



## Khuda Ki Basti, Lahore – NGO Initiative in Low-Income Housing

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**Abstract**— *Khuda Ki Basti, Lahore (KKB4) is found to be another success story efficiently providing housing facility to the target group without compromising on policies. A comparison of KKB4 with KKB1 (Khuda Ki Basti, Hyderabad) suggests that it is not merely a true replication rather it is running at a rather faster pace. Efficient on-site transport is a real challenge.*

**Keywords**— **Khuda-Ki-Basti, KKB, NGO, Low-Income Housing.**

### 1. LOW-INCOME HOUSING ISSUES

Khuda Ki Basti, Lahore (KKB4) project is 8th successful replication of the concept initiated in Hyderabad, Pakistan. The concept was conferred upon Aga Khan Award of Architecture 1995 [1]. ‘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]. 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.

### 2. NATION WIDE LOW-INCOME HOUSING DILEMMA

‘[H]ouse is a building for human habitation’ [7]. 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]. How much can people pay for housing? How much the authorities should be expected to pay? What priorities 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% semi-pukka 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.

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 low-income housing scenario in Karachi. The table hereafter gives a bird’s eye view of the same:

**Table 1: Chronical Status of Katchi abadis**

	‘70s (1978) x 10 <sup>3</sup>	‘80 (1985) x 10 <sup>3</sup>	Most recent (1988) x 10 <sup>3</sup>	‘2000 (Projection) x 10 <sup>3</sup>
Katchi abadi population	2,000	2,600	3,400	7,070
No.of Katchi abadi Households	227	356	465	960

Source: Hasan *et al* [16]

Development of Lahore is influenced by the changes at the federal level [17].

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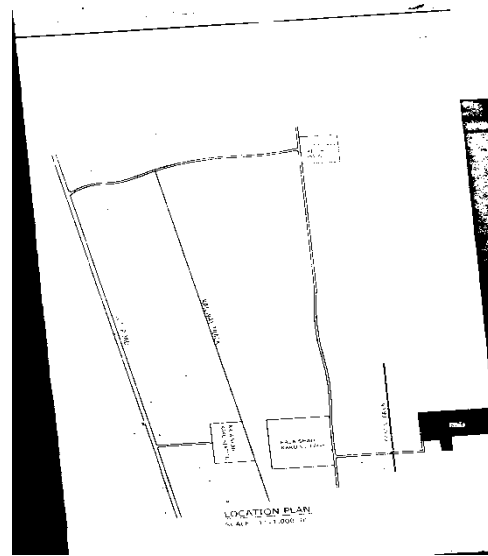
### 3. KHUDA-KI-BASTI (KKB): THE NEW CONCEPT

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. 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. 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 self-help 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 [19].

### 4. KKB4: A 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 Grand Trunk (GT) 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

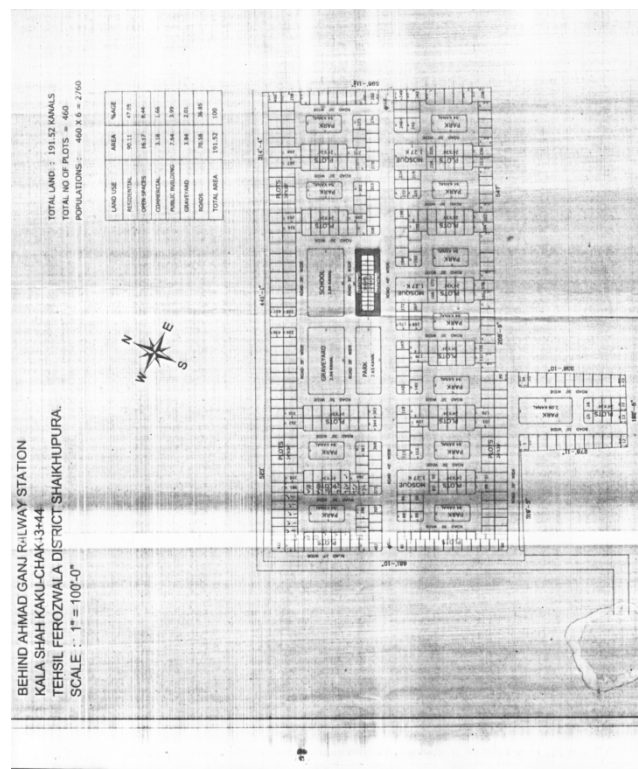
the site plan:



Plot size is 24'\*34' throughout the scheme over an area of 191.52 kanals (except where location demanded off-sizing). Assuming average household size to be 6, KKB4 that has 460 plots in all, is supposed to house 2,760 persons. Table 2 shows detail of the landuses:

Table 2: Landuse division at KKB4

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 thousand 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 reception camp. Field officer issues a provisional 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 [20].

Table 3 below shows composite index of satisfaction

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 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%

Source: Field survey 2007

### 5. KKB4 – AN EVALUATION

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 [20].

Table 4: Construction Status

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

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

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 percent response was that friends/relatives informed about it. Regarding movement to KKB4, 50 percent response was about two months before, 33 percent respondents told that they moved in four months before whereas 17 percent respondents moved in one 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. About 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 percent respondents spent more than PKR 1000 per month on traveling. Thirty-three percent respondents spent between PKR 501 and PKR 1,000 monthly on household traveling whereas the figure was up to PKR 500 per month for 17 percent respondent households. Previous living was reported to

be in the inner Lahore for two thirds of the respondents. Seventeen percent respondents lived in the northern Lahore previously. Out of the remaining eight percent each lived in different other cities of the province and other provinces.

Regarding house ownership, 100 percent 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 percent respondents demanded transport provision at the site whereas eight percent were indifferent about the issue. Ninety-two percent respondents were satisfied about the community organization’s arrangements for self-help activities’ support whereas eight percent were just indifferent about it. As many as 83 percent response was satisfactory regarding community organization’s attitude whereas 17 percent 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 [20].

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

**Table 5: Suggestions for Improvement**

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

**6. 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):

**Table 6:**

Sr	KKB1	KKB4
1	KKB1 started in 1986	KKB4 started in the later half of 2006
2	KKB1 was a part of the 5,500 acres Gulshan-e-Shahbaz	KKB4 is an independent scheme on 191.52 kanals
3	KKB1 houses almost 2,800 families	KKB4 is planned for 460 families
4	KKB1 offered a plot of 80 square yards (720 square feet) plot to a family	KKB4 offers 816 square feet plot to a family

5	In KKB1 water was supplied through water tankers	In KKB4 ground water is available for every house; however, for better quality drinking water, there is a plan to drill down and supply households through pipelines soon
6	At KKB1 the in-coming families are provided with reception area where they can stay up to 6 weeks until their own house is ready for living	At KKB4 also the in-coming families are provided with reception area where they can stay up to 6 weeks until their own house is ready for living.
7	At KKB1 prospective resident had to pay Rs. 1,000 that covered the full cost of the plot	At KKB4 the prospective resident pays Rs. 20,000 at the start and another Rs. 60,000 subsequently to cover the full cost of plot as Rs. 80,000 in all
8	In KKB1 a plot is repossessed if found unoccupied	In KKB4 also a plot is repossessed if found unoccupied
9	In KKB1 location is a disadvantage; it is located at about half an hour distance by public transport from the nearest big city	In KKB4 also location is a disadvantage; this is also located at about half an hour distance by public transport from the nearest big city
10	KKB1 has the advantage of being close to the nearby industrial area wherefrom the residents can earn their daily wages	KKB4 also has the advantage of being close to the nearby industrial area wherefrom the residents can earn their daily wages
11	The residents are experienced to spend a substantial budget on transportation for one reason or the other	The residents are experienced to spend a substantial budget on transportation for one reason or the other
12	About 18,000 persons live in KKB1 (@over 6 persons per household)	2,760 is the target population for KKB4 (@ 6 persons per household)
13	Some 2,500 families (84.7% of total) settled in KKB1 during the first three years after its establishment and 2,800 families had settled within 8 years	57 houses (12.4 % of total) serve the families in KKB4 in less than a year of its establishment
14	The resident families fall in the income bracket of Rs 500-1,500 (\$25-75 then) in KKB1	The resident families fall in the income bracket of Rs. 3,000 –10,000 (\$50-160) in KKB4
15	A strong community organization and community spirit is found	A strong community organization and community spirit is found

	in KKB1	also in KKB4		Private buses plied every 30 minutes.	
16	KKB1 is financially viable	KKB4 is also financially viable		110 shops served the daily needs of the inhabitants.	
17	Over 35% of the inhabitants obtained their plots from actors other than HDA in KKB1	All the inhabitants are to obtain their plots through non- governmental agency in KKB4		More than 247 carpet-looms provided jobs to at least 600 persons.	
18	A vast majority of the inhabitants supports cancellation of vacant plots/houses in KKB1	A vast majority of the inhabitants also supports cancellation of vacant plots/houses in KKB4		Residents collected and spent some 5 million rupees in water supply, sewerage and electrification.	
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		All allottees occupied their plots, built houses and resided.	
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		Loans ranging between Rs. 2,500-25,000 were disbursed without any collateral for family enterprises.	
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			
22	KKB1 was initiated by HDA and was handed over to an NGO Saiban	KKB4 was solely initiated and run by Saiban			
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			
24	KKB1 was provided at the public land	Whereas the KKB4 is developed on the land purchased from private owners			
25	After 8 years of inception it was found that at KKB1: 5 doctors provided health services. A permanent health care unit of Family Planning Association of Pakistan operated.	Whereas it is too early for these aspects to appear in KKB4 (all of these are, however, expected and awaited here too at a proper stage)			

In the light of the afore-mentioned points, it seems quite justified to say that KKB4 is a true replication of the KKB1 and is on the right track to reap the benefits in due course of time.

## 7. CONCLUSION

Concluding, unanimously all the resident families responded that they were feeling happy due to a feeling of ownership. On a composite index of satisfaction, 51.34% of the overall response was about satisfaction. Literature and records are not readily available for the public or research use regarding Lahore due to many reasons, so a true picture could hardly be obtained in our particular endeavor. 83 % of the residents commuted to their work places by bus. Provision of public transport at the site and shopping facilities were the most demanded 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 [21]. 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 in-between duration of 30 years is recommended that is normally the active working life for a generation. Micro-finance 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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