years now comprise of both permanent and transitory low income households.

The Public sector operations and EWS Housing

With the above analysis as a backdrop, two areas developed by the Amritsar Improvement Trust with specified EWS housing component were surveyed to see whether the beneficiaries were the actual target groups and also if the cost components was within reach of these groups as was meant to be. The revelations stand in sharp contrast.

The New Amritsar Scheme- This scheme was developed and is being implemented by the improvement trust since 2001. Out of a total of 340 acres of land, residential land of 27 acres is set aside for EWS plots constituting 8% of the total.

¹⁰ These pertain to some of the low income housing projects implemented by the Delhi Development Authority.

Table-VII***Plot categories and pricing***

Plot category (sqyd)	Price/sqyd(in rupees)	Total price(in Rupees)
50	1250	62500
75	1650	123750
100	1800	180000

Incase of the Malmandi scheme the total area is 209 acres out of which EWS housing is assigned 36 acres amounting to 17% of the total area. Only plot sizes of 100 sqyds are designated for EWS housing and priced at Rs 1800/sqyd amounting to a total of Rs180000 (\$3830).

As per the modus operandi of the improvement trust, applications are invited for the allotment of the plots in leading newspapers. It was found that for both these schemes the applications were approximately 10 times the number of the plots indicating two things firstly housing demand and secondly the speculative demand wherein people invest in real estate to reap a tidy profit through resale of the plots. Along with the application an earnest money of Rs 10,000 is also deposited. After the draw of lots takes place and allotments are made the rest of the money can be payed either through instalments spread over three years maximum with an interest rates of 10% or the total interest free lumpsum within a stipulated timeframe usually within two months. Housing finance options from Banks such as Oriental Bank, Bank of India etc are available to the allottees.

As far as fixing of the target group for the EWS housing scheme is concerned, it was found that there is no fixed criteria to ensure that the applicants are the actual target groups as delineated by the state planning commission based upon the income category mentioned previously. Infact the applicants are largely from the MIG and lower MIG/LIG categories. A visit to the areas confirm this fact wherein the developed plots did not belong to the EWS families given their standard of living. Coming to the plot size fixation and pricing the information reveals that the lowest plot sizes (varying between 50-100sqyds) are beyond the scope of the EWS sections as also the prices are much beyond what an EWS family could really afford based upon the analysis of the data pertaining to low income locations mentioned earlier.

Therefore the findings indicate that the so called EWS schemes component of the Public sector development bodies do not actually cater to the target group. Infact these bodies are operating very much on commercial lines interms of maximizing gains through sale of plots at higher prices to upper groups and no social aspect is really involved and the beneficiaries are in no way the target groups. So legally the Public sector bodies are designating the appropriate percentage of land to be set aside for EWS housing but things behind the facade are totally different in the absence of further regulations controlling size, price and identifying target groups realistically.

Private (formal)sector operations

Two colonies Garden Enclave and S&G enclave, developed by licensed private colonizers were studied to assess the EWS component. Both these colonies have been approved by the Punjab Urban Development Authority. While Garden enclave was developed in year 2002 and covers an area of 50 acres, S&G enclave was developed in 2004 and comprises of 70 acres of land.



S&G enclave developed by private licensed colonisers

The total area of both the colonies is above 40 acres which means that as per law (Punjab Apartment and property Act-1995) 10% reservation for the EWS plots must be made but in these cases no area is designated for EWS housing.

This means that the approving body, i.e, the PUDA has turned a blind eye towards this legal clause and approved the plans without ensuring this component and this could only be possible with corruption and political pressures directing the events.

Table- VIII *Plot Category and prices*

Size in sqyds	Garden Enclave (Number in %)	Price(per sqyd) ¹¹	S&G enclave (number in%)	Price(per sqyd)
150	-	-	4	3200
175	16	3000	6	3200
200	73	3000	11	3200
225	-	-	7	3200
250	-	-	47	3200
275	19	3000	15	3200
300& above	5	3000	10	3200

Also the above table reveals that the private licensed colonizers are providing larger size plots at inflated costs to maximize on the gains in the absence of any check on sizing and pricing patterns. The question of EWS getting housing through private licensed colonizers is indeed not happening or likely to happen in the city given the current trends of development as is highlighted.

Informal (unauthorized) up market operations

These operations are rife particularly in the periphery of the city with mostly the farmers turning into unlicensed colonizers due to no check by the government authorities and the lax of the periphery control in the city fringe. Two of the locations surveyed are Ranjit Vihar and Devi Nagar both located on the northern periphery of the city.



Informally developed Ranjit Vihar colony

Table-IX *Plot Category*

Size in sqyds	Ranjit Vihar (Number in %)	Devinagar (Number in%)
Below 50	5	14
50-100	10	20
100-150	10	25
150-200	20	21
200-250	20	11
250-300	21	5
300& above	14	4

¹¹ The price refers to the current purchase prices prevailing in the market and not the ones that were fixed when the plots were being sold for first time buyers in these privately developed locations.

The table shows a larger range of plot sizes as compared to the formal sector wherein plot sizes are as flexible as 55 or 65 sq yds depending upon the purchase capacity of the buyer. However the percentage of lower plot sizes (below 50 sqyd) is very small indicating that the buyers in this section are limited and can be classified as LIG and not the EWS as the plot category is still not what the EWS are in position to afford given the price ranges. As compared to the formal sector operations the prices were not fixed on plot sizes but mostly on the location of the plot and speculative prices (varying between 800 to 2500/sqyd) but lower than their counterpart in the other sector which is also the reason why even the upper and middle income groups invest in these informal operations and prefer housing here instead of serviced locations provided by the formal sector. However plot subdivisions were observed in some cases further indicating the flexibility of this market. But the fact remains that by and large this market is catering to the needs of the lower/middle and upper income groups but as far as the households with lowest levels of income are concerned this market is also alienating them.

Conclusions

Based upon the study so conducted some significant conclusions emerge. Firstly the land markets whether in public or private sector are operating on maximum return basis so the element of providing for EWS housing is not really a part of their operations. The plots sizes do not match the size affordability of these groups as also do not conform to the sizes proposed and adopted by housing research and development institutions such as the HUDCO(Housing and Urban Development Corporation) in context of providing housing land to these target groups. Affordability of even the smallest plot size, i.e, 50 sqyds is beyond the reach of the target groups and the schemes do not involve any element of cross subsidization to ensure that the plots could be taken by the target section. There is no mechanism in place to ensure that the applicant for the so called EWS category of plots are the actual target groups failing which these plots are acquired by the higher income earning groups.

Coming to the private sector , the licenced colonizers in the city are not designating the requisite percentage of land as per the law to cater to EWS housing needs and the reason for this is the lax attitude of the enforcers, i.e the Punjab Urban Development Authority which approves plans without ensuring this component. Plans are passed under corruption and political pressures as is evident. The informal market operations in the city continue to be the biggest providers of residential land for households across diverse income strata given the flexibility in terms of the range of sizes and affordability options, but these operations are also very much governed by commercial gains wherein the higher bidder gets the land and as the study indicates such colonies are inhabiting more people from higher and middle income groups as compared to the lower income groups. Also this market is not regulated and despite periphery control regulations specified in the city masterplan, periphery is rife with such operations as farmland get converted to residential colonies.

A lot needs to be done as far as providing residential land to the poor sections in the city is concerned as is realised. In addition to rectifying the flaws in implementation of EWS housing schemes and check on private colonizers, additional regulations need to be framed and applied which can realistically govern the delineation of plot sizes and their allotment to actual target group and in this context the study has tried to highlight the prevailing size and affordability trends amongst the poor of the city. Also social aspect of these projects needs to be substantiated by introducing elements of cross subsidization and other parameters such as interest free finance options for the poor and easy installments so that access to viable land options can become a reality for the EWS households in the city as well.

No doubt that the informal land markets have outperformed the formal land supply systems in creating cheap and ready supply. However based upon the study, there are reasons to believe that informal markets is that in the prevailing era of neoliberalist market oriented forces, the informal supply mechanisms are being subject to increasing pressures of

commercialization. The high prices and inadequate supply in the formal markets is pushing even the higher and middle income groups to seek land in the informal markets. As this leads to increasing prices and competition within the informal markets, the poor are being pushed out and the only option left for them is to squat on dangerous sites. Therefore it becomes imperative for the state to play a role so that markets, both formal and informal do not exclude the poor altogether from access to land.

There is no doubt that the current situation on land supply for housing the poor in Amritsar City and also for that matter other urban centres of India defies easy solutions. However this is no cause for pessimism. The impediments need to be overcome and the practice of innovation and search for optimal solutions must nevertheless continue.

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