

STEP BY STEP: ENABLING PAKISTAN'S URBAN POOR TO BUILD

Brian Brace Taylor

Any initiative to provide decent durable and affordable shelter for the poor is of undeniable importance in a country such as Pakistan, whose population includes over three million homeless and where one in five families lives below the poverty line. While the numbers of urban poor increase as a result of migration from rural areas, Pakistan, like many other countries, has periodically accommodated floods of refugees from time to time (such as after the independence of Bangladesh). *Katchi abadis*, or illegal slum communities, around major cities like Karachi, Lahore, and Hyderabad, continue to grow at a truly phenomenal rate — faster than any government-sponsored housing programme — and they now account for an estimated 27 per cent of Pakistan's population (1988). Under such circumstances it is not surprising that the unique aspects of Hyderabad's Gulshan-e-Shahbaz pilot project attracts the interest

of those both inside and outside the country who are most concerned about shelter for the poor.

First of all, it is significant that the person responsible for the bold initiative known as Khuda-Ki-Basti ('God's settlement') was an administrator, Mr. Tasneem Siddiqui, then Director General of the Hyderabad Development Authority, rather than an architect or urban designer. Undoubtedly, one of the key aspects of his approach to the problem was his emphasis on the *mechanics* involved in producing shelter affordable by the poor and not on the form of the shelter itself.

Secondly, analysis of the ways and means that the poor themselves obtain shelter has revealed over and over again that the process is an *incremental* one: a piece of land is occupied, then a tent or lean-to structure is put up; and then a more durable nucleus of a dwelling, in mud brick, pisé, stone or wood. The

reason for this is essentially an economic one, i.e. the very poor are unable to save enough money at the outset to purchase land, materials and labour and then proceed to build. Having recognized this reality, Mr. Siddiqui and his team at HDA decided to accept the incremental process and to facilitate such efforts. Hence, the land set aside for the pilot project was only made available to applicants whose revenue could be proved to be less than 1000 Pakistani rupees per annum. This tactic ensured that plots earmarked for individual families were not suddenly bought up by middlemen — often only land-grabbers interested solely in speculating on large tracts of this land — rather than the intended resident (who was

Below: A group of semi-completed dwellings along a street in the Khuda-Ki-Basti neighbourhood will be finished as money becomes available.





required to show his national identity papers).

In addition, the socio-economic analysis of the housing process confirmed that very often the plots were allotted but remained vacant for long periods — particularly when the future inhabitant had not accumulated enough savings to begin construction of a house. Therefore, one of the rules set down by the HDA for Khuda-Ki-Basti was that an allottee had one month in which to present himself on the site, with his family and his possessions, and to occupy his land. Otherwise, the allocation would be cancelled and the plot given to another person. Moreover, once occupied the land cannot be transferred (except through inheritance) i.e. it is unsaleable — thereby eliminating the risk of speculation.

These measures, recognising and attempting to eliminate some of the obstacles which impeded the provision of

sound durable dwellings for the poor, were enhanced by HDA's unconventional regulations on the types of materials to be employed in construction, and the type of house itself. In contrast with Governmental restrictions currently imposed upon potential clients for public housing, the HDA only provides some technical advice on good construction methods but leaves the rest to the home-builder — the *one* condition being that the individual complete the house within a year. As for infrastructure such as roads, water supply and electricity, the HDA realised that sewage disposal was a priority and has undertaken to deal with the sewage problem. Water is provided by means of taps at the end of every lane, and is in plentiful supply. Apart from the costs of setting up these systems, virtually no investment in the project was required from the Hyderabad Development Authority.

Top left: This permanent reception area was created by HDA to accommodate families arriving with household goods before having been allotted a plot.

Top right: People first build a jhuggi, or temporary lean-to structure, for shelter during construction on their new plot.

Above left: The first item to be constructed in the process of incremental housing is this plinth upon which the dwelling will rest.

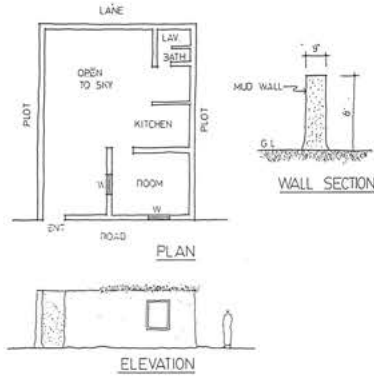
Above right: A typical street in Khuda-Ki-Basti has a line of soak-pits for sanitation along one side. Note the small (elevated) shop located on the right hand side of the street.

Opposite page: Some families have transformed part of their plot by setting up shops and other commercial activities.

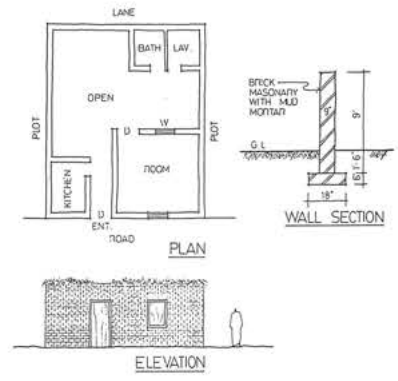




- (i) ROOF DETAIL CARD BOARD & POLYTHENE ROOF
- (ii) BATH ROOM W/C CONNECTED WITH SOAK PIT OUTSIDE
- (iii) FLOORING KUTCHA MUD FLOOR
- (iv) DOORS/WINDOWS NO DOOR/WINDOW ONLY MAIN ENT. STEEL GATE PROVIDE



- (i) ROOF DETAIL MUD ROOF WITH BHOOSA & BAMBOONS
- (ii) BATH ROOM NO W/C ONLY SPACE FOR LAV. CONNECTED WITH SOAK PIT OUTSIDE
- (iii) FLOORING KUTCHA MUD FLOOR
- (iv) DOORS/WINDOWS NO DOORS/WINDOWS SPACE FOR DOORS WINDOWS PROVIDED



- (i) ROOF DETAIL MAT BHOOSA & BAMBOON ON TOP MUD PLASTER
- (ii) BATH ROOMS NO W/C ONLY SPACE FOR LAV. CONNECTED WITH SOAK PIT OUTSIDE
- (iii) FLOORING KUTCHA MUD FLOOR
- (iv) DOORS/WINDOWS WOODEN DOORS / WINDOWS

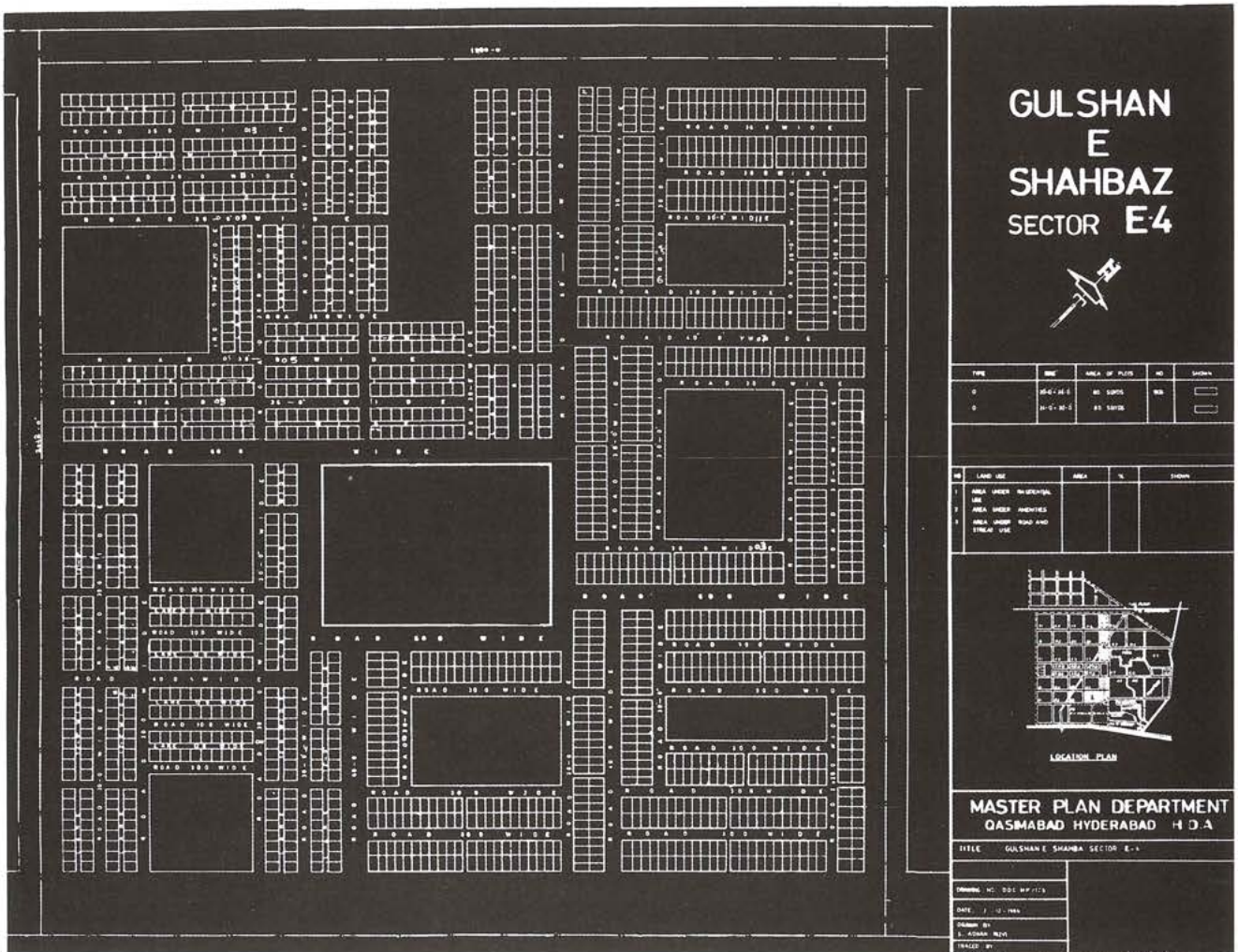
Plan and elevation of cardboard house, costing only 2000 rupees (US\$100), built in Khuda-Ki-Basti. COURTESY OF J. SILAS/AKAA

Plan and elevation of a dwelling made with mud and bamboo at an estimated cost of 2000 rupees.

A Kutcha brick house is shown in plan and elevation; the cost is 8000 rupees (US\$400), as it is more durable and elaborate than the previous examples.

Site plan of the Gulshan-e-Shahbaz pilot housing project near Hyderabad.

Opposite page: A woman applies mud plaster to the wall of the house she is building.



Originally, a first lot of 500 plots of land were made available and the response of those in need was not long in coming: within 16 days of the project's announcement 350 plots were already occupied by as many families. Soon thereafter there were 650 plots occupied and 2700 people living in Khuda-Ki-Basti. Apart from the fact that the procedures and the lack of administrative red-tape have made it easier to acquire a decent, secure shelter and minimum amenities, the community is not isolated: a bus service was created under HDA pressure so that inhabitants could reach Hyderabad city easily and cheaply — and the project is within walking distance of the mills in nearby Kotri.

In practice, the incremental housing approach was fraught with hesitation, false starts and revision, as in any experimental endeavour. Allottees had assured HDA that they would begin construction immediately upon receiving title to their plot; but in fact a survey

found that 50 per cent of them did not have necessary funds to begin, and 50 per cent thought that after building just a plinth (floor slab) they could wait a year to complete the house (while living in *jhuggi*, makeshift shelters). HDA then stopped giving out land titles altogether and revised their instructions. The one-year delay was reduced to three months for building a house; construction had to start immediately and be maintained at a steady pace — if no work was done for three consecutive days, then the HDA re-allotted the land to someone else on the waiting list!

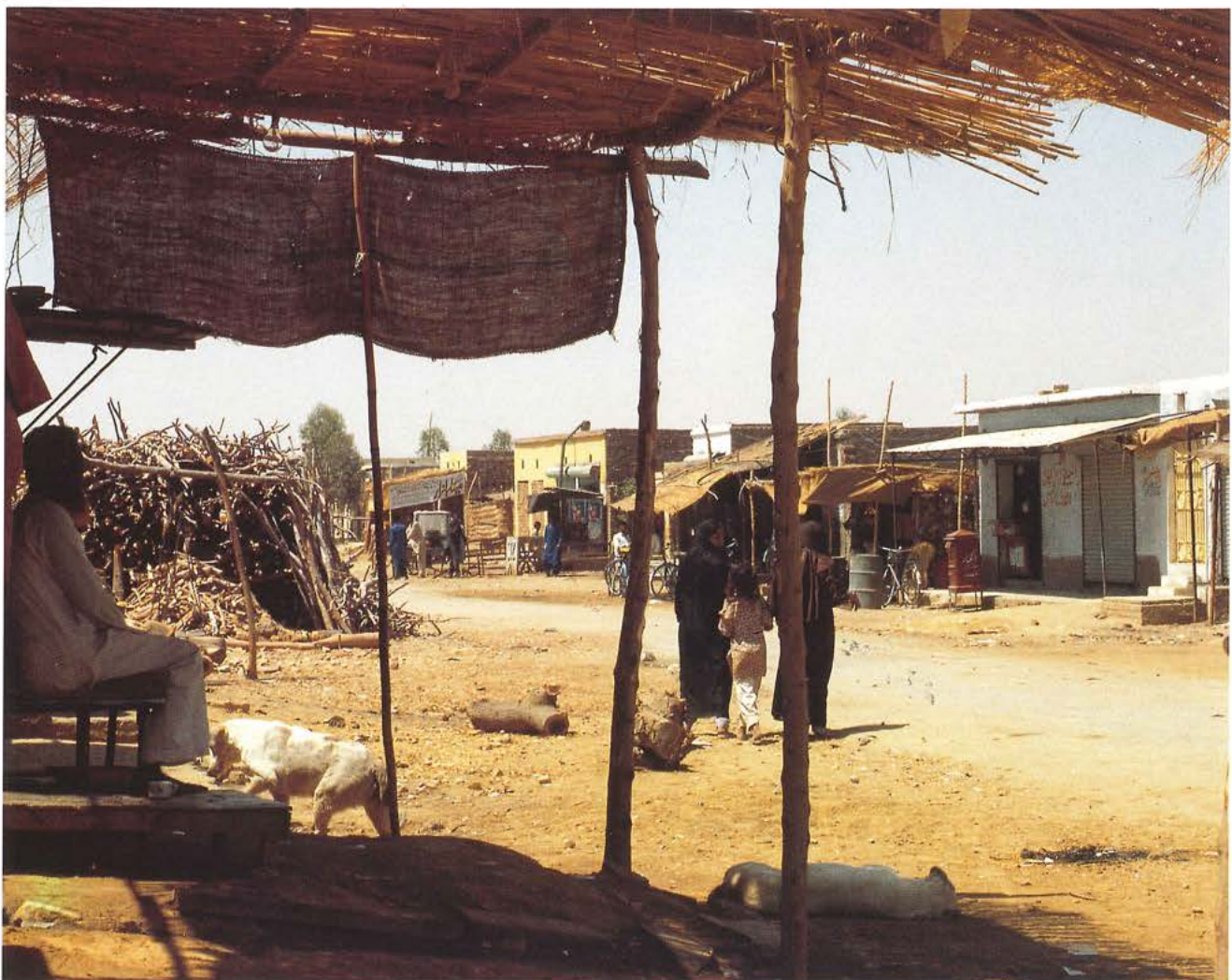
It was also found to be extremely useful for HDA to create a reception area within the incremental project. Families in need came with all their belongings and placed them in an area where they could create a temporary structure and live while waiting for their own land. The families were observed for five to ten days, and once satisfied with their sincerity, the HDA would allot them one of the permanent 80 square metre plots. However, when participants proved to be coming from slightly different social classes, such as lower middle classes where the women observed *pardah*, the

reception area had to be modified to contain low-cost rooms for these transient families awaiting their plot of land.

Various services are now available in Khuda-Ki-Basti, with one primary school, visits by a part-time doctor and some technical training programmes such as weaving, for older children. Commercial enterprises to serve the daily needs of the inhabitants have appeared: grocery stores, a butchers, repair shops, and the like.

The overall significance of the pilot project in Khuda-Ki-Basti has several dimensions, from the flexibility of those in charge of the programme, (e.g. self-criticism and then modification of an approach) to the efficiency with which procedures were carried out, and the commitment to find an *ongoing* model solution for housing the urban poor which does not involve the public sector in vast investment. Physically, the desolateness of the terrain and the half-finished character of most constructions is potentially disturbing to a visitor. Yet *it is working*, and the originality of the scheme warrants much wider exposure, analysis and debate, both inside Pakistan and elsewhere. M

Below: One or two streets have developed into the commercial centre of the housing project. Buses to and from Hyderabad city and the industrial zones stop here.





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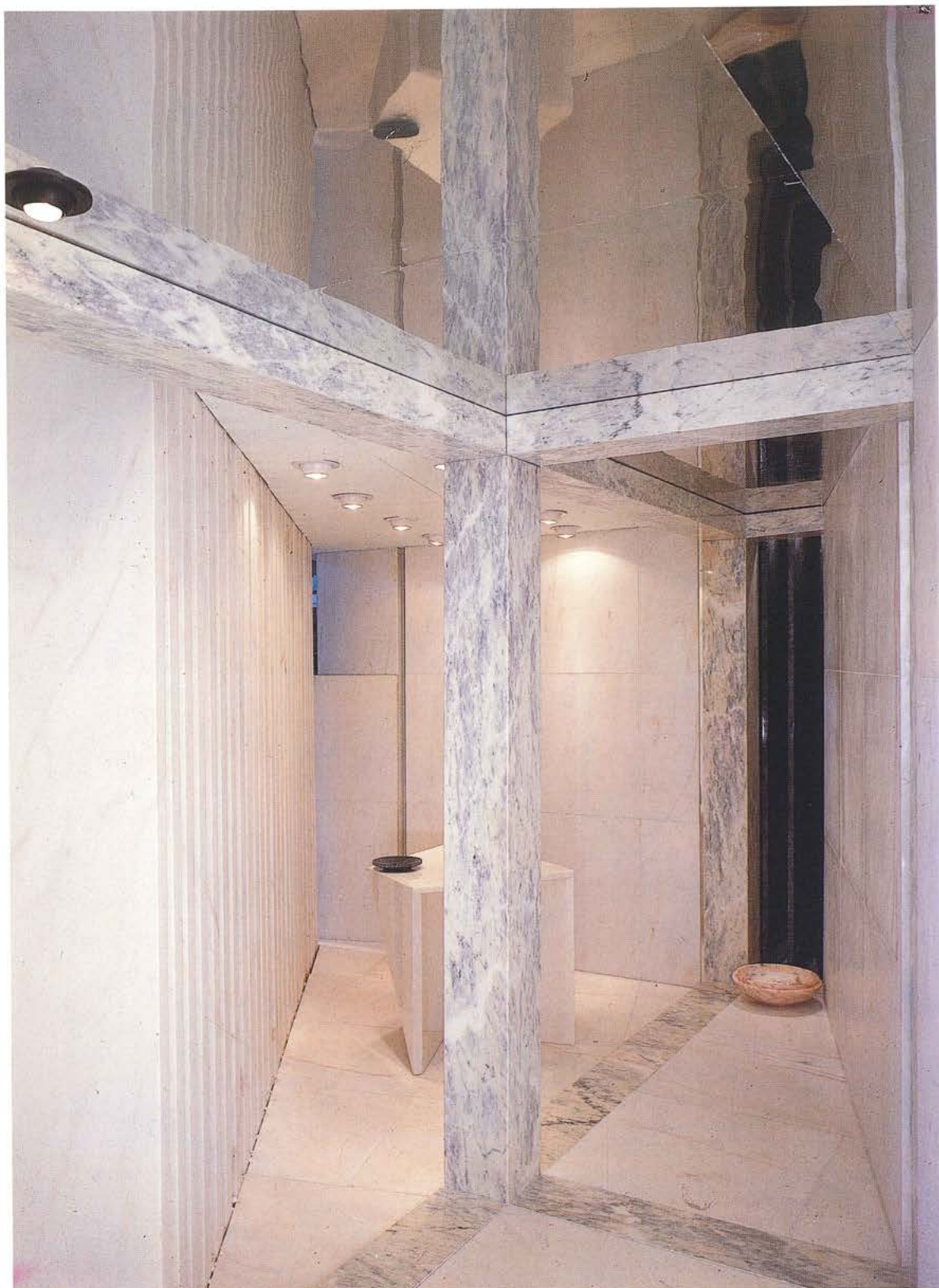


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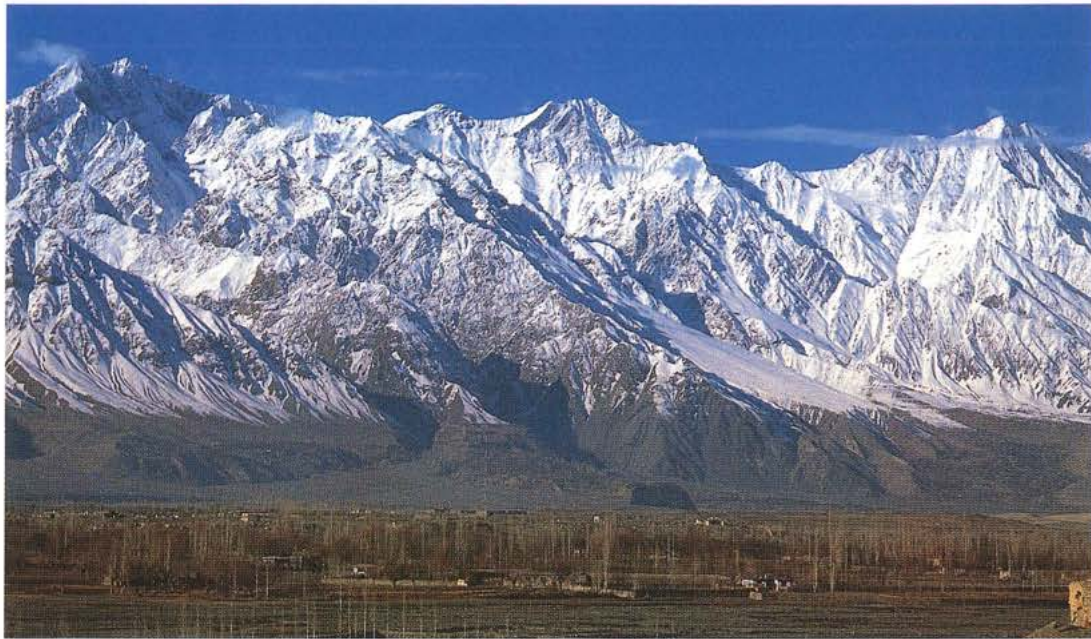
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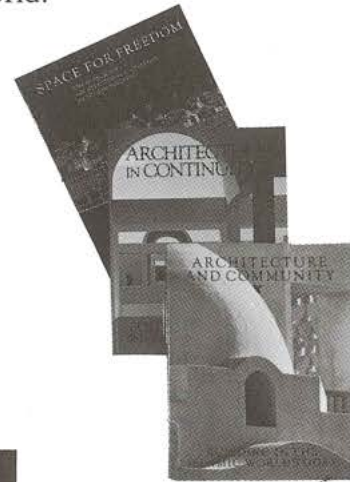
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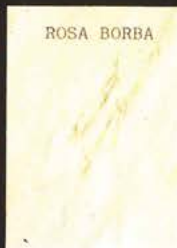
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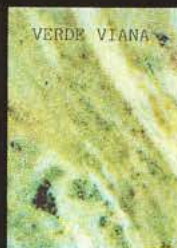
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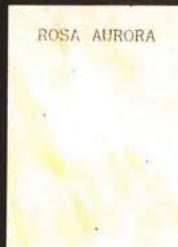
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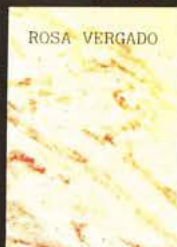
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