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HOUSING ISSUES IN URBAN DEVELOPMENT OF PAKISTAN

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ABSTRACT:

Housing occupies the major proportion of urban development in Pakistan. Therefore, the resolution of housing issues is very vital for the proper urban development in Pakistan. Shelter is a basic human need and the urban areas in Pakistan are facing an acute shortage of planned housing stock, especially for the low and middle income groups. Thus, the provision and management of housing for all income groups is the most important task with which the Town Planners are confronted today. In the modern age the provision of shelter has become a complex task involving physical, political, administrative and organizational dimensions. There is an acute shortage of urban housing in Pakistan and this deficit is increasing day by day. In the absence of a proper system of planned and authorized housing development the informal sector builds unauthorized, sub-standard and environmentally hazardous housing usually called as slums or Katchi Abadis. A number of different housing programmes and policies have been tried in this country to cope with the issue of housing shortage and improvement of substandard housing. This paper takes a cognizance of various approaches and programmes initiated by the government at different times since the independence of Pakistan. Although there has been a significant positive change in the housing policies adopted in Pakistan, yet a number of issues remain un-tackled. For example the low income people have been completely marginalized from the planned housing stock in the country. The paper attempts to highlight these issues and presents a way forward to mitigate the housing issues in Pakistan.

KEY WORDS:

Housing Issues, Urban Development, Housing Deficit, Slums, Katchi Abadis, Public Housing, Core Housing, Sites and Services Schemes, Katchi Abadi Improvement Programme, National Housing Policy, Marginalization of Low Income People, Downward Raiding on Low Income Plots, Plot Allocation Criteria, Mitigation of Housing Issues.

INTRODUCTION:

Housing, a basic human need has become a *Cinderella* for the common people of Pakistan. The sky rocketing prices of land and building materials has made it impossible for a low-income or middle income person to obtain a decent house in an urban area. In the past, most of the welfare states in the West assumed the responsibility of providing subsidized housing to the low income communities in their countries. But the fact remains that no government has ever been able to claim that it has 'solved' the low income housing problem completely. The long waiting lists for Council Housing in Great Britain exemplify this point (see e.g. Watson et al, 1973, Groves and Niner, 1984).

In Pakistan, the current population 150 million which is growing at a rate of 2.61 percent per annum. According to 1998 Census, the total housing units in the country are 19.3 million, out of which 67.7 are located in the rural areas and 32.3 percent in the urban areas. There are 39 percent Katcha houses, 40 percent Semi-pucca and 21 percent Pucca houses in the country. According to the National Housing Policy, 2001, there is a housing backlog is 4.3 million units in the country. The annual additional requirement is 570,000 units whereas the annual production is 300,000 units which means a recurring backlog of 270,000 units every year. The average household size is 6.6 persons and occupancy per room is 3.3 persons which shows a high level of housing congestion.

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The meager resources of the Government of Pakistan and the absence of political have left the poor masses to find shelter in the blighted slums and Katchi Abadis. However, the housing policies for the provision of new housing and improvement of existing housing stock have been changing with the passage of time since independence. Let us understand the housing issue first and then take a cognizance of the policies adopted by various governments in Pakistan to tackle with these problems.

THE HOUSING PROBLEM:

Before discussing housing problem let us define the word 'problem' first. The word problem is generally used to denote a difficulty or constraint in the way of doing something. However, in these meanings the word 'problem' is a relative term. For example, a car is a problem for the pedestrians walking along a street (since it is causing accident hazard and pollution for the pedestrians), but it is not a problem for the driver or owner of the car. It rather provides him convenience of movement quickly from one place to another and safeguard against the atrocities of weather. Therefore, we must look for a more practical definition of the word 'problem'. In Town Planning, a problem is defined as follows:

"A problem is defined as the difference between the desired situation and the existing situation. The desired situation is represented by the goals and objectives and the existing situation can be ascertained by conducting surveys or other means of data collection."

Basically, housing problems are of two types:

a) **Quantitative housing problem** i.e. the problem of housing deficit.

b) **Qualitative housing problem** i.e. the problem of deficiency in housing quality.

In simple terms these two types of housing problems can be resolved in two ways as follows:

i) The quantitative problem can be resolved by increasing the housing stock i.e. by developing new housing schemes.

ii) The qualitative housing problem can be resolved by implementing programmes for improvement of existing housing stock i.e. slum or squatter improvement programmes.

THE HOUSING PROGRAMMES IN PAKISTAN:

1. Housing Programmes for The Development Of New Housing:

The following programmes have been implemented in Pakistan for the development of new housing stock to meet the new housing demand:

i) **The Public Housing Programme:** The programme was meant for development of completed houses mainly for low and middle income people. For example, in Lahore, Sodhiwal Quarters, Wahdat Colony, Chouburgi Quarters, New Samanabad Scheme, Shadbagh Scheme etc. were developed for low and middle income people during the 1950's and 1960's. However, the cost of the public housing schemes was so high that only few public housing projects could be completed providing accommodation to a very small section of the society.

ii) **The Core Housing Programme:** The programme consisted of development of core houses having one room only, for low income people. The purpose was to accommodate more people within the limited finances available, since the target group was expected to complete the core

houses allotted to them at their own expenses. The examples are Lahore Township quarters, and Korangi scheme in Karachi etc. The core housing programme also could not succeed to meet the growing demand for housing and it was gradually abandoned.

iii) **The Utility Wall Development Programme**: This programme was implemented in the form of housing schemes called Metrovilles developed in the SITE (The Sind Industrial and Trading Estate) area of Karachi during the 1970's. Under this programme only a T-shape utility wall was provided in each plot so that low income people are served with utility services such as sewerage, water supply, electricity and gas. The underlying purpose was to provide serviced plots with utility connections to more poor people at a very low expenditure and to provide them with freedom to build their houses on self help basis.

iv) **The Sites and Services Programme**: This programme has been the most popular and cost effective programme in the history of housing in Pakistan. Under this programme housing schemes are prepared by both public and private sector organizations which provide developed plots (sites with services laid down along streets in front of plots) to the people and offer the opportunity of developing the houses as per their own affordability and design. The layout of private schemes and the design of individual houses, however, have to be approved by the local development agency (say LDA or KDA). This programme depicts the latest policy of the Government and has been implemented in most of the large urban centers of Pakistan. Let us take a closer look at the procedures adopted for the implementation of this programme in Pakistan.

Procedure for Sites and Services Schemes Development:

The sites and services schemes (Housing Schemes) are developed by public as well as private sectors. However, the procedure of development of these housing schemes is somewhat similar in both cases. The main items of this procedure are given below:

i) Procurement of Khasra Plans for the area to be developed as sites and services scheme. Khasra plans are maps available with the revenue department Patwaris which show the ownership of each acre (or its part) of land.

ii) Declaration of the proposed area for scheme as Control Area by the respective local planning and development agency so that the land owners are restricted from carrying out any development in the area. This is done according to the provisions of the Master Plan of the city, if it exists.

iii) Land Acquisition under the Land Acquisition Act of 1894 on market rates. The land price is determined on the basis of last three years average land prices. The land is then transferred and registered in the name of new owner or planning agency after payment of compensation to the original owners.

iv) Preparation of a Base Map through physical survey of the area. The base map shows all existing buildings, trees and the levels of ground of the proposed site for the housing scheme.

v) Preparation of a Layout Plan for the scheme which is done by professional Town Planners as per technical requirements and standards of the local planning authority (Development authorities or TMA's after the Devolution Plan-2001). This is a detailed plot subdivision scheme showing plots of various sizes, roads, open spaces & parks, shopping centers, schools, dispensaries, graveyard, and sites for other public buildings

vi) The layout plan of the scheme is approved by the local municipal council or development authority responsible for the planning and development of the area. According to the latest regulations for the approval of private housing schemes, the Development Authority or the TMA requires the private developer to submit transfer deed for the transfer of the area under roads, open spaces/ parks and graveyards to the Development Authority or TMA as the case may be; mortgage 20% of saleable area of the scheme or furnish bank guarantee equivalent to the total cost of development works as security for due completion of development works in the name of Development Authority or TMA as the case may be; and transfer 1% of the total scheme area for the public buildings, excluding the area of mosque, to the Development Authority or TMA

vii) Site clearance for layout of roads and services in the scheme area.

viii) Detailed designing and construction of roads and infrastructure services under the supervision of qualified engineers and town planners.

ix) Allotment of plots to the target group people through balloting or some other criteria.

x) Demarcation of plots by the town planners for transferring the possession of plots to the new owners who will arrange construction of houses/ buildings on their respective plots.

2. The Housing Improvement Programmes:

The following programmes have been implemented in Pakistan for the improvement of existing housing stock which had mainly been developed in an unauthorized manner in the form of slums and squatter settlements (Katchi Abadis) in the urban areas of Pakistan:

i) **Slum/ Squatter Clearance Programme:** This programme was most cruel in the sense that it provided for the demolition of slums and Katchi Abadis without providing an alternative shelter to the dwellers.

ii) **Slum/ Squatter Resettlement Programme:** As a result of the agitation from the slum and squatter dwellers who were forcibly evicted from their shelters, the government decided to provide alternative core houses to the people who were asked to shift from slums and squatter settlements.

iii) **On-site Redevelopment and Land Sharing Programme:** This programme was developed (as in the Lines Area Karachi) to resolve the problems of high transport cost and loss of job for family members due to shifting to resettlement areas located on the outskirts of the city. The land sharing programmes can be implemented in those slums which are located on prime land and redevelopment can generate extra finance to subsidize new multi-storied apartments.

iv) **On-site Slum and Squatter Improvement Programme:** This programme is based on the latest policy of the government which involves least disturbance to the socio-economic life of the slum dwellers or squatters. Under this programme infrastructure services such as water supply, sewerage, street pavement and schools and dispensaries are provided in Katchi Abadis and slums. This programme depicts the latest policy of the Government. Therefore, let us discuss the current procedures to control and regularize slums and Katchi Abadis.

The Procedures to Control and Regularize Slums and Katchi Abadis

1. On-site improvement by the provision of necessary infrastructure, such as water supply, drainage, street pavement etc. and the development of public facilities such as schools and dispensaries with the

help of the NGOs in the slum areas and Katchi Abadis is the current policy of the Government. Some of the improvement works were carried out through local councilors and the Members of National Assembly (MNAs).

2. The Cut-off date for Regularization of Katchi Abadis: The first cut-off date announced for the regularization of tenure of Katchi Abadis was 1st January, 1978 which was announced by Gen. Zia-ul-Haq's Martial Law government as a Martial Law Order No.60. However, another cut-off date was announced later by the Junejo government as 23rd March, 1985. However, the Katchi Abadis have continued to grow and new Katchi Abadis have come up since then in many cities of Pakistan.
3. The Katchi Abadis were declared after conducting a physical survey of the area. After that the dwellers are asked to deposit a nominal amount of Rs. 172 per Marla (up to a maximum of 5 Marlas) as a cost of land and Rs.800 per Marla as the development charges to be deposited in 3 months time of the demand notice.
4. The improvement works were usually carried out through contractors who worked for making profit out of these works. These works were heavily subsidized by the government and were supervised by the Engineers working in the local government.
5. Tenure regularization or leasing of the land occupied by the residents was usually carried out after the completion of the improvement works by the Directorate of Katchi Abadis, Punjab.

THE NATIONAL HOUSING POLICIES:

The first National Housing Policy was prepared in 1992 under Pakistan People's Party's government. The Policy presented new innovative ways of improving the existing housing stock and stressed upon self help housing and Katchi Abadi Improvement Programme. A housing backlog of 6.5 million units in the country was shown in this policy. This Policy was revised in 1994 under Pakistan Muslim League (N) government. However, very little part of these policies was actually implemented. The first comprehensive National Housing Policy was developed in 2001. This policy presents an overview of the existing housing issues and provides a comprehensive set of guidelines to tackle with these issues. These guidelines are related to land, finance, credit, capacity building, incentives for home ownership and construction industry, legal backing, master planning, development of new towns, improvement of slums and Katchi Abadis, zoning and building regulations, building materials and construction technology, peoples participation especially women's participation in housing development and institutional framework for development of new housing and improvement of existing housing stock. The National Housing Policy, 2001 has for the first time emphasized the need to consider the housing issues in a comprehensive framework of Master Plans for all urban and rural areas and avoided the risks of consideration of housing issues in isolation. However, even this latest national housing policy has remained in the shelves of the Government offices and is not being implemented in letter and spirit.

THE HOUSING ISSUES:

A. The Issues Relating to New Housing Development:

1. A large gap exists between the cost of houses and the **affordability**, particularly for low income people. Thus it is impossible to build a house in a planned housing scheme by the poor and middle income people.

2. **Downward raiding** of higher income groups takes place on small plots reserved for low income people in the public housing schemes. Since the market price of the plots is higher than the reserved price of plots, the poor (if at all they get an allotment) are tempted to sell their plots to higher income persons. Thus, the low income people are marginalized and the market mechanism forces them to live in slums or Katchi Abadis.

3. According to new housing policy the **public sector has withdrawn from the housing sector,** while the private sector caters for high income and upper middle-income people only. Thus lower middle income & low-income people have no place in the planned housing stock and are forced to live in the unauthorized subdivisions of land.

4. The mosaic of small private housing schemes will result in the **lack of higher order physical and social infrastructure.** It means that no developer bothers to build water treatment plants, trunk sewers, High Schools & Colleges and Hospitals etc.

5. Since **no middle order plan** (a detailed land use and major road layout plan in between the Master Plan and the Housing Schemes) is prepared, the small developers of housing schemes cannot develop a suitable layout plan for their areas and hence the outcome is a very poor neighbourhood planning which suffers from the lack of higher order services.

6. Self help housing potential of low-income people is not being exploited in the construction of new housing or the provision of utility services. Thus, the Sites and Services Schemes have become unaffordable for poor people and they remain dissatisfied even with highly subsidized housing and do not participate in the maintenance of these housing schemes.

7. No effort is made to introduce income generation programmes with new low income housing schemes to eradicate poverty. Thus properly planned low income housing schemes will remain unaffordable for the poor people.

8. The time lag between the procurement/ allotment of plots and the construction of houses is too large. Since the **penalties for delayed construction are small,** the investors and the plot speculators benefit from this situation and the final buyers have to pay a very high price for the plots.

B. The Issues of Slums and Katchi Abadi Improvement Program

1. The slum improvement has generally been ignored in most of the cities of Pakistan, while the Katchi Abadi ImprovementProgramme has followed a paternalistic approach.

2. The Katchi Abadi Improvement Programme is heavily subsidized, particularly in Punjab, and hence it cannot be replicated every where.

3. The Gentrification of Katchi Abadis has been noticed, particularly in Katchi Abadis located on prime land. Thus, the affluent class has tried to marginalize the poor from improved Katchi Abadis also; forcing them to form new Katchi Abadis.

4. There is **no loan facility provided to improve the structure of houses** in Katchi Abadis.

5. Most of the slums and Katchi Abadis have **no proper sewerage system or solid waste management system** (since they were not included in the improvement package). This has resulted in the dirty, filthy and un-healthy environment in Katchi Abadis, causing spread of diseases in these areas.

6. The re-alignment of streets was not done (mostly due to people's own pressure). This has resulted in the poor performance of services such as water supply and the general outlook of the Katchi Abadis did not improve.

7. Since **people's participation or community empowerment was ignored** in the improvement programmes, the residents do not take any interest in the maintenance of the services provided in their areas.

8. Most of the people have reported that the **improvement works carried out by the contractors were defective and sub-standard.** Thus, the physical conditions of many Katchi Abadis became worse than before the implementation of the improvement programme.

9. **The satisfaction level of the residents from the Katchi Abadi Improvement Programme remained moderate to low** in Punjab and their perception of improvement remained poor (Zaidi, S.H.,1990).

10. The **regularization of Katchi Abadis or leasing procedure has been generally slow** causing frustration among the residents. Tenure regularization in private Katchi Abadis is still an unresolved problem and it seems there is no end to it. *
11. No **income generation and poverty alleviation programme** was implemented in the Katchi Abadis. Thus, the real cause of slum or squatter formation was not addressed to in the improvement programme.

12. **No building & development control** was applied in Katchi Abadis after the implementation of the improvement programme to assimilate these areas in the planned development.

THE WAY FORWARD:

A. Recommendations Regarding the New Housing Development:

In order to mitigate the problem of price hike and non-affordability of planned housing stock by the middle and low income groups some new innovative policies will have to be adopted. These may seem to be harsh steps initially, but in order to curb the evil in the bud i.e. to restrict the use of urban land for money making by the land grabbers and investors by using plots of land as collateral for selling and re-selling, it is imperative to apply bold steps as given below:-

1. In order to bridge the gap between affordability and cost of housing for the low and middle income people, a two way approach will have to be adopted. On one side the cost of housing should be reduced by suitably reducing the size of plot and standard of infrastructure in low income blocks of housing schemes while on the other hand people's income should be improved by associating income generation and poverty alleviation programmes with the housing programme.
2. The criteria for allotment of low income plots in public housing scheme should be according to the Khuda-Ki-Basti (KKB) scheme in Hyderabad. It means that only deserving low income and homeless people should be selected for allotment of un-serviced plots and their should be a restriction on the selling of plots for at least ten years. This would serve purpose of avoiding downward raiding on low income plots by higher income groups also.
3. The development works in the low-income housing schemes should be carried out by people themselves on the basis of self-help and community participation as in the case of KKB.
4. The government should put a restriction on owning more than one plot by a person in a city.
5. The plots larger than one Kanal (500 sq. yds.) should not be allowed even in the private housing schemes. The development of farm housing schemes should be banned within 30 Kilometers of the city center.

6. The Master Plans should be prepared for all cities and these plans should clearly earmark areas for development of housing schemes by private sector and the public sector separately.
7. Middle order plans such as Guided Development Plans or Local District Plans should be prepared for different phases of the Master Plans after every 5 years so that proper spaces may be reserved for higher order infrastructure such as main roads, trunk sewers, colleges, and hospitals etc.
8. There should be a very high fine imposed on delayed construction of houses in public as well as private housing schemes to discourage the land mafia and price hike in the housing schemes.
9. The private housing developers should be forced to allocate a certain percentage (say 50%) of small plots for low income people. This will ensure sufficient plots for low income people in the planned housing stock and discourage the irrational price hike in the housing schemes.

10- Soft loans for purchase of plots and house building should be arranged through House Building Finance Corporation (HBFC) and the commercial banks on the pattern of car financing i.e. the house should be owned by the bank or HBFC until the loan is repaid.

B. Recommendations Regarding the Improvement of Slums and Katchi Abadis

In order to control the creation of slums and Katchi Abadis, the government should adopt a pragmatic housing policy which should ensure provision of sufficient planned housing stock for all income groups according to their proportion in the society. The following measures should be taken to regularize and upgrade existing slums and Katchi Abadis so that these areas may be incorporated in the Master Plans of cities: i) The slum improvement programme should be launched on the pattern and scale of the Katchi

Abadi Improvement Programme in all urban areas by the Tehsil/ Town Municipal Administrations (TMA's).

ii) Regularization and of all existing Katchi Abadis should be expedited to avoid frustration of residents and to implement the cut-off date in letter and spirit.

iii) Re-alignment of streets should be done where necessary, using partial surgery technique causing minimum disturbance to the existing houses.

iv) Slum improvement and Katchi Abadi improvement programmes should be prepared by professional Town Planners by involving local communities and in line with the established Town Planning principles.

v) The infrastructure facilities such as sewerage, water supply, drainage, electricity and gas should be provided in the slums and Katchi Abadis using a matching grants technique, by forming Citizen Community Boards (CCB's) in all Union Council areas.

vi) Public facilities such as schools and dispensaries should be provided with the help of private sector and the local NGOs.

vii) Public participation and community empowerment should be ensured in all upgrading programmes at the stage of planning as well as implementation of various improvement projects on the pattern of Orangi Pilot Project (OPP), Sind Katchi Abadi Authority (SKAA) and the Faisalabad Area Upgrading Project (FAUP).

viii) Building and development control should be exercised in the improved slums and Katchi Abadis also.

ix) Proper maintenance of the services provided under the improvement programme should be ensured through self-help and public participation.

x) Income generation and poverty alleviation programmes should be a part of all improvement programmes.

xi) Soft loans facility should be extended to slum and Katchi Abadi dwellers to improve the structure of their houses.

xii) The gentrification of improved Katchi Abadis may be discouraged by imposing a ban on the sale of leased houses for at least ten years.

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