

### Community Oriented Low-Income Housing - 'Khuda-Ki-Basti', Kala Shah Kaku, Lahore – A Step Forward

Muhammad Haroon Siddique and Syed Shabih-ul-Hassan Zaidi

Abstract— Incremental housing development popularly known as Khuda-Ki-Basti (KKB) in Pakistan was first tested in Hyderabad in 1986 that was replicated seven times within Pakistan having been accepted as a successful model solving urban poor's shelter problems. Housing facilities for low-income group in urban areas, particularly in the cosmopolitan cities, are next to nil while illegal land grabbers occupy thousands of acres of state land plundering the poor on count of low-cost housing schemes. Khuda-Ki-Basti, Kala Shah Kaku, Lahore Metropolitan Area, Pakistan (KKB4) is a step in the right direction at the right time to meet the low-income housing demand. KKB4 is found to be another success story efficiently providing housing facility to the target group without compromising its policies. A comparison of KKB4 with KKB1 suggests that it is not only a true replication rather it is running at a faster pace. This could further be improved with certain measures including capacity building of the available staff, provision of on-site transportation services and proper awareness. Efficient on-site transportation is a real challenge. KKB can be replicated in other parts of the country as well as accross the world opening up avenues for provision of shelter to many.

Keywords— Khuda-Ki-Basti, Low-Income Housing, Incremental housing, Sustainability, Transportation challenge.

#### 1. INTRODUCTION

Housing and shelter is the 3<sup>rd</sup> most important necessity after food and clothing. In today's scenario the problem of housing is becoming acute in its nature, especially in the large cities, due to certain reasons. People, especially, the low-income groups, are left with no appropriate solution to their housing needs in the absence of any suitable housing program. With the passage of time, the problem becomes acute and worsens many other aspects of life along side. There is thus dire need to address the problem in its real sense to mitigate the adverse effects and consequences. To address the problem of lowincome housing in the largest city of Punjab province in Pakistan, Khuda-Ki-Basti project is launched at the Kala Shah Kaku in Lahore Metropolitan Area; it is called KKB4. The project was initiated in line with a successful experiment in Hyderabad and the results here in this case are also bright as were in the case of past example in Hyderabad where the planners received even the most prestigious of its nature, Aga Khan Award of Architecture 1995 [1]. Since housing and shelter is one of the basic needs of all human beings, it needs to be catered for with due consideration. The housing backlog, especially for the low-income people suggests that specific measures should be taken in the right direction so that the low-income people also get a proper place to live. KKB4 is a step in the right direction, however proper implementation of the same needs to be well designed according to the local environment so that the replication of the project may get the fruit as it got in the

model set in Hyderabad and elsewhere in Sindh province. This paper tries to fulfill this need. Broad objective of the study is to evaluate KKB4 and devise a practicable and efficient mechanism for the effective implementation of the project; whereas specific objectives include: to study the existing situation of KKB4; to evaluate the impact of KKB4 through a study of satisfaction level; to suggest measures for making KKB4 a working project; and to suggest a viable replication system of KKB in other cities of Pakistan and elsewhere in the World. Research methodology can be briefed as starting from the stage of literature review and identification of problem in its real sense, the research followed the sequence of conducting preliminary research, preparation of questionnaires to collect relevant information from the prospective end-users, filling up the questionnaire and eventually analysis of data. Being the research related to the town planning and social research discipline, the experimentation is definitely the field investigation that included the interviews with officials undertaking the planning and implementation of the project and use of questionnaires while meeting the present dwellers of the project. That further led to analysis of data on the basis of which recommendations were made. Since the research mainly deals with the actual field fact findings, the theoretical context of the endeavor broadly pertained to the literature review regarding the past similar examples, the existing project and on the possible suggestive works in this regard. The research findings included reasons why people are not much inclined towards the project, unawareness of the target group about the project, location problems regarding the project, procedural misunderstandings and miscommunication, discovering possible steps those might attract the prospective dwellers to move to the KK4 area. On the basis of the afore-mentioned expected results an analysis was made that eventually lead to

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appropriate solutions in this context. Three Point Likert Scale was used for analysing the satisfaction level of the dwellers. Since housing is one of the burning issues of today and mostly people are stuck-up in finding out appropriate solutions but all different methodologies and techniques applied so far are unable to answer the problem adequately, it is expected that the results of this research will go a long way in finding the appropriate solution to this aspect. Thus the results can be utilized elsewhere also in the similar situations.

### 2. LOW-INCOME HOUSING ISSUES

'Almost everywhere in the world squatter settlements tend to be located in the areas of second choice, e.g. in riverbeds, and at the periphery of the cities' [2]. Squatter settlements mainly develop at the periphery of a city, that is to say, at those places where land values are low. However, because of the urban growth, these settlements initially located at the urban fringe, gradually become a part of the city itself. As a result of its growing potential for utilization in the production process, the value of the land rises. The more the squatter settlements are incorporated in the city, the more they start to obstruct the optimal functioning of the large-scale production process. Since the land cannot be utilized for other productive purposes like the construction of offices, hotels and apartment buildings or the construction of roads, which although in themselves not productive, are a necessary prerequisite for the satisfactory functioning of the production process [3]. KMC [4] mentions necessity for people's participation in any katchi abadi regularization and improvement programme as one of the vital lessons it has learnt from recent experiences. High infant mortality rates and widespread disease are characteristics of people with bad living conditions throughout the world [5]. Yap [6] rightly says that execution of the policy would require continuous and careful monitoring.

# 3. NATION WIDE LOW-INCOME HOUSING DILEMMA

'[H]ouse is a building for human habitation'[7]. Housing is shaping up as a problem also, now a days, as far as its provision is concerned, especially for the low-income poor in the urban settlements. In the economic perspective, problems related with housing are stratified for various income levels where people have to make choices out of the available commodities and services according to the sources of income they access to as well as the ideas they have got for things in their perspectives [8]. In a more general sense, housing is the layout and development of residential units in which people can live in an amiable manner due to congenial atmosphere around them. How much can people pay for housing? How much the authorities should be expected to pay? What priority does each of us attach to housing costs, tenure, dwelling type and size, location and so on? These are some personal questions but of central concern to policy-makers [9]. Housing or shelter is one of the basic human needs whose importance in improving the quality

of human life cannot be ignored [10]. According to Zaman and Ara [11], about 33% of the total population of Pakistan is presently living in urban areas. Housing and construction has been categorized as a priority industry eligible for prescribed concessions under this category [12]. In Pakistan total number of housing units is 19.3 million throughout the country; out of which 67.7% housing is in rural and 32.3% in urban areas; 39% of the total housing stock are kuchha houses, 40% semipukka and 21% pukka. The housing backlog of 4.3 million units is increasing by another 270,000 units annually as only 300,000 units are added annually to the stock against a demand of 570,000 units annually. To make up the shortfall 500,000 housing units need to be built annually for the next 20 years [13]. Zaidi [14] classifies housing problems as two broad categories: quantitative and qualitative. National Housing Policies (1992 and 2001) set yardsticks. The objective of the  $2^{nd}$ National Housing Policy was to create affordability, especially for the middle and low income people, through the use of different instruments like free land, cross-subsidy and concessionary finance, etc.

According to the 1987 satellite image, 37 per cent of the population of Karachi lived in squatter settlements; 34 per cent in semi-permanent high density housing; 7 per cent in semi-permanent houses on small plots in planned areas; 13 per cent in permanent houses on medium size plots in planned areas; 6 per cent in large bungalows and 3 per cent in apartments [15]. Katchi Abadis have been another interesting aspect in the lowincome housing scenario in Karachi. The table hereafter gives a bird's eye view of the same:

	<sup>•70s</sup> (1978) (10 <sup>6</sup> )	'80 (1985) (10 <sup>6</sup> )	Most Recent (1988) (10 <sup>6</sup> )	'2000 (Project ion) (10 <sup>3</sup> )
Katchi abadi Population	2	2.6	3.4	7.07
No.of Katchi abadi Households	0.227	0.356	0.465	0.96

Source: Hasan et al [16]

Lahore being an important urban center from many aspects and having a rich historical background attracts population from various parts of the country as well as the rural vicinity of its own. Development of Lahore is influenced by the changes at the federal level [17]. The quantitative and the qualitative problems are but natural to emerge in such a situation. The quantitative problems demand more dwellings to appear to cater for the needs of the homeless residents along with making room for the immigrants and the qualitative problems demand the planners to make arrangements for the up-gradation of the present stock of houses as well as the vicinity on the whole. Appearance of slums and squatter settlements is just natural for the people who have inadequate resources at their disposal. This is an area where planners need to make most of their efforts - only then the silver lining may be seen.

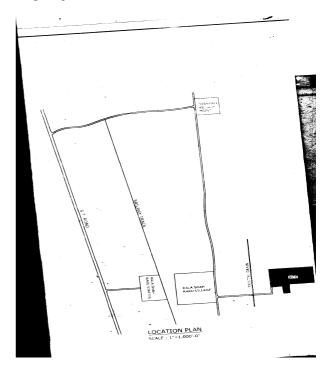
## 4. KHUDA-KI-BASTI (KKB): THE NEW CONCEPT

Hyderabad Development Authority (HDA) initiated this scheme in 1986 with its Director Town Planning as the main actor. KKB is a new experiment in low-income housing where people progressively constructed their houses on self-help basis. KKB clearly establishes the concept of incremental development of housing and the services in an affordable cost-effective manner. KKB encourages the people to undertake immediate construction of houses and then develop other infrastructure on an incremental basis: this is an important distinguishing element of the project [18]. People - Land - Housing -- Infrastructure was the approach. Given security of tenure, the families build their houses and provide infrastructure incrementally, as resources become available. The incremental development scheme is entirely self-financing. Materials are available locally. Each group of four houses is served by a septic tank linked to a pumping station. Over 70 percent of the houses have individual water connections, and the rest collect water from conveniently located taps. Electricity is also supplied to the area. Residents apply for individual house connections to all utility services after they have paid the charges; monthly installments eventually repay the actual cost. KKB is also provided with education and health facilities as well as affordable transportation services. This successful effort to create affordable housing for the urban poor is a model that can be widely applied everywhere. 20 District Management Group (DMG) probationers paid a three-days visit to Karachi and stayed in KKB3 to study how the acute problem of housing for the low-income people can be resolved [19]. The sequence of development is that the poor allottees were given land at the price they could afford on minimal monthly installments and civic facilities developed after their accommodation. The land ownership rights instill confidence in them to start developing their own locality. On the other hand, communities residing in illegal housing societies do not develop a sense of ownership and development on selfhelp basis does not materialize. NGOs had given a role model to the government. This was how the government had initiated a low-cost housing project Sasti Basti on the pattern of KKB. This basti had schools, a mobile dispensary, basic health unit, hospital, ambulance service, 11 private clinics, two maternity homes, a library, community center, vocational training center for women, eight parks, mosques, a church and an Imam Bargah. The probationers were also told that as a government servant, they would find ample opportunity to develop an understanding about real issues so the visit will benefit them to understand district management issues. The DMG probationary officers who included six women were divided into three groups to give them an opportunity to share their observations about the settlement. They said that their visit helped them understand the issues of poor people at the grassroots level.

#### 5. 'KHUDA-KI-BASTI', KALA SHAH KAKU, LAHORE METROPOLITAN AREA (KKB4): THE EXISTING PROFILE

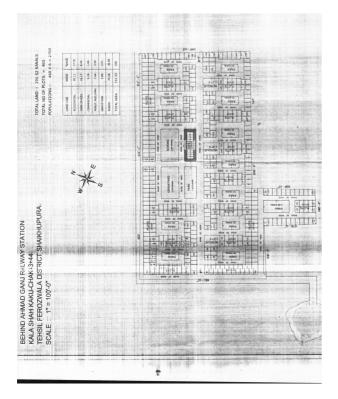
According to the introductory board displayed outside the site office incremental housing development scheme (Khuda-Ki-Basti 4) is meant exclusively for the destitute homeless families. All the available plots will be allotted to the destitute applicants on first come first served basis after completion of the necessary official proceedings. KKB4 is located 0.5 kilometer off the Grand Trunk

(G.T.) Road on the southern side of the G. T. Road, near Kala Shah Kaku industrial area. The site is 14 kilometers from Yadgar Chowk and 7 kilometers from Shahdara. The location is not far away for the residences of workers in Lahore. The location is well elaborated in the site plan given hereunder:



The scheme is stretched over an area of 191.52 kanals. Generally the plot size is 24'\*34' with exceptional off sizing where the location so demanded. Total number of plots is 460 in the scheme. With average household size of 6, the scheme is supposed to house 2,760 persons in the scheme. A further detail of the land-uses is as hereunder:

Sr. No.	Land-Use	Area	Percentage
1	Residential	90.11	47.05
2	Open Spaces	16.17	8.44
3	Commercial	3.18	1.66
4	Public Buildings	7.64	3.99
5	Graveyards	3.84	2.01
6	Roads	70.58	36.85
Total		191.52	100.00



A successful applicant pays non-refundable twenty thousand rupees at the preliminary approval of the application followed by another non-refundable twenty thousand rupees on plot acquisition. Remaining payment is made in forty equal monthly installments of one thousand rupees each. The administration has also provided the facility of built houses in collaboration with the House Building Finance Corporation (HBFC). In which case seventy-five thousnd rupees is the down payment followed by monthly installments up to twenty years. Gas connection charges are not included in the price of the plot. Every allottee will have to pay Rs. 200 as maintenance charges for water supply and sewage and cleanliness etc.

The prospective applicant comes to the reception area along with his family and the household belongings. Here the Saiban staff provides them temporary shelter after verifying the household and household belongings. Here the staff issues them the application form as well. Saiban staff issues the second challan form after verifying the continuous presence of the family at the Field officer issues a provisional reception camp. allotment letter in the name of the allottee after receiving the bank receipt and approval from the allotment committee. This is a proof of provisional ownership of the plot on which the allottee has to ensure the family presence. Field officer hands over the plot acquisition to the allottee for house construction without any delay. Allotment is provisional for the initial five years. The allottee has to ensure his presence on the plot for five years in order to be given permanent ownership and transfer. After five years the plot ownership will be transferred in the name of the applicant if s/he fulfills all the terms and conditions.

Composite index of satisfaction is as hereafter:

Sr. No.	Category	Satisfied	Dissatisfied	Indifferent
1	Regarding House Ownership	100%	0	0
2	Location of Site	25%	50%	25%
3	Transport Provision at Site	0	92%	8%
4	Arranging Self-Help Activities' Support	92%	0	8%
5	Community Organizatio n's Attitude	83%	0	17%
6	Awareness and Advertisem ent Scheme	8%	67%	25%
Total	(Adjusted for all 6)	51.34%	34.83%	13.83%

Source: Field survey 2007

#### 6. EVALUATION OF 'KHUDA-KI-BASTI', KALA SHAH KAKU, LAHORE METROPOLITAN AREA

1. KKB4 was established in the second half of 2006. Till July 2007 it was observed that 31 plots had got houses built on them, out of which 5 provided temporary housing to the newcomers until they built their own house; and for another 26 scrutiny had been done and the families were about to make the first payment after which they will built house within a month. So by the month of August 2007, 57 houses would be there on the site housing families in them: this is a wonderful achievement out of 460 plots!

Sr. No.	Category	Frequency	Percentage
1	Plots housing families	57	12.4
2	Plots awaiting Families	403	87.6
Total		460	100

Source: Field Survey 2007

It is observed that the enforcement mechanism is in place. For instance, according to clauses 2 and 3 of 'Terms and Conditions':

Sr. No.	Category	Satis- fied	Dissa- tisfied	Indif- ferent
1	Regarding House Ownership	100%	0	0
2	Location of Site	25%	50%	25%
3	Transport Provision at Site	0	92%	8%
4	Arranging Self-Help Activities' Support	92%	0	8%
5	Community Organization's Attitude	83%	0	17%
6	Awareness and Advertisement Scheme	8%	67%	25%
Total	(Adjusted for all 6)	51.34 %	34.83 %	13.83%

2. Ensuring continuous presence on the plot will be must to get permanent allotment. The allotment will be deemed cancelled automatically in case of a continuous absence of 3 months from the plot without any reason. The building erect on the plot along with all the payments made so far will be held by the organization and the allotment will be made to some other applicant.

3. If an allottee is found defaulter for three continuous monthly installments, his plot will be allotted to another applicant after serving him a notice for fifteen days.

It practically happened in case of plot number 392 that was cancelled from the first allottee and is presently with Mr. Naveed.

In response to the question put regarding knowledge about KKB4, 100 per cent response was that friends/relatives informed about it. Regarding movement to KKB4, 50% response was about 2 months before, 33% respondents told that they moved in 4 months before whereas 17% respondents moved in 1 month before the survey. About the work place, two thirds of the respondents told that they worked in northern Lahore whereas half of the remaining worked in inner Lahore and within KKB4 equally. 83% respondents commuted to work by bus whereas the remaining got to work at their own; they later-mentioned were actually those who worked within KKB4. 41 % of the respondents had their relatives' abode in Lahore, 25% had their relatives living in different other parts of Punjab province, 17% respondents had their relatives living in northern Lahore/Kala Shah Kaku and the remaining 17% had their relatives living in other provinces. Household size was reported to be 3 to 4 members for 58% respondents. 25% households had a size of above 4 whereas 17% households had a size of up to 2 members. Monthly

household income was reported to be between Rs. 5001 and Rs. 7000 in case of 50% households. 42% households earned up to Rs. 5000 per month whereas only 8% households earned above Rs. 7000 per month. Interestingly spending on traveling was found to be a major head where 50% respondents spent more than Rs. 1000 per month on traveling. 33% respondents spent between Rs. 501 and Rs. 1000 monthly on household traveling whereas the figure was up to Rs. 500 per month for 17% respondent households. Previous living was reported to be in the inner Lahore for two thirds of the respondents. 17% respondents lived in the northern Lahore previously. Out of the remaining 8% each lived in different other cities of the province and other provinces.

Regarding house ownership, 100% of the respondents were satisfied. Location of site was dissatisfactory for half of the respondents whereas out of the remaining half, half were satisfied and the other half were indifferent about the location. 92% respondents demanded transport provision at the site whereas 8% were indifferent about the issue. 92% respondents were about the community organization's satisfied arrangements for self-help activities' support whereas 8% were just indifferent about it. 83% response was satisfactory regarding community organization's attitude whereas 17% was indifferent. Awareness and advertisement scheme for the project was dissatisfactory according to two thirds of the respondents where as one fourth of the respondents were indifferent about it; only 8% respondents deemed it to be satisfactory.

The following suggestions came forward by the respondents for improvement of KKB4:

Sr. No.	Category	Percentage
1	Road Construction	9
2	School starting	6
3	Public Transport	24
4	Kitchen Construction	16
5	Shops starting	23
6	Mosque construction	13
7	Graveyard marking	9
Total		100

Source: Field Survey 2007

#### 7. A COMPARISON WITH KHUDA-KI-BASTI HYDERABAD

A very interesting picture comes forward when we compare the 'Khuda-Ki-Basti', Kala Shah Kaku, Lahore Metropolitan Area (KKB4) with the very first Khuda-Ki-Basti Hyderabad (KKB1):

Sr	KKB1	KKB4
1	KKB1 started in 1986	KKB4 started in the later half of 2006
2	KKB1 was a part of	KKB4 is an independent

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	cancellation of	cancellation of			from private
	vacant	vacant			owners
	plots/houses in KKB1	plots/houses in KKB4	25	After 8 years of	Whereas it is too early for these aspects to
19	No rural urban migration has been experienced in KKB1; that is a positive aspect	No rural urban migration has been experienced in either KKB4; that is again a positive aspect		<ul> <li>inception it was found that at KKB1:</li> <li>5 doctors provided health services.</li> <li>A permanent health care unit of Family</li> </ul>	appear in KKB4 (all of these are, however, expected and awaited here too at a proper stage)
20	Land open to the sky is found in KKB1 more than the requirement; in the form of open spaces as well as roads/streets; this is perhaps due to the reason that the scheme had to be within the available standards; however, a better utilization of the land was possible with more planning expertise	Land open to the sky is found in KKB4 also more than the requirement; in the form of open spaces as well as roads/streets; this is perhaps due to the reason that the schemes had to be within the available standards; however, a better utilization of the land was possible with more planning expertise		<ul> <li>Planning Association of Pakistan operated.</li> <li>Private buses plied every 30 minutes.</li> <li>110 shops served the daily needs of the inhabitants.</li> <li>More than 247 carpet- looms provided jobs to at least 600 persons.</li> <li>Residents collected and spent some 5 million rupees in water supply, sewerage and electrification.</li> <li>All allottees occupied their plots, built houses and</li> </ul>	
21	Smaller building blocks and semipublic spaces have enhanced the community cohesion	In KKB4 also smaller building blocks and semipublic spaces have enhanced the community cohesion	In	resided. Loans ranging between Rs. 2,500-25,000 were disbursed without any collateral for family enterprises.	entioned points, it seems
22	KKB1 was initiated by HDA and was handed over to an NGO Saiban	KKB4 was solely initiated and run by Saiban	quite the K due c	justified to say that KK	B4 is a true replication of rack to reap the benefits in
23	KKB1 was followed by seven similar replications throughout the country	Whereas KKB4 is itself a replication of KKB1 although it is also followed by some 3 more replications after its inception	Conc respo of ov 51.34 Litera publi	luding, unanimously a inded that they were feeli wnership. On a compose 1% of the overall respon ature and records are no c or research use regard	Il the resident families ng happy due to a feeling ite index of satisfaction, se was about satisfaction. t readily available for the ling Lahore due to many I hardly be obtained in our
24	KKB1 was provided at the public land	Whereas the KKB4 is developed on the land purchased	partic their the si	cular endeavor. 83 % of t work places by bus. Prov ite and shopping facilities	the residents commuted to ision of public transport at were the most demanded wo-thirds of the residents

suggestions by the residents. Two-thirds of the residents

had moved from inner parts of Lahore to KKB4 whereas some had moved from different other cities and even other provinces. 50% of the residents earned between Rs. 5000 and Rs. 7000 per month whereas 42% earned less than Rs. 5,000. Expense on traveling was a common element for all the residents. 58% of the residents were 3-4 member families. The site is remote for most of the target group that is why they are reluctant to get there. Awareness campaign about the project is very weak that has resulted in a situation where people hardly know about it. The staff appointed by the executing agency, Saiban, is neither adequate in number nor is well trained on the requirements of the project. Similarly, some responsible staff members who could really make the project a success are over-burdened by some other responsibilities on them other than the project. As reported, some new sites have been allocated in Mian Channu and Islamabad for similar replications and proceedings for procurement of land in Haripur are on as well [20]. Mian Channu will be another replication within the province whereas Haripur will open up avenues of replication in another province i.e. NWFP.

KKB1 demanded people to reside there for long to retain their ownership whereas KKB4 demands the residents to ensure their residence at the allotted plot for 5 years; both limits seem to be unrealistic. An inbetween duration of 30 years is recommended that is normally the active working life for a generation. Microfinance activities should also be started at KKB4 as were done in KKB1 or some other replications of the same. It will on one hand enhance interest of the resident families and the on-coming families and on the other hand will help the members contribute towards family expenses. The Saiban staff appointed for the project should include some personnel who have already worked on some previous KKB project so that in the light of their experience over other places, they may replicate the present project in real sense. When going for replication, a proper consideration be given to the aspect that on one hand it is utmost important to appoint staff which has already gone through the endeavor elsewhere and on the other hand some local staff should also be engaged that is aware of the local needs as well as the appropriate ways to meet those needs in accordance with the local customs and traditions. Collective house building approach that was practiced in Building Together Project of Thailand may also go a long way where people build houses together and through balloting they are allotted one of the 10 houses built by their collective labour. However, in spite of blocks, bricks are a viable solution in KKB4 case due to atmospheric conditions.

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