

EVALUATION OF HOUSING POLICY IN INDIA: A STUDY OF ASHIANA SCHEME IN PANCHKULA DISTRICT, HARYANA

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Abstract

Housing is the basic necessity of human beings, which has always been taken care by the centre as well as the state governments. A number of schemes have been launched by Government of India for housing development in India such as Indira Awaas Yojana (IAY), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Basic Services for the Urban Poor (BSUP), Integrated Housing and Slum Development Programme (IHSDP) etc. The present study aims at assessing one of the major schemes formulated under IHSDP called Ashiana scheme for BPL category by the Haryana Government in 2010 in the city of Panchkula (Haryana). The objectives of the paper are to examine the nature of public participation in the formulation and implementation of the scheme, to evaluate the parameters of good governance with respect to transparency in the implementation of this scheme, to know about the difficulties faced by the beneficiaries in the procedure of getting flats and to evaluate the extent of citizens' satisfaction with the amenities provided under the scheme. The article is an empirical study based on both primary and secondary data. For the purpose of collecting the primary data, a structured questionnaire was prepared for citizens using simple random sampling. A sample of 100 beneficiaries was taken to study their perceptions. The results of the study indicate that there is high degree of public participation in the formulation and implementation of scheme, lack of transparent methods in the implementation of scheme, a very negligible number of beneficiaries found difficulty in the procedure of

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getting flats and the majority of beneficiaries were satisfied with the amenities provided by the society. Therefore, it is suggested that the administration needs to give maximum publicity to such housing schemes as a measure to reduce poverty from the nation and not as a tool to please their political masters, who use such schemes for getting political mileage, using online portals not on papers but in practice, formation of elected executive body of society along with a separate office for redressal of grievances of residents

Keywords: housing, housing development, housing policies/programmes, beneficiaries

Introduction

There can be no civilized life without proper housing facilities. In General, housing has a vital bearing on the health of the nation and the standard of living of the community. Therefore, there is no doubt that today housing has become fundamental requirement of all the nations in 21st century. Keeping the importance of housing in today's scenario, it has been the first and foremost preference of the Indian Government right from the First Five Year Plan till date. Government has contributed different monetary packages to enhance housing on both, supply and demand margin. Since independence, various policies have been introduced under divergent characters, but the priority extends to be on household for the deprived people. The most important strategies of the household is to focus attempt on development of the residential requirements of commercial employees and commercial centres, low-income groups (LIG) and economically weaker sections (EWS), along with residential policies, requiring a component of grant varying connecting 20 percent to 50 percent. The schemes of households have followed in the favourable expansion in the aggregate household goods, which have expanded from 13.30 million components in 1961 to 78.48 million components in 2011.

The Report of the Technical Group (TG-12) on Assessment of scarcity of housing, the aggregate municipal scarcity of housing in 2012 indicated a reduce from 24.71 Million at the starting of 11th five year Plan as evaluated by 11th five year Plan Technical Group to 18.78 million in the beginning of

the 12th five year Plan as evaluated by TG-12 in the worldwide. It is estimate observing that 96 per cent of this scarcity regards to the economically weaker sections (EWS) and the lower income groups (LIG) of the community. The municipal scarcity of household throughout the 12th Five Year Plan period (2012-2017) may even proceed inferior if the amount of development in household supply keeps on increasing to be intense than the expansion in amount of housing in the 12th Five Year Plan, as noticed in the previous decade. Pretending the market as fixed framework and further protraction of the critical involvement at the central and state level, scarcity of dwelling units may sink (Government of India, State of Housing in India, A Statistical Compendium, 2013).

Objectives of the Study

The present study is an attempt to study the extent and prospects of Housing Policies/programmes in Haryana state of India with a focus on to study the assessment of performance of Ashiana scheme covering a period from 2010 to 2018. The objectives of the study are detailed below:

1. To examine the nature of public participation in the formulation and implementation of the scheme.
2. To evaluate the parameters of good governance with respect to transparency in the implementation of Scheme
3. To assess extent of citizens' satisfaction with the amenities provided under the scheme.

Research Methodology

In the present study, data were collected from both primary and secondary sources. The study was conducted in the Panchkula city. The city of Panchkula has been selected under the study on the basis of the maximum area covered under the scheme. Panchkula is a well- planned city and is one of the major cities of tri-city area of Chandigarh, Panchkula and Mohali. Also, Panchkula have been covered under major urban development programmes like JNNURM and IHSDP under the Government of Haryana. Keeping the importance of the city as commercial and residential centre of Haryana, Panchkula has been taken under the study.

For the purpose of collecting the data from the primary sources, questionnaire for the citizens was prepared. The data were collected on the basis of simple random sampling. A total sample of 100 households was taken from the Panchkula city. The respondents were taken from the residential segment of the city area under the Ashiana Housing Scheme.

For the purpose of collecting data from the secondary sources various books, journals, internet, official documents; newspapers and documents like reports of Government of India, Haryana Government, etc. were referred to. Data collected were analyzed after classification, coding, editing and tabulation by using appropriate statistical tools.

Urban Housing

Food, clothing and shelter are the three basic human needs. The state of housing in a country has a direct impact on the level of public health, the crime rate and on many other social problems of significance. It also has direct impact morale of workers which affects the labour productivity in the economy. Urban housing is a worldwide problem, varying in degrees from country to country. In an underdeveloped country, the success of industrialization depends on the adequate housing in urban areas and in relatively developed countries, raises in the income level of the population results in increasing demand for better dwellings (Kang Chao, 1966).

The Technical Group constituted by the Ministry of Housing and Urban Poverty Alleviation (MHUPA) estimated urban housing shortage in the country at the end of 10th five year plan to be 24.71 million for 66.30 million households. The group further estimated that 88% of this shortage pertains to houses for Economically Weaker Sections (EWS) and another 11% for Lower-Income Groups (LIG). It estimated only 0.04 million shortage for Middle- Income Groups and High-Income Groups (MIG and HIG). The group further estimated during the 11th Five-Year Plan that the total housing requirement in Indian cities (including backlog) by end-2012 will be to the tune of 26.53 million dwelling units for 75.01 million households. In such scenario, a minimum of 30 million additional houses will be required by 2020 (Hari Govinda Rao and Apparao, 2012).

Urban Housing in India

Right to housing has also been recognized under the UN Universal Declaration on Human Rights issued in 1948 as a human right in Article 25, “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection” (United Nations, Universal Declaration of Human Rights, 2015).

According to the 2011 census, the housing stock in urban India stood at 78.48 million for 78.86 million urban households. Though the gap between household and housing stock is narrowing, however, the actual shortage is high mainly due to two reasons i.e. firstly a certain part of the current stock is being dilapidated and secondly people live in congested dwellings which are not safe (Government of India, Census, 2011).

It is estimated that around 600 million people will become part of urban India by 2031 i.e. gigantic 59% growth over 2011. This increasing urban population mounts pressure on existing infrastructure. There is need to keep pace with the growing demand for better infrastructure, if not be ahead of the curve.

The current housing deficit in India stands at 19 million units, which, remains unchecked will double to 38 million units by 2030. 95% of this deficit is around the EWS (Economically Weaker Sections) and LIG (Low Income Group) segments, which technically puts the figure at a staggering 18 million units in this category (approximately). There is also considerable portion of ‘the emerging middle class’ which is also deprived of decent living conditions. The deficit in this category is approximately 4 lakh units, which needs to be addressed to check the explosion of unplanned and unsustainable urbanization. Statistics show that more than 80% of these categories are staying in congested homes (Hari Govinda Rao and Apparao, 2012).

Problems of Housing in India

The unprecedented growth of urban population has brought several of difficulties in the urban areas and cities like inadequate urban infrastructure and housing, the deteriorating urban environment, over-crowding, lowering of cultural values, squatter settlements, problem of low productivity and unemployment and under-employment and many more.

Shelter is one of the fundamental individual requirements that need to be met on a prime concern support. Even after six decades of independence, India is quiet tackling with the developing accommodation issue. Indian cities are facing acute and unprecedented problems of housing due to: rapid population increase (including migration), non-availability of land at an affordable price, inappropriate building standards, by-laws and legislation, urbanization and resource constraint (Chakrabarti, 2001).

The size of the house and in-house basic amenities for quality standard of living like, adequate space, safe drinking water, sanitation, electricity etc. is the other problem of housing. Crowding and unreasonable sharing of available services and filthy environment are the added features of unsafe houses. Another aspect of quality housing is its dwelling structure which should be adequate for living in all weather conditions. In India, the problem of access to proper housing has reached a crisis situation. Rapid population growth, haphazard urbanization, migration from rural to urban areas, dilapidated condition of existing housing stock, lack of in-house basic amenities, absence of competitive land market and breakdown of traditional joint families and resultant growing demand for single family houses are the major reasons for this. Thus, in the Indian context, it is an urgent need to address the growing demand for housing finance.

The poor urban housing and environmental conditions are further aggravated by an acute shortage of fundamental amenities like (i) fulfilling the supply of water, (ii) sewerage and drainage, (iii) garbage disposal and (iv) electricity. Further, within urban settlements the educational, health and recreational facilities and open spaces are deficient quantitatively as well as qualitatively and even those which do exist are highly overcrowded. However, in the metropolitan and large cities, the mass transportation

facilities have not expanded commensurate with the alarming growth in the volume of goods and passenger traffic.

Housing Development in India under Five Year Plan Periods

Five year plans were centralized and integrated national economic programmes which were developed, executed and monitored by the erstwhile Planning Commission. The main focus of these plans was optimum utilization of resources and focused development to make India strong economically. Various steps for providing affordable housing to low income groups, middle income groups and high income groups were taken under various Five Year Plans since 1951 (Dwivedi, 2007). A few of them are:

- Establishment of apartments for weaker sections and Government workers.
- A scheme for presuming credit to Middle Income Group (MIG), with finance contributed by Life Insurance Corporation (LIC).
- Allocations of urban development programme were engaged in Bombay, Madras, and Calcutta and in different nine towns in 1974-1975.
- A supply of Rs. 96 crores has been made for the Integrated Development of Small and Medium Towns (IDSMT) scheme.
- The Housing and Urban Development Corporation (HUDCO) and General Insurance Corporation (GIC) have also undertaken the field of rural household.
- Board of National Capital Region (NCR) has been established under the chairmanship of Minister of Works and Housing.
- The plan launched programs like Jawahar Rozgar Yojana in 1989.
- National Urban Housing and Habitat Policy (NUHHP) were introduced in December, 2007.
- Public Private Partnerships (PPPs) brought to the urban scheme as an agenda.
- Public Private Partnership (PPP) is selected method for structure and performance of infrastructure facilities.
- The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) is administered to deliver better municipal facilities.
- While, the employment opportunities is distributed for the urban deprived, the scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

would remain but would now be executed on a mission mode and would be rechristened as National Urban Livelihood Mission (NULM).

Housing Development in Haryana

The Haryana Housing Board came into existence throughout the year 1971 in execution of the Haryana Housing Board Act (Act No. 20 of 1971). The Act was declared in the remarkable Gazette of 18 May, 1971 in the state Government. The foremost target of the committee is to build residential areas for allocation to the individual in observing with the recommendation developed by the State Government and the advised approach. The significance is to build household for socially and economically weaker sections of the community. At the top extent, there is a committee of associates fixed by the State Government under Section 3 of the Act. Chairman heads the Board and Chief administrator is its chief executive. The committee framework determines completely the scheme content. The committee has layout establishment distributions, plan chamber, and different obligatory materials for supporting out different tasks (Haryana Housing Board Act, 1971). A housing settlement performs as a representatives of alter further especially in a sociological perception. Distant from ancient urban cities and rural villages, the groups of household are no further on social class or caste base. Comparatively, divergent classifications of household are planned on the premise of remuneration extent reference of their caste, religion, sex, religion and creed. Similar, a housing association is in a manner, a minor attainment of the aspiration of independent India of an integration of occupants with an outlook to conduct a perception of possession to the individuals of divergent groups.

The housing settlement established by the board or committee basically have a few hundred households of various classes and completely organized with delivery of metalled roads, water supply, sewerage facilities, drainage system, open spaces or areas, parks and grounds, street lighting, shopping malls, booths and school equipments, etc. Such settlements better opinion which has mainly skilled an untargeted development and has been gap of communal facilities usually in Haryana district. In this manner, a housing settlement acts as a delegate of adapt as assess the life styles of individual

(Government of Haryana, Department of Town and Country Planning, 2012).

Various Acts Relating to Housing Development in Haryana

Development activities in the State of Haryana were undertaken by various agencies of housing development under the provisions of the following Acts:-

- The Faridabad Complex (Regulation and Development) Act, 1971
- The Faridabad Complex (Regulation and Development) Fees Validation Act, 1984
- The Haryana State Industrial and Infrastructure Development Corporation, 1967
- The Housing and Urban Development Corporation, 1970
- The Haryana Housing Board Act, 1971
- The Haryana Development and Regulation of Urban Areas Act, 1975
- The Haryana Urban Development Authority Act, 1977
- The Haryana Apartment Ownership Act, 1983
- The Haryana Industrial Promotion Act, 2005
- The Haryana Special Economic Zone Act, 2005
- The Haryana Lifts and Escalators Act, 2008
- The Haryana Fire Service Act, 2009

These acts were limited in their objectives and scope and dealt with some aspects of town planning and implementation in a piecemeal manner.

Schemes of Housing Development in Haryana

- Scheme under Different types of Buildings, 1979
- Group Housing Scheme, 1983
- Affordable Housing Scheme, 2013
- BPL Scheme for EWS Flats, 2014
- PM Awas Yojana in Haryana Gets Special Task Force, 2015
- HBH Scheme 2016 at Sector-31 Panchkula for Ex- Defence & Para-Military Personnel
- Schemes for Different segments of the society, 2016

- HBH Housing Scheme in Rohtak for Government Employees, Board, Military and Para Military, 2017
- Freehold Residential Schemes in Rohtak and Mahendragarh, 2017 “HUDA Building a Better Future”

Present Study- Ashiana Scheme

With a vision to allocate sanitary living area with basic services to slum dwellers, the Haryana Urban Development Authority (HUDA) launched the ASHIANA Scheme in December 2010 under the Integrated Housing and Slum Dwellers Programme (IHSDP) scheme of the Jawahar Lal Nehru National Urban Renewal Mission (JNNURM) of the Government of India (GOI),

Ministry of Housing and Urban Poverty Alleviation (MHUPA). Under the Ashiana scheme, Haryana Urban Development Authority (HUDA) had been given the authority to build low cost dwelling units in different urban properties for distribution of two-room tenements either on allowance of monthly installments to be paid in 20 years with a rate of interest of seven per cent per annum or on monthly authorize payment based on the eligibility basis decided by the Government. Under the Scheme, the preference was to be given to encroachers of Government/ HUDA land who had approached the courts for regularization of long existing jhuggi/ jhopri colonies and providing of alternative shelter before eviction.

Objectives of Ashiana Scheme

The main objectives of Ashiana Scheme are:

- To increase and improve the supply of reasonably priced housing to low and moderate income groups;
- To establish a sustainable community living;
- To ensuring that each housing scheme has a decent and modern surrounding;
- To lower the cost of the houses while maintaining the quality;
- To make project within the reach of the target groups via simple installments plans; and
- To ensure transparent and fair play.

The main aim of the Ashiana scheme was to construct town jhuggi/ jhopri independent and contribute shelter to the deprived sectors at very cheap amount with the aid of authority.

Category of people covered under the scheme

- The candidate must be a resident of India.
- The candidate should belong to below Poverty Line (BPL) family of Haryana only.
- The applicant household should not personal residence in any district of Haryana, Delhi or Chandigarh either in the name of his/ her wife/ husband or in his/ her name or in the name of his/ her conditional kins includes single small offspring. Although, candidate possessing hereditary household in gaanv or an allowance in rural or urban belongs is allowed to register.
- A qualified individual, his or her partner, or some of his/ her representatives of the family cannot consent additional than single appeal under the Ashiana scheme.
- Any person/ household, his/ her wife/ husband, parents if living with the applicant or applicant is dependent upon his parents, and his/ her representatives includes single small adolescent who had earlier been allotted a house under any scheme of Housing Board or plot by HUDA under EWS/ BPL category shall not be authorized to utilize the interest under the scheme.
- As per notification issued by the Housing Board Haryana memo no. 6/24/2008/2Hg. 25.07.2014 for amendment in the HBH (Allotment, Management and sale of Tenements) Regulation, 1972.
*Economically Weaker Section means a family household having an income upto Rs. 1,00,000/- per annum (or as may be decided by the competent jurisdiction from time to time).

Finances

The total estimated cost of Ashiana scheme is Rs. 364.27 crore fixed by the Chief Administrator, HUDA for the attainment of the purpose of recondition the jhuggi/ jhopri dwellers and desertion of Government property especially

for selection of sites/ flats for slum dwelling units. In this scheme, the state government and district administration would also contribute them with economic aid. The tentative cost of dwelling units would be minor increase or decrease. Subsidy as and when received from the centre would be passed on to the beneficiaries of urban estate concerned.

Organizational Setup

Table 1.1 Members of Ashiana Scheme

1.	Assistant District Commissioner	Chairman
2.	XEN (Executive Engineer) (HUDA concerned)	Member
3.	DFSCs (for verification of ration cards)	Member
4.	Naib Tehsildar (Elections) (for verification of voter cards)	Member
5.	Delhi Development Authority (DDA)/ Assistant District Attorney (ADA) of HUDA (for verification of legal status of applicants in CWPs/ Special Leave Petition (SLPs))	Member
6.	Executive Officer of concerned Municipal Corporation (M.Cs)	Member
7.	Dy. Supdt. of concerned Estate Office, HUDA (for presenting record)	Member
8.	Estate Officer (HUDA concerned)	Member Secy.

Source: *Ashiana Scheme Official Document*

Table 1.2 Features of flat of Ashiana Scheme

a.	Area	Panchkula – 360 Sqft.
b.	Number of Rooms	2
c.	Toilet	1
d.	Kitchen	1

Source: *Ashiana Scheme Official Document*

Implementation of Ashiana Scheme in Haryana

Haryana covers around 9 District Areas under the Ashiana Scheme as under Table 1.3. The major area covered under the scheme falls under Panchkula District.

Table 1.3 Areas covered under Ashiana Scheme

Sr. No.	Name of Urban Estate	Sector No.
1.	Ambala	33,34
2.	Bahadurgarh	5
3.	Faridabad	56,62
4.	Gurugram	47
5.	Jagadhari	17
6.	Karnal	14 (P-II)
7.	Panchkula	20,26 (Pocket A), 26 (Pocket B), 28 & Industrial Area (Phase- I)
8.	Rewari	18
9.	Rohtak	4 (Ext.)

Source: Ashiana Scheme Official Document

State of Haryana: A Profile

Chart1.1 Map of Haryana



Source: Map of Haryana

Haryana, one of the North- West states of the country, had a reward chronicle moving reverse in the Vedic period. The state of Haryana was the apartment of the legendry

Bharata succession, which has specific the honor Bharat to India. The state discovers or indicates in the eminent history of 'Mahabharata'. Kurukshetra, the incident of the history battle between Kaurvas and Pandavas is located in Haryana. The state played a major role in the chronicle of India till the emergence of Delhi as the capital of India. Haryana was the integral part of the erstwhile Punjab Province. On 1st November, 1966, it becomes an independent state under the Punjab Reorganization Act, 1966, and Chandigarh is the capital of the state (Singh, 1994).

The word Hariana takes place in a 1328 A.D. Sanskrit carving deposit in the Delhi Museum, which cite to the Haryana locality as 'The heaven on earth'. Haryana is located in northwest India between 27.37' to 30.35' latitude and between 74.28' to 77.36' longitude and with an altitude between 700 to 3600 ft above ocean level. It is bounded by Uttar Pradesh in the east, Punjab in the west, Himachal Pradesh in the north and Rajasthan in the south. Haryana has an area of 44,212 square kilometer.

Haryana is one of the leading states in the North India. There are 4 divisions which have been sub-divided into 21 Districts, 62 Sub-Divisions, 83 Tehsils, 49 Sub- Tehsils, 126 Bocks, 6841 villages, 154 towns and 74 Municipalities out of the total (21) (Government of Haryana, Economic and Statistical Advisor, Planning Department, 2016).

Table 1.4: District – Wise Area, Population and Households in Haryana

Sr. No.	District	Area in sq. km.	Population	Households
1.	Faridabad	741	1,809,733	358,919
2.	Hisar	3,983	1,743,931	335,608
3.	Bhiwani	4,778	1,634,445	311,380
4.	Gurgaon	1,258	1,514,432	326,428
5.	Karnal	2,520	1,505,324	292,084
6.	Sonipat	2,122	1,450,001	277,726
7.	Jind	2,702	1,334,152	249,736

8.	Sirsa	4,277	1,295,189	246,571
9.	Yamunanagar	1,768	1,214,205	235,423
10.	Panipat	1,268	1,205,437	235,640
11.	Ambala	1,574	1,128,350	224,334
12.	Mewat	1,507	1,089,263	160,280
13.	Kaithal	2,317	1,074,304	204,274
14.	Rohtak	1,745	1,061,204	206,988
15.	Palwal	1,359	1,042,708	171,157
16.	Kurukshetra	1,530	964,655	188,143
17.	Jhajjar	1,834	958,405	185,334
18.	Fatehabad	2,538	942,011	180,637
19.	Mahendragarh	1,899	922,088	171,712
20.	Rewari	1,594	900,332	178,043
21.	Panchkula	898	561,293	117,107

Source: *Statistical Abstracts of Haryana, 2011*

website: [http://esaharyana.gov.in/Data/StateStatisticalAbstract/201011\(English\)/StatisticalAbstract\(2010-11\).pdf](http://esaharyana.gov.in/Data/StateStatisticalAbstract/201011(English)/StatisticalAbstract(2010-11).pdf)

Table 1.5: Provisional Data-Census 2011(Haryana)

Administrative Districts (no)	21
Altitude	29.30' N to 32' N
Average Life Expectancy (years)	67.7
Capital	Chandigarh
Date of Formation	Nov 1, 1966
Decadel population growth rate (%)*	28.43
Geographical area (sq km)	44,212
Languages	Hindi, Punjabi, Urdu
Literacy Rate (%)	75.50

Male (%)	84.10
Female (%)	65.90
Longitude	74' E to 77' E
Neighbors State	Delhi,U.P,Rajasthan,Punjab,H.P, Uttarkhand
Population	2,53,53,081
Population Density(persons per sq. km)	573
Rivers	Yamuna, Ghaggar
Sex Ratio (females per 1,000 males)*	879
Size	44,212 sq km
Total populations (millions)*	25.3
Male population (millions)	13.5
Female population (millions)	11.8

Source: Government of Haryana, website: www.haryana.gov.in

Profile

Panchkula

Panchkula district of Haryana lies between the longitude 76.86" east and latitude 30.69" north, The district derives its name from 'Panch' meaning five and 'kuhls' meaning natural springs which are located in the area. The Panchkula district came into existing with result from 15th August, 1995.

Panchkula is an organized town in Panchkula District, Haryana, India. It is a dependent city of the Union Territory of Chandigarh. The renowned Chandimandir Cantonment Headquarters of the Indian Western Command is situated in Panchkula city. There are five towns in the district named Panchkula, Barwala, Pinjore, Kalka, and Raipur Rani. The Hill station in Haryana called Morni is also in this District. The two satellite cities of Chandigarh are Panchkula and Mohali (Punjab). These three cities are liberally known as Tricity of Chandigarh.

The emergence of the name Panchkula is situated on the five irrigation channels (or kuls as they were called, making it Panch Kul of five channels or canals) that take water from the Ghaggar in the uphill part and spread it

from Nada Sahib to Mansa Devi. The Nada canal has been dissolved by the river and most of the kul's proceed between the cantonments of Chandimandir around Mansa Devi. The canals are attractive instance of group belongings and are conserved by the rural areas. The canals were made by a sovereign in the ancient time, and ensure the form to take water to amount abundant favorable than the river at the same location.

Panchkula Municipal Corporation had a population of 561,293 (Census, 2011); male population was 299,679 and female population was 261,614, SC population was 101,830; male population was 53,868 and female population was 47,962. Effective literacy was 81.88 per cent; male literacy was 87.04 per cent and female literacy was 75.99 per cent. The municipal corporation had a sex ratio of 873 females per 1,000 males. The area of Panchkula was 625 sq. kms (Census of Panchkula District, 2011).

Results of the Study

1) Home Ownership

The Ashiana Housing scheme was implemented in 2010 in the city of Panchkula. After the construction of houses, possession was given in 2011. After possession of houses, a total of 1959 flats were occupied by the beneficiaries in the society.

The respondents were asked about the home ownership. The information given by the respondents have been tabulated in the table 1.7

Table 1.7 Home Ownership

Sr. No.	Type	No. of Respondents
1.	Own House	96 (96.0%)
2.	Rented	04 (4.0%)
	Total	100 (100.0%)

It can be inferred from the Table 1.7 that maximum houses (96.0%) in the Ashiana society are occupied by their owners, while a very few of them (4.0%) are occupied by the tenants.

2) Public Participation in the formulation and implementation of scheme

The respondents were asked about the public participation in the formulation of the scheme. The views are given in chart 1.2.

Chart1.2 Public Participation in the formulation and implementation of scheme

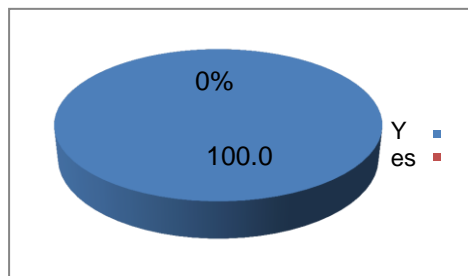


Chart 1.2 shows that large number of the respondents (100.0%) stated that they participated in the formulation of the scheme through their representatives of the encroached colonies.

1) Use of Transparent Methods in allocating flats to beneficiaries

The respondents were asked about the use of transparent methods in allocating flats to beneficiaries. The information given by the respondents have been shown in the chart 1.3.

Chart 1.3: Use of Transparent Methods in allocating flats to beneficiaries

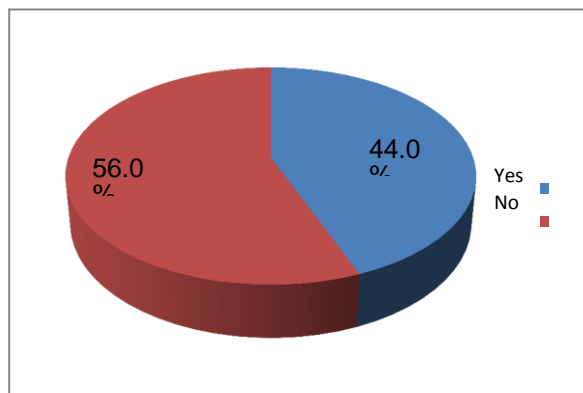


Chart 1.3 shows the responses of beneficiaries regarding following of transparent methods such as publicity of the scheme, open invitation for application, publication of list of selected beneficiaries, etc. to allocate flats to the beneficiaries. Most of them 56.0% stated that no transparent methods were followed, while the rest 44.0% found that transparent methods were followed for allocating flats to them.

i) Reasons for not following transparent methods in allocating flats

Further, they were asked about the reasons for not following transparent methods in allocating flats. The views are given by the respondents have been shown in the Chart 1.3.1

Chart 1.3.1: Reasons for not following transparent methods in allocating flats (n=28)

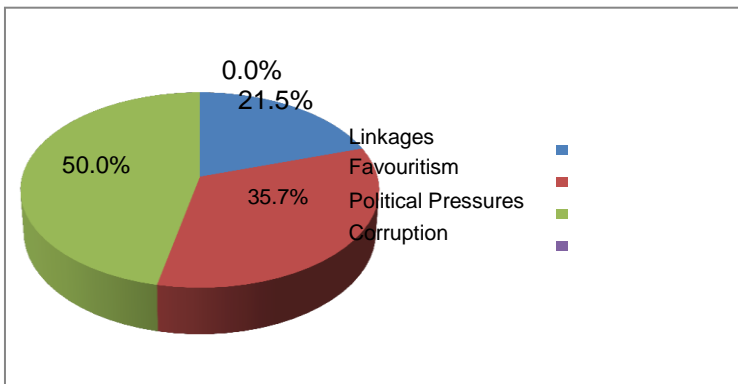


Chart 1.3.1 Out of 28 respondents who found that no transparent methods were followed for allotting the flats, the majority of the officials (50.0%) stated that political pressures were the main reason for not following transparent methods in allocating flats, while few of them (35.7%) sighted the reason of favouritism, and a very few of them (21.50%) sighted the reason of linkages.

3) Difficulties faced by citizens in getting flats

The respondents were asked about the difficulties being faced by them due to the process of getting the flats in the society, which include:

- ❖ Filling up of Online Application form
- ❖ Relevant Documents to be attached- Affidavit, Voter card, Copy of Ration card, Electricity Bill, Telephone Bill, Water Bill, Any others.
- ❖ Submission of Application form
- ❖ Publication of list of selected beneficiaries
- ❖ Online system of payment

The information given by the respondents have been shown in the chart 1.4

Chart 1.4: Difficulties faced by beneficiaries in getting flat

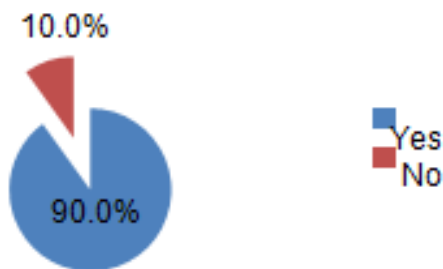


Chart 1.4 shows that the majority of the respondents, respondents (90.0%) stated that no difficulty was faced by them in getting flat, while the rest (10.0%) found some difficulty in it.

i) Types of difficulties faced by the beneficiaries

Further, the respondents were asked about the types of difficulties being faced by them. The views are given in chart 1.4.1.

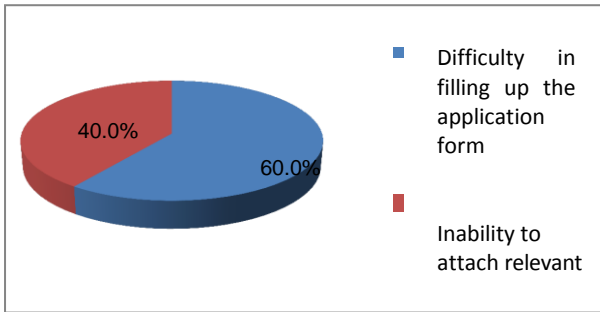


Chart 1.4.1 Out of 05 respondents, who faced difficulties in getting flat, majority (60.0%) found difficulty in filling up the application form due to their inability to understand the language of the form and while a very few of them (40.0%) found difficulty in documents due to inability to attach relevant documents.

4) Extent of satisfaction with the amenities provided by the society

The Ashiana society provides many amenities to the residents of the society such as school, open spaces, parks, commercial area, parking facilities, entertainment, community centres, health facilities and playground, etc. These are essential services which play a vital role in economic and social development of the society. To know the views of the respondents about these amenities, they were asked whether they are satisfied with these amenities or not. The information given by the respondents have been shown in the chart 1.5.

Chart 1.5: Overall satisfaction with the amenities being provided by the society

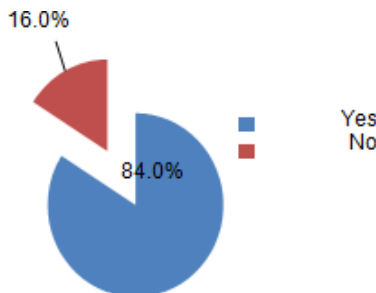


Chart 1.5 shows that the majority of the respondents (84.0%) were satisfied, while a very few of them (16.0%) were not satisfied with the amenities being provided by the society.

Chart 1.5.1: Extent of satisfaction with the Open spaces

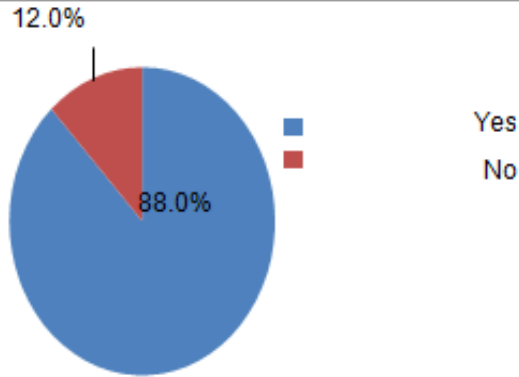


Chart 1.5.1 shows that the majority of the respondents (88.0%) were satisfied, while a few of them (12.0%) were not satisfied with the open space being provided by the society.

Chart 1.5.2: Extent of satisfaction with the Parks

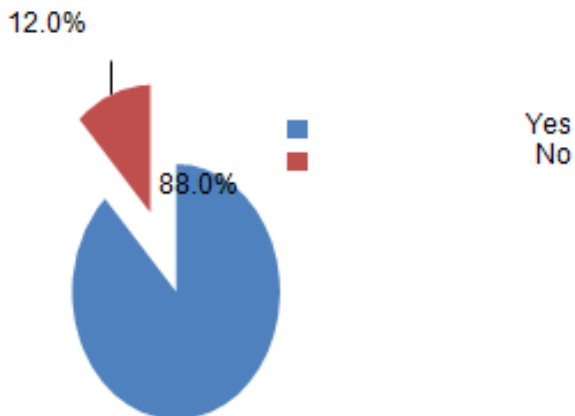


Chart 1.5.2 shows that the majority of the respondents (88.0%) were satisfied, while a few of them (12.0%) were not satisfied with the parks being provided by the society.

Chart 1.5.3: Extent of satisfaction with the Commercial area

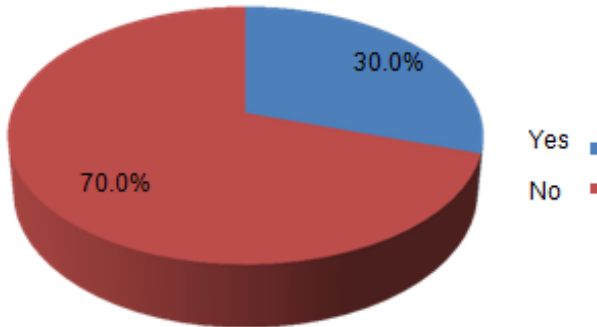


Chart 1.5.3 shows that the majority of the respondents (70.0%) were not satisfied, while a few of them (30.0%) were satisfied with the commercial area being provided by the society.

Chart 1.5.4: Extent of satisfaction with the Parking facilities

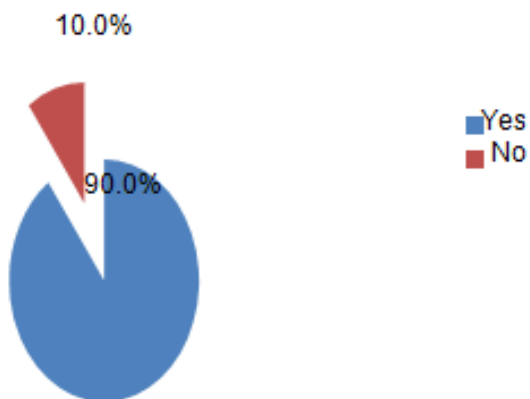


Chart 1.5.4 shows that the majority of the respondents (90.0%) were satisfied, while a few of them (10.0%) were not satisfied with the parking facilities being provided by the society.

Chart 1.5.5 Extent of satisfaction with the Entertainment

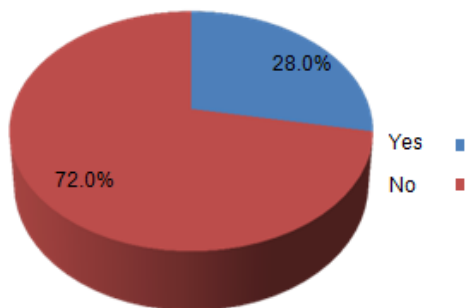


Chart 1.5.5 shows that the majority of the respondents (72.0%) were not satisfied, while a few of them (28.0%) were satisfied with the entertainment being provided by the society.

Chart 1.5.6 Extent of satisfaction with the Community Centres

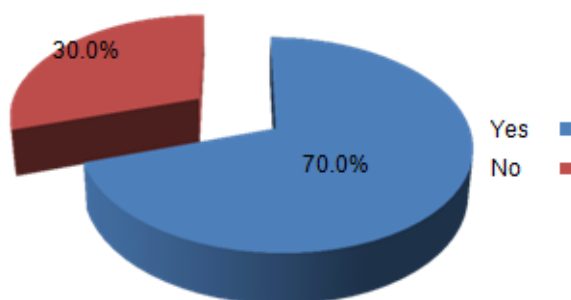


Chart 1.5.6 shows that the majority of the respondents (70.0%) were satisfied, while a few of them (30.0%) were not satisfied with the community centres being provided by the society.

Chart 1.5.7: Extent of satisfaction with the Playground

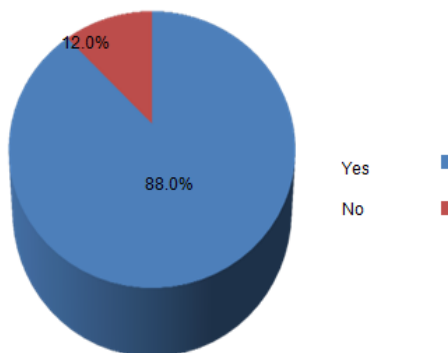


Chart 1.5.7 shows that the majority of the respondents (88.0%) were satisfied, while a few of them (12.0%) were not satisfied with the playground services being provided by the society.

Major Findings

Ashiana scheme was implemented in the city of Panchkula in 2010. After the construction of houses possession was given in 2011. A total number of 1959 flats were occupied by the beneficiaries in the society. It was found that maximum houses in the Ashiana society were occupied by their owners, while two flats were on rental basis. The major findings are as follows:-

1. Public Participation in the formulation and implementation of scheme

It was found that there was high degree of public participation in the formulation and implementation of scheme as representation was given to beneficiaries through their representatives of encroached colonies, who used to participate in the consultations and meetings held with the Ashiana committee members and other government officials.

The representatives actively participated in the formulation of scheme by assisting the society management in the identification of BPL families and in the process of preparation of DPR (Detailed Project Report). After

formulation of the scheme, the representatives helped the management in organising draw of lots event for the selection of beneficiaries and in conducting the biometric survey for the allotment of houses to beneficiaries.

2. Use of Transparent Methods in the implementation of the scheme

Majority of the respondents were of the view that no transparent methods such as publicity of the scheme, open invitation for application, publication of list of selected beneficiaries were followed due to political pressures in allotting flats to the favourites. However, it was found that the much political pressures could not work as the beneficiaries were the persons, who were party in the case (Government of Haryana versus Encroached Colonies).

3. Difficulties being faced by the beneficiaries in getting the flat

Majority of the beneficiaries did not find difficulty in getting flat, a very negligible number of beneficiaries found difficulty in filling up the application form due to their inability to understand the language of the form and to inability to attach relevant documents due to illiteracy and their rural background .

4. Extent of satisfaction of beneficiaries with the amenities

Overall, the majority of beneficiaries are satisfied with the amenities provided by the society. Amenities wise responses indicated that majority of the beneficiaries were found to be satisfied with the amenities such as open spaces, parks, parking facilities, community centre and playground. However, there was some dissatisfaction among few beneficiaries due to the lack of entertainment and absence of commercial area. They were also dissatisfied due to inability of society management to provide certain amenities in society as per their plan document such as school, lifts/ ramps, letter boxes and health club.

Suggestions

1. In order to bring BPL people in the main stream and raising their standard of living, there is a need of such housing schemes, which should ensure transparency in the formulation and implementation of

- schemes using online portals not on papers but in practice also and stringent rules should be framed for non-compliance.
2. The administration needs to give maximum publicity to such housing schemes as a measure to reduce poverty from the nation and above their self-interests, and not as a tool to please their political masters, who use such schemes for getting political mileage.
 3. Due to absence of executive body of the society, the problems of residents are not adequately redressed. Therefore, an elected executive body comprising of the representatives of the society management and residents may be formed, which would help the smooth functioning of the society.
 4. The society management needs to provide the amenities mentioned in the plan such as parking spaces, school, commercial area, lifts/ ramps, health clubs, and letter boxes, etc., which are the basic entitlements of the residents, therefore should not to be ignored.
 5. The society should develop a system of redressal of grievances of residents by setting up an office within the society, which would help the management to perform its functions effectively and efficiently.
 6. Various government portals of Haryana relating to HUDA, housing schemes and Ashiana schemes are functional on record, needs to be revamped so that information can be extracted for research purposes.

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