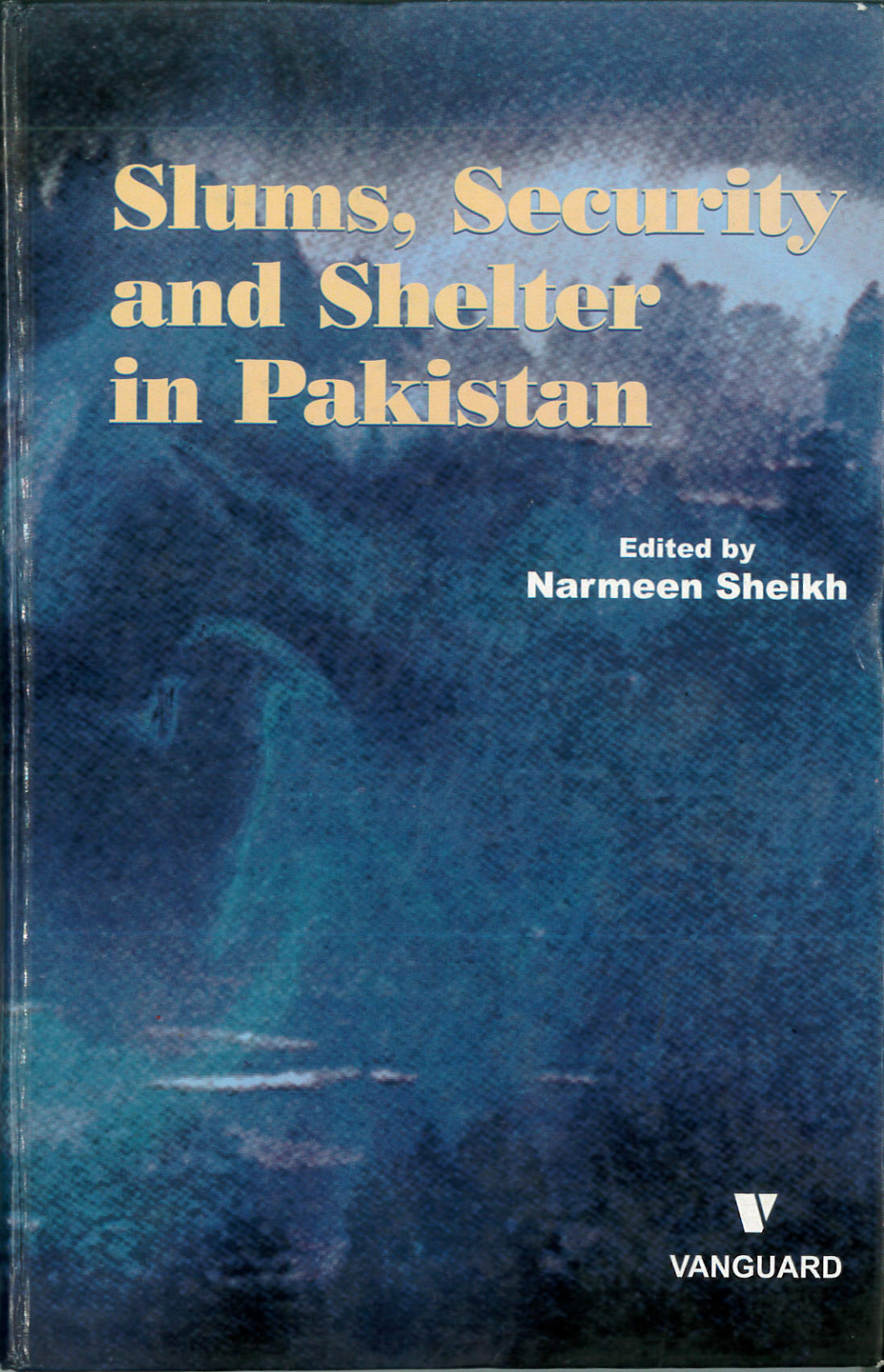




Slums, Security and Shelter in Pakistan

Edited by
Narmeen Sheikh



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**SLUMS, SECURITY AND
SHELTER IN PAKISTAN**

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Nermeen Sheikh



SDPI

Sustainable Development Policy Institute, Islamabad



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Lahore/Karachi/Islamabad

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Preface

The Urban Jungle

Pakistan, like some other third world countries, has to pay the price of rapid, unplanned urbanisation that began decades earlier, when the popular view favoured growth at all costs. Growth became a buzzword that influenced planning, as the country embarked on a frenzy of economic activity. Among much that was achieved in those years, the dramatic transformation of cities from sleepy towns into thriving megalopolises was seen as an inevitable part of the growth process. Now, several decades down the road, economists, administrators, town planners, engineers, social scientists and others of their ilk, no longer share those sentiments.

The huge, unplanned cities, that have acquired a psyche of their own, are a nightmare for those who are required to manage the mess. The sprawling metropolises, apart from pulsating with the industry of people, are also a wasteland of environmental decline, social decay, conflict, poverty and the ubiquitous problems of crime and drugs. Even the best of the world's cities are not without the miseries that result from their unmanageable size; the third world cities fare much worse. Their rapid expansion, lacking plan and vision, means *ad hoc* urban expansion and a culture of survival.

The government is blamed for the shambles the cities are in today. From the time the process of large-scale urbanisation started, an overall authority was exercised by an unresponsive administration, in spite of the fact that the governance of most

cities had passed to municipal control. The failure of the government is seen not only in its indifference in the early years to ensuring meaningful development of the cities, but also in the faulty planning at present which is creating more problems than it resolves. The official approach to issues is rigid and influenced by procedures that are bureaucratic and divisive in nature rather than analytical and helpful. Experts already see the distinct fault lines that have emerged, which mark the boundaries between sectors—organised, unorganised; formal, informal; affluent, poor.

The problems faced by cities in Pakistan, big and small, are complex, many and varied and have passed the stage when small changes would resolve them. These need to be studied in the light of the new realities that have changed the earlier theories of city administration. This book, *Slums, Security and Shelter in Pakistan* makes an in-depth study of the problems arising out of widespread and rapid urbanisation. It is a report compiled by a team of editors and contributors who are professionally qualified to study all the facets of a city. The study contains deep analyses and provides possible solutions to make our cities safer and better places to live.

The contributors and editors are Tanveer Arif, President, Society for Conservation and Protection of Environment (SCOPE), Karachi; Tariq Banuri, Executive Director, Sustainable Development Policy Institute (SDPI), Islamabad; Kaiser Bengali, Visiting Research Fellow, SDPI, Islamabad; Nasir Dogar, General Manager, SDPI, Islamabad; Bushra Gohar, Director, Human Resources Management and Development Centre (HRMDC), Peshawar; Arif Hasan, Architect and Planning Consultant, Urban Resource Centre (URC), Karachi; Khadija Jamal, Aga Khan Housing Board of Pakistan, Karachi; Omar A. Khan, Chairman, Sungi Development Foundation (Sungi), Abbottabad; Shahrukh R. Khan, Senior Fellow, SDPI, Islamabad; Meher Marker, Co-ordinator, Shirkat Gah, Karachi; Kamil K. Mumtaz, Architect, Anjuman Maimaran, Lahore; Perveen Rahman, Architect and Director, RTI, Orangi Pilot Project (OPP), Karachi; Abid Shaban, Chairman, Aga Khan Housing Board, Karachi; Nermeen Shaikh, Research Assistant, SDPI, Islamabad; Tasneem Siddiqui,

Chairman, Action Research for Shelter (SAIBAN), Karachi; Afiya Zia, Co-ordinator, Women's Studies Institute, ASR, Lahore.

Nermeen Shaikh
Editor

SLUMS, SECURITY AND SHELTER IN PAKISTAN

INTRODUCTION

Background

Major social, economic, and demographic changes have taken place in Pakistan since independence in 1947. Population has quadrupled and is growing at an annual rate of 3.1 per cent nationally, and 4.7 per cent in urban areas; links between villages and cities have become stronger through transport, exposure to the mass media and education, and flows of migration, trade and finance. As a result, urban concentrations have increased and urban areas have acquired greater salience in society. Simultaneously, villages have been transformed by the deepening of the cash economy and the introduction of Green Revolution technologies. Finally, the role of the state has changed dramatically, both by the expansion of its functions and a visible decline in its capacity to perform these functions. The most visible element in the decline of state institutions is at the municipal and local levels, as small and sleepy towns have been transformed into urban concentrations of millions of people.

Given the inability of governmental institutions to cope with the high pace of urbanisation, much of the urban expansion took place in the unorganised and unplanned sector, which grew at twice the rate of urban growth. Since governmental resources were allocated mainly to formal sector settlements, informal areas, including the traditional sectors of old cities, were deprived

of investments in public infrastructure—water supply, sewerage treatment and disposal, transportation systems, cargo terminals, warehousing and storage facilities, wholesale markets, social service facilities, planned housing, and credit facilities. Some of these services are provided through informal arrangements, but both their quality and coverage are quite inadequate.

The result of this dualistic development is environmental degradation, growing inequity and cultural dualism, breakdown of community, strangulation of inner cities, and the destruction of Pakistan's cultural and architectural heritage. All of this has produced direct economic and social costs. Environmental degradation has produced a perceptible increase in health problems. The breakdown of communities is associated with a sharp rise in crime and civic violence, especially against women. The theme chosen by this report—slums, security, and shelter—attempt to summarise the situation from the point of view of citizens.

Alternatives to the conventional approach to habitat development have been explored in the government as well as the NGO sector. These innovative alternatives include the regularisation of unplanned settlements and support for the direct involvement of communities in urban and rural resource management. Such NGO programmes as the Orangi Pilot Project (OPP) and the well-known government-led project, *Khuda ki Basti* (both described in the report) identify the directions of sustainable development, and the potential for Cupertino between communities, NGOs and the state in planning, operation, and maintenance of civic facilities.

However, despite the visible success of such alternatives, their scope has been limited by larger socio-political factors. Government programmes have tended to remain small and isolated, and have not been able to enter the mainstream of governmental decision making, nor have they developed into broad-based national programmes. NGO strategies, on the other hand, are constrained by the limited reach of their proponent organisations. They cannot increase their coverage unless they

can be integrated into a national programme that includes the state's planning process.

This report takes the inability of conventional models as its starting point, and goes on to focus on key issues that impinge upon such inability. These include, first, the fact that the bulk of the population of Third World countries, and in particular Pakistan, resides in rural areas where the reach of the government is fairly weak and where traditional systems of governance are under considerable stress. The result is the incapacitation of rural populations to attend to their needs and to initiate a process of social improvement. Second, in Pakistan, as in many Third World societies, one of the most potent and visible forms of social injustice is along gender lines, and this injustice is reflected fully in housing and architecture. Third, the process of social improvement is hindered by images of progress that have little resonance in indigenous cultures. The result is a paradoxical situation where the resources of the state are being expended on developing residential forms that are irresponsible, non-functional, corrupt, and divisive. Fourth, the result of the above factors is a situation of increasing insecurity for the mass of the population. This insecurity manifests itself in social, environmental, and psychological stress. It suggests that issues of habitat are implicitly related to concerns about governance, justice, and security.

The introductory chapter develops these themes and provides an entry into the discussion of slums as a symbol of distorted progress. This is followed by a description of alternative models of progress as practised in community-based programmes¹.

1. For a more detailed discussion of shelter issues, the development process, and alternatives to development, see 'Basic Issues: Human or Inhuman Settlements?' (Appendix II).

Habitat II

The second United Nations Conference on Human Settlements (Habitat II, also called "The City Summit") will be held in Istanbul from 3 to 14 June 1996. The first Habitat conference was held in Vancouver in 1976 when time shelter was recognised as a basic human right, and member states were encouraged to develop national settlement policies to enable their populations to live in safe, decent, and healthy settlements. The conference also urged member states to formulate strategies for land resource management for human-settlement development, and ensure public participation at all levels of development related to human settlements.

The deterioration of living conditions, especially in developing countries, prompted governments to call upon the UN to convene the second Habitat conference. Habitat II aims to make the world's cities, towns, and villages healthy, safe, equitable and sustainable. It will build upon the agreements made at Habitat I and focus on two major themes: adequate shelter for all, and sustainable human settlements in a rapidly urbanising world. Given that the majority of the world's population in the coming century will be accommodated in cities and towns, the conference will draw special attention to the urbanisation process. Within the framework of these two themes, the conference will concentrate on the following issues: shelter and affordable housing; governance; leadership and participation; urban poverty reduction and job creation; environmental management and the "brown agenda" for cities; disaster mitigation, relief and reconstruction; and gender awareness.

Habitat II also has a process agenda. It will seek to encourage public-private partnerships for more effective resource mobilisation and investment; enlisting the participation of all key actors, men and women, at the global, national and local levels; capacity building and strengthening of local institutions; and finally, learning from and documenting best (or, as in this case, alternative) practices and harnessing all available technology, ideas and information to develop new solutions.

The expected outcomes of the conference include greater global awareness of the positive role of cities and towns as centres of employment, investment and trade, production and consumption, culture and learning, and civic spirit and social harmony; the identification of new and more effective investments in shelter and urban development; the design, adoption and implementation of national plans of action based on national and local priorities; and lastly, the adoption and implementation of a Global Plan of Action.

Process of Report Preparation

The Habitat II secretariat requested member states to prepare national reports on existing conditions and national plans of action on human settlements. It asked governments to ensure that the reports be prepared through a participatory process involving all stakeholders in development.

Accordingly, the government of Pakistan set up a national committee to oversee the preparation of the national report. However, since many NGOs felt that NGOs were only nominally represented on the national committee, they started a parallel collaborative process, of discussion, consultation, and advice. The parallel process was led by the Sustainable Development Policy Institute (SDPI), an independent, non-profit research institute on sustainable development. Its goal was to synthesise the views of Pakistani NGOs in the form of a citizens' report on Habitat II, and to provide comments and criticisms on drafts of the official national report. NGO workshops were organised in October 1995 and January 1996 in Islamabad. Subsequently, SDPI collaborated with an Indian NGO, Development Alternatives, to organise a South Asian NGO consultation on Habitat II also in January 1996. A total of 6 Pakistani NGOs participated in the various meetings, which were also attended by

government officials, parliamentarians, and media representatives.²

The participating NGOs contributed papers on various aspects of Habitat-related issues. These contributions were edited and compiled by Arif Hassan and Nermeen Shaikh in the form of the present report.

NGO Concerns and Habitat II Habitat I and its Repercussions

By the mid-1960s it had become obvious to governments, professionals, and international funding and support agencies that the conventional housing and urban development policies being followed by developing countries could not solve the shelter crisis. There was a need for innovative programmes and approaches that were compatible with the sociology and economics of low-income groups. These low-income groups constituted over 65 per cent of the urban population of Third World cities. The housing crisis was really the result of the increasing problems faced by this 65 per cent.

The Habitat conference in 1976 identified the problem of housing low-income groups, and suggested a number of alternative strategies. Some of these strategies were supported by UN organisations. International development agencies such as the World Bank also marketed them aggressively and pushed Asian governments into adopting them.

A number of policy recommendations emerged at the various conferences, seminars, workshops, and exchange programmes that followed the Habitat meeting. It was recommended with great passion that there should be neither evictions nor demolitions of squatter settlements or slums, since they resulted in a loss of irreplaceable housing stock; instead they should be upgraded, possibly through sites and services programmes, accompanied by technical advice to the plot owners.

2. For the reports of the two national workshops, and that of the regional consultations, see Appendix I and II respectively.

and loans of both material and money for house construction. Standards of infrastructure and construction should be lowered to make housing affordable to the poor. NGOs should be involved in the new programmes, especially to encourage community participation in planning, implementation, management, and subsequent operation and maintenance of housing infrastructure. The creativity and potential of low-income groups to build and finance housing was universally recognised and glorified. It was further acknowledged that a restructuring of government institutions and procedures was necessary to deliver the new programme.

Although the recommendations developed were innovative and appropriate, the story of housing in much of the Third World during the 1970s and '80s is not a happy one. As will be outlined in this report and in the paragraphs below, the story in Pakistan is not much different.

Between the Habitat conference and the time of writing this paper, international agencies, governments, and NGOs have made a large number of interventions to develop "appropriate" housing policies. Their interventions are of three types. The first entails development of pilot projects by the government in an attempt to overcome the constraints that conventional approaches encounter in delivering housing to low-income and lower-middle income groups. These projects were to be improved upon by bringing about the necessary changes in laws, institutions, and procedures. Second, successful NGO projects were to be replicated on a large scale, by making their concepts and methodology a part of official planning and implementation processes. And three, major changes were to be made in government planning and delivery concepts and processes, along with the necessary institutional restructuring and training programmes required to make the new system workable.

This agenda, although well intentioned, has not met with success. Almost all the projects that resulted from the interventions or from attempts to scale them up have remained projects or, at best, have become programme level, and the institutional restructuring introduced to make the new concepts

workable at the national level have run into serious problems. At best, effective changes were introduced only in the agencies involved directly with project execution. Inter-institutional links could not be established anywhere, especially between government, NGOs, and communities—mainly because of differences in the organisational and political cultures of the three entities, and the climate of suspicion that existed, and continues to exist, between them. Neither could evictions be arrested, largely because of the political and financial power of real estate developers and their political and commercial links with politicians and government functionaries. Despite massive interest in training programmes in some countries, trained professionals and project staff could not be created in sufficient numbers to sustain innovative projects and transform them into national programmes. Although the vast majority of the urban population lives in the intermediate cities and small towns, training programmes were targeted at the larger cities, mainly because of their powerful political and financial power.

Another contributing factor in the failure of the new approaches was the fact that their promotion is linked closely with international agencies. This involvement, with its complex evaluation and monitoring systems, its high standards (even when they are "lowered") of performance derived from the First World experience, and its culture of affluence, conflicts with the organisational culture of most mid-level government bureaucrats and alienates almost all low-income communities. Moreover, while this involvement has produced considerable research material on urban and housing programmes, there is virtually no information on existing processes in civil society. Most indicators and definitions related to housing in Pakistan are derived from First World concepts, although experience has shown that they are neither helpful nor relevant to Pakistani conditions. Indeed, the existence of the research materials constitutes a major obstacle in the development of appropriate indicators, and institutions of appropriate planning on a large scale. Technical assistance from the First World has helped introduce modern regulatory systems for urban development and shelter provision,

ostensibly to overcome constraints in the provision of shelter to low-income communities. However, in Pakistan these regulations have increased corruption, facilitated evictions, and made access to the acquisition of shelter more difficult for low-income groups.

Many NGOs and independent professionals see multilateral and bilateral technical assistance as counter productive because of the conditionalities attached to it. They point out that internationally funded projects are almost twice the cost of nationally designed and implemented ones. The aggressive pursuit of their agendas by some international donors has damaged the potential of NGOs to promote sustainable development. In addition, almost all successful projects, whether led by NGOs or the government, are purely indigenous in nature and are financially self-sustaining. Unless these concerns are recognised and actions taken to address them, Habitat II can lead to the further exploitation of the developing world—in the name of shelter—by the developed world.

Institutional Reforms

A number of institutional reforms have been introduced by national governments, often at the behest of international agencies or as conditions for granting technical or financial assistance. The purpose of these reforms is to enable governments to overcome constraints in the delivery of housing services, and to benefit from management policy concepts developed by conventional planners, international agencies, or First World academic institutions. Often, these plans appear to be ignorant of or contrary to the emerging trends in the sociology, economics, and politics of the urban centres. As mentioned earlier, a key reason for this is that they are based on limited questionnaires and surveys, which cannot encompass socio-economic processes among low-income groups. Another reason is the conflict between the political and organisational culture of government institutions and international agencies on the one hand, and the situation on the ground, on the other.

Institutional reforms for delivering the new policies envisage the training and orientation of government officials. This training does take place but in the absence of demonstration areas and "on the job" training possibilities, this training becomes esoteric in nature and hence counter productive. Also, training has to be held at all levels so that necessary co-ordination to implement the programmes is established. This does not happen, with the result that the necessary change of relationships between government departments and different levels of functionaries—which is necessary to deliver policies and plans—does not materialise. In addition, many of the policies require an interaction between NGOs, communities, and government agencies. This means that NGO staff, community activists, and government officials need to be trained collectively for this purpose. However, such collective training and interaction has not been established anywhere except at small project levels. Such collective training and interaction at all levels would, over a period of time, remove the misconceptions government officials have about people and plans in general and the poor in particular. Such training and interaction would also go a long way in overcoming the mutual hostility and suspicion that exists between people, NGOs, and government, and which is one of the major causes for the failure of innovative policies.

Low-income groups that are invariably identified as the beneficiaries of new policies, seldom get to know of them and even if they do, fail to acquire access to the corridors of power where decisions on this subject are taken and policies implemented. Removing this difficulty in access to the corridors of power for the poor, and of access to the poor for the planners and bureaucrats, is necessary if housing policies are to succeed.

Rural Sector Issues

As previously mentioned, the focus of the Habitat II conference is the city. However, since a majority of Pakistan's population lives in rural areas, it is befitting to address briefly the concerns and context of rural residents.

Conditions in the rural areas are often much worse than in urban areas. The only saving grace, namely the absence of congestion-related pollution as well as civic insecurity, is also disappearing as villages grow, and become linked more tightly with urban areas. Besides this, the quality of the public as well as private infrastructure in rural areas is far inferior to that in urban areas. Although recent data on rural housing are not available, there are indications that this quality has declined further in the last few decades. This deterioration is evident from a comparison between the 1972-73 survey and the 1980 housing census. Subsequent sample surveys suggest that the declining trends have continued, in particular, slowdown in construction, growing housing deficits, increasing congestion, and deterioration in quality of housing.

Slowdown

The supply of rural housing grew by 31 per cent between 1970 and 1973, and only 12 per cent between 1973 and 1980. The trend has continued since then.

Deficit

Between 1973 and 1980, 118,200 rural housing units were constructed annually against a demand of 202,600 units, leaving an annual deficit of 84,400 units.

Congestion

There has been a gradual increase in over-crowding in rural housing since 1960. Between 1960 and 1980, the number of persons per housing unit increased from 4.9 to 6.6, and persons per room from 3.3 to 4.0. The average number of rooms per housing unit improved from 1.8 to 2.0 during 1967-73, declined to 1.8 by 1980, and is estimated to have declined further since then.

Deterioration

About 57 per cent of existing rural houses were constructed over 11 years ago and 21 per cent over 34 years ago. Given that 75 per cent of rural houses are *katcha*, a sizeable proportion must be in need of replacement. The credit facilities for construction or repair of rural houses are either limited or not available, since the urban demand draws money and skills away from rural areas. More importantly, most rural families do not have formal ownership papers for their houses, and are, therefore, unable to access formal credit institutions.

Government Rural Housing Schemes

The 7 Marla Scheme: *This is a government scheme for allotting 7 marla (200 yds²) plots on community or state land, free of charge, to poor people. The schemes have not proven to be very successful in practice. Subsequent evaluations have found most plots lying vacant, either because of their physical inaccessibility, or because they are being held for speculative purposes. In the latter case, they are generally sold to relatively rich people. Also, the future potential of such schemes is even more limited, given that in most districts, community and state land have already been exhausted.*

Village Improvement Schemes: *Such schemes consist of infrastructure improvement (piped water, street paving, sanitation, or school building), supposedly undertaken with community involvement under the direction of provincial departments of local government and rural development, and funded under district or provincial development programmes, and occasionally with donor assistance. Evaluations suggest that most schemes fail, although chances of implementation are highest in the handful of cases where district councils are financially and politically strong. But here, too, the quality of the construction is poor; it benefits mainly a few influential*

individuals, and is poorly maintained and operated, generally becoming inoperative after a few years. Besides the technical and organisational weaknesses of the government departments and district councils, the main reasons for the failure of these schemes is that despite good intentions, they do not undertake motivational work in the community and do not have a proper monitoring system. This weakens the community's involvement, especially in the maintenance and operation phase, and makes departmental supervision difficult. NGO-led rural programmes, e.g., AKRSP, produce better technical results both during construction and operation, mainly because of effective motivation and monitoring.

Loan schemes: *Institutional credit for building and house improvement are provided through the House Building Finance Corporation (HBFC), as well as the normal financial system. The HBFC provides loans against the collateral of the land or the house itself. However, these loans almost never reach the rural poor who often do not have proper ownership papers, and cannot deal with the bureaucratic obstruction and corruption in the process of obtaining a loan. Corruption and mismanagement have also resulted in a high rate of default on HBFC loans, which has greatly undermined the credibility and sustainability of the institution. The government also provides rural house-improvement loans through the normal financial system, but banks are reluctant to lend in the absence of a reliable loan recovery system for small borrowers. Involving the community or reference group will help, but this requires a proper institutional arrangement.*

The annual backlog of 84,400 rural houses is generated by a number of factors, including a growing scarcity of time, land, skills, and traditional building materials. First, earnings from land no longer meet the needs of poor rural families, and they have to supplement their income by additional non-agricultural work; therefore, the time required for biannual maintenance of mud

buildings in the monsoon belt is becoming increasingly costly. Second, the access of the rural poor to land is becoming more difficult; land is becoming expensive and community lands, which were freely available earlier, are being encroached upon by the rich and powerful in the face of a weakening structure of traditional local governance. Third, the change from a barter to a cash economy has destroyed the traditional village structure and the hereditary artisanal system; as a result, most skilled persons have either emigrated to the urban areas, or their services have become unaffordable for the rural poor. Finally, traditional construction materials (like timber) have either become expensive or are just not available. Forests used to be communally owned and protected; they have now become commercial property, and are sold to contractors for the urban market by powerful commercial vested interests. Even mud has acquired a price.

In this situation, government policy has not been very effective. In addition to normal constraints, policy on rural housing is hampered by the paucity of information, and an urban bias in governmental institutions and even in some NGOs. There is little or no research on the nature and extent of changes in rural housing, land-use patterns, availability of skills, materials or resources, housing densities and deficits, environmental pressures, and behavioural changes affecting housing demand. Although the 1980 housing census provides an adequate database for research, it has not been used or analysed properly.

This situation is compounded by the urban bias in government policy as well as NGO activity. Since federal and provincial governments are too far removed to have a visible impact in the rural areas, their role must be restricted to policy, research, technical assistance and planning. Decision making and setting priorities on developmental issues must be delegated to local government institutions, which will require greater administrative and political autonomy. More importantly, given that rural houses were built traditionally on self-help basis, co-operative efforts and community participation promise a far greater potential in rural than in urban areas. As it is, government policies for rural areas are ad hoc, ineffectual, and often hijacked

by powerful interests. In the housing sector, the government has introduced three types of policies: distribution of small plots, village improvement schemes, and loan schemes (see box above). None of these has proven to be very effective.

Women and Space

The concept of space, and women's place in it, is central to any discussion of human settlements, since the division of space in both the public and private domain consistently betrays a significant masculine bias. Masculinist and class interests construct some spaces as "feminine" and others as "masculine", and in general define them through a hierarchical ordering. The "private" or "domestic" space is organised around mothers and children, and the "public" space, referring to institutions, culture, politics and economy, ordered exclusively as a male sphere. The public sphere has always been valued as superior to the private realm. These divisions are related critically to gendered activities, since spatial distinctions affect the behaviour of both women and men. Much work has been done on women's concerns within the domestic realm, and how women feel more decisive (or intimidated) in some parts of the house (and the community, workplace) than in others. Similarly, the public thus becomes a construction of institutions and edifices, which symbolically represent a narrow group of elite males.

Interestingly, some spaces, such as that of the "nation", especially of the national landscape, is nearly always described as feminine. Rural life is idealised and represented through the feminine, and these concepts and idealisations invariably symbolically represent the female body. Thus references to the "rape of the land", "rape of the environment" represent the politics of control of the landscape and territory in terms of female sexuality and the female body. Within the Pakistani context, work has been done on how such notions influence national and foreign policies (particularly military policy), create a gendered state, lead to gendered knowledge systems, and deepen the divisions within society between women, men and

along class, religious and ethnic lines (Khattak, 1994; Saigol, 1994).

The migration from India to Pakistan in 1947 has had a singularly violent and disruptive impact on the lives of women. The dislocation continues some 50 years later, since many women have not reconciled themselves to the concept of *wattan* as a new geographic and political entity. Instead, the yearning for an earlier home recognises country/home in terms of "an emotional relationship with ... the space that one inhabits and one's connection with it" (Khan, 1994: 161). This ten-year study based on interviews of some 100 women who had migrated in 1947 observes, "They also lost the security of friendships and other relationships that define social structure and social space, since in this new home, the permissible freedoms for women were further limited" (Khan, 1994: 161).

Similarly, the equation of woman with property/land, and the related violence against women in disputes over property is also the subject of considerable research. The associated borders and limitations of freedom according to geography and rural-urban divides are another aspect of spatial division. Mobility and freedom of dress is more flexible in the rural work force, even though this is a freedom defined by economic needs (Shah, 1994). Also, in the case of the rural elite of Sindh, women are the most restricted in terms of mobility and visibility. The concept of "honour", sexuality, marital status, and class all affect women's relationship to the spaces they occupy and relate to.

However, the spaces in rural areas are more inclusively defined by women's roles, and there is a spontaneity to the construction of these villages—symbolic and physical. The more distanced the village from the urban centre, the more women are likely to be involved in public activity including working with men, mobility outside the home, in tending to livestock, washing clothes, and in their interaction with nature and the environment. Women are also more involved in the construction of houses and storage, and make important choices of indigenous building materials, including earth, mud, stabilising agents (dung, lime, ash), leaves, grass and so on. Water and sanitation are also areas

of women's responsibility. Interestingly, these village homes are defined with some semi-private spaces for women and their activities. The smaller *mumdi*, and villages closer to urban centres become more dominated by the market and mosques, which appropriate space, are dominated by men and are more disconnected from the lives of people.

But this is not to romanticise rural life or the lives of women in rural areas. The point is rather to highlight the disjunction between spaces and human needs in the cities and urban areas, specifically when women from rural areas migrate to the urban centre. Again, some work has been done on how women are made to observe *purdah* upon arrival in the cities, and how their lives are relegated exclusively to the confines of the private or domestic. The city landscape—with its minarets and tall structures accessible only to men, who tend to find security in communal places such as the mosque—is an intimidating space for women. Women become more alienated from the structures and materials of their new surroundings, new forms of cooking, and new neighbourhoods—with no space for communicating and the tremendous psychological affect of a dependency and terror brought about through the experience of living in a city.

Urban centres, with their consumer-oriented market forces, define how homes and spaces are constructed (and material used), so these become secondary to community needs, and function as the market requires. This ideology works to control women and children's labour usually within the home with all the attendant exploitation of home-based workers. These home-based crafts and manufacturing activities, which are sometimes assisted by funding agencies and non-governmental organisations, do not take into account the removal of women from traditional locations, increases in transport costs, harassment by middlemen, and competition from the organised or formal sector. Women also become distanced from local markets, and the only public space accessible to them is that of shopping centres or bazaars. Public institutions and spaces are also not conceived or constructed so as to cater to the needs and requirements of women or their relationship to space and security. In many cases,

courts, legal offices, clinics, police stations, and other public offices do not cater to public amenities for women (e.g., toilets, waiting rooms, etc). Community halls merely function as wedding halls, (which is lucrative business), but do not encourage recreation or gatherings of an informal nature. Further, the non-availability of land in urban areas disallows women from growing subsistence foods, thereby contributing to the further impoverishment of these households.

In terms of services, it is religious and ethnic minorities and women who are most involved in sanitation and waste collection. The social stigma that is attached to such services influences attitudes and behaviour towards these vulnerable groups. These services need to be revalued to prevent such denigration.

The participation of women in the formal construction sector is inhibited due to reliance on high technology in urban construction, lack of skill training for women, and social constraints that prohibit women from entering the professional ranks. A detailed study of women in the construction industry includes findings, problems and recommendations to improve the conditions and opportunities for women in this sector (Anwar, et al, 1989). The fact that technical equipment displaces labour, and that women have very little or no access to technical skill training or knowledge, needs to be addressed. Women need to have simultaneous access to both skill formation and institutional and organisational support.

As mentioned above, the built environment has a very direct relation with women, and influences culture and violence. A recent unpublished study in 25 cities of Punjab alone reveals that there are one million girl-children who are not attending school, and are either on the streets, involved in the informal sector, or looking after siblings and involved in other domestic work.³ Often, these girls are the victims of sexual abuse both within and outside their homes and communities.

3. Presentation by Dr Seemin Alam entitled, 'Girl Child in Especially Difficult Circumstances', (5 August 1995), Press Club, Lahore.

The need for well-lit streets, a secure workplace, safe transportation, more institutions for women, including shelters and rape crisis centres, need to be part of all housing and community schemes. At the same time, it must be recognised that the state's collusion with capital, patriarchy and male domination is a direct cause of violence.

Above all, what needs to be stressed is the need for peoples' movements and activism as part of the strategy to protest multinational corporations' (MNCs) occupation of land and the ensuing pollution. Similarly, the allocation of land for military bases, and the allotment of property to officers needs to be challenged and redressed in the light of the millions of homeless people in this country. In addition, the growth of high-rise department stores is bringing with it a consumer-oriented culture and weakening community linkages and displacing the relationship of the local grocer, butcher, etc., with the purchaser.

Women's relationship to housing, buildings, parks, community structures, courts, and transport is vital. Particular attention must be given to gendered spaces when these public facilities are designed. Women's exclusion from mainstream architecture, particularly public buildings, needs to be altered to allow for the active participation and inclusion of women, most notably with regard to housing policy and construction. Women architects' collectives should be strengthened, and their role in the history of subcontinental architecture highlighted.

While these are only some preliminary thoughts on the relationship of women to space, it is hoped that these are considered more closely and strengthened, or added to, by women and men involved in human settlements in various capacities.

Culture, Society, and Space

The current discourse on cities has centred on high-tech environments that dominate the urban landscape in industrialised countries. This "Western" discourse has little meaning or relevance for the bulk of the world's population in Africa, Asia, and Latin America, where the key issues are entirely different. A

separate and parallel debate on architecture is needed in the context of Third World cities. The three excerpts on the following page highlight different perspectives on the issue, and illustrate the chasm that divides these disparate realities from each other.

Excerpt one, from a "background" to Habitat II (UN 1995), reflects the global perspective of the largest international bureaucracy, the United Nations. It tries to be "objective", but is somewhat alarmist in tone, in order to shake us out of our complacency and remind us of the urgency of the issues confronting our cities today.

Excerpt two from Charles Correa (1985), places its point of reference, Bombay, squarely in the Third World, but within the larger global context. In cities like these, we find not only the problematic issues of shelter, food, employment, poverty, urbanisation, population growth, and technological backwardness, but also the positive attributes of humanity and wisdom enshrined in traditional values. We also find attitudes, cultural expressions and life-styles that continue to enrich third world societies, provide meaning and relevance, and enable people to cope with adversity. It is a world vibrating with the rhythms of life, its uncertainties, surprises, contrasts and multiple layers of meaning.

The contrasting picture is provided in excerpt three from the abstract of Michael Sorkin's (1995) paper for the Barcelona debate. It highlights the radically different concerns at the centre of current Western discourse, the concerns of a super-affluent, jaded society, whose foremost preoccupation is the fear of being bored, or, to use George Teyssot's term, ennui, the problem of having too much of everything, of endless repetition, of bland sameness.

Perspectives on Urban Spaces

Excerpt One: *The world's cities are growing by one million people each week. However, the stress of this rapid urban population growth is often overwhelming. The long list of*

afflictions includes urban poverty rates of up to 60 per cent. Despite growing investments, more than one-third of the urban population lives in substandard housing. Forty per cent of urban dwellers do not have access to safe drinking water or adequate sanitation. Primarily due to rapid growth and a deteriorating urban environment, at least 600 million people in human settlements (cities, towns, and villages) already live in health and life-threatening situations, and almost 50 per cent of these are children. These concerns transcend the borders of developed and developing countries. The high rate of urban population growth in most regions has led to common problems: congestion, lack of funds to provide basic services, a shortage of adequate housing and declining infrastructure, to name a few.

UNCHS, Habitat II (1995)

Excerpt Two: *Across the globe, the towns and cities of the third world are growing very rapidly ... The farmlands cannot sustain the population. And so squatters come to the cities, living illegally on pavements, or in whatever crevices they can find. This is the most spectacular growth rate of all. Consider the case of Bombay. Twenty years ago squatters were less than 400,000 in a population of 4.5 million. Today, they are almost 4.5 million in a population of 9 million. Facts like these are going to change the images that are triggered off in our minds by the word 'city'. Today, of the dozen giant metropolii of 10 million plus, the majority are in rich industrialised countries. Thus the word 'city' conveys images of ... high-rise towers; automobiles and cloverleaf; and so forth.*

Yet ... by the year 2000 ... [of the] about 50 cities of 15 million ... more than 40 will be in the third world! Most of these are cities whose images are foggy in the extreme—that is, if any image at all is conjured up by the sound of their names: Dacca, Jakarta, Bombay, Canton [They] evoke in your mind, one suspect, a great sea of people, an amorphous undifferentiated mass of humanity, on cycles and on foot, clogging the roads in all directions. Just as the icon of the mushroom cloud has dominated

our consciousness in the last four decades, so this new urban image is going to be a crucial determinant of the moral issues of the next century.

Correa (1985)

Excerpt Three: *Increasingly, cities (America in the vanguard) draw ... membranes around us tighter and tighter, screening admission with ever greater care. Whether in enclaved communities bristling with high-tech electronic protection, in shopping malls with their monoculture of shopping and their structure against free expression, or in that contracted and contained space of the body locked in numb communion with the video screen, the message we receive from the practices of urban propinquity are increasingly immobilizing and paranoid. It is a message of universal sameness, the tired, dumber-down democracy of the global cipher, producing tawdry spaces for the communities of passivity begged by the endless (entangling) chains of mediation that define modern life. If the container is a hedge against accidental or uncontrolled contamination, the redress is in the fight for intimate, plural, and malleable spaces in which differences are both invented and celebrated. The city should be the hothouse of both accident and consent, zone of experiment and site of many classes of consensual form. The task of urbanism is to help produce such fantasies: the street-corner and the neighbourhood, the row of restaurants that grew along the meandering greenway where so many of the furniture workshops are located (backing on to the canal), the slowly rotating heliotropic apartment buildings which have become so popular and which tend to spring up at the south edge of the city where continuous solar access is unproblematic.*

Sorkin (1995)

The contrast could not be more profound. Third world cities have no dearth of "intimate, plural, and malleable spaces". "Difference" needs neither to be invented nor celebrated; it merely exists. They are nothing if not "hot-houses of both

accident and consent, zone of experiment and site of many classes of consensual form." Neither do the street-corner nor the neighbourhood and many of the other fantasies described by Sorkin, need to be invented. These qualities may still be found in historic city centres and older suburbs of third world cities, and to some extent in the spontaneous "unplanned" settlements which have mushroomed as a result of the failure of the authorities to fulfil the demand for housing.

From an Euro-Atlantic viewpoint, the dissolution of cultural barriers under a global process of Americanisation may well appear inexorable, but the Asian experience suggests otherwise. The homogenisation process is being confounded on the one hand by the extreme global inequalities in income and consumption, and on the other hand, the rising self-confidence of economically dynamic East Asian societies. Over half of the world's population lives in extreme poverty, providing a sharp contrast to the wasteful and excessive consumption of the rich one-fifth of the world's population who consumes four-fifths of the world's resources (Carlsson and Ramphal, 1995: 29). Clearly, cultural expressions, including architecture, will reflect the extreme inequalities in economic and political power. Second, the new (Asian) entrants into the electronic age have not come through the 500-year long process of reformation, steam engines, colonialism, and imperialist wars, a process which transformed European society from its very foundations: philosophical, social, and economic. The Asian transition is being led by societies where many traditional systems of values, beliefs, and social relationships are still intact. The growing economic power coupled with the need to assert an independent national identity is producing an intellectual climate of self-confidence, new initiatives in art, architecture, and urbanisation, and new paradigms which draw specifically on Asian models.

The relationship between alternative living arrangements and the existence of poverty is evident in many Asian cities. It is reinforced by the inability of the state to cater to the rapidly expanding urban metropolii. More importantly, the state-led programmes reflect not how people live, but how the modern

planner conceives that they should live. Take the case of Lahore (please see box below), with which this author is the most familiar.

Contrary to what one might expect, the architecture of some of the poorest communities in Lahore displays remarkable elegance and sensitivity in the use of materials, form, and structure. In contrast, the houses of the urbanised families in the slightly higher group (albeit still in the low-income category) show a degradation of quality in construction techniques, materials, and design sensibilities. The houses of the relatively affluent, on the other hand, display a singular lack of propriety in the use of architectural forms and material.

The poor are mainly nomadic or transitory workers, or recent immigrants into the city. They retain their traditional cultures, including family and social structures, functional roles, and uses of space. They build their own dwellings, working as closely as possible within the conventions of their traditional building crafts. Their dwellings are a vivid demonstration that architectural quality is not necessarily correlative with monetary resources.

Above this group are the "settled" families, integrated into the urban matrix as well as the web of commodity production, property relations, monetised economics, institutionalised utility services, and bureaucratised social infrastructure. But this warp is no longer knitted with the woof of traditional bonds: the social hierarchies that sustain power structures, the delicate networks of interdependence from the family to the highest echelons of the state, the old systems of justice which had governed the affairs of the cities (see Hakim 1986), the values and attitudes that regulated the exchange of goods and services. All these were, until fairly recently, a part of the traditional world, rooted in metaphysical concepts of cosmic and meta-cosmic realities (Burkhardt, 1992). One of the consequences of the dissipation of traditional society is the atrophy of building skills and design principles. No longer regulated by the master builders and the craft guilds, the quality of construction and design is left to the

mercies of petty contractors and hired labourers, whose only relationship with the owner is that of money.

Housing in Lahore

In the hundred years from 1855 to 1955 a million people were added to the population of Lahore. The next million were added in 15 years and the next in 10 years (Lahore Development Authority, 1980: 102). The present population is estimated at over six million, growing at 4.5 per cent (or about 270,000 persons) per year. Similarly, the urban area of Lahore expanded by 50 km² in the hundred years preceding 1951. The next 50 km² were added in 15 years and the next in 10 years up to 1975. In 1979 the urban area was estimated at over 175 km², increasing by 7 km² every year. The area today is almost 200 km².

In contrast to the estimated annual expansion of 7 km² (700 hectares), planned development by public authorities has been between 86 to 116 hectares a year. Most of this development has been in the form of plots affordable only by the upper 25 per cent of the population. The result is an increasing backlog in housing, the proliferation of unplanned, spontaneous growth; poorly served or unserved settlements; and growing congestion in older settlements. In 1979 the backlog was estimated variously at between 71,000 and 300,000 dwelling units. If present trends continue, the gap will widen further by additional 22,500 dwelling units a year. The planned development of about 2,500 plots a year would at best partially meet the needs of the upper 20 to 30 per cent of the population.

Increasing congestion is indicated by the sharp rise of household size. Although figures for each city are not available, the average household size in 1960 for urban centres of then West Pakistan was 4.6. The present estimate for Lahore is 6.5. Another indicator of congestion is population density. About half of Lahore's households still live in the inner city, which comprises almost one-third of the urban space. Here, population density ranges between 79 and 266 (with an overall average of 152) persons per hectare.

The poorest 10 per cent of households have no disposable income to spend on shelter. Some households in the next 30 per cent income group do have modest savings, but not enough to afford even the cheapest plot in a low-income housing scheme. Considerable subsidies and lowering of standards is needed to enable them to afford plots of 72 m².

The third category appears as islands of affluence and modernity in an ocean of poverty. In these islands, "modernity" is not understood as a set of values and attitudes that underpin a technologically advanced society. It is identified rather with the products of industry and technology, which acquire a significance beyond their utilitarian function and become symbols of status, of having arrived. Architecture too is marketed as a symbol of modernity. Buildings that are informed neither by the conventions of traditional craft nor by a conscientious process of design can produce architecture which is bizarre and quaint at best, and bad, irresponsible, irrelevant, inappropriate, divisive, and corrupting at worst. Bad, because it is not governed by the appropriate syntax and grammar, by any aesthetic principles, or historic references and rootedness in a coherent architectural vocabulary. Irresponsible, because it is wasteful of scarce materials and energy—witness the use of imported materials, the reliance on mechanical means of cooling and the use of large glass surfaces in a hot climate. Irrelevant, because it contributes neither to the current discourse of architecture in its own milieu, nor to the social and cultural needs of the society. Inappropriate, because it pays no heed to climate and comfort. Divisive because it sharpens the contrasts and reinforces the schisms in societies already plagued by acute disparities. Corrupting, because it reflects identities that are false and represents goals that are unattainable.

It was against this background that the Lahore Urban Development and Traffic Study (LUDTS), in 1980 proposed a low-rise, low-tech and high density strategy for urban development, based on traditional urban models of narrow, pedestrian cul-de-sac *galis* (streets), and *koochas* (residential precincts) as the centre and focus of family and community life,

grouped into distinct *mohallas* (urban neighbourhoods) each with employment, recreation and social infrastructure to meet the needs of its own population of around 25,000. These principles formed the basis of at least one major housing development, the Gujjarpura Urban Expansion project, in northern Lahore. The traditional urban models sought to provide a pedestrian environment where everyone could walk to work, school or shops, where the cul-de-sac provided a secure territory which the women and children could use as an extension of their living space, and where the scale and hierarchy of private, community and public spaces resulted in a sense of place to which the individual could relate and in which identification with other members of the community could develop.

Human Security

One of the most significant changes to occur in living conditions over the last two decades is the immense increase in the level of insecurity in human lives. Besides wars—of which there have been at least 160 since World War II, involving over 7 million military casualties, over 30 million civilian casualties, and uncounted incidents of rape, injury, dislocation, and loss of economic livelihood—there has also been a massive escalation in civic and political conflicts, mob actions, torture by state authorities, the use of oppressive laws, and of course, common violent crime. The development process has itself produced massive displacement and expropriation of selected communities, unpredictable cycles of fiscal largesse and withdrawal, and the immiserisation of vulnerable communities and groups during episodes of structural adjustment and liberalisation. At the same time, the process of environmental degradation has produced its own forms of insecurity: resource depletion or degradation has led to the loss of income as well as the exacerbation of conflict; congestion in urban areas has led to a marked deterioration in the quality of life and the health of the population; degradation of resources and unprecedented climatic changes have led to an increase in the frequency of natural disasters, including floods,

earthquakes, landslides, and industrial and toxic spills. Future years are likely to see an unprecedented increase in the number as well as the rate of increase of such natural disasters. All of this produces uncertainty and insecurity in the lives of ordinary humans.

A global summit on habitat and on the sustainable city will be incomplete if it does not include an explicit recognition of this phenomenon, or if it does not propose steps to meet the crisis. As may be obvious, the attempt here is to go beyond the normal usage of the word "security", which connotes merely a military or political dimension, and to place it in a broader perspective. In this sense, security denotes conditions which make people feel secure against want, deprivation, and violence; or the absence of conditions that produce insecurity, namely the threat of deprivation or violence. This brings in two additional elements in addition to the conventional connotation (referred to here as political security), namely human security and environmental security.

To approach this issue, it might be desirable to summarise it into four broad propositions (see box below). The model of development inherited by poor countries from the colonial period was one of opening up natural resources to the interplay of market forces. Whereas the colonial countries did this with other populations, developing countries did it with their own populations, especially those in rural areas. This is why countries without large rural hinterlands were seen as basket cases, and those with large natural endowments as potential success stories. In order to make such a strategy possible, economic and political power had to be concentrated in the centre, "in the national interest". Thus, it is not surprising to witness the increase in the centralisation of the state, and concentration of power in the hands of a proto-technocratic elite. Indeed, such concentration reached its maximum in Southern countries, where the capacity for exercising centralised power was the weakest.

Security and Development

First, insecurity is a structural condition of our times. Insecurity is not an aberration restricted to poor countries or to selected areas, or to limited episodes. It defines the nature of existence in the modern world. The Carioca who gets mugged has kindred spirits in New York or Nairobi. The Tamil whose life and livelihood is threatened by civil war shares an experience with the Rwandan, the Bosnian, Azerbaijani, the Afghan, the Kashmiri, the Timorese, and countless others. The Pakistani uprooted by the Tarbela Dam has fellow sufferers in India, China, Brazil, Malaysia, and virtually everywhere else. The industrial work laid off during a liberalisation programme could be anywhere in the rich or the poor world. The Muscovite threatened by the mafias will recognise the predicament of countless people from Chicago to Karachi to Lagos. Insecurity is a structural condition of our times.

Second, insecurity is the leading cause of violence. Insecurity produces paranoia, which is also a structural feature of these times. It has led to violence against society, against others (minorities, women), against nature, and even against ourselves. Not only does a violent society build barriers against others, it also provides the justification for unprovoked and unfettered violence. Fear of the loss of livelihood leads communities and individuals to destroy their natural environment. Fear of domination by outsiders leads to violence against one's own minority groups. Fear of failure leads to violence against our own bodies and psyches.

Third, every response to insecurity produces new forms of insecurity. The traditional Muslim who is afraid of being dominated by the Westernised elite finds refuge in a militant form of fundamentalism, which oppresses women, minorities, and others. The Israeli who fears losing to Palestinians picks up the gun against his own compatriots. The American or the Frenchman who sees the prospects of good life slipping through his fingers turns his hatred against the immigrant from Latin America or the Maghreb.

Fourth, the leading contributor to insecurity is the injustice inherent in the idea of development. The idea of development, as a leading development economist, Gerald Meier puts it, was developed

"by colonial economics out of political expediency". It is based on the expropriation of the rights of rural communities, on the institutionalisation of injustice through an aggressive use of state power, on the preference for an organised mode of existence over one which is more in harmony with the rhythms of nature, and on the legitimisation of the political and economic role of the outsider. This cannot be sustained without creating uncertainty and unpredictability in peoples' lives.

Built into this system was a preference for an organised existence. Large organisations could mobilise large bodies of men, and thus take advantage of opportunities being thrown up by the process of development. This provided an incentive for organisation and an aggressive drive for control. At the same time, it reduced the scope for spontaneity, idleness, and diversity, and indeed undermined the legitimacy of non-instrumental or romantic outlooks on life. However, this produced its own resistance, in the form of an increasingly intransigent social and natural environment. As the philosopher James Carse has put it, "The more power we exert over the natural process, the more powerless we become before it. In a matter of months, we can tear down a rainforest that took tens of thousands of years to grow. But we are helpless in repulsing the desert that takes its place. And the desert is no less natural than the forest." He could have said the same thing about the social environment. In a matter of months we can destroy the peace of a society that took tens of thousands of years to grow. But we are helpless in repulsing the societal desert that takes its place.

More importantly, development also provides a clear legitimisation of the outsider, without fear of accountability or responsibility. The outsider might be an expatriate consultant or advisor, or a development banker or aid worker, or a distant technocrat. All of these have their primary interest in the areas of their expertise, for which it is necessary to invoke a commitment to the quality of life of the so-called beneficiary community. In democratically functioning societies, the legitimacy of such outsiders would always be subject to a review of performance. In Southern

post-colonial countries, it was assumed as given because of the unquestioned belief in development.

Finally, development involves a preference for impersonality and discontinuity. It severs the organic link between the state and civil society, between formal and informal sectors, between the past and the future, between law and custom, and between education and training. It destroys bridges between different parts of the self, between identities, between communities, and between genders. The result is a reified form of politics that oppresses and cannot emancipate.

The result of all this has been a process that has engendered and legitimised much injustice. Among other things it has brought about a gravitation of populations towards centres of power, namely from rural to urban areas, from towns to metropolitan centres, and from the South to the North. It has been accompanied by an expropriation of the rights of local communities, and the deliberate erosion of local forms of governance. The consequent overburdening of centralised, national institutions, has produced an equal erosion of governance nationally, and an expanding circle of injustice. Today the threat to society generally, and to the security of humans especially, is far greater from this expanding circle of injustice than from any single military source.

If the above reflections produce some resonance amongst social observers elsewhere, they must suggest that it is this expanding circle of injustice that we must fear and address, and not some mythological concept, such as underdevelopment. This means that the response to the current crisis must focus on the restoration of governance, especially in urban areas, on some measure of decentralisation, on the strengthening of judicial institutions and judicial processes, on the cultural processes that help build bridges between divided selves and polarised ideologies, and on what can only be described as social therapy. In the end, these measures, intangible as they are, might turn out to be just as important as tangible remedies proposed by more practical people.

SOCIAL, ENVIRONMENTAL AND SHELTER ISSUES

Shelter Sector in Pakistan: An overview

Housing conditions are evaluated on criteria developed in the First World. The key evaluation criteria are persons per room, rooms per house, and density. These have vastly differing cultural meanings, especially because of varying climatic conditions. Similarly, such categories as permanent, semi-permanent, and temporary are not entirely representative of a situation in which houses are being upgraded constantly. Moreover, houses situated in ecologically dangerous zones can be made quite safe by developing flood control measures or drainage. Finally, figures for home ownership pertain to *de jure* tenure rights, while most people base it on *de facto* security of tenure, or physical possession. With these caveats in mind, we can examine available housing data for Pakistan.

Detailed housing statistics are available only for the period between 1961 and 1981. During this time, Pakistan's urban population increased by 4.7 per cent per year while the housing stock grew by 3.7 per cent per year. Indications are that this trend has continued (Government of Pakistan, 1980). Although these statistics suggest an increasing housing shortage, the growth rate of households has been lower than the population growth rate. This is because the average household size increased from 5.5 to

6.5 persons between 1961 and 1981. During the same period, the number of households increased by 2.86 per cent a year against a population increase of 3.75 per cent (Government of Pakistan, 1980).

Persons per room increased from 3.3 to 3.5 between 1961 and 1981, whereas the rooms per housing unit increased from 1.7 to 1.9 per cent during the same period. However, 45 per cent of the population of urban Sindh and 50 per cent of urban Punjab live in one-room houses. An additional 31 per cent of urban Sindh and 32 per cent of urban Punjab live in 2 room houses (World Bank, 1988).

The number of persons living in their own houses, as owners and/or squatters, has been increasing in Pakistan. The 1980 housing census results, and all subsequent surveys, support these findings. In 1980, 68 per cent of urban houses were owned by the households living in them as opposed to 48 per cent in 1961. In rural areas this figure increased from 80 per cent to 83 per cent during the same period.

Over the next decade, an estimated 975,000 housing units will have to be constructed every year to meet existing and emerging housing needs (see Table 1 below). This includes 625,000 units to cater to the growing population, 140,000 units to make a dent in housing backlog, and 210,000 units to replace existing units.

The current estimate of the rate of Pakistan's population growth is 3.2 per cent per year; 4.4 per cent in the urban and 2.6 per cent in the rural areas. This means that a minimum of 300,000 new houses will be required per year in the urban sector and 325,000 in the rural sector simply to meet the population increase, assuming the average household size remains the same. Almost 65 per cent of this requirement, or 400,000 units, are for the lower income groups, and about 20 per cent (or 125,000 units) are for migrants from rural to urban areas. About 60 per cent of this migration takes place within the Punjab and almost all of it is to the province's intermediate cities of Faisalabad, Gujranwala, Gujrat, and smaller market towns (e.g., Sahiwal and Okara). Almost 90 per cent of this need is for the lower income groups.

Table 1
Housing Demand (per annum)

Area	Population Growth	Backlog	Replacement	Total
Urban	300,000	88,000	50,000	438,000
Rural	325,000	52,000	160,000	537,000
Total	625,000	140,000	210,000	975,000

The Sixth Five Year Plan (1983-88) estimated a backlog of 1.4 million housing units in the country (both for rural and urban areas). In order to clear this backlog within 10 years, and provided the population increase needs are met annually, then an additional 140,000 units will have to be built every year (Government of Pakistan, 1984). Finally, one per cent of urban houses (or 50,000 units), and 1.5 per cent of rural houses (or 135,000 units) will have to be replaced yearly because of normal depreciation. In addition, another 25,000 substandard units will have to be replaced in the rural areas every year to upgrade the housing quality (World Bank, 1991).

As opposed to the estimated annual demand of 428,000 housing units¹ in urban areas, the actual supply of housing in the formal sector is estimated to be 180,000 units, including 100,800 units (or 24 per cent of total demand) in the public sector, and 79,200 (or 19 per cent) in the private sector. The resulting annual deficit of 257,400 units is taken care of by the informal sector, or by postponement of replacement, or through increased densities.

Public Sector Housing Programme

The goal of the programme is to remove obstacles in low-income groups' access to land, infrastructure, and credit. The major problems are in implementation. All governmental schemes for the urban poor are unaffordable: the procedures are long and cumbersome, government agencies and low-income communities view each other with hostility and suspicion, and the time lag between application for allotment and actual possession may be as

1. Derived from Karachi Development Authority (KDA) studies for the Karachi Master Plan 2000.

long as 10 years. The result is an increasing gap between demand and supply, and the need to turn to the informal sector for shelter needs.

Standard Housing Supply

The provision of built housing by the public sector for sale or rent is negligible. In Karachi, where the largest numbers of units have been constructed, the average annual supply since 1974 has been about 220 units (Van der Linden and Niented, 1985). A typical scheme of this nature is on about 0.5 hectares and consists on average of 40 units.

About 50 per cent of such developments have been aimed at low-income groups, but since the costs are too high, the units are invariably purchased by middle income groups or by speculators.

In many cases, the overhead costs are covered by the sale of shops and/or other commercial units in the project. The purchasers pay in instalments during construction, thus financing the projects. In the majority of such projects, HBFC loans are arranged for the purchasers.

This project is not likely to expand. In the past, state land and/or *shamlaat* (community land) was acquired at low prices by the development authorities for such schemes. However, very little state or *shamlaat* land remains in the Punjab and NWFP, especially near the city centres. Given the high cost of private land, it is increasingly difficult for the public sector to offer housing at prices affordable even to the middle class.

Site and Services

Site and services schemes have been developed both by the development authorities and the provincial physical planning and housing departments. A typical scheme of this nature is on about 15 hectares and consists on average of 525 units. The most effective site and services programme in Pakistan has been run by the Karachi Development Authority (KDA) and the Punjab Physical Planning and Housing Department (PPPHD). Between 1974 and 1990, the KDA developed an average of 4,758 units

annually against an average Karachi demand of over 60,000 (ADB, 1989). Similarly, the PPPHD developed an average of 6,500 plots annually against a Punjab demand of over 78,000 (ADB, 1989). The performance of other public sector agencies is far poorer than that of the KDA and PPPHD.

Such schemes were often subsidised by purchasing government land at artificially low prices, well below the market value. Plots are allotted to purchasers through computer ballots before development begins, and payment is made in instalments during the development, thus financing it.

Sixty-six per cent of the plots are kept at 100 square metres or less with the belief that these will be purchased by low-income groups. In addition, the cost of the smaller plots is cross subsidised by increasing the cost of the larger plots.

The main problem with these schemes is the rising cost of land, and the failure to target low-income groups. State land has been depleted in almost all urban areas of Pakistan, with the exception of Sindh. The public sector agencies do not possess the financial resources to purchase land on the open market. With the repeal of the 1973 Land Acquisition Act, there is no legal instrument by which the public sector can acquire land for housing at a lower than market rate. Loans for acquiring land are not available either to the public sector from other state organisations or international agencies. In addition, private land is usually available in small lots, and land assembly - in the absence of legislation to support it - is a long and painful process, if not an impossible one.

The cost of land and development is too high for the low-income groups to afford, and the building standards demanded by the bylaws are far too high for them to follow. In addition, no special effort is made to design allotment and development procedures that are compatible with the culture, sociology, and economics of the low-income groups. Moreover, since the schemes take up to 10 years to complete, the plots are often held for speculative purposes, and lie empty for years. Of the 120,000

plots developed in Sindh since 1970, only 3,000 had been occupied by 1984².

Katchi Abadi Improvement and Regularisation Programme

The *Katchi Abadi* Improvement and Regularisation Programme (KAIRP) began in 1978 and envisaged the grant of tenure rights, and the provision of basic infrastructure to the residents of *katchi abadis*, against the payment of land and development charges. The programme is implemented by provincial *katchi abadi* authorities, municipal *katchi abadi* directorates, and in the case of the Punjab and NWFP, the urban development authorities. The implementing authorities are granted government funds for the purchase of state land, on which the *katchi abadis* are located, at well below market prices. Without this facility, the programme could not possibly operate. These funds are supplemented by large-scale international assistance.

KAIRP is operating in all the major and intermediate cities of Sindh and the Punjab. There are a limited number of programmes in the smaller urban settlements as well. However, in the NWFP and Balochistan, the programme is on a very small scale and limited to larger urban settlements.

The KAIRP has failed to meet its targets. Only 14 per cent of *katchi abadi* units have been regularised since 1978, and only 22 per cent of *abadis* have been or are in the process of being developed. To keep up with the increasing backlog of *katchi abadis* (growing at 10 per cent a year in Karachi), about 100,000 households should benefit from the programme every year. However, only 20,000 houses are upgraded under the present programme (ADB, 1989). In addition, recovery of land and development charges is very poor. For example, the Lahore Development Authority (LDA) has spent 200 million rupees on the programme and recovered only 10 million rupees (ADB, 1989). The project design makes the project inoperable if there is more than a 20 per cent default in payment.

2. *Ibid.*

The programme is facing these problems as a result of the high cost of upgrading, a lack of trust in the government on the part of the beneficiaries, an absence of community participation, insufficient capacity and capability in the implementing agencies, the non-recovery of funds, and the *de facto* tenure security that *katchi abadi* residents enjoy. These problems have been overcome to some extent through the NGO-supported government programme in Sindh.

House Building Credit

Formal long-term credit for housing is available only from the HBFC through mortgage financing against land. However, only 5 per cent of the HBFC loans reach households earning less than 1,500 rupees a month.³ In addition, HBFC finances no more than 20 per cent of the total housing units built by the formal sector. The majority of urban Pakistanis live in informal settlements without a clear title to the land they occupy. This excludes them from the credit facilities available with the HBFC. In addition, HBFC chooses its clients on their ability to repay and its procedures for loan application, processing, and release are long and bureaucratic. These aspects discriminate heavily against low-income groups. HBFC normally gives loans to individuals only. It does not give loans to NGOs, co-operatives, or agencies involved in housing. Monitoring housing processes in low-income communities have shown that they require small, short-term loans for certain items of house building, such as the building of a latrine or the construction of a permanent roof. The formal credit system is not structured to cater to these needs.

Private Formal Sector Supply Individual Builders

The largest number of houses in Pakistan is built by individuals for themselves. In Karachi, which has a significant public sector programme, as well as large-scale private

3. *Ibid.*

construction companies, 16,600 units, or 34 per cent of the 48,000 units required due to population increase, are constructed by individuals for themselves. Of these, not more than 12 per cent are for sale⁴. In other urban areas in Pakistan, the percentage of owner built housing is bound to be much higher.

Land, in the majority of cases, is made available through the site and service schemes of the development authorities, or by the physical planning and housing departments. In a minority of cases, it is supplied through co-operative societies or by private developers. Credit, in a small number of cases (about 20 per cent), is provided by the HBFC and, in rare cases, by commercial banks and employers.

House builders, especially from lower income groups, face a number of constraints in acquiring a plot and building their homes. They are as follows: catering to red tapism and corruption; delays in getting a plot from the public sector; lack of advice and trustworthy systems of acquiring plots from the open market; high standards and complicated procedures for obtaining a building permit and HBFC loans; and the absence of technical advice and support where architects and engineers are not involved (which is in over 90 per cent of cases).

The HBFC offers better borrowing terms for low-income groups (an 8.6 per cent mark-up for low-income groups as opposed to 17 per cent for higher income groups). However, the number of low-income groups that have access to this credit is far too small to have any major impact on housing as a whole. In addition, in public sector land supply, there is a cross subsidy for smaller plots that are ostensibly meant for the low-income groups. However, since a negligible number of low-income groups can afford these plots, this subsidy ultimately benefits middle income groups and real estate speculators.

Standard Developer Built Housing

Of the larger urban developers, the majority are members of the Association of Builders and Developers (ABAD). ABAD has

become a powerful organisation, and lobbies for changes in government policies to facilitate its involvement in housing production.

Until the early 1980s, the larger developers had access to public sector developed land at well below market prices, but they now have to purchase it on the open market. Developers acquire 50 per cent of the finances required for construction through sale of their units on the open market even before construction has commenced, and the balance well before the projects are complete. Thus, apart from the land cost and initial overheads, there is no investment from the developers. The more influential developers manage to get loan facilities from the HBFC approved for individuals who purchase units in their schemes.

The developers, especially for large projects, have to wait for at least six to eight months before their projects can be approved by the building control authority. In addition, where HBFC loans from individuals are financing the project, delays in the release of finances also hold up the project. Bridge financing facilities, which can overcome some of these constraints, are not available to the developers. The pace of construction is related to the paying capacity of the purchaser, with the result that a project that can be finished in one year may take three or more years to complete. In the process, efficiency and quality suffer. Again, credit, at a low enough interest rate, is not available to the developer to overcome this problem.

In addition, the cost of land has become so high near the city centres that, in an increasing number of cases, even housing for middle income groups is no longer possible. Existing building byelaws often prevent the most efficient and economical use of the land available, thereby increasing unit costs considerably. The major constraint, however, lies with the developers themselves. They are unwilling to invest their own money in a project, work for unusually high profits (up to 100 per cent), and do not employ professional staff.

Clearly, private sector developers cannot cater to low-income groups. Where, with government help and subsidy, they have launched projects for low-income groups, they have ensured

4. *Ibid.*

high profits and produced substandard work, which eventually becomes subject to speculation.

The scale of developer built housing can be judged by the situation in Karachi, where such housing constitutes a larger percentage of the total housing produced than anywhere else. Between 1981 and 1987, an average of 2,600 units annually, or 5.4 per cent of the 48,000 units required for population growth, have been produced through developer built projects⁵.

Land Subdivisions

Many city master plans have declared certain agricultural or desert areas around the city as urban. This has led to the sale of this land by the owners for development. Many of the owners themselves have found a developer partner, and undertaken subdivision and sale of their land. On approval of the layout plan, the developer advertises the scheme and allots the plot to customers at 25 per cent of its cost well before development begins, and recovers the investment at this stage. The balance payment is made in instalments while development is taking place. Profits in such schemes are over 200 per cent of the initial investment.

Agricultural land near the city centre, in the vast majority of cases, is far too expensive to develop and sell to the middle income groups who prefer to live in these locations. Land far from the city is also too expensive for low-income groups. As such, most of the developed land is purchased and held for speculative purposes by high income groups or professional speculators in or near the city, or by middle income groups on the city fringe. No special public or private sector credit facilities are available to developers to finance the acquisition and/or development of such schemes, or to individuals to purchase plots in them. Thus, groups that could most benefit from these schemes are denied access to them.

The approval of these schemes by local bodies takes a long time. Procedures for conversion to urban usage, payment of

5. *Ibid.*

conversion charges, mutation processes, approval of the town plan, sanctions for water, electricity and sewerage linkages are complex and cumbersome activities. Again, as for standard housing supply, antiquated building byelaws make the most economic and efficient use of land difficult, if not impossible, thereby increasing unit costs.

The high rates of profits desired by the private sector, the long periods required for completion of development, and the absence of credit facilities for the purchase of plots to low-income groups puts these schemes out of their reach, despite the fact that 66 per cent of all such development is of small plots, ostensibly meant *only* for low-income groups.

In Karachi, where over the last decade the private sector developed site and services constitute a far larger percentage of the total housing produced than anywhere else in Pakistan does, only 7,000 plots were developed annually between 1981 and 1990. This constitutes 14 per cent of the city's population growth needs. However, no more than 20 per cent of such development is built upon, and in real terms, the contribution of such development to the city's needs is no more than 2.8 per cent. The situation in other Pakistani cities is similar to that in Karachi.

Employer Built Housing

Laws in Pakistan require employers of industrial labour to build houses for about 20 per cent of their employees who belong to low-income groups. However, these laws are not implemented and, instead of providing housing, most formal sector organisations provide a "housing allowance" to their employees for renting accommodation. In addition, many formal sector employees make use of their provident fund for buying land for housing or for construction purposes.

Previously the land for employer built housing was provided at subsidised rates by the urban development authorities. Now, however, it has to be purchased on the open market.

The major constraints that employers face in providing housing to their employees is the high cost of appropriately located land, the absence of low mark up credit for construction,

and an absence of incentives if housing is provided (such as tax cuts), and penalties such as increased taxes if it is not.

According to the data available, employers have produced no more than 1,200 housing units annually for their employees in the last decade. This includes housing built by the public sector for its functionaries.

Co-operative Housing Societies

There are a large number of co-operative housing societies in Pakistan. However, they have been misused by formal sector developers for promoting land speculation, not paying back their loans, and relaxing membership rules and operational procedures. Their large size makes them easy prey for powerful vested interests and the "land mafia", backed in recent years by drug money. They have almost never catered to low-income groups, who are unable to establish their own co-operatives in substantial numbers, since they do not have the connections and skills to fulfil necessary legal formalities, or to lobby the public sector to acquire land for them. Where such societies have been established, they have been taken over by the persons who act as intermediaries between them and the public sector, and who almost never belong to low-income groups themselves.

The Informal Sector

There are two distinct types of informal sector activities in Pakistan. These are the establishment of *katchi abadis* through the illegal occupation and subdivision of state land, and the development of settlements through the informal (but legal) subdivision of privately owned agricultural land or wastelands. Both these types of activities are discussed below and, along with increased density, cater to 57 per cent of urban housing needs, and are the single largest source of shelter in Pakistan.

Illegal Subdivisions of State Land

State land, wherever it is available, is illegally occupied by *dallals* (middlemen) and subdivided and sold to low-income groups at prices they can afford. No services are provided to the settlement, but some form of water supply is initially arranged by the *dallal* till the settlement is big enough to set up an organisation to manage such needs independently, or to attract the attention of municipal authorities. The residents, backed by the *dallal*, lobby for services. Thus, with time (usually between 10 to 20 years), most settlements acquire electricity, water supply systems, transport and a road network.

State land was available in large quantities within the urban centres and on the city fringes in Sindh and Punjab. In Sindh, it is still available. This land was (and still is) for the most part, unprotected and the agencies who owned it did not have the capacity, capability, or inclination to look after it. In the 1960s, there was a major demand for housing for low-income groups who could not afford the cost of formal development. At the same time, there was a major movement for bulldozing squatter settlements. This situation led to the emergence of *dallals* who occupied, subdivided, and sold state land with the help of corrupt state officials. These officials held plots for speculative purposes and/or had a share in the sale of land in exchange for their help and protection, and are responsible for the success of ISDs. Over the years, the system institutionalised itself, with police, district, and municipal authorities, and politicians all having a financial stake in the process. Increasingly all ISDs are designed to follow government standards and plans, with the result that there is now little or no difference between them and government plans for low-income settlements. This makes ISDs easy to regularise. The costs are affordable because middlemen profits are very small, but they have a large scale of operations and are thus still able to make profits.

Once a *katchi abadi* is large enough, it becomes part of a councillor's ward and then becomes eligible for councillor funded projects. Housing improves as a *thallawala*, or the owner of a component manufacturing yard (*thalla*), moves into the settlement

to provide materials (often on credit) for construction, technical advice, and sometimes cash credit facilities as well. Although the inputs of the *thallawala* are all substandard in quality, housing in areas where a *thalla* operates is invariably better than in areas where there is no *thalla*.

The government's decision to regularise *abadis* on state land has made the residents more secure. The informal sector—in income generation, transport, education, and health—starts catering to the needs of residents once the settlement is large enough. This sector is substandard and exploitative, but its *modus operandi* is compatible with the social and economic milieu of low-income groups. Wherever this sector has been supported by NGOs with credit and technical advice, its performance improves and its operation becomes far less exploitative.

State land is no longer available in Pakistan for ISD development, except in Sindh and Balochistan. With the rise of land prices and the prospects for the regularisation of all present and future *abadis*, some middle income groups have also started to live in *katchi abadis*. This has raised land values in these settlements, and as a result, land is increasingly unaffordable to low-income groups (except in the initial stages when the *abadi* is being built). In addition, *katchi abadis* are unserviced and although they do manage to acquire water and electricity, the disposal of sewerage and solid wastes remains a major problem.

There is no doubt that of the 257,400 annual deficit in urban formal sector produced housing in Pakistan, over 30 per cent (or 71,820) is taken care of by ISDs, and perhaps 15 per cent through increased density in them.

Informal Subdivision of Agricultural (or waste) Land

In cities in NWFP and Punjab, state land is no longer available. Consequently, the newer settlements are developing through the Informal Subdivision of Agricultural Land (ISAL). Agricultural land in and around large and intermediate towns is expensive and not easily affordable to low-income groups. As a result, most ISAL settlements are increasingly middle income areas, or alternatively very small plots (16-20 square meters) with

lanes as narrow as 2 meters, to ensure their accessibility to low-income groups. Increasingly, waste lands (such as quarries), or lands prone to flooding, are being subdivided and sold to low-income groups since these lands are cheap. Low-income groups in these settlements come to an informal arrangement with municipal solid waste collection vans to ensure that the level of their settlements is raised above the flood plains.

There are no laws in Pakistan that prevent the development of ISAL. ISAL residents are the *de jure* owners of their land and houses, unlike those of the ISDs. As in the case of the ISDs, the *dallal* is the key to the successful development of ISALs. However, unlike the ISDs, it is considered quite "respectable" to live in an ISAL settlement.

Agricultural land is too expensive for low-income groups, who have to date been the main beneficiaries of informal settlements. At the same time, land prone to flooding or waste lands are limited in area, and with the increase in urban land prices, their owners are reclaiming them, thus pulling them out of the low-income group market. ISAL settlements are like ISDs except without physical and social infrastructure. Where there are middle income settlements, and where subsoil water is available at a shallow depth, it is acquired through individual pumps. Where it is not, it is acquired collectively through deep tubewells, or through an entrepreneur who sells water to the residents. Sewerage lines are laid at the settlement level, but in the absence of intermediate and trunk sewers, they drain into *nullahs*, depressions, and other water bodies. In low-income ISAL settlements, conditions are similar to the ISDs.

There are no figures for the number of units produced through the ISAL. However, there is no doubt that the vast majority of the formal sector housing deficit in Pakistan is taken care of by the ISAL. A modest estimate of their annual performance would be about 155,000 units. This is increasing since very little public land is now available for the development of *katchi abadis*. However the government has no programme for upgrading or supporting the development of ISAL.

Responses to Inadequacies of Formal Sector Programmes

The government has failed to provide an alternative for low-income groups to *katchi abadis* and ISAL settlements. Having recognised this, it has initiated a *katchi abadi* improvement and regularisation programme (described earlier in this paper). Small projects funded by municipal governments on the advice of ward councillors—having to do with open drains, water distribution networks, street paving, etc.—fall into disuse due to the absence of an area master plan, and a lack of co-ordination with other area government initiatives. These projects are a waste of public money, which, given proper planning and technical support, could help improve conditions in low-income settlements. As a result, communities in *katchi abadis* and slums are often forced to come together to tackle major environmental problems. Most of these problems are related to sanitation, water supply, health, and solid waste disposal. These initiatives are seldom successful due to a lack of organisation, high costs, and the absence of technical and managerial skills.

Urban Planning and the Shelter Sector

Urban development authorities and municipal governments have neither the capability nor the capacity to deal with the high rate of urban growth. Development thus takes place before planning, and is largely ad hoc and unguided. Government agencies are incapable of providing basic urban requirements, such as wholesale markets, warehousing and storage facilities, transport terminals, transportation, and housing. Most of these facilities also develop in an ad hoc fashion in the city centre. This process degrades the city both in social and environmental terms, and also destroys the urban, cultural, and historic heritage of Pakistan, and creates low-income ghettos within the city centre and high income ghettos on the city fringe. As a result, city centres—where most civic institutions were located and where various classes interacted—are now comprised primarily of warehouses, wholesalers, and sweatshops.

Inadequate Master Plans

All major and most secondary cities have master plans. However, these master plans do not reflect the social, economic, and political reality of the cities. The informal sector in the city plays a very important role in employment generation, provision of land and housing, development of infrastructure, and transportation. In major cities, powerful mafias finance and control these activities with support from various political lobbies. In smaller cities, transportation and *mandi* operators are instrumental in determining the nature of growth. However, these actors in the urban drama are neither consulted in the preparation of master plans, nor are they involved in any aspect of master plan implementation.

The Real Estate Lobby and Speculation

The formal real estate lobby in Pakistan is playing an increasingly important role in determining the directions and nature of urban growth. It seeks to acquire control of all private and public land in key locations and to use it for commercial and high income residential use. This often brings it into conflict with the recommendations of city master plans and area development schemes. However, the lobby is powerful and it has been known to successfully subvert these recommendations and to prevent the implementation of a number of public use development projects. Its activities also bring it into conflict with low-income communities living on prime land. Here again it has been able to dislodge these communities, often in violation of existing laws and procedural requirements. The real estate lobby is aided in its activities by two factors: one, that it has been able to organise itself at a national level, and two, that it receives political patronage from both the bureaucracy and the political parties whose election campaigns and candidates it lends support to. With the structural readjustment planned and the accompanying liberalisation policies, the power of the real estate developers has increased, as have their activities. This has had an adverse effect on access to land for low-income communities.

Development and Evictions

In the 1970s and early 1980s, evictions in the urban areas of Pakistan were rare because of few urban development programmes and comparative availability of land for the expansion of formal sector commercial developments. Since the mid-1980s however, a very large number of evictions have taken place, creating a considerable population of homeless people. Apart from Karachi, where the Urban Resource Centre (URC, an NGO) monitors these evictions, there are no figures available. Between 1990-95, over 21,500 families were evicted from their homes in Karachi. Over 60 per cent of these evictions were the result of the real estate lobby's activities, which were supported unofficially by civic agencies. The remaining evictions were carried out as a result of government development programmes, or as a result of pressure from residents of high income localities, who wanted to remove *katchi abadis* from their areas so as to upgrade them environmentally. Another development project in Karachi (the Lyari Expressway) will dislocate over 150,000 people who, in some cases, have been living along the Lyari belt for over 70 years.

In many cases, people who are displaced by government development projects are offered an alternative plot for building their homes. In all cases, these plots are offered in locations 15 - 18 km from the city centre, where there is no infrastructure, few, if any, work opportunities, and poor transport facilities. In addition, no assistance, in the form of credit or materials, is provided to the affectees. Surveys indicate that most families come back to squat in some new *katchi abadis*. Surveys also indicate that there are several problems with plot allocation, since many people who are not entitled to land acquire it for speculative purposes.

Informal Sector and Infrastructure Development⁶

Surveys show that low-income communities who have *de facto* tenure security invest large sums of money for the development of water and sewerage facilities in their neighbourhood. Most of this investment is substandard except where it is supported by technical advice from NGOs or professional groups. Similarly, over 80 per cent of all city transport in Pakistan is provided by the private sector, financed mostly through informal credit arrangements. Most of the older low-income settlements acquire education and health services from the informal sector as well. Primary and often secondary schools as well are set up by entrepreneurs or community managed education societies. These are affordable since the teachers are poorly paid educated women from the neighbourhood. Health services are also provided through private clinics, often run by paramedics or quacks. However, governments and most NGOs do not recognise the role of the informal sector in the development and provision of infrastructure and services. No attempt is made to integrate its functioning in larger city planning exercises, or to support and upgrade its activities. On the contrary, most of this activity is persecuted and unofficially taxed by corrupt government agencies. This is most apparent in the case of solid waste management. Studies by the URC on the solid waste sector in Karachi show that 50 per cent of all solid waste is separated by housewives, scavengers hired by contractors, and by middlemen. This solid waste consists of metal, glass, plastic, paper, and rags, and is recycled in various cities and subsequently used by both formal sector industry and individual households. It is because of this recycling industry that Pakistan's cities do not suffocate with inorganic waste, since municipal services lift no more than 30 per cent of all solid waste. However, the informal sector in waste management is actively persecuted, and new environmental laws are further strengthening the possibility of municipal action against its activities.

6. For additional information regarding sanitation and the provision of social services in both urban and rural settlements, see 'Social Services & Waste Management' (Appendix I).

By and large, housing conditions and services are better in settlements where communities are organised and/or where incomes are higher. Surveys carried out for master plans and area plans of Pakistan's urban centres suggest that over 70 per cent of all employment is generated by the unregulated sector, which, for the most part, operates from within low-income settlements. The role of this sector in income generation is increasing rapidly and it has now become a major support system to the formal manufacturing industry and services sector. However, the unregulated sector has no access to technical or managerial advice or to credit facilities. It acquires credit from the informal market at an interest rate of 10-15 per cent per month. Where NGO projects have provided technical, managerial, and credit support to this sector, it has increased employment and income and expanded its scale of activities. A major part of the financial benefits of such interventions have been ploughed back into housing and infrastructure.

The scale of the informal sector is increasing every year, and in its absence, cities would not be able to function.

Role of NGOs in Shelter-Related Urban Issues

Very few NGOs apart from OPP and Sahiban (both Karachi based) operate housing or land delivery programmes. However, there are a large number of NGOs who help communities in acquiring physical and social sector infrastructure. These include BUSTI, the Organisation of Participatory Development (Gujranwala), Youth Commission for Human Rights (Lahore), SUNGI (Islamabad) and Anjuman-e-Samaji Behbud (Faisalabad). NGOs are also active in advocacy work related to urban, environmental, and conservation issues, such as the Lahore Conservation Society, SCOPE (Karachi) and SHEHRI (Karachi). The URC in Karachi monitors government planning, evictions, and community responses to planning issues, and develops and promotes alternatives that are better suited for communities. A number of NGOs are now also involved in providing credit for micro enterprises.

Urban Sector Planning Requirements

Keeping the above in view, the national housing programme in the urban sector primarily needs the delivery of land to the 70th percentile (and below) population, at a maximum down payment of Rs 4,000 and an average monthly payment of Rs 150 over a three year period. For the population between the 70th and 50th percentile, this could be increased to a down payment of Rs 7,500 and an average monthly payment of Rs 300 over a three-year period. In addition, the housing programme requires strategies that discourage speculation and provide loans for local authorities to acquire land on the open market, and develop infrastructure that can be repaid by the purchasers in instalments. In addition, support has to be given to the informal sector by NGOs so as to improve its functioning, and to communities so as to help them establish a more equitable relationship with the informal sector. Government programmes also need to incorporate the role of the informal sector in their policy instruments and implementation procedures, and to remove hurdles in its functioning. It is important that laws and procedures should be developed to prevent evictions from government lands. Where such evictions are unavoidable, as in the case of development projects, the development and the resettlement programme should be transparent and must be developed with the involvement of affected communities. NGOs can play an important role in helping communities understand the development project and develop alternative plans or rehabilitation schemes.

Conclusion

The above paragraphs give a dismal picture of the housing situation in Pakistan. The picture is especially dismal because of the failure of the formal sector to deliver land and services to the lower income groups at a price they can afford. However, there is some hope. Unconventional pilot projects, both in the rural and urban areas in Pakistan, have tackled the problem of housing and credit by developing strategies that are compatible with the sociology and economics of the urban and rural poor. An integral

part of these strategies is community mobilisation, organisation and management of development, incremental development to suit the paying capacity of the beneficiaries, lower standards that are economical and can be upgraded, the induction of the informal sector into development, and the creation of a more equal relationship between the people and government institutions. Much of the inspiration for these strategies has come from the processes adopted by the informal sector to deal with housing issues.

However, the integration of these strategies into official planning processes requires their acceptance by official policy makers, planners, politicians, and bureaucrats. Their orientation and training regarding these pilot experiments is necessary. Subsequently, institutional restructuring to make these strategies workable will also be required. In addition, both the conventional manner in which professionals are trained, and development planning will have to take into account larger social and economic realities.

The most important ingredient of developing appropriate policies and implementation procedures, not only for low-income housing but also for housing as a whole, are research, monitoring, and evaluation, and the dissemination of this information to all actors in the housing drama. Such research, monitoring, and evaluation systems do not exist in Pakistan and their creation requires political support and professional commitment.

The housing situation in Pakistan demonstrates clearly the need to establish an optimum relationship between need (as opposed to demand), resources (financial, managerial, and technical), and standards, in an economy which does not produce the surplus required to subsidise housing effectively to make it affordable to its people. Furthermore, it has to be understood that all three elements (need, resources, and standards) are dynamic, and planning, if it has to be compatible with sociology and economics, has to accept and anticipate this dynamism.

Katchi Abadis⁷: Problems and Ways to a Solution

To the rich and the affluent middle classes, *katchi abadis* are an eyesore. They detest their existence. Obviously so. Their own property value goes down if a *katchi abadi* emerges in their neighbourhood. They look upon *katchi abadis* as filthy, environmentally polluted areas, prone to social evils such as drug abuse, gambling, prostitution, and sundry other crimes. They also think that these areas are the hotbed of social and political unrest.

Most bureaucrats, city planners, engineers and developers also detest their existence. These *abadis* challenge their aesthetic sense and commercial interests. They would prefer to have them bulldozed and utilise the land for more profitable uses, such as high rise buildings or parks. The existence of *katchi abadis* also reflects the authorities' incompetence in keeping the city environment clean and free of encroachers. Often, they accuse the 'land mafia' of creating these *katchi abadis* and NGOs for supporting them. They are also opposed to agencies initiating development work in these areas.

The rich and upper middle classes are happy and contented in their separate, secure and 'clean' localities, with their own transportation system, health, education, and social sector facilities, underground sewerage, filtered water and their own world of supermarkets, clubs, eateries and places of entertainment. They are not particularly bothered about the living conditions of the poor. And why should they be? It is the tale of two cities, two cultures, two nations, two worlds, existing side by side. In the midst of vulgar displays of wealth, the poor perish. But can the elite and the planners afford to ignore these *katchi abadis* since they are now home to 40 per cent of Karachi's population? Can the two cities continue to exist in isolation? No, not any longer.

7. Squatter settlements.

The Limits of the System

The existence, and increase in numbers, of *katchi abadis* has already started causing problems for our ruling elite. When 40 per cent of the population does not own land legally, the state exchequer has neither received the cost of development, and nor have utility agencies received users' charges. This is not to say that *katchi abadi* dwellers are not paying money for water or electricity, but official agencies fail to provide these services legally. Their procedures are cumbersome and the incidence of corruption is extremely high. Daily wage earners cannot afford to visit their offices for months on end to get the services required. So they acquire services illegally, and pay the linesmen and valve operators at fixed rates. They are often accused of not paying, but in fact, are paying more than what is due and are being exploited in the process. As a result, government agencies are becoming poor, while its functionaries are becoming rich.

Obviously, the economic costs of the society's failure to accommodate its less fortunate members are tremendous. Utility organisations run into huge deficits, and cannot undertake either proper maintenance or any development activity (not that rich industrialists, or proprietors of cinema halls, or ice factories, or influential bigwigs, do not steal electricity, or that labour unions do not force management to pay fake overtime or inflated medical bills, or that the upper echelons of the KESC do not take hefty commissions on new contracts). But the entire burden is shifted to the consumers who pay their bills regularly.

Thus, if we pay Rs 300 to the KESC a month, a third of the amount is paid for the dishonesty and inefficiency of the staff, and another third for the pilferage of electricity by the rich and the poor alike. The same system applies in the case of shelter. If poor migrants could get a small plot of land, they would improvise with whatever resources were available to them, and build as they live there. They are also ready to pay for water, electricity, and gas. But the government fails to provide the land. Poor migrants thus fall into the hands of land grabbers who provide them with state land—claiming it as their own—for almost the same price

which the government could have charged had it cared to do the job itself.

Katchi Abadi Residents

Contrary to popular opinion, *katchi abadi* dwellers are *not* criminals, drug pushers, pimps, illegal immigrants, terrorists, or left-wing revolutionaries. They are ordinary, law-abiding, simple people, trying to eke out an existence since rampant inflation has hit the cost of housing harder than it has hit the cost of food, health care, or education. Of course all *abadis* have their share of 'anti-social' elements and criminals. Also, there is no doubt that some *katchi abadis* provide protection to illegal immigrants, but then, this is not a phenomenon exclusive to *katchi abadis*.

Very few people pay serious attention to what is happening around them. Still fewer try to understand why people are migrating to the cities. Is it easy to leave the protective social network of the home environment and land up in cities that do not promise much more than mere survival? Our elite does not care to know where these people live when they join the teeming millions in the cities, who provides them with land and essential services like water, transport, electricity, and at what cost? Barely anyone seems to care how these migrants manage to survive.

The rural poor come to the cities primarily in search of jobs. A large majority of them come for the simple reason that they can no longer survive in the countryside. High population growth—3.2 per cent per year—has created unmanageable overpopulation in the rural areas. At the same time, the fragmentation of inherited holdings, deforestation, desertification, water logging and salinity are displacing agriculturists from their land (water logging and salinity alone claim 40,000 hectares of arable land every year). Between 1951 and 1981, the per capita cropped area for rural people dropped from 0.46 hectares to 0.31 hectares. At the same, from the 1960s onwards, the so-called 'Green Revolution' introduced mechanisation, and the intensive use of fertilisers and irrigation. As a result, affluent farmers bought out smaller ones who were unable to make large-scale capital investments. Every tractor introduced left 13 people jobless, while the higher intensity

of farming and the higher yields created an average of 2 new jobs per tractor; a negative balance of 11 jobs lost remains.

With little economic opportunity in these areas, and hardly any means for survival, people started migrating to cities in search of work. Upon arrival, they get involved in manual labour, hawking, and similar occupations. If they are lucky, they may get jobs as peons, drivers or *chowkidars* in private companies or government offices. Slowly, they integrate into city life and their economic situation improves. By and large, they are hard working, enterprising and creative people. Some of them are highly skilled, others semi-skilled. They are not in search of government jobs. They want to earn their livelihood by using their ingenuity. As a matter of fact, *katchi abadis* are throbbing with economic activity. Indeed, *katchi abadis* are the lifeline of all economic activity in the city. They provide skilled workers for industry, and are involved in a large number of innovative, small-scale industries themselves. An enormous number of houses in *katchi abadis* are workshops where the entire family is involved in some sort of productive activity.

It is the *katchi abadi* dwellers who provide drivers to the *bara sahibs*, *ayas* to the *begum sahibs*, typists to commercial firms, and all sorts of assistance in the service sector. They have the best mechanics, plumbers, electricians and foremen. They provide labour and masons for construction, and run the entire transport network. Can a city like Karachi survive without them at all?

Upon arrival in the city, they need a piece of land with minimal services. They may need credit and social services such as water and transport. Most of all, they need jobs. Almost without exception, it is the private or informal sector that is helping them. They have their own health care system, their own educational institutions, their own places of entertainment, their own arrangements for obtaining water, electricity, transport, and sewage disposal. Most parents in *katchi abadis* send their children to private commercial schools. They do not depend on government schools which are not available everywhere and have poor standards. In some *katchi abadis*, the literacy rate is as high as 80 per cent.

There are essentially two kinds of *katchi abadis* in Karachi. Old *katchi abadis* came into existence when over 600,000 refugees from India came and settled here, followed by many migrants from Northern Pakistan when large scale industrialisation started in the mid-1950s. On both occasions, the government was ill-prepared to accommodate such a large influx of people. As a result, they occupied whatever open spaces were available near the city centre. This activity was spontaneous, and no brokers or land grabbers were involved in the process. The settlements thus grew haphazardly, and there was no planning for roads or for provision of services.

The second category of *katchi abadis* emerged in the early 1970s, particularly after the 1971 war, when a new wave of migrants came to Karachi. Again, the government was ill prepared to receive them. Sensing a big demand for new housing, a new class of people known as professional land grabbers, brokers or *dallals* emerged. They occupied vast tracts of vacant state land on the periphery of the city and parcelled it out into smaller plots for the poor and low-income people. They followed the KDA pattern of planning, and provided straight roads, commercial areas, and open spaces for amenities. The needy paid them the money and got instant possession without any paper work. This was the origin of bigger *katchi abadis* like Baldia Township, Orangi, Manzoor Colony and Landhi.

Katchi abadis are the informal sector's response to the housing needs of the poor. At the same time, their emergence is an indication of the society's failure to integrate planning with the reality at the grassroots level. Moreover, *katchi abadis* keep increasing in number and size since about half of the population of Karachi is too poor to be able to buy or rent a house, or a plot of land, or to obtain loans or mortgages to do so legally. Yet there are very few homeless people in the literal sense: virtually all the poor find ways of sheltering themselves. Thus, it would appear that the problem is not so much of a technical or even financial nature. Rather it is the law, the regulations, and the lack of appropriate planning, which force a large part of the population into seeking illegal ways of obtaining shelter.

A realistic policy of shelter provision for low-income groups would take into account their capacity to find solutions to their problems. Rather than labelling these solutions substandard or illegal, the government's task would be to guide and control such solutions. Instead of frustrating the poor's own initiatives, the government would do better to support them. Such supportive policies—which have found recognition internationally since the early 1970s—consist basically of two components. One is the recognition, legalisation, and upgradation of existing spontaneous settlements (integrating them into the 'legal city'). The second aims at preventing the emergence of new illegal settlements by providing legal and affordable alternatives.

Regularisation of Katchi Abadis

Early government attempts to resettle *katchi abadi* dwellers in built-up units (like in Korangi in 1959-60) or core housing (like the Metrovilles of the '70s) failed to solve the problem. In 1975, regularising and upgrading *katchi abadis* became state policy. Initially, municipal corporations were given the task of issuing leases to residents and of providing infrastructure in their neighbourhoods. In 1987, the Sindh *Katchi Abadis* Authority (SKAA) was created and was required to co-ordinate all these activities and to accelerate the process so that this task could be completed within a five year period.

In 1989, under the *Katchi Abadi* Special Development Programme, Rs 136.166 million were provided for the upgradation of approximately 200 *katchi abadis*. This was in addition to the Rs 52.2 million provided under the Sindh Annual Development Plan 1986-87. However, the rate of regularisation and upgrading remained painfully slow. The abysmal performance of local councils between 1975-1993, and that of the SKAA between 1987-1993, is amply demonstrated by the fact that of 1,293 unauthorised settlements, only 123 had been upgraded by 1993. The situation with regard to leases was equally dismal. Of the 618,815 dwelling units in *katchi abadis*, only 29,726 leases had been issued. This means that on average, less than 0.3 per cent of unauthorised housing was legalised every

year. Even when taking into account the 35,000 Provisional Entitlement Certificates issued during the same period, the proportion of housing legalised remains below 1 per cent per annum. If this trend were to continue, over 100 years would be required to regularise all the *katchi abadis* in Sindh, provided no new *katchi abadis* came into existence. Moreover, the Provisional Entitlement Certificates lacked any legal backing and were therefore useless documents, providing only a semblance of legalisation.

SKAA was financed by an annual provincial government budgetary grant. When in 1990 the government, arguing that SKAA should be self-financing, discontinued this practice, SKAA had to survive on funds provided by the federal government under the Special Development Programme. While the government created SKAA with a clear mandate to notify, regularise, and upgrade all existing *katchi abadis* within a period of four years, by 1992 (5 years after its creation), SKAA had not issued a single lease. During the same period, total revenue of Rs 1.5 million had been collected from the 117 *challans* issued. SKAA hardly did any regularisation work at all, and used to refer *katchi abadi* dwellers to their own councils when they requested regularisation. When a fresh start for SKAA was considered, the first question that came up was regarding SKAA's ability to issue leases and to undertake development work itself. It appeared that for all *katchi abadis* which had not been notified by the government before its creation, SKAA was not only competent, but had a duty to do this work with greater speed and finish it within four years time.

In order to achieve this objective, SKAA undertook research and experiments, and soon discovered that there were numerous obstacles in the way of smooth execution of regularisation and improvement programmes. Foremost among them were cumbersome application procedures, which required applicants to go through at least 10 stages when requesting a lease, with each stage involving several visits to various offices. The time between application and actual receipt of the lease was significant, applicants - usually daily wage earners - could not afford the time required to apply, much less the bribes to officials along the way. Second, the development process proved to be highly defective

since, in most cases, the situation on the ground was not taken into account and there was little or no supervision. Third, unnecessary cuttings were proposed for widening roads. If 20-25 per cent of the houses were affected in the process, the residents convinced others not to apply for leases either. Resettlement of affectees is not easy since land is usually not available for this purpose. Furthermore, issuing Provisional Entitlement Certificates appeared to serve no sensible purpose. In several *katchi abadis*, all basic services were in place and inhabitants demanded nothing but the lease, yet for physical development, the plans always assumed that *katchi abadis* uniformly needed a standard set of basic facilities. Lastly, most of the physical/occupancy surveys done and the improvement plans made were substandard due to insufficient fieldwork.

To overcome these obstacles, a review of the process was undertaken, which resulted in the following decisions:

- Work was to be totally decentralised.
- The number of steps required for obtaining a lease was reduced to a minimum and the issuance of Provisional Entitlement Certificates was abolished.
- The system was to be made transparent. As much information as possible would be made public (in the shape of leaflets, banners, announcements, etc.).
- The community and its leaders would be involved in the lease work and would form committees to supervise the work at different stages.
- Cutting would be reduced significantly since in most cases it is neither required nor do people easily agree to part with excess land.
- To make lease rates affordable, each *katchi abadi* would be treated as a separate unit.
- The cost of development would be further reduced by changing designs wherever possible.
- The minimum basic requirements would be met before starting the regularisation programme - which included an updated physical map of the *katchi abadi*, an amelioration

plan, and a field book containing accurate information about each plot and its occupants.

As soon as the lease camps started working with this simplified procedure, people went to them to file applications for leases and to pay the lease money through *challans*. In less than eight months, SKAA became self-financing for the first time in its history. In this short time, it collected lease charges amounting to approximately Rs 8.967 million - the equivalent of SKAA's annual budget.

Why is the informal sector capable of doing what the public sector fails to do? Three major starting points for a successful policy for low-income land supply are (1) an incremental approach. Low-income people, often with irregular incomes, can only build their houses and infrastructure in a flexible, incremental way. This has to be allowed and supported. (2) Ways have to be found to provide plots of land only to those who really need such plots to live, and to exclude those who want plots for the sake of investment and/or speculation. (3) Procedures have to be simple, straightforward, transparent and efficient.

Mingora, Swat: A Case Study

The case study of Mingora shows the divergence between social and economic realities and official planning, whenever it is attempted. Mingora is a low-income city located in a region without significant economic and employment opportunities. It suffers from a severe housing shortage and poor water supply, sewerage, and sanitation facilities. In this sense, the Mingora is symptomatic of the malaise plaguing other urban centres in Pakistan.

Swat district is located towards the north of the North West Frontier Province (NWFP) of Pakistan. The total area of Swat is 8,788 km² and its elevation rises from 600 meters at the junction of the Swat and Panjkora rivers to about 3,000 meters in the north. Some of the peaks range from 4,500 to 6,300 meters above sea level.

Mingora, situated on the left bank of the River Swat, is the district headquarters of Swat and its only urban centre. It is also the major transit, trade and industrial centre of the district. It is located at a height of 3,200 feet above sea level and is spread on an area of 25 km². It is situated at a distance of 170 km from Peshawar and 254 km from Islamabad. Historically, Mingora has been the bazaar, and Saidu Sharif, at a distance of 2 km, the seat of government. Today, the Mingora municipal area encompasses the old city as well as Saidu Sharif and other neighbouring settlements, such as Amankot, Shagai, Islampur, Rahimabad, Panr, Fizagat, Nawakalay, etc.

The climate of the area is characterised by cold winters with below freezing temperatures and mild to warm summers. The hills around Mingora are snow covered between December and March. Rainfall averages about 850 mm per year and is frequent between July and September. The city is traversed by two major natural drains, known in local parlance as *khwars*. The *khwars* drain rain and waste water into the River Swat.

Swat is a rich agricultural area, producing wheat, rice, corn, and a variety of exotic fruits and herbs. Mingora serves as the major market town for the produce of the district and is also an industrial centre, with about 300 enterprises producing synthetic silk cloth, cosmetics, pharmaceutical products, marble products, etc. There is also a thriving hotel industry, given that Swat is endowed with natural beauty and attracts national and foreign tourists. Since Swat has historically been an important centre of Buddhism, a number of foreign tourists are pilgrims from the Far East. Retail trade catering to tourists constitutes the largest economic activity of the city.

Unfortunately, however, Swat's natural endowments have not been translated into a high standard of living for the people. The economy of the district can no longer sustain its population, which has been growing at the high rate of over 3 per cent per annum. Agricultural output growth has stagnated due to deforestation and ecological degradation on the one hand, and lack of technological and business innovation on the other. Manufacturing accounted for less than 10 per cent of urban employment, and has now been substantially reduced due to the

closure of a large number of manufacturing units caused by the withdrawal of the artificial fiscal advantages enjoyed by the district. The poor quality of tourist services and haphazard hotel construction activities have led to environmental degradation and a subsequent decline in international tourist interest. As a result, employment in the tourist and trade sectors has also stagnated.

Mingora presents a picture of urban environmental decay. The city does not have a sewerage or solid waste disposal system. All the solid and liquid waste generated by households and commercial and industrial establishments are ultimately disposed off in the Swat river. Industries have been set up in residential areas leading to a high degree of industrial pollution. Noise pollution and traffic congestion caused by the sharp rise in the number of trucks, buses, rickshaws and private automobiles pose a serious problem. Traffic management is lax and roads and streets are encroached upon by building and shop projections and hawkers. There is virtually no open space in the city. Flowers can only be seen in graveyards.

The state of affairs in Mingora is accurately reflected by socio-economic data, the chaotic urban development of the city and the institutional anarchy in urban governance. This paper highlights the socio-economic ground realities that need to be kept in mind while preparing and executing an urban development plan, and shows the economic and urban distortions that are likely to appear in the absence of planned economic and urban growth and in the absence of a coherent institutional framework of governance.

Socio-Economic Profile

Analysis of socio-economic data points towards the low-level economic equilibrium prevailing in Mingora. The data highlights the low value added economic activities engaged in by the labour force, leading to a city population largely of poor and lower-middle class households. It also shows high residential density, indicating a housing shortage.

The population of Mingora is estimated at 177,120 living in 16,400 houses. The average and modal households sizes are

estimated at 10.8 and 8.5, respectively. Half the population can be classified as dependent, given that 47 per cent of the population is under 15 years of age and 3 per cent is aged 60 and above. The high dependency ratio can be attributed to a very high birth rate. Those born in the last 5 years constitute about 20 per cent of the population and those born in the last one year constitute 4.5 per cent of the population. A higher dependency ratio implies that there are fewer hands to feed a greater number of mouths. In Mingora, earning members are clearly under considerable pressure to support a large number of dependants.

The gender ratio is disproportionately in favour of males. About 58 per cent of the population is male and 42 per cent is female. This is somewhat out of line with national and provincial gender distributions. A perusal of the data rules out the presence of single member male households or all male households comprising migrant workers. Maternal mortality rates are high, but not sufficiently so to explain such a low ratio of females to males. As such, the results of the demographic analysis with respect to gender distribution needs to be used with caution.

About 17 per cent of households in the city consist of migrants, of whom 6 per cent are migrants from Swat district, 10 per cent from other parts of the country and one per cent are Afghan refugees. About 62 per cent of the migrants settled in the city after 1980. Of these, over 60 per cent each now inhabit *pucca* houses and are located on hillsides. It is interesting that the majority of migrants to Mingora are not from the rural areas of Swat but from other parts of the province and the country. Emigration from Swat is relatively high but Swati migrant labour is found largely in Karachi and Balochistan.

The labour force participation rate stands at 25 per cent. This is lower than the national labour force participation rate of 27 per cent and can be accounted for by the particularly low female labour force participation rate of 2.6 per cent. Only one out of ten households report working women. The estimated population is about 177,000 (female population is 75,000), the total labour force size is estimated at 44,000 and the female labour force at only 2,000. Reference has been made earlier to the economic impact of a high dependency ratio. This impact is even more

severe if adult females in a household also constitute part of the dependants, leading to an even higher economic dependency ratio.

About 27 per cent of the labour force is engaged in business, e.g., retail trading, services, and some manufacturing; 23 per cent are engaged in miscellaneous vocations, e.g., tailoring, auto repairing, furniture making, cloth weaving; 10 per cent are professionals, e.g., lawyers, doctors, teachers; 18 per cent are employed in government service; 12 per cent are labourers engaged in agriculture, manufacturing and services; and 10 per cent are unemployed. It appears that the bulk of the labour force is engaged in generally low value added economic activities and, combined with the fact that the economic dependency ratios are high, per capita household incomes can be expected to be somewhat low.

The female labour force is distributed as follows. About 62 per cent are professionals, 14 per cent are government employees, 5 per cent are in business and 19 per cent are unemployed. The distribution shows that the female labour force comprises almost exclusively educated women and that the unemployment rate among women is almost twice as high as the total unemployment rate.

About 89 per cent of Mingora's labour force works in the city itself. This percentage is much higher for those dwelling in semi-*pucca* and *katcha* houses, at 98 and 93 per cent respectively. Further, 77 per cent of the employed work force have permanent jobs. This percentage falls to 67 per cent in the case of those residing in *katcha* houses, implying that a relatively greater percentage (33 per cent) of *katcha* house dwellers have temporary jobs and thus suffer from job insecurity.

Housing Profile

The inhabitants live in three types of houses—*pucca*, semi-*pucca* and *katcha*—located in the plains area as well as on the hillsides. *Pucca* houses have paved floors, brick walls and concrete roofs. Semi-*pucca* houses have paved floors, brick walls and roofs made of tiles, asbestos, tin, wood, etc. *Katcha* houses are characterised by unpaved/earth floors, unplastered stone or

wood walls, and roofs made of tiles, asbestos or tin sheets, wood, thatch, etc. *Pucca* and *katcha* houses can be termed as permanent and temporary housing, respectively, while semi-*pucca* houses can be termed partly permanent/partly temporary.

About 57 per cent of households live in *pucca* houses, 24 per cent in semi-*pucca* houses and 19 per cent in *katcha* houses. The proportion of *pucca* houses is high and that of *katcha* houses low relative to national averages. This can perhaps be attributed to the fact that Mingora has a cold climate and is snow bound for at least four months in a year. Reinforced concrete or brick roofs, brick walls and paved floors provide better insulation and protection against cold winds and water seepage. It is therefore understandable if households allocate a greater percentage of their budget than anywhere else in the country toward building a *pucca* house. About 56 per cent of houses are located in the plains and 44 per cent on the hillsides, and about 65 per cent of houses in the plains are *pucca*, compared to 47 per cent on the hillsides. In other words, more houses on the hillsides are semi-*pucca* and *katcha* than in the plains. Needless to say, those dwelling in *pucca* houses are economically better off than those dwelling in semi-*pucca* and *katcha* houses. From this it can be surmised that those living in the plains are generally better off than those living on the hillsides. The fact that about 43 per cent of houses are semi-*pucca* or *katcha* and that about the same percentage are located on hillsides tends to indicate that Mingora is composed largely of poor or lower-middle class households.

A disaggregated examination of housing data tends to corroborate the above conclusion. It appears that houses are generally small and residential density high. This can be inferred from the fact that, in Mingora as a whole, plot area per person stands at 224.5 square feet and that there are 3.2 rooms per house and 3.4 persons per room. In *pucca* and *katcha* houses, respectively, plot area per person stands at 273.2 and 153.8 square feet, 3.7 and 2.4 rooms per house and 2.9 and 4.8 persons per room. The shortage of housing is also reflected in the ranking of preferences for service provision. Housing is ranked as one of the top three preferences by *pucca* households and as the number one preference by *katcha* households.

The analysis of plot sizes shows that about 13 per cent of houses are built on a plot size less than 1,000 square feet of which about half are on a plot size between 150 to 750 square feet. About 67 per cent of houses are built on plot sizes between 1,000 to 3,000 square feet. Of the remaining 20 per cent of houses, about 14 per cent are built on plot sizes between 3,000 to 5,000 square feet and 6 per cent on plot sizes of 5,000 square feet and above.

There does not appear to be a strong correlation between plot size and housing typology. In other words, one would have expected a greater number of *pucca* houses on larger plots and a greater number of *katcha* houses on smaller plots. A perusal of the data shows that while 7 per cent of *pucca* houses and 28 per cent of *katcha* houses are on plot size 1,000 square feet and below, the percentage of *pucca* and *katcha* houses on plot size 1,000 to 3,000 square feet is almost equal, at about 60-65 per cent. Interestingly, 12 per cent of *katcha* houses are on plot sizes of 3,000 square feet and above and 3 per cent of houses are on plot sizes of 5,000 square feet and above. One explanation could be that the *katcha* houses on larger plots are essentially traditional houses and cannot be equated with slum housing. This is partly confirmed by the fact that at least one *katcha* house in the sample, located on a 5,000 square feet plot, was found to be in the Rs 5,000-7,500 per month expenditure bracket.

About 27 per cent of households live in rented houses. This percentage is low at 15 per cent for *pucca* houses, rising to 40 per cent for semi-*pucca* houses, and to 53 per cent for *katcha* houses. In other words, 85 per cent of the *pucca* houses and 60 per cent of semi-*pucca* houses are owner occupied, but the majority of *katcha* houses are rented. Given that semi-*pucca* and *katcha* houses predominate on the hillsides, it stands to reason that a somewhat higher proportion of houses (29 per cent) on the hillsides are rented as compared to the plains (25 per cent). One can conclude from this that poorer households are faced with a higher degree of residential insecurity.

Income and Expenditure Profile

In theory, expenditure is supposed to be equal after adjustment is made for savings or dis-savings. In the case of household survey data, this does not generally appear to hold. This occurs because under-reporting of income is rather common. While upper income households consciously conceal incomes, lower income households unconsciously ignore income in kind. Expenditure data, on the other hand, tends to be more reliable and is generally preferred in household income studies as a basis of analysis.

The analysis of the household expenditure data shows that, while absolute poverty does not exist, the majority of households can be classified as poor or lower-middle class. The size of the middle class is also relatively small. The fact that almost half the labour force is engaged in small trades and vocations, and that open unemployment stands at 10 per cent, also points to the relatively low economic status of households in the city.

An indication of the low economic level of households in Mingora city is the high share of expenditure on food in total household current expenditure. On the whole, Mingora households devote 61 per cent of their total expenditure to food, 8 per cent to fuel, 6 per cent to health care and 5 per cent to education. Even households inhabiting *pucca* houses and houses located in the plains (i.e., economically better placed households), devote 59 per cent of their expenditure to food. Poorer households inhabiting *katcha* houses and houses located on hillsides devote about 65 per cent of their expenditure to food.

With regard to fuel expenditure, the poorer *katcha* and hillside households devote a greater share (9 per cent) of their expenditure to fuel compared to the *pucca* and plains households (7 per cent). The share of expenditure devoted to health care is about the same for all households, irrespective of housing typologies and location. *Pucca* and plains households devote 7 and 6 per cent, respectively, of their expenditure to education compared to 3 and 5 per cent, respectively, in the case of *katcha* and hillside households. About 24 per cent of households devote no part of their expenditure to education.

A majority of migrants in Mingora are of the lower-middle class category, given that they have been able to afford *pucca* houses but are not able to afford to live on the plains, where land prices and house rents are relatively more expensive. The relative income analysis also shows that, on average, migrant earnings are about 60 per cent of non-migrant earnings.

Official Housing Policy

The housing shortage in Mingora was noted by the planners and policy makers, and a decision was taken by the NWFP government in 1988 to establish a housing estate on the outskirts of Mingora. However, the scheme has failed to cater to the housing needs of the people of Mingora, since it was conceived and executed without considering socio-economic ground realities.

The housing estate being established at Kanju—on the right bank of the River Swat—is spread over 561 acres and provides for 4,284 plots, along with all basic utilities and commercial, educational, cultural, religious, recreational, sports and community services infrastructure in accordance with 'international town planning standards'. The estate is being developed by the NWFP government's Malakand Division Development Authority (MDDA) on a self-financing basis. In other words, land has been acquired from the government and plots are offered for sale with payments to be made on an instalment basis. This is the norm in almost all official housing schemes in Pakistan. And in almost all cases, the results have been disappointing. Given the relatively high standard of utility services, the plots are generally booked by speculators hoping to dispose of them when the scheme is completed and land prices have increased. The problem arises when the majority of buyers are speculators and enter the land market as sellers. Land prices do not rise as expected and regular payment of the instalment is interrupted. Some of the buyers even apply for the cancellation of the allotment and refund of their amounts deposited to date, even at the cost of a cancellation charge. The result is that the authority responsible for the construction of the housing estate begins to

face a financial crisis causing a delay in development work, loss of buyer confidence, further decline in prices, additional cancellations and a deterioration in the housing authority's financial crisis. In some cases, housing schemes have also been abandoned half-way through.

The Kanju housing estate in Swat is in the throes of a similar crisis. The bulk of the plots have been booked by buyers from Peshawar, Islamabad and Lahore, land prices have remained depressed and cancellation rates are high. Households in Mingora, whose housing needs were invoked to develop the scheme, have remained largely peripheral to the entire exercise. The planners failed to take into account several crucial facts. One, that Mingora consists largely of poor and lower-middle class households; two, that the poor are unable to afford housing, utilities, and community facilities designed according to 'international standards'; three, that the poor do not possess the financial reserves to be able to book a plot, make a down payment, pay regular instalments and wait for a few years for delivery; and four, the poor usually build their houses incrementally and cannot adhere to the building by-laws applied in official housing schemes.

The housing needs of the poor and the lower-middle class are being met by the informal housing sector. Private estate agents acquire agricultural land, hillsides, sliding areas, low lying areas, and carved out plots for sale. Land prices are low and affordable for the poor and the lower middle class. The gestation period between booking a plot and delivery is at most a few weeks. Construction can commence without any formalities and can be paced according to the needs and financial means of the household. Utilities and services are usually arranged for by the residents themselves and generally include electricity connection and a community water tap. Sewage and solid waste is disposed outside the house.

Needless to say, some of these sites are prone to environmental risks like land slides and flooding, and the housing as well as community environmental standards are found to be significantly below minimum norms in many respects. Bangladesh, so named because of frequent flash flooding, is an

example of informal housing in a low-lying area with a high degree of environmental risk. An effort by official planners to take into account the socio-economic ground realities, and learn from the informal sector experience, is likely to result in the provision of housing and other services to those for whom they are actually targeted.

Urban and Environmental Distortions

Mingora has experienced large-scale land use changes in the last decade and a half. These changes have been haphazard, given that there is no urban development plan for the city and there are no zoning laws as such. Four areas were selected for documenting the land use changes: the city centre; Shahdara, an agricultural area being converted into residential use; Malookabad, a developed hillside informal residential housing area; and Butkakda, a developing informal residential housing area. The results of two of these studies, the city centre and Shahdara, highlight the urban distortions that have emerged and are emerging due to the absence of any urban planning and the absence of zoning laws in the city. The two areas represent the old and new parts of the city, with the new part replicating most of the distortions and problems of the old, in addition to new distortions as well. Malookabad and Butkakda emerge as examples of relatively successful housing development schemes, in spite of the fact that they are informal and present planning and environmental problems of their own.

The city centre was the old city of Mingora with traditional houses, some of which still stand. It is clear that there existed a healthy respect for public spaces. The streets were narrow but did not pose a problem, given that there was no vehicular traffic. The commercialisation of these narrow streets and their use by vehicular traffic have created serious distortions. In fact, one might argue that the process of land use changes has created commercial slums.

Traditional houses have largely been replaced by modern buildings, with shops in the front and residences at the back or on the first or second floors. The shops tend to encroach on to the

streets in order to display their wares. Over time these extensions become permanent. As a result, the streets are not only narrow but are also crooked and vary in width from point to point. There are innumerable dead end streets as well. Community water taps are also located on these streets. Women and children filling water, shop wares, pedestrians, motorised and animal drawn vehicles all compete for limited space on the streets.

Perhaps due to the shortage of housing space, attempts are being made to maximise living space by projecting the upper floor space onto the street. With almost all buildings subject to this practice, the streets have been reduced to the status of covered alleys deprived of sunlight and fresh air. Since electricity is provided through overhead wires mounted on poles, the electric pole has to be located in the middle of the street, creating additional crowding. Eventually, the road can no longer be used for vehicular traffic.

Shahdara was an agricultural area under the process of conversion to residential use. The process is operating as follows. A landowner decides to divide his land into plots and offer them for sale. There is an unwritten understanding among the buyers that each one of them is required to leave 6 feet of space in the front for the street and sewage disposal through open drains. As such, the streets are 12 feet wide. Since most streets turn at 90 degrees, no vehicle can turn without denting the corner house wall as well as the vehicle. The practice of projecting the upper floors over the street area is also prevalent, turning the streets into covered alleys incapable, in many cases, of accommodating vehicular traffic. Furthermore, there is no co-ordination between two land owners and it is more often than not that the streets and sewage drains, running through the two land holdings do not meet at one point. The result is dead end streets and drains.

If this trend can be extrapolated, the following scenario appears possible. Consider three land holdings located adjacent to each other. All holdings have been sub-divided into plots and sold. Each holding has its own street and drain alignment. In this situation, some of the streets and drains in the middle holding are likely to emerge as dead ends on both ends. Double dead end sewage drains actually exist.

Among the new distortions are winding water pipelines. This has occurred for the following reason. Houses were built first and the municipal water supply followed later. Some of the houses built septic tanks under the 6 feet of space left for the street, and the street area is the only space available for laying the water pipes. As such, the septic tanks interfered with the alignment of the water pipes. The problem has been resolved thus: wherever the water pipes encountered an obstruction, they were re-routed to proceed over it. As such, there are sites where a water pipe emerges out of the ground, proceeds horizontally for about 10-15 meters and then reverts under ground. The protruding part of the pipeline presents a serious hazard to pedestrians and motorists, particularly at night. Under the circumstances, providing piped sewerage to the area would prove to be a major engineering challenge.

Conclusion

While providing these facilities, it is necessary to keep in mind the households' ability to pay for services. Generally, facilities are not provided in a planned or co-ordinated manner. The city has neither a development plan nor any zoning laws. The result is that there have been haphazard land use changes on a significant scale leading to large-scale urban and environmental distortions. Where a planned effort has been made to provide housing, the standards and cost have been beyond the reach of the people of Mingora, with the result that the newly developed plots have been pre-empted by speculators from Peshawar, Islamabad, and Lahore. On the other hand, the informal sector has successfully provided housing to the poor and the middle class. Perhaps the state officials need to learn and adopt ways and means developed through peoples' initiatives in order to provide shelter to the people.

Issues in Rural Housing

Before the turn of the century all exchange relations in the rural economy were based on barter. It was because of this that

social and economic mobility for the rural population was difficult, if not impossible; caste distinctions remained intact and the economic self-sufficiency of the village was ensured. The introduction of cash as a means of exchange, along with massive urban growth and industrialisation, has destroyed the political structure of the rural areas and made village self-sufficiency impossible. At different stages after the Second World War, industrially produced goods started to find their way into the rural economy and, by the 1960s, village artisans in the more developed areas began to calculate the labour they put into production in rupees per man-day. Mechanisation, fertiliser, new varieties of seeds and pesticides, all acquired through cash transactions, followed. New modes of transport revolutionised marketing and since the generation of cash became the main objective, all rural produce that did not have an industrially produced alternative became a marketable commodity.

With the break-up of the old rural structure and social cohesion, village community lands have been encroached upon by the influential classes. Where such encroachment has not taken place, these lands are either a subject of dispute or are not administered. In many places, the communities have leased them out to outsiders or even sold them. Due to these factors, the acquisition of affordable land for housing has become very difficult for rural people, especially in the agricultural areas where land values are high.

Given the conditions described above, craftsmen migrated to the urban areas where they could earn more in cash terms, and in most rural areas, the old system of village communities maintaining artisans is dead or dying. This change has had three effects. One, it has made social and economic mobility possible, thus putting an end to the hereditary artisanal tradition, and this in turn has adversely affected the competence of the craftsmen. Two, it has created an acute shortage of artisans in most rural areas. And three, it has made the hiring of skills beyond the reach of the rural poor and lower-middle income groups. Thus new houses are of much poorer quality than the older ones and are devoid of surface decorations and details that characterise the older houses.

The demand for cash has also led to the sale by the village community, or its traditional chiefs, of forests and plantations on community lands. This has raised the price of timber and reeds and, in the absence of effective village government, made the rural communities dependent on contractors for meeting their demand for construction material.

A large number of villages have now become semi-urban and this trend is likely to continue. Electricity, piped water schemes, and sewerage systems are increasingly demanded and acquired. Mechanised transport has to be catered to, and with a change in production techniques and relationships, the old pattern of planning a home, or the village itself, will have to undergo changes. In a haphazard manner these changes have already begun.

The factors discussed above have made it impossible for the poor in rural areas to acquire land, purchase building materials, or hire skilled labour for constructing a house. This, along with the break-up of traditional structures and the absence of new appropriate institutions, has marginalised them. As a result, in many areas land less labour is forced to work at much less than half the minimum wage, or even bond themselves to a landlord, so that they have a place to stay. In such cases their families do *begar* for their benefactors. So, while cash has broken down old feudal relations, the new order has created a new set of problems for the poor. These problems can to some extent be overcome if access to land for house building is made available.

Evaluation of Government Policies

Government policies related to the housing sector in the rural areas are of four varieties. One is the subdivision of land and its distribution among the poor as provided under the 7 marla scheme. Two, village improvement schemes that seek to involve people in the development process. Three, the HBFC's house building and improvement loan. And four, house building for the *mustahqueen* (the deserving) with *zakat* funds.

Under the 7 marla scheme, community or state land is subdivided by the state and distributed among the rural poor free

of charge. Evaluation of parts of this scheme has shown that these schemes have almost depleted village community lands and, in some areas, state lands as well. Thus very soon this programme will come to a halt after depriving rural communities of land required for their collective activities. Most of these schemes are located in areas where there is no road access and many others where water is not available. Furthermore, despite the fact that this programme began in 1985, the majority of the schemes are still unoccupied. This is not only due to the factors mentioned above, but also because a large number of plots have been acquired by influential people in the name of their retainers and dependants and held for speculative purposes. The planning of the 7 marla schemes is on a grid iron without a hierarchy of spaces. It is more suitable for urban middle income groups who own automobiles than for rural communities.

A number of schemes for village improvement involving community participation—in terms of finance and/or a labour component—are operative in various areas of the country. These schemes consist of piped water projects, street paving, sanitation and school building programmes. They are promoted and managed by the Local Government and Rural Development Departments (LG and RDD), and the district councils. Some form part of the district development plans, while others are funded by the annual development plans. A few are also supported by international agencies.

Evaluations of these programmes have shown that many of these schemes get implemented only where the district councils are financially and politically strong. Even where they do get implemented, the end result is often technically defective and it has been noted that usually only the influentials benefit from them. Operation and Maintenance (O & M) of these schemes inevitably poses problems and many of them become inoperative after a few years or function erratically. It must be borne in mind that O & M, in both financial and technical terms, is becoming an increasingly difficult problem for the government to handle and unless communities take it over, no sustainable development is possible.

These problems can be attributed to a number of factors, including the fact that the engineering wings of the LG and RDD and the district council are organisationally and technically weak; in many cases, no motivational or organisational work is undertaken in the community before work is begun. Thus the community's involvement is missing in the maintenance and operation of schemes as well. In addition, there are no proper monitoring and evaluation facilities with the LG and RDD or the district councils, and without these facilities, periodic modifications required for the success of these schemes cannot be made. The Rural Development Academies can fill this gap but their involvement with these programmes is negligible. Lastly, it has been noted that in certain NGO projects in the rural areas, such as the AKRSP, the technical results are much better and the villagers effectively operate and maintain the infrastructure they create. This is because of the motivational, extension and monitoring work done by the NGOs. This cannot be done by the local governments without prior social research. The institutions for such research either do not exist, or if they do, they involve themselves with theoretical issues only. However, this programme has enormous potential and has had a large measure of success in a number of districts in the Punjab.

Government loans for building and house improvement are available. These loans are given by the HBFC to plot or house owners. However, access to these loans is denied to a large majority of the rural population for the following reasons: most house owners in the rural areas do not have ownership papers for the houses they live in, although their right to their property is recognised by the village community; the process of acquiring a loan is long and cumbersome, and apart from bureaucratic red-tapism, involves catering to corruption and nepotism; and, the recovery of the loan also poses problems and there is a very high percentage of default. If this persists, the programme cannot possibly continue without the government writing off these loans, something it is in no position to do.

The Mustahqeen programme is so small that it deserves very little attention. It involves the building of small houses from *zakat* funds and their allotment—of charge—to the deserving. It could

be a much larger programme if land, instead of housing, were made available to the deserving.

Policy Needs

In view of the discussion above, it is essential that a better understanding be developed of the nature and extent of social and economic change in rural areas and its effects. In the absence of such an understanding and supporting statistics, no effective housing policy which caters to the needs of all income groups can be evolved. Crucial issues such as land use changes (very important in the case of central Punjab), changes in densities, degradation of housing stock, accumulated deficit estimates in housing, performance of the housing industry, development of new functions due to change in production methods and marketing, have all yet to be researched in depth. Without an understanding of these issues, it is difficult to formulate a policy for rural housing. A database, however, does exist in the form of the 1980 housing census, and needs to be built upon and analysed. The above information and understanding of processes can only be acquired by establishing research and extension projects based in the rural areas with competent professionals. The National Housing Authority is the appropriate organisation to initiate relevant research work by involving the Rural Development Academies professionals and other relevant agencies. It must be understood that state involvement in the housing sector in the rural areas is an open field and appropriate models can only develop over a period of time through research and extension.

A new and viable social model, keeping in view the changes that have taken place, needs to be developed to replace the old and now extinct form of village government. Through this model, the management of community lands, forests, skills and credit may be undertaken. Extension of technical research to this model or to already existing rural building industry, can then become possible. If this scheme can work on a pilot level, its mass replication must be promoted. Action research, social and technical, and its extension, is the first requirement for such an exercise.

Instead of depleting community and state lands for rural housing schemes, the government must purchase private land on the open market and at appropriate places for rural housing. Since the cost of this land will be exorbitant, its price should be recovered from the allottees through an affordable down payment and then in small monthly instalments along with interest. Ownership should be conferred only after the full payment has been made. To contain speculation, ownership of plots that are not occupied within fifteen days after allotment should be cancelled. Community organisations for the development of an effective system of cost recovery and development of services must be created. Again, if such pilot projects are successful they should be replicated. Finances for the purchase of land for these projects will be beyond the means of local or provincial governments. Loans for this purpose, instead of loans for infrastructure developments, will have to be sought.

Conclusion

A number of pilot projects aimed at overcoming the weakness in government policies have been suggested in this paper. Pilot projects can only be replicated if constant monitoring, documentation, and periodic evaluations are carried out. These in turn must make appropriate modifications in the project methodology or implementation procedures. For this process the involvement and/or creation of institutions that can undertake these activities is essential. The suggestions made in this paper for modifications to existing government policies sound very ambitious. However, the enormity of the problem and of the change in rural society, the technical and financial inadequacy of rural agencies involved with development, and the increasing burden of foreign debt on the federal exchequer all demand a search for new and viable models of development. If this search is not successful, then all planned development will come to a grinding halt.

GOVERNANCE

State Structure and Processes of Socio-Economic Change

Since the creation of Pakistan in 1947 major demographic, social, and economic changes have taken place in the country. These changes are so cataclysmic that they can be termed revolutionary. However, they have not been institutionalised in any form. The result is that the manner in which the state is structured and governed, the operation of the fiscal system, and the way development is conceived, managed and implemented, does not reflect our changed demographic, social, cultural, and economic realities. This in turn has resulted in the creation of parallel systems of governance in defiance of state laws and regulations; the political and cultural alienation of an increasingly large section of our population; and social anarchy, which has resulted in both administrative and judicial helplessness.

There are many manifestations of socio-economic change in Pakistan; two deserve special mention. One is the demise of the feudal order as an effective arm of the establishment, and the other is rapid urbanisation. The feudal order, in areas that constitute Pakistan today, organised agricultural production and maintained and helped develop the infrastructure this activity required; maintained class and caste relations; directly or

indirectly controlled the marketing of produce; maintained law and order on behalf of the state; created conditions conducive to the collection of revenue; and lastly, guaranteed to the establishment the results it required in the political arena. It was able to do this through well established clan and tribal affiliations, a barter subsistence economy for the vast majority of the population, and a subservient artisan class which was denied all social and economic mobility, and was (along with feudal culture, which reflected these relationships) the backbone of the system. Pakistan's administrative structure and its de facto political life have been built around this feudal structure, the niceties of Anglo-Saxon law and liberal constitutions notwithstanding. Indeed, Anglo-Saxon law and liberal constitutions were only possible because this feudal power could make them 'constitutionally' ineffective. It was a system admirably suited for the political purposes for which it was created and clearly reflected the larger social and economic realities of the age in which it was conceived.

The feudal system is now incapable of fulfilling the functions it so admirably performed in the past, and without it, the state structure of which it was an integral part, is fast becoming irrelevant. The extension of irrigation systems, the development of green-revolution technologies, the mechanisation of agriculture and transportation (ironically all introduced by the state itself), have changed Pakistan's rural areas. The barter economy has been replaced by a cash economy and in the process it has created social and economic mobility; killed the effectiveness of tribal, clan and caste affiliations and organisations, made village self-sufficiency and old patterns of governance impossible, and introduced new power brokers (who have not yet exercised their real power) in the rural areas. The void created by the demise of the effectiveness of feudal institutions has not been filled and the forces of change and the transfer of ideas is so powerful that even in *barani* areas, where conditions for the development of a local cash economy were absent, mass migrations to the urban areas have taken place. This has led to the emergence of a remittance cash economy, that in

turn has destroyed the effectiveness of clan/tribal organisations and old barter relations. In addition to these changes, the new modes of production and transportation which have been introduced require sophisticated service sectors and new credit mechanisms that the feudal order and the state are not organised to deliver. These needs of production, credit and transportation are taken care of by an increasingly aggressive and increasingly urban supported informal sector, dominated by the once subservient merchant and artisanal classes. The power of this service sector can be judged from the fact that 72 per cent of the producers, directly or indirectly, receive credit from it, and its profits on agricultural production exceed those of the producers by 300 to 1,000 per cent, depending on the nature of the produce. Surveys on agricultural production processes in irrigated areas show that 68 per cent of the smaller farmers meet their fertiliser, pesticide, mechanical irrigation related and mechanical production needs through the produce of non-regularised light engineering and chemical industries. These industries, and the classes that own them, continue to expand in spite of government policies and the multinational and feudal lobbies that relentlessly seek to curtail their expansion and growth.

The new rural classes that have emerged due to these changes have no national vision and political philosophy but are motivated purely by material gain. They do not contest national and provincial elections but increasingly win elections at the local level. In the more developed areas of the country, where they dominate the councils, their conflict with the district administration and the line departments of the provincial government (and also with the MNAs and MPAs of their area) is well known and has led to the suspension of a number of local councils. They increasingly feel that the powers of the district administration should be transferred to them. If the present trend continues, and there is every reason to believe it will, there is a major conflict in the offering between the elected local bodies and the provincial establishments. The money being used by political parties to buy out local councillors and candidates

cannot work forever because of the pressures generated by the changes from below.

The other major manifestation of change is urbanisation, dealt with in greater detail in the previous chapters. Urbanisation is a major social revolution. New local level ties to replace the old clan and tribal affiliations are being formed. Economic pressures and urban culture is forcing women to work outside their homes, especially in the informal settlements. A populist culture has replaced that of the elite. The city centres and recreational areas are dominated by the low-income or lower-middle income classes and the councillors from their areas are emerging as major powers in the municipal councils. Meanwhile the state, media, and political parties not only fail to support and reflect these changes, but actively support and propose concepts, attitudes, and structures that seek to stem the political consolidation of these changes. The urban centres continue to be governed by the bureaucracy without the peoples' involvement, and technocrats, who are accountable to no one, still determine what little development takes place. With the growing up of the second (and in some cases third) generation of slum dwellers and lower-middle income residents, who have broken with their feudal past and have laid claim to the urban centres, and the process of local body elections, the present system of urban governance and development procedures cannot last. The choice again is to develop appropriate institutions that reflect the situation on the ground or control by mafias. The state's increasing failure to collect revenue, and the increasing power of the mafias, apart from the lawlessness that has set in, shows that anarchy already exists, and is growing.

The conflict between the organisational culture and structure of the state and the socio-economic (and hence cultural) reality of civil society, is nothing new. The most intense form of this conflict in history has been in 18th and 19th century Europe. The resolution of this conflict, whether by reform or revolution, was not accomplished by the bureaucracy, the power elite or the establishment politicians, and it is unreasonable and irrational to expect these groups to perform this function in Pakistan. The

ground for the institutionalisation of socio-economic change has always been prepared by the intelligentsia, professional organisations, and academic institutions. Writers and thinkers have written about social injustice, economic deprivation, and inadequate state institutions in a language understandable to the people, and have identified the causes for the prevailing social malaise and developed directions for solutions. Professional bodies have looked at their performance from the point of view of the people and developed health, engineering, planning, legal and other alternatives more suited to the conditions on the ground. Academic institutions have brought about changes in their teaching and research parameters to produce socially conscious professionals, identify and quantify issues to reflect the new needs of a changing or changed social and physical environment. The vision generated by this activity has been transferred to the emerging classes who in turn, through their often new-found trade and political organisation, have lobbied for reform or worked for revolution.

The major reason for the failure of Pakistan's intelligentsia, like that of many other Third World countries, is that its source of inspiration and point of reference has not been the objective reality of its own society, with whom it has progressively lost contact, but models of government, law, academia, and development operative in the First World, which in their non-modified forms, are to say the least, inappropriate to our needs. Likewise, the reference point for our left wing political opposition and intelligentsia was not the objective conditions of Pakistan but the theories of government and development churned out by Moscow and Peking and evolved under very different conditions. The result is that our politicians are unaware of conditions, except intuitively; our professionals can serve only a very small percentage of our people; and our research organisations work on subjects that are extremely esoteric and in no way related to the problems our society faces. For instance, our economic research institutions produce volumes on exchange rates, fiscal policy choices, and monetary management, but the informal sector, on which the vast majority of our people survive,

does not find a place in this research. Similarly, modifications to engineering technology, procedures and standards, and the extension of this research to make it affordable to our people has not taken place. The list is endless and encompasses international affairs, law, medicine, education, planning, and all other disciplines. The result is that trade, social welfare, and micro-level development organisations, concerned citizens' groups and non establishment politicians have nowhere to turn for support. Furthermore, government development and social policies based on these studies and the attitudes they promote become increasingly irrelevant for the vast majority of our people.

Be that as it may, there are major signs of change in Pakistan. Although the First World intelligentsia is growing in Pakistan and becoming even more alienated, the number of educated young men and women, NGOs and local organisations—all of whom are searching for alternatives to a dysfunctional system—is also increasing. Some academic institutions are trying to relate their work to the larger social and economic issues. Human rights, aid for prisoners, technical support for rural and urban communities and small entrepreneurs, alternative systems of governance are all subjects that are beginning to surface in some organised and structured form, minus the socialist or liberal-secularist romanticism of previous decades. There is a realisation that the state structure cannot and will not deliver, and an alternative structure that reflects the changed reality of Pakistan is required. This feeling is so strong that even the *sarkari* intellectuals in Islamabad are talking about participatory democracy, empowering people and decentralisation, and for their own reasons, the government's international bankers are using the same vocabulary. However, at the same time, violence, anarchy, obscurantism, all symptoms of an unresolved conflict between the state and civil society, are also on the rise.

Even a dull-witted political observer can see that given not only the enormity of the gap between the state structure and social reality, but also its rapid increase, the Pakistani state will have to be restructured. Given current trends and directions, this

restructuring can only mean greater autonomy for constituent units, local councils, and community organisations. For this to be made possible there will have to be major fiscal and legal changes. The question is no longer whether this will happen or not, but how and when it will happen.

The intelligentsia must establish firm links with the people, their problems, and their perceptions, and create and promote a vision of a democratic and modern state, if it is to avoid change through violence preceded by fascism and obscurantism. If the intelligentsia and local activists can join hands to fulfill the role history has burdened them with, then restructuring could take place through progressive reform and accommodation, rather than through violence and anarchy. In either case, time is running out.

Institutional Issues and the Need for Decentralisation

The failure of the state to deliver basic opportunities and services to the people is now an accepted fact. In response, a number of NGOs have emerged to cater to some of these needs, ranging from sanitation to law and order. There appears to be an implicit assumption in the NGO movement that the state is unable to deliver and that the people have to mobilise themselves and form NGOs and CBOs, and acquire necessary services on a self-help basis. The paradigm is dangerous, contradictory and self-defeating. It is dangerous in the sense that it absolves the state of its responsibilities. It is contradictory in the sense that if NGOs were to take over the functions of the state, then they would become the state with all its traits. It is self-defeating since NGOs and CBOs can only offer micro examples of success and are unable to become the management norm for the state.

The fact that the state has failed to deliver opportunities and services to the people is not an accident. It is a calculated measure. Pakistan is not a state of the people or for the people. It is a collective of the feudal, capitalist, military, bureaucratic and religious elites. Its objective is to maintain the grossly above-average quality of life of the elites by expropriating the surpluses generated by the people. It provides a subsistence level of

services to the people up to the point below which there lies a danger of a general uprising. Where unrest raises its head, it is put down harshly and brutally by the repressive organs of the state. The NGO movement has provided a cushion to the state to continue to exploit and oppress the people.

This is not to say that NGOs and CBOs have no place in society. Even in a truly democratic, benevolent state—if such a thing exists—national policies tend to bypass specific groups. NGOs and CBOs provide marginalised groups access to opportunities and services. NGOs also serve to ensure that the state is not hijacked by powerful vested interests and remains responsive and accountable to the people.

However, a larger effort is necessary, and that is to reform the state. If the state is to be made responsive and accountable to the people, its centralised monolithic structure will have to be broken down and state power decentralised to the local or community level. Needless to say, this is not a simple or easy task. Decentralisation, howsoever beneficial, can also lead to new problems and dangers, which need to be identified and catered to if the objective of the state's responsiveness and accountability to the people is not to be lost in the process.

This paper deals with the nuances of decentralisation. It outlines some of the problems arising out of the absence of strong local governments, the administrative and fiscal issues related to local government, the potential advantages as well as dangers of decentralisation and the steps necessary to overcome the disadvantages and dangers.

Problems of Local "Government"

The most significant constitutional problem is that in spite of being a federation, Pakistan is a highly centralised state. Provincial autonomy stands severely compromised by the comprehensive Concurrent List. Local government does not exist. Local bodies, with nomenclatures like Corporation, Committees, and Councils, are an extension of provincial governments and can be dissolved at will. Urban centres,

including mega-cities like Karachi, do not have even a semblance of city government. Between one and two dozen federal, provincial, and local agencies exercise their quasi-independent writs in a limited space.

At the operational level, the major problem is the limited scope of authority and responsibility vested with the local bodies, i.e., District Councils and the Municipal Corporations/Committees and Town Committees. Even where responsibility is vested with these bodies, there is lack of sufficient authority to enable them to fulfill their responsibilities. The writ of the local bodies is restricted by the presence of a multiplicity of federal and provincial agencies delivering a variety of civic services directly. Further, there does not exist a clear nexus between authority and responsibility within these agencies and, at the same time, the authority and responsibilities of these agencies are inadequately defined, making it difficult to hold them accountable.

Several examples can be cited in this regard, but for the purposes of this report, one will suffice. The Deputy Commissioner commands authority over all agencies operating in the district, but is responsible for none of the services delivered. As a result, the Deputy Commissioner is above reproach for any deficiencies in the delivery of services, in spite of commanding overall authority. In defence of the Deputy Commissioner, however, it must be said that his authority extends only to passing orders in specific cases or to ordering a judicial enquiry in the event of a serious lapse. He is not responsible for the administration of any of the civic agencies or for maintaining their service delivery capabilities.

Furthermore, there is no centralised planning agency for the district or municipal area as a whole. In fact, local bodies do not have planning departments. All plans are prepared and handed down by the Planning & Development department of provincial governments. The result is that local perspectives are not taken into account while preparing plans for a district or a municipal area.

Another problem is the duality in the staffing of local bodies. On the one hand, there are local bodies employees, on the other, all key positions are filled by the provincial government from the Local Council Services or, in the case of larger municipal corporations, from the Provincial Civil Services as well. The service structure, pay scale, and minimum entry requirements of the Local Council Services, as well as the municipal employees, are inadequate to cater to the demands of efficient management and the delivery of civic services. The financial, accounting and auditing procedures are also grossly insufficient, creating scope for the misallocation and misuse of funds.

Perceived Advantages of Local Government

The general advantages of decentralisation lie in better participation and coordination, provided the devolution of power is real, meaningful and effective.¹ However, political experiments can prove to be costly if carried out without careful thought and preparation, and without a broad measure of public awareness and support on a bipartisan level.

Local governments in Pakistan have a history of being tools in the hands of undemocratic regimes. Elected governments have generally been wary of elected local governments. Ensuring success for any local government scheme, therefore, requires that the perceived or real conflicts of interest between national/provincial and local governments are accounted for. In the context of Sindh, the politics of ethnic exclusivity, currently in vogue, can result in the non-Mohajir communities in Karachi and the Mohajir communities elsewhere being rendered effectively disenfranchised. The general advantages of local government are as follows:

- enhanced control of the people over official decision-making apparatuses, and the corresponding increased opportunities for participation in governmental decision making;
- greater awareness and sensitivity to peoples' problems, given that those with limited financial resources will also have the possibility of being elected. Those elected to provincial and federal level positions are usually from upper income classes and are unable to articulate the concerns of the people since their experience has been limited to their social milieu;
- improved access to government, and local resolution of problems without reference to provincial and federal capitals;
- greater transparency since the officials will be known to the people and their actions will be more visible;
- improved coordination between the various agencies performing various civic and local level functions;
- a visible and direct nexus between tax collection and provision of civic services (thus improved tax collection);
- attention to problems unique to a particular area and resolution of problems in light of local customs and traditions and local political power equations; and,
- greater focus on local infrastructure needs and increased employment opportunities for the local labour force.

Perceived Disadvantages and Dangers of Decentralisation

The general disadvantages and dangers of decentralisation are as follows:

- local governments are extensions of provincial government and are devoid of any meaningful autonomy;
- key planning and operational decisions are made at the federal or provincial levels and handed down to local governments for dutiful implementation;
- elected office-bearers of local government can be dismissed and administrators appointed from above;

1. For a more exhaustive discussion on decentralisation, see 'Transparency and Participation in governance' (Appendix II).

- the poor quality of personnel compromises the efficiency of local governments;
- the porous financial procedures of the local bodies can result in the personalisation of local funds and a massive increase in corruption;
- local councils are likely to have a greater proportion of independents, thus opening doors to horse trading;
- in some districts, particularly in Punjab, there is a serious problem of religious intolerance and extremism. There is, as such, some probability of a religious extremist political party gaining power in a district and resorting to official persecution of minorities; and,
- local governments can provide considerable scope for political interference and nepotism, and a personalisation of governmental administration and finances. This fear is valid in the context of the socio-economic structure, where there exists a virtual monopoly of one or two large and powerful land-owning families in almost every district. The likelihood, therefore, persists of such families acquiring control over the local government, appointing loyalists to district positions and treating the district's fiscal resources as family silver. The most potent danger is the personalisation of the police and its use for settling local vendettas.

Overcoming Disadvantages of Local Government

The following measures are likely to remove or at least minimise some of the potential disadvantages and dangers of decentralisation.

1. A constitutional amendment recognising local government as the third tier of the Federation. A chapter on local government should be added along the lines of the chapters on Federal and Provincial governments.
2. A list of subjects, which local governments will deal with exclusively, and a list of subjects which it will address concurrently with the province.

3. Federal and provincial ministries dealing with subjects within the exclusive domain of local government should be abolished.
4. Federal and provincial ministries dealing with local subjects on the provincial-district concurrent list should be downgraded to perform coordination roles only.
5. Constitutional safeguards against arbitrary dismissal of elected local government forums and a binding requirement to hold elections within 90 days in case of dissolution.
6. Holding dual or multiple positions in local, provincial and national governments should be abolished.
7. MNAs, MPAs and senators funds should be abolished, and they should not have any power to interfere in matters of local government, except, of course, to legislate on matters within their domain.
8. Heads of local governments should be directly elected, but be responsible to an elected local council. Key appointments and budgeted expenditures above a certain amount should require the prior approval of the local councils, so as to curb the personalisation of local administration and finances.
9. Local government elections should be held on the basis of proportional representation, so as to allow all sections of political opinion to be represented, and to diminish the political monopoly of moneyed classes.
10. Local government elections should be held on the basis of joint electorates to protect minorities and promote tolerance in politics.
11. Local governments should receive, on a population basis, a share of the provincial receipts from the Federal Divisible Pool.
12. Local governments should have full powers to take taxation and expenditure decisions in matters relating to local subjects and to prepare and implement their own ADPs, subject to well defined rules.
13. Financial accounting, reporting and auditing procedures should be strengthened to conform to federal and provincial

standards. Land revenue and the land record system should be centralised at the provincial level and computerised to check malpractice. Respective provincial governments should audit local government accounts.

14. Local governments should have their own secretariats with a service structure to ensure that personnel are competent and their jobs secure. Proper rules for postings and transfers should be framed and safeguards for strict adherence should be established. To this end, the Local Council Services should be reformed and upgraded to the level of the Provincial Civil Services in terms of service structure, entry requirements, salaries and prerequisites.
15. The district magistracy and judiciary should be reformed, centring on complete and effective separation from the executive, in order to protect against the excesses of a possibly personalised local law enforcement apparatus and its misuse for personal and political victimisation.

NGOs and Accountability

The last few years have seen a rapid increase in the number of NGOs in Pakistan. There are however various types of NGOs, distinguishable by the factors that have led to their formation, their objectives, organisational structures, linkages with civil society and, most importantly, relationship to the process of democratisation and socio-economic transformation. Charitable self-help groups, small and large, inspired by religious faith and humanitarian concern, have been in existence for a long time in the Indo-Pakistan sub-continent. Housing societies, cooperatives, and other kinds of membership organisations have also been proliferating. The Afghan war saw a rapid increase in foreign NGOs involved in cross-border as well as Peshawar and Afghan refugee camp-based activities.

However, Non-Governmental Development Organisations (NGDOs) involved in development and advocacy work are a more recent phenomena. Their genesis can be traced to the latter half of the 1980s. Infact it was the combination of military

dictatorship, religious intolerance, widening socio-economic disparities, and the state's inability to meet basic needs that together led many people to form associations to protect the interests of vulnerable groups in society. In many cases, the restrictions on political parties, state control over the electronic and print media, and the purge of universities, led to the formation of alternative platforms of groups involved in the struggle for democratisation, political reform, and alternative development. Some of these groups played an important role in the movement for democratisation as well as in putting socio-economic reform on the national agenda. At a time of extreme state repression of progressive politics in the late 1970s and early 1980s, progressive party-based politics was, for many activists, the most important means for democratisation and for the strengthening of civil society.

Legitimacy of NGOs

However, the complete failure of mainstream political parties to respond to peoples' aspirations for socio-economic change in the 1990s has led to a general disillusionment with these parties. The last six years have seen six governments come and go. The complete domination of political parties and legislatures by feudal and big business interests, election manipulation, rampant corruption, and waste and extravagance by the ruling elite have all combined to discredit mainstream party-based politics.

Rising levels of unemployment and inflation, abysmally poor provision of services such as clean drinking water, life-saving drugs and housing, a complete breakdown of civil society, and growing intolerance, all indicate that the vast majority of people are denied basic human rights as well as the basic necessities of life. As a result, they do not have much faith in the existing institutions of governance and justice. A crucial factor in determining the legitimacy of NGOs is the breakdown of these institutions; people have started responding by organising for themselves the provision of such services. NGOs, however,

cannot substitute for the state. The state is responsible to its citizens for the provision of essential services. NGOs can contribute, however, by creating innovative models in the social and economic sectors, thereby setting an example for the state to adopt on a large scale. With the end of the Cold War and the withdrawal of Soviet troops from Afghanistan, the 1990s have seen a growing interest on the part of donors to work with both advocacy and developmental NGOs. But the more important reason for the growing interest in the NGO movement is the achievement of NGOs not only in Pakistan but in the region as a whole.

In Pakistan the advocacy work undertaken by NGOs can be summarised as follows: influencing public opinion through seminars and public lectures; public interest litigation; writing for newspapers and journals; and lastly, organising demonstrations, rallies, plays, and the like. Moreover, NGOs in Pakistan have been active and gained some achievements in the following: wildlife conservation (Kirthar National Park, Houbara Bustard, Haleki Wildlife Sanctuary, Jallo Park); the protection of public parks; protesting against deforestation (particularly in Northern areas); supporting the rights of affectees (displaced persons) in mega-projects (Ghazi Barotha Hydro Power Project, and Tarbela Dam); resistance against illegal commercial sand mining from river beds (Malir Valley desertification); campaigns against illegal high-rise buildings, encroachments and violations of land use (PECHS and Clifton in Karachi); successful litigation against conversion of agricultural land into industrial land (Korangi industrial area); litigation against water contamination (Karachi) and litigation in the Supreme Court against air, noise, and coastal pollution (primarily vehicular pollution); and lastly, campaigns against illegal import of hazardous waste material and technology (Ravi Alkali).

Although the NGDO sector is still relatively new and too small to have had a significant impact on the process of social, economic and political change in the country, the work of some of these groups—as highlighted above—has not only been acknowledged internationally but also by the communities with

whom they work. Another measure of their success is the adoption by the government, albeit cautiously, of what has come to be known as the "participatory" approach to rural development.

In addition there has been a significant increase in cooperative efforts between NGOs working for broadly the same objectives (e.g., strengthening civil society, rural development, policy advice and advocacy). This convergence of interests and activities, combined with the growing linkages between NGOs and professional organisations, suggests that these groups together may formulate viable alternatives. However, the success of these alternatives depends in large measure on what the nature of NGO-state relations will be in the future. Will NGOs and government work together as partners in the process of socio-economic development, or will the government restrict the emergence of autonomous organisations?

Recent trends suggest that the state wants to restrict the space of autonomous organisations. This is evidenced by the Social Welfare Agencies Registration and Regulation Act 1995, which, if adopted by parliament, could create significant obstacles for groups involved in developmental and advocacy work. The introduction of this piece of legislation is mystifying given the prior existence of four laws to register and restrict NGOs. Moreover, donors are required by law to report to the government for what purpose their funds are being disbursed and to whom. The existing laws require all registered NGOs to have their accounts audited and to submit annual reports of their activities to the concerned registration authorities. Most NGOs are already registered under the Societies Act 1860, the Social Welfare Agencies Act 1961, or the Companies Ordinance 1984. The existing laws give the authorities wide ranging powers to dissolve any NGO if it is not functioning in accordance with the law.

Expressing concern over the existing legislation, a group of 40 national NGOs passed a joint resolution at a meeting held in Islamabad in July 1994, stating:

"what is needed is the judicious implementation of the existing legislation, rather than the expansion of the scope for arbitrary intervention. [The introduction of the] new legislation was at best redundant and at worst mala fide. It can open the door to patronage, corruption, and arbitrary intervention. Infact, this will lead precisely to the creation of fraudulent and non-functional NGOs."

NGOs and Corporations

While the problem of accountability may be real, the solution to these questions does not lie in increasing the arbitrary power of government officials or politicians. The solution lies in understanding how autonomous organisations are governed, and, therefore, how they can be made to act responsibly without extinguishing their autonomy. This will become clearer if we compare NGOs and corporations, particularly with reference to the idea of corporate accountability. The accountability of corporations comes either from their consumers, or from their shareholders, or from their financiers. Analogously, the accountability of NGOs can come either from their communities, or from their governing boards, or from funding agencies.

In the case of corporations, the main form of accountability is the existence of consumer sovereignty. If a corporation cannot produce something demanded by the consumers, it will not be able to make a profit and will have to close its shop. If the quality of what it delivers is poor, then assuming the existence of competitors in a market system, the public will reject it by rejecting its products or its service. Similarly, the main form of accountability of NGOs has to come from its community; if an NGO cannot define its concept of social improvement in a socially-acceptable manner, or if its actions do not contribute demonstrably to such improvement, it too will have to close down. NGOs can lose credibility by offering no service or poor service. This form of accountability can break down if the link between the user and producer is broken, say by government

controls, or by an inflow of funds which is unrelated to performance.

Joint stock corporations are accountable to their shareholders, who express their displeasure by selling their shares, and thus making the corporation vulnerable to take-overs. A somewhat similar form of accountability is to banks, who may refuse to extend a line of credit if a corporation cannot demonstrate satisfactory performance. In a similar fashion, local sponsors, government departments, or foreign donors who support an NGO may withdraw such support in the face of inadequate performance. Such an NGO may find its funds drying up. Sponsors, members, or volunteers who contribute their human and financial resources to NGOs are no fools, and generally, neither are distant donors, be they local or foreign in origin. However, if the funding agencies have ulterior motives, this form of accountability can also break down.

Corporations are also under the supervision of their boards of directors, who may change the management if performance is not satisfactory. Similarly, well-run NGOs are answerable to their boards of governors. In industrialised countries, there has been a debate in recent years concerning whether or not corporate boards have real authority. Some writers argue that management groups often control boards because of their superior knowledge, the board's lack of interest, and occasionally because of illicit sweeteners. In the US, for example, a wave of interventionism and alert board practice had management groups running scared for a while. Be that as it may, the general view is that NGO boards are more committed, interested, and sometimes to the chagrin of the NGO, quite interventionist. This form of accountability breaks down when board members are appointed through non-transparent criteria, and when the powers and responsibilities of the boards are not defined clearly.

Let us focus now on NGOs. To put matters into perspective, it must be asked at the outset whether NGOs have powers equivalent to that of a corporation to inflict damage on the community? Given that they are not directly involved in production and given that their economic might is rather limited,

most people will say no. What is the worst that an NGO can do compared to massive corporate financial scandals (Mehran Bank) and the dumping of hazardous wastes? Perhaps they can take their little pot of money on false pretexts and run. If they defraud the government or the community, they could be subject to penalties under the same laws as rogue corporations. This does not suggest the need for a separate law.

How else can NGOs be damaging? If they take money from foreign donors, they could be involved in implementing a foreign-inspired agenda. This is not an uncommon view; some argue that NGOs should be supervised by national security agencies. Such a blanket statement appears surprising. Under existing laws, supervisory agencies already keep tabs on organisations or individuals that threaten the national interest. A relevant but separate question is, who defines the national interest and monitors these security agencies under democratic governance?

Even a brief listing of NGO activities supposedly inspired by foreign interests reveals more about the ideological biases of the critics than about the failings of NGOs. These critics accuse NGOs of championing such "foreign-inspired" agendas as women's rights, human rights, minority rights, the rights of children, and broadly speaking, the rights of such marginalised communities as the poor, the rural population, and the unemployed. These are not and should not be viewed as the concern of foreigners alone. These constitute the basic struggle for a just society; they are fundamental to our self-perception as citizens and indeed, are the first things that the constitution of Pakistan sets out to define and protect. The concern for justice is not the monopoly of outsiders.

Let us now turn to the issue of ensuring NGO accountability. Financial transparency, through which governing boards as well as outside financiers can ensure accountability of the organisation, is that of the auditing of accounts, and the writing of annual reports. Both are ways of rendering transparent the actions of a company or an NGO. Under existing laws, public companies as well as registered NGOs are required to have their accounts

audited. Similarly, it is essential that governing boards of NGOs be appointed through public and open processes (as should be the case for justices of the Supreme Court), and that they take their decisions in a transparent and honest manner. It is also essential to ask these boards to have performance reports prepared, disseminated, and criticised on an annual basis so that outsiders can get an opportunity to evaluate the work of these organisations. All of this is already written into the law.

GONGOs vs NGDOs

At a time when there appears to be increasing donor support for NGOs, the state and some multilateral and bilateral donors, while making pronouncements of support to NGOs, are trying to influence the direction of the NGO movement. In order to control and regulate the NGO movement, the state is engaged in setting up and sponsoring "NGOs", which should more appropriately be called para-statal organisations. A large share of potential donor and government funding and support to developmental NGOs is being given to these government organised NGOs (GONGOs) through the Rural Support Programme (RSP) Network which is functioning at both the national and provincial levels. Efforts are now underway to legitimise this RSP approach, modelled on the experience of one RSP's experience in the Northern areas of Pakistan. It must, however, be mentioned that the success of this approach in other parts of the country has yet to be proven. Despite this, there appears to be a concerted effort by some quarters to affix the stamp of legitimacy on the RSP model to development not only for Pakistan but for all of South Asia.

This is happening at a time when more and more citizens' groups, peoples' organisations, and NGOs are coming to realise that the present system of a centralised state only perpetuates instability. The exclusion of local communities from the process of governance and socio-economic and political development is resulting in local initiatives by the people with the aim of making state institutions more accountable and responsive to the communities they are supposed to serve. The pluralism that is

inherent in the responses of such groups is a means towards strengthening civil society. Even if some of the RSP type of larger developmental NGOs are playing an advocacy role by developing and propagating alternative approaches to rural development, they do not question, at the macro level, the injustices and oppression that have become common features in our society. They generally shy away from a pro-active advocacy role because of their links with state institutions. The main function of groups involved in advocacy-based community development work is to create conditions propitious for the weakest sections of society—the poor and women—to become stakeholders, and have a direct voice in the country's decision-making structures. However, long-lasting institutional change can only be brought about in an environment where the poor, women, and other marginalised groups can become decision makers, planners and actors. This is only possible if far reaching structural changes are brought about in the socio-economic and political structures of the country.

4

ALTERNATIVE PRACTICES¹

There are numerous projects being undertaken by NGOs in an attempt to fill the void left by the government's (in)action with regard to shelter issues and the provision of basic necessities. Several deserve special mention; they are: the Orangi Pilot Project (OPP) in Karachi; the *Khuda ki Basti* project near Hyderabad; BUSTI in and around Karachi; the Karachi Administrative Women's Welfare Society (KAWWS); the urban waste-management programme (implemented by the HRMDC) in Peshawar; and the Aga Khan Housing Board for Pakistan (AKHBP) projects in Karachi and in the NWFP. The activities of these projects are provided in greater detail below.

Orangi Pilot Project (OPP)

OPP has been working in Orangi since April 1980. OPP is a research institution, which promotes community organisation and self-management. By providing social and technical guidance, it encourages the mobilisation of local managerial and financial resources, and the practice of co-operative action.

1. Notwithstanding the, by now, accepted practice of using the word "best" to describe grassroots alternatives to government development programmes, we felt that this usage was a bit self-congratulatory. Thus the word "alternative" has been employed instead.

Orangi is the largest *katchi abadi* in Karachi with a population of approximately 800,000 spread over 8,000 acres of land². The population is multiethnic, consisting of people from virtually all areas of Pakistan as well as migrants from both India and Bangladesh, and largely working class. Average family income is estimated at Rs 1,500 per month. Since its inception, OPP has worked to address the difficulties faced by the predominantly low-income communities residing in Orangi. On the basis of the research conducted, the following model programmes have been proposed:

1. A low-cost sanitation programme enabling low-income families to construct and maintain modern sanitation with their own funds and under their own management.
2. A low-cost housing programme which upgrades the *thalla* (block-makers' yard) by introducing stronger and less expensive construction materials, while also upgrading the skills of local masons by introducing proper construction techniques. In addition, this programme educates house-owners on planning, orientation, and low-cost technology.
3. A basic health and family planning programme for segregated, illiterate or semi-literate, low-income housewives that consists of the following:
 - causes of common Orangi diseases and methods of preventing them;
 - contraception;
 - the importance of growing vegetables in their homes;
 - providing immunisation and family planning services;
 - upgrading existing clinics, providing vaccines, family planning supplies, and training vaccinators and traditional birth attendants.
4. A programme of supervised credit for small family enterprise units which increases production, employment, managerial skills and business integrity. The financial benefits from this programme are used by the beneficiaries to

2. Settlement in Orangi began in 1965 and has grown rapidly since.

improve their homes and the physical and social infrastructure of their neighbourhoods. There is a 97 per cent rate of credit recovery and an 18 per cent interest rate (per annum).

5. A school programme that assists in upgrading the physical infrastructure and academic quality of schools established by private enterprise.
6. A women work-centres programme which organises seamsters and other garment workers into family units dealing directly with exporters and wholesalers³.
7. A social forestry programme which promotes kitchen gardening, nurseries and tree plantation in homes, schools, and mosques.
8. A rural development programme which provides credit and technical guidance to persuade entrepreneurs to develop their arid holdings into woodlots and orchards, and to grow forage for milk cattle, thereby enabling them to become commercial producers and traders.

Official agencies in Orangi have provided some basic facilities, such as main roads, water lines, electricity, a few schools, hospitals and banks. However, the people of Orangi depend primarily on informal sources for the provision of these amenities. Without any official assistance, 6,347 lanes have been laid and 94,122 houses have been built in the area. In addition, a considerable number of private schools have been established, again without any assistance from the Directorate of Education. Similar work has been done to provide transportation and medical facilities.

Furthermore, the working classes have not depended on government planners, industrialists, or investors to create jobs. In fact only a small percentage are employed in offices, mills, or

3. OPP assisted seamstresses in setting up 19 women works centres in Orangi, which employed more than 1,200 women, men, and children. After five years of intensive efforts, in 1989, the centre became self-managed and self-financed. Statistics from March 1984-90 show that Rs 8.1 million were disbursed as wages.

factories. Most of them earn their living in hundreds of family enterprise units set up with their own savings. Thousands of women and children also work for wages.

Responding to a little social and technical guidance provided by OPP's low-cost sanitation programme, these low-income families have constructed sanitary latrines in their homes and underground sewerage pipelines in their lanes with their own funds and under their own management. In contrast to what the poor people manage to do for themselves, government planning for the poor appears slow and sterile.

The Orangi experience reveals that towns—in this instance, larger than Colombo or Gujranwala—receive scanty services from official agencies. As previously mentioned, the people of Orangi depend mainly on the informal sector. Land is obtained through *dallals*, while credit, materials and advice for housing is obtained from *thallawalas* (block manufacturers). Community schools provide education and "quacks" (both physical and spiritual) treat the ailing. The residents seek recourse in the black market for business facilities, welfare amenities and protection from harassment.

That the informal sector and its black market are many times the size of the official sector indicates the inadequacy of government planning for the poor. At the same time it underscores the vitality of the poor and their skill in the art of survival. Their dynamism is also demonstrated by the presence of *anjumans* (associations) that present claims and guard the interests of the residents. It is further demonstrated by the growing consciousness, particularly among the younger generation, of their power as a collectivity.

Sanitation

To address the sanitation problem in *katchi abadis*, OPP adopted the research and extension approach (R & E): first, to ascertain the nature of the problem, and then to propose solutions on the basis of the data and information gathered.

OPP discovered that house owners were both willing and competent to assume the responsibility of constructing and

maintaining all sanitary arrangements with their own finances and under their own management. Through the R & E approach it became possible to reduce construction costs drastically and to persuade house owners to accept full responsibility.

OPP research consisted of simplifying the design, fabricating standardised steel shuttering, surveying and mapping, preparing models, slides and audio visual aids, and lastly, preparing instruction sheets and posters. The extension included finding activists in the lanes, training lane managers and masons, providing accurate plans and estimates, loaning tools and shuttering, and finally, providing social and technical guidance and supervision.

OPP's research focused on whether the costs of constructing and maintaining sanitation facilities could be lowered to make these amenities affordable to Orangi's residents. OPP concluded that costs could be reduced significantly by simplifying the designs and methods of construction, and by eliminating bribes and profiteering by providing free technical guidance to lane managers and enabling them to work without contractors. These simplified designs and the use of standardised steel moulds reduced the cost of sanitary latrines and manholes to less than 1/4 of contractors' rates. Following the elimination of the contractor's profiteering, the basic cost of labour and materials also came down to less than 1/4 of the conventional cost.

This drastic reduction in cost is possible only when construction is self-financed and self-managed without corrupt middlemen. People previously had to depend on contractors for technical knowledge and tools, but OPP trained the lane managers and gave them technical guidance, and loaned them tools and shuttering, thus providing Orangi residents with viable and affordable alternatives.

OPP's sanitation programme was presented to the people of Orangi in 1981. Its success thus far can be judged from the following figures. Statistics from August 1995 show that people in Orangi have laid 5,326 lane sewers and 395 secondary sewers. Sanitary latrines have been constructed in 81,378 houses. The impact of this programme is evident from the fact that the sanitation facilities in the area are being maintained by the lane

residents at their own cost. Moreover, Orangi residents have become accustomed to a higher standard of sanitation for which they are willing to pay. As a result of the intensive training of masons in the technology of sanitary engineering and the widespread training of lane managers, the skills of Orangi residents are much higher and they no longer have to depend on OPP for social and technical guidance. The difference between Orangi and other *katchi abadis* is immediately apparent.

The OPP model of low-cost sanitation is now being replicated by NGOs and CBOs, foreign donor agencies (UNICEF, World Bank), as well as by official agencies (KMC, SKAA, SMC and HMC).

Low-Cost Housing

Again due to the impoverished state of public services, the people of Orangi have relied primarily, if not exclusively, on the informal sector. *Dallals* acquire land, develop and subdivide it, and then allot it. They also arrange for water supply, transport, and police protection. *Thallas* are responsible for building firms, making building components, supplying building materials (cement, steel, etc), and providing credit and advice. Masons perform the functions of architects, engineers and contractors.

After the success of the sanitation program, OPP started a housing program in 1986 following the same R & E approach. Surveys showed that low-income housing in Orangi had several defects. The main building components (*thalla* blocks) were manually made, sub-standard, and caused cracks. Defective construction techniques had been used due to a lack of expertise. Ventilation and sanitation facilities were inadequate, and the houses needed alternative low-cost roofing and load-bearing walls to make them sturdier. Two years were spent on conducting research and the following two years on the extension of research findings. The research consisted of upgrading the local *thallas*, evolving standard construction designs and techniques, preparing standardised steel shuttering, writing manuals and instruction sheets, preparing audio visual aids, and lastly, constructing demonstration models. The extension process included finding

thallawalas willing to participate in research and development, training masons, lending tools and shuttering, providing accurate plans, estimates and technical guidance, and supervising construction. The R & E process has reduced the cost and improved the quality of construction significantly.

OPP did not set up its own *thalla*, but gave its research results to private *thallas*. In 1987 four private *thallas* were mechanised with OPP supervision and loans. By August 1995, they had sold 14.98 million machine-made blocks, of which 60 per cent were to customers outside Orangi. The four mechanised *thallas* have repaid the loan in full. Moreover, following the example of the four mechanised *thallas*, 46 other *thallas* have adopted the machine-making process without any loans from OPP.

After improving the blocks, research focused on alternative roof designs. The process of incremental building created problems for low-income house owners. They built the ground floor room with a tin roof. If at a later stage they wanted to add another floor they had to demolish the old structure entirely because the walls could not bear the load of RCC roofs. RCC construction is also quite expensive. Few could afford the cost of demolition, leave alone RCC roofing. After a considerable investment and prolonged research, OPP concluded that block-making *thallas* could now also manufacture and sell roof construction materials. With these, a roof could be constructed at almost half the cost of RCC and the construction was also easier and quicker.

The first *thalla* to whom OPP's machines and moulds were handed over (as a loan of Rs 55,000) started production in March 1990. Within a year it had sold thousands of roof construction materials. A second *thalla* started operating in 1992 after taking a loan of Rs 75,000. By August 1995, 155 demonstration units had been constructed and there have been numerous requests for more. Others have adopted the package on their own.

OPP has spent a significant amount of time on training masons through class lectures, meetings, instruction sheets, leaflets and manuals and job supervision. 120 masons have been

trained and more are in the process of being trained. As a result there are now skilled masons working in Orangi.

Health

OPP research showed that the incidence of disease in Orangi was extremely high. Typhoid, malaria, dysentery, diarrhoea, and scabies were very common and infant and maternal mortality rates were extraordinarily high as well. There were two principal causes for the prevalence of ill health: first, lack of adequate sanitation facilities and second, ignorance of health issues among the poor, largely illiterate, female population of the area.

OPP began a health and family planning education program premised on the following assumptions. Since the women were traditional and preferred to stay indoors, the utility of conventional welfare centres was questionable. Instead, OPP introduced a new system consisting of mobile training teams (each including a female health visitor, and led by a female doctor), a selected activist family or contact lady every 10-20 lanes, regular meetings at the activist's home, and the formation of neighbourhood groups by the activist.

On the basis of survey research, OPP concluded that the mobile teams and neighbourhood group meetings (at activists' homes) were quite effective. Of the 3,000 families involved in the test sample of this project, 44 per cent now practice birth control, epidemic disease is controlled, hygiene and nutrition have improved, and over 95 per cent of the children are immunised. In light of this experience, OPP revised its model in 1991 to reach out to a larger number of families. Instead of continuing to visit the same families for a long period of time, OPP prepared a three-month course on the prevention of common Orangi diseases, family planning and improved nutrition and hygiene, and kitchen gardening.

Twenty family activists are selected every three months and neighbourhood group meetings are held four times a month in the activists' homes. Up to 15 women at a time attend the training meetings. Immunisation services and family planning supplies are provided at the meetings. OPP discovered that these

neighbourhood meetings created greater awareness, and Orangi women are now more willing to pay for immunisation and family planning services. In response to this demand, many private clinics are providing these services on payment.

In November 1993, OPP decided to revise the approach of the health program. To this end, it was decided that KHASDA⁴ would undertake mainly the training and supply function, and be responsible for anchoring the program institutionally in schools, private clinics and family enterprise units. KHASDA's daily neighbourhood meetings were terminated and were replaced with training Orangi lady teachers, managers of family enterprise units, and private clinics on primary health and vaccination. Those so trained will regularly hold mothers' meetings in schools, work centres, and clinics and give information on the following: the causes and prevention of common diseases; child immunisation; family planning and supplies; nutrition and child care; and kitchen gardening. This programme is also being replicated by NGOs/CBOs in other *katchi abadis* in Karachi.

At present the annual budget for the health programme is Rs 493,000 (US\$ 13,694). The average annual cost of teaching disease prevention and birth control to one low-income family is Rs 100 (US\$ 2.70).

Conclusion

The OPP sanitation, health, and credit programmes are being replicated by a large number of community organisations in Karachi, Gujranwala, Lahore, Sialkot, Faisalabad, and Okara. In addition, the sanitation and health programmes are also being developed in collaboration with donor and/or government agencies in Karachi, Sukkur, and Hyderabad, and in a large number of rural settlements in Sindh.

4. KHASDA, the Karachi Health and Social Development Association, is an autonomous organisation managing OPP's health programme.

Khuda ki Basti

The *Khuda ki Basti* housing scheme, located near Hyderabad, began in 1985, when Tasneem Siddiqui (the founder of the programme) observed the deficiencies of government housing schemes in the area. These schemes were incapable of keeping up with demand, whereas *katchi abadis* made land available at affordable prices. In addition, the government scheme was launched with no clear idea of its target consumer, and charged exorbitant prices which people could ill-afford. In addition, people were expected to go through several tiresome formalities and the land was not handed over till all amenities (roads, electricity, water, etc.) were in place. People were thus forced to seek shelter in *katchi abadis*, while government land was swamped by speculators.

The *Khuda ki Basti* project applied the *katchi abadi* model to a government housing scheme. The objective of the scheme was the provision of affordable land with minimum red tape. The key to the *Khuda ki Basti* model was incremental, step by step development. Land was handed over directly to shelterless families, who were required to build on it immediately utilising their own resources. With a down payment of Rs 1,000, the family paid a small monthly amount into a joint account used to provide amenities to a block of dwellings at the same time. This process ensured long-term involvement on the part of the owner and made it possible to provide land at nominal cost. The community developed the block of dwellings as a whole, and in time, *pucca* houses replaced makeshift homes. These were consistently improved upon as finances were available or when the need arose.

Several years after the start of the project, surveys show that approximately half the families who live in *Khuda ki Basti* are still those who originally built there. Community efforts have been geared toward the provision of education and health services following establishment of water and sewerage facilities.

The *Khuda ki Basti* model was one of the 12 winners of the prestigious Aga Khan Award for Architecture in 1995. The international jury that made the decision commented that *Khuda*

ki Basti "deserves widespread study and replication" (Ahmed, 1995: 128). Indeed community development may be the only way in which shelter is available for all. *Khuda ki Basti* is a practice that others would do well to follow.

BUSTI

BUSTI (Basic Urban Services for Katchi Abadis) is an NGO with a multi-sectoral development programme aimed at improving the living conditions of the poor, with particular emphasis on women and children. BUSTI includes programmes on sanitation, home schooling, water supply, primary health care, and vocational training.

BUSTI started its programme in *katchi abadis* in Karachi but soon expanded to isolated villages located 15-40 km outside Karachi. BUSTI's programme operates in over 55 villages with a population of more than one million and has recently expanded its programme to villages in eight different districts located throughout Sindh.

BUSTI initiates its programme by identifying needs in a particular area, and collecting data through its social and community organisers. It undertakes an assessment of the capacity of NGOs operating in the area. Once NGOs have been identified, they are organised and trained in development activities and data collection. Workshops and seminars are organised to consider the efficacy of existing programmes and their replication in other areas.

BUSTI's credit scheme encourages economic self-reliance through an affordable and attainable credit system, thereby improving both the level of income and the living standards of the poor in urban and rural communities. This programme targets women and environmentally friendly enterprises in particular. The scheme started in October 1993 with the support of the World Bank. To date, 740 loans have been given (a majority of them to women), of which 576 were distributed in rural areas, and 154 in urban areas. In total, the loans amount to more than Rs 13 million, with a good rate of recovery (approximately Rs 5.7 million).

Sanitation has been the cornerstone of BUSTI's programme. Most illnesses in low-income groups are due to unsanitary conditions. The use of low-cost sanitation technology and local material in the construction of soak pits have helped to overcome the financial constraints prevalent in areas where BUSTI operates.

The construction of soak pits was started in 1979 and the methods employed by BUSTI reduced the cost by 25 per cent. The soak pit programme has expanded to 74 katchi abadis and 55 villages across Pakistan. More than 6,000 soak pits have been built, covering a million people, with expansion underway in seven rural districts of Sindh. This number does not include replication by others, which has no doubt occurred since more than 600 local masons and people have been trained by BUSTI.

As the soak pit programme progressed, it became clear that to maintain proper sanitation, women and children in the community needed basic education to understand the importance of the programme, and work towards maintaining it. Schools were opened in those homes where women had the necessary education to teach children in the community at the primary level. These women were trained, and subsequently paid for their services, thereby providing them with an income while also increasing the education level of the community. More than 60,000 children have benefited from such home schools. There are now 450 home schools that are fully functional.

While basic necessities were being provided, income generation remains a problem in many of the areas in which BUSTI operates. To address this problem, BUSTI has set up industrial centres geared primarily towards women, which include centres for stitching, sewing and embroidery. This training has afforded women the ability to earn an independent income.

Aga Khan Housing Board of Pakistan (AKHBP)

The AKHBP, an institution of the Aga Khan Development Network (AKDN) has undertaken various development projects to improve the quality of life for people in the northern part of Pakistan, specifically the Northern Areas and Chitral. The AKHBP has, since its inception 15 years ago, worked in the harsh

terrain and extreme climatic conditions prevalent in the area. In addition, AKHBP's work has expanded beyond the rural environment of the Northern Areas to urban centres in Sindh, including Karachi. Its most notable projects are highlighted in the paragraphs that follow.

Low-Income Urban Housing Development

In an attempt to address the issue of low-income shelter within the Housing Co-operative Society framework in Karachi, AKHBP encouraged two housing co-operative societies and a charitable trust to launch a joint venture of middle and low-income housing. A 10-acre plot was planned with a total of 648 units, of which 140 were for low-income communities. The scheme included public facilities such as shops, day care centres, places of worship, etc. Credits and loans were determined on the basis of the paying capacity of the group in question. An essential component of the programme was to create settlements where middle and lower income communities could live together, thereby affording the latter the possibility of greater upward mobility.

At the design development stage, a group of architects and engineers at AKHBP worked on a voluntary basis with the consultants. The technical advice of this team was extremely useful in the preparatory process. The construction was done by the co-operative housing societies but AKHBP was ultimately responsible for quality assurance.

AKHBP successfully presented a scheme by involving target groups to meet desired ends. The project presents an effective strategy wherein a private sector interest group is prepared to assist in the provision of improved housing for lower income communities.

Self-Help School Construction

The northern areas of Pakistan have one of the lowest literacy rates in the country, with female literacy virtually non-existent. In 1982, AKESP outlined proposals for the Self-Help

School Construction Programme (SHSCP). The primary objective for the SHSCP was to develop a system that could improve the educational environment of girls' schools in the Northern Areas and Chitral. This programme was assisted in large measure by local communities, combining external technical assistance and local participation.

The location of the schools was determined on the basis of applications submitted by local communities and the willingness of communities to participate in the construction of the schools. The minimum criteria for selection of the school included: the school must be at least three years old, have a minimum of 60 students, and female students must comprise at least 33 per cent of the total. Villagers were also required to donate 150' x 150' piece of land. The villagers then provided unskilled labour, sand, gravel, etc., for construction, while the programme provided skilled labour (masons, carpenters).

The programme has been successful in setting up approximately 334 classrooms (as of June 1995) and there is a high level of satisfaction with the project among villagers. The SHSCP has facilitated a significant increase in enrolment. In addition, the new schools have brought with them new and more qualified staff, thereby improving the quality of education considerably. In some areas, the programme has provided impetus for the communities to push for middle and high schools, thus providing levels of education not previously available.

The programme has also trained masons and carpenters, whose skills have been improved upon significantly through a programme of apprenticeship and "learning by doing". Those having worked on the programme can command higher wages.

SHSCP is a community-oriented programme that involves and integrates people and communities for their own benefit. Through this programme, the community assesses its needs directly, and contributes by assisting in construction activities. It also enhances education opportunities for all children generally and for girls particularly.

Human Resources Management and Development Centre (HRMDC)

HRMDC initiated a pilot programme on effective waste management to evaluate the solid waste problem and explore ways of supporting and modernising indigenous waste collection and recycling networks. The programme is designed to enhance the literacy level of scavengers, provide health education to women in the focus area, and build the capacity of relevant organisations. A preliminary study was conducted in Tehkal and Meena Bazaar—two densely populated urban slums in Peshawar—and based on the results, Tehkal Payan was selected for the implementation of the programme. With the help of community members, scavengers working in the area were selected and an educated female was identified to provide non-formal education to the children. Land for composting was leased with the help of the Environmental Protection Agency. The purpose and objectives of the programme are as follows:

- To improve solid waste collection management and recycling in selected areas of Peshawar.
- To create awareness regarding solid waste and its effects on environmental degradation among the urban and semi-urban population of the Peshawar district.
- To contribute to the capacity building of relevant departments involved in solid waste management.
- To improve the work environment and enhance the socio-economic and literacy level of selected juvenile scavengers working in Peshawar.

To achieve these objectives, HRMDC has adopted an integrated approach that includes community participation, primary health care for women, improving the socio-economic and literacy level of scavengers, compost making and marketing, and capacity building of concerned departments. Based on the findings of the preliminary study and the positive response of the community elders towards the programme, a cluster of streets in Tehkal Payan was selected for implementation of the programme.

With the support of the community, the social organisers began collecting data from selected streets and assessing existing trends in waste disposal.

After developing a detailed area profile and a street map, work on awareness raising and community mobilisation began in January 1995. The community is actively involved in all stages of the programme. As more and more households participate in the programme, it will become self-sustaining and increasingly effective. In addition, work on forming a community-based organisation has begun. Once in place, this organisation will be responsible for record keeping and monitoring the programme.

Karachi Administrative Women's Welfare Society (KAWWS)

The Karachi Administrative Women's Welfare Society (KAWWS) was formed to ameliorate the deteriorating environment in certain neighbourhoods. The women responsible for its formation began by addressing problems such as garbage disposal, open sewers, broken roads, contaminated water, and the threat of malaria and other infectious diseases arising from these unsanitary conditions. The women worked as a pressure group to influence and educate municipal authorities and to seek their support in local initiatives.

After several obstacles and sheer perseverance, a dialogue between the authorities and the KAWWS was reached. Now the women monitor the work of the municipality, and through fund raising and donations, have planted trees in the area, repaired the roads, and restored the parks. The KAWWS also networks with other NGOs to raise awareness of environmental issues.

5

CONCLUSIONS AND RECOMMENDATIONS¹

Conclusions

- a. Conventional urban development and shelter sector policies based on the First World model have failed to cater to the planning and related requirements of Pakistani cities. Most of these plans and development schemes are based on incorrect assumptions. They assume that institutions and professional organisations to deliver this development exist. They also assume that low-income communities in Pakistan are destitute and incapable of effective participation in development. They assume that government laws/regulations will be followed and that the powerful lobbies that determine development and its nature can be bypassed. The result is increasing environmental degradation, marginalisation of an increasingly large number of low and lower-middle income communities, unemployment and a rapid increase in unserved or under-served informal settlements. This leads to administrative helplessness and large-scale corruption.

1. For the conclusions and recommendations reached at the South Asian Regional NGO Consultations on Habitat II, see Appendix II.

- b. Over 65 per cent of the housing demand in Pakistan is from low-income groups. The state has failed to meet this demand in land delivery, technical assistance and credit for housing, employment generation, health and education requirements, transportation needs and solid waste management.
- c. In the absence of the effectiveness of government programmes and out-reach activities, communities have invested large sums of money in developing infrastructure and housing for themselves. Most of this development is substandard since these communities have not received any technical support for managerial assistance. In a number of cases, where these communities have been supported by NGOs, the quality and quantity of their work has improved.
- d. A number of NGO projects in land supply, credit for housing informal settlement upgrading, waste management, employment generation, health and education, have successfully overcome the constraints that the government faces in reaching low-income groups who form the majority of Pakistan's population.
- e. So far, the state has failed to integrate the successful NGO projects in its planning process. Where attempts at such integration have taken place, they have remained projects without becoming national programmes.
- f. Most low-income and lower-middle income groups require a loan for purchasing land for housing. A loan for building the house is less essential as a house can be built incrementally over time. However, loans for house purchase are not available.
- g. Appropriately trained professionals and administrators who can deliver and expand the innovative strategies developed by the NGOs are hard to find in the NGO sector and at all levels of government. This is because all training at administrative and professional institutions in Pakistan is conventional and has very little relationship in its contents to the grassroots situation in the country.

- h. For the foreseeable future low-income communities in Pakistan will continue to seek land and housing in informal settlements and will receive credit and technical assistance from the informal sector.
- i. In the preparation and implementation of government plans at all levels there is no involvement of the people, interest groups or professional organisations. As a matter of fact, there is no space in government procedures for such involvement or interaction. There is thus no transparency or accountability in the planning and implementation process or in its subsequent O & M. This is one of the major reasons that the cost of government-supported development is 7-10 times higher than the cost of labour and materials involved. Where communities have been involved in planning and implementation, not only have these costs been reduced considerably but also the quality of work is better and more appropriate to the needs of the communities.
- j. Research institutions in Pakistan that are supposed to help the government in framing appropriate policies are, for the most part, engaged only in desk research and that too of a technical nature. Social research is rare and field research is rarer still.
- k. According to various city master plans, 75 per cent of all jobs in the urban areas are generated by the informal sector micro-enterprises and workshops. However, there is no system of technical, managerial and credit support to these enterprises for improving their capacity for production or for increasing employment. Where such support has been provided by NGO, both incomes and jobs have increased considerably.
- l. Women and children are the worst affected by the physical and social dislocation that accompanies rural-urban migration, environmental degradation of cities, and the absence of physical and social infrastructure.

Recommendations

- a. All development plans should be discussed at the conceptual level with communities who will be their beneficiaries or victims. They must also be discussed with interest groups, representatives of professional institutions, citizens' groups and resource people in the professional and/or private sector. The forums and mechanisms for making this possible must be developed and supported by government agencies and NGOs. Only after such discussions should development and/or master plans be developed and implemented.
- b. All land belonging to the government agencies should be used for fulfilling the needs of the cities and towns of Pakistan and for developing sites for low-income housing and other civic facilities. This land should not be sold or used for commercial development. It should be identified, listed and its details made available to the public at large so that it can be protected through public pressure.
- c. The existing system of the development of informal settlements and the role of the various actors in this drama should be clearly understood and steps taken to support and regulate it through technical assistance and credit.
- d. For land delivery to low-income groups the Khuda ki Basti model should be adopted by the state agencies or they should support NGOs in replicating this model. The development of infrastructure and social sector programmes in such settlements should be developed on the Orangi Pilot Project (OPP) model. These two systems successfully overcome the problems of reaching the target population, speculation of property, pressures by the real estate lobby and resource mobilisation.
- e. The expansion of the OPP model for urban upgrading, housing, credit for employment health and infrastructure provision and its subsequent O&M and the Peshawar Waste Management Project should be promoted by the state through its agencies and NGOs.

- f. Credit for house building should be made compatible with the sociology, culture and economics of low-income groups. This means that house building and improvement credit should be made available by the public sector to NGOs and CBOs for further lending. This will remove red tapism, corruption, complex procedures and paper work required to get a loan. It will also reduce the default rate in repayment.
- g. There is a need for the devolution of power to the ward councillor. This means that he should be able to raise revenues locally so as to design and implement local level development and operate and maintain it. This means an organisation needs to be built around him and needs to be technically and managerially supported so as to become self-sufficient in the future.
- h. A city/town government must be instituted with full authority over planning, financing, implementation and management of the following functions: land management, housing, water supply, sewerage, sanitation, electricity and gas distribution, roads/streets, street lights, parks and playgrounds, primary and secondary education, preventive health, clinics and dispensaries.
- i. The state must concentrate on the development of major infrastructure elements for urban areas rather than involve itself in sector planning and development. Sector and neighbourhood development must be left to local communities, supported by NGOs, resource persons, professional groups or state agencies that have the ability to fulfil this function.
- j. Women should be afforded the same property/housing ownership rights as men, as well as have equal access to ownership. This should be done by explicitly recognising that housing is a basic human right, and highlighting women's rights within that context.

- k. It is important that laws and procedures should be developed to prevent eviction of residents from government lands.² Where such eviction is unavoidable, as in the case of development projects, the development and the resettlement programme should be transparent and must be developed with the involvement of affected communities. NGOs can play an important role in helping the communities to understand the development project and to develop alternative plans or rehabilitation schemes.
- l. All government rules, regulations and procedures that are a hindrance to the implementation of the above recommendations, should be changed so as to facilitate the implementation of the above recommendations.

2. For detailed recommendations on this issue, see 'Non-Voluntary Displacement' (Appendix II).

6

APPENDIX I REPORT OF THE FIRST NGO WORKSHOP ON HABITAT II

Introduction

SDPI organised a one-day workshop on October 6, 1995, on the forthcoming Habitat II Summit. There were three objectives for convening this workshop: (i) to obtain the NGO perspective on the government's decision to prepare a national report for Habitat II without involving NGOs in the process; (ii) to understand the grassroots perspective on issues of human habitat; and (iii) to decide upon a course of action to communicate this viewpoint at the Summit.

Speaking as the moderator of the workshop, SDPI's Executive Director, Dr Tariq Banuri, remarked that unlike at the time of the Earth Summit, when the Government of Pakistan (GOP) had entered into serious consultations with NGOs in the preparation of its national report, the report for Habitat II did not involve such a process. He informed the participants that SDPI was represented on the national committee constituted by the government to guide the preparation of the national report, and that it had taken advantage of its presence there to advocate that more NGOs be involved in the preparation process. The SDPI also suggested names of various NGOs working in the field of

development for inclusion in the national committee, but the government failed to show much interest. As a result, SDPI apprised the committee that it would convene a meeting of NGOs and seek their contribution.

Nasir Dogar, SDPI's General Manager, spoke on Habitat I, the 1976 conference which forms the background to the Habitat II Summit, and the actions the GOP had taken to implement the various recommendations made there. He said that post-Habitat I, the GOP set up the Environment and Urban Affairs Division (EUAD), which subsequently prepared a national human settlements policy. This, however, was never implemented.

The tentative programme for the NGO workshop on Habitat II included issues of housing and human settlements. Voicing their individual interests, participants said that issues of gender, credit for housing and infrastructure development, employment and alternative practices should be included in the workshop programme. Also, a broad, participatory approach to the preparation of the national report for Habitat II was emphasised.

It was decided that an NGO report would be prepared as an alternative to the government's national report, but the question of how NGO concerns would be communicated at the Summit was left open.

Presentations and Discussion

Formal Settlements

Tasneem Siddiqui, Director General of the *Sindh Katchi Abadi* Development Authority and chairman of the urban development NGO, *Saihan*, spoke on the issue of formal and informal settlements and the nature of the shelter crisis in Pakistan. He said that the major problem in our settlement policy is the irrelevance of the government's housing delivery policy, which almost exclusively caters to the needs of higher income groups. In the wake of the influx of migrants in 1947 and in 1971, the GOP had attempted to initiate efforts in low-income housing, Metrovilles, and site and services schemes. But these, too, did not adequately address the needs and requirements of target groups. Under the present system, all housing development

in the formal sector caters to middle- and high-income groups, whereas low-income groups are forced to rely on the informal sector. In effect, the former affluent groups are being subsidised by the government at the expense of the poor.

Mr Siddiqui highlighted the systemic nature of this prejudice against low-income groups. Planning standards as well as building byelaws in the country are elitist, and do not conform to the needs and requirements of the poor. As a result, *katchi abadis* or informal settlements, already huge, are expanding at alarming rates. Forty per cent of Karachi's population now lives in *katchi abadis*, and the rate of expansion of these settlements is 10 per cent per annum, whereas planned *abadis* are growing at only 4.8 per cent.

Concluding his presentation, Mr Siddiqui said that, in fact, the government could tackle the issue of shelter without any major reform. The government's mandate is to identify land, and plan to allocate it to those in need. Presently, the government fails in fulfilling this mandate on two counts: (i) identifying the real shelterless people; and (ii) there are long delays in delivery. In comparison, delivery in the informal sector is immediate, but there are major drawbacks for those who are forced to rely on this sector. Speculation is rife, and exploitative land grabbing mafias dominate the sector. Moreover, the land provided by these mafias does not come with essential services, and people are forced to develop their own mechanisms for survival.

Informal Settlements

Speaking on informal settlements, Perveen Rahman from the Orangi Pilot Project (OPP), said that the government plays an important role in their set up, particularly in the form of land supply/distribution, and in the development of infrastructure. Ms Rahman contended that in fact, the growth of *katchi abadis* is the direct result of government failure. In support of this, she pointed out that 60 per cent of the land in Orangi is owned by the government.

Beyond an adequate land delivery system, the government's failure also includes failure to develop land, and provide basic

social services to lower-income groups. As a result, people are forced to look to alternative sources. Ms Rahman said that a survey of 37 *katchi abadis* in Karachi showed that 80 per cent of the people in these *abadis* had acquired access to several services through their own initiative. They laid sewerage lines, developed schools, clinics, and stopped the government machinery from encroaching on amenity plots. She said, however, that there are certain facilities people are unable to provide on their own, such as water supply, electricity connections, etc., for access to which they bribed government officials of various departments.

Ms Rahman said that a major problem in urban development is that there is no permanency in government, since officials who try to take initiative on real issues are immediately transferred. She said that since NGOs are more permanent and sustainable, there was a need to build capacity in the NGO sector to enable them to more adequately address grassroots problems, as well as to build trust between government and NGOs.

Discussion

Initiating the discussion on the presentations by Tasneem Siddiqui and Perveen Rahman, Arif Hassan from the OPP commented on the government's total lack of initiative in tackling the housing crisis. Mr Hasan said that only 25 per cent of the houses constructed in the country are with the permission of concerned development authorities, while the rest are constructed without any kind of planning permission. Overall, informal settlements are growing at a rate of 13 per cent per annum. In the secondary towns, the priority issue is that of the informal acquisition and subdivision of prime agricultural land for housing purposes. Such land is generally devoid of infrastructural facilities. Mr Hasan said that the real question is whether or not the government can assist in the delivery of such facilities. Planners are unresponsive to this concern, but the informal sector does provide technical support as well as credit for the delivery of these facilities. Unfortunately, government policies, instead of supporting the informal sector, tend to restrict its role. Mr Hasan argued that NGOs could play a vital role in this scenario. For

example, given that formal credit is totally inaccessible to low-income people, NGOs can set up informal credit schemes and facilities.

On the gender issue, Mr Hasan said that an increasing number of women from low-income settlements now work in the pharmaceutical industry and other factories, and that problems relating to working females should be given adequate attention when considering informal settlements.

Social Services & Waste Management

In his presentation on social services and waste management, Nasir Dogar defined shelter as 'a place where one could live with dignity, peace and security'. Acquiring these conditions depends on a number of economic, social, and cultural factors, which include: equitable means of livelihood or productive assets; access to basic social services such as water, sanitation, drainage, transport, health care, and education; freedom to participate and contribute towards the management and development of one's community to ensure respect for civil and political rights. In most cities of the developing world, the poor are denied access to these basic social services, a state of affairs, which is aggravated by the present free-market system. The result is increasing homelessness, the proliferation of slums, unserved urban areas, precarious public transport, unsafe drinking water, and inadequate sanitation and waste disposal. These conditions in turn lead to the destruction of peoples' identities, societal and cultural values, and family structure.

In Pakistan, Mr Dogar said that, although available official figures regarding social services show tremendous achievements over the past decade, actual conditions are quite different. Most of our cities lack proper sewerage and drainage systems. A study conducted by the National Institute of Health, showed that 81 per cent of untreated water and 31 per cent of treated water samples were positive for coliform.

Mr Dogar distinguished between the qualitative and quantitative aspects of the problems with social services provision. He pointed out that there are widespread disparities

between the rural and the urban, and between the low-income and high-income areas. In Islamabad for example, per capita water consumption is of the order of 450 litres per day, whereas in Rawalpindi it stands at only 80 litres. More generally: 40 per cent of urban deaths occur from water-borne diseases; traffic accident rates in Pakistan's large cities are among the highest in the world; encroachments on right-of-ways are a norm in commercial districts; garbage disposal systems are dysfunctional in all cities; and clogged drains are a common phenomenon in densely populated localities.

Concluding his presentation, Mr Dogar said that a holistic and people-centred approach was needed to solve such problems.

Discussion

In commenting on Nasir Dogar's presentation, Bushra Gohar from the Human Resources Management and Development Centre (HRMDC) said that three options presented themselves: to start from scratch; to stop, rethink and begin again; or to continue with present trends.

Ms Gohar also spoke of the widespread disparities in Pakistani society, and emphasised the need for a holistic approach towards solving the problems of social services and waste management. To illustrate, she described the practices instituted by HRMDC that works with communities to manage waste. Waste is sifted at the level of the individual household where organic and inorganic waste is put in different coloured garbage bags. The organic waste is used to make compost, and from the inorganic waste, recyclable material is sorted out and non-usable things like plastic bags are properly disposed off at dumping points.

Arif Hasan said that in solid waste management, the large recycling sector that exists in our country should be given due consideration.

Architectural Heritage and Conservation

Speaking on the issues of architectural heritage and conservation, Kamil Khan Mumtaz said that the first question that presented itself was that of the direction in which we are headed. Do we want to Americanise our society, and thus our living environment, or do we want to maintain links with our past, and build on our traditions, values, and customs? Mr Mumtaz said that the advanced countries' agenda for metropolism was entirely different from ours. To address the question of where we are going, we need to ask where we are coming from. We need to define our own criteria for what constitutes development. We need to look at the issue of the survival of tradition and culture as seriously as we do space sciences, modern technologies, etc. Mr Mumtaz asserted that there was a lot to be learnt from traditional tribal wisdom.

Discussion

Notwithstanding the general consensus on Mr Mumtaz's presentation, some participants expressed reservations. It was said that nostalgic revivalism obscured the urgency of the need to keep pace with the times, and to take society forward.

Institutions and Capacity

Beginning his presentation on 'Institutions and Capacity', Kaiser Bengali from SDPI said that the state of Pakistan has completely failed in managing the affairs of civil society. Government institutions are incompetent and corrupt. There is overlapping of functions, and no proper designation of authority and responsibilities. Where there are responsibilities, there are no authorities, and where there are authorities there is no system of accountability. NGOs had come in to fill the vacuum left by the state's failure, but in the process have effectively absolved the state of its responsibilities. Mr Bengali said that the most important element in the path to overcoming the present crisis was a heavy dose of decentralisation.

Discussion

In his comments on Mr Bengali's presentation, Tariq Durrani endorsed his view that the state had failed to deliver, but cautioned against unbridled decentralisation, and expressed scepticism about whether and how the process of decentralisation could be undertaken. He said that PMUs (project management units) were no solution. With regard to the role of NGOs, he said that big, donor-driven NGOs were unsustainable, and emphasised the need for a system of accountability in the NGO sector.

One participant took exception to the view that NGOs were purely a result of the state's failure, and argued that they were a political need of society.

Human Security

Tariq Banuri, speaking on 'Human Security', said that the mandate of both NGOs and the government was to work in the public interest. Neither is presently fulfilling this mandate, even as national and international processes are creating insecurity and instability on an unprecedented scale. Focusing on issues of habitat, he said that internally, the political system has produced real estate speculators, and the state itself was a land grabber.

Dr Banuri said that the built environment effects cultural values and social equilibrium. Deterioration of this environment produces insecurity, which is the leading cause of violence. The present system is incapable of alleviating this situation, since its every response to insecurity gives rise to another kind of insecurity. Dr Banuri emphasised the fact that the problem of insecurity is structural and said that to attain a liveable society, social justice and the reform of our judicial institutions are pivotal issues.

Discussion

Arif Hassan, commenting on Dr Banuri's presentation, said that the present insecurity in society was a result of the state's inability to fulfil certain functions. In the ensuing vacuum,

others—such as the land-grabbing mafia—moved in. The way to deal with this situation, he said, was to empower communities so that they would not be at the mercy of various mafias. Mr Hasan also pointed out that the ever-widening generation gap among city dwellers and the resulting disparity in expectations also needed to be taken into account by urban planners. Creating harmony between the generations was an essential component of empowerment of communities.

Other concerns that were raised by participants were: the role of the private sector in fulfilling functions that the state had abdicated; the nature of justice and equality; violence against women in impoverished communities; the role of political will in changing patterns of behaviour; and the importance of advocacy in the creation of political will.

At the end of the presentations and conclusions, it was decided that Arif Hasan would be the chief editor and compiler of the NGO report to Habitat II, and that SDPI would provide the secretarial services for its compilation and production.

Report of the Second NGO Workshop on Habitat II

The second NGO workshop on Habitat II, organised by SDPI, and attended by NGO activists, academics, and government officials, was held on January 8, 1996, in Islamabad.

Introduction

Inaugurating the workshop, Dr Tariq Banuri said that the aim of the series of global summits, of which Habitat II was the last, was to understand our global interdependence, and share a collective understanding of global issues. In the Cold War period, there was a certain regime of global governance, under which Third World countries were provided aid to combat communism. Now, this aid had disappeared and the ensuing crisis of governance needed to be addressed if Rwandas and Somalias were to be avoided. The process of transition is led by the first world, but in some cases the Third World has played a key role in defining issues for the global agenda. There was some hope that

this may be the case at the City Summit as well. In past Summits, Pakistan had played an important role at Beijing, Copenhagen, and Cairo, though not at Rio, and its role at Habitat II looks to be secondary as well.

NGOs had participated in the preparatory phases of earlier summits, but now recommended the inclusion of three NGO representatives. In the executive committee, only Aban Kabraji of IUCN-Karachi represented the NGOs. Dr Banuri said that Arif Hasan from the Orangi Pilot Project should lead the NGO coalition.

Concluding his opening remarks, Dr Banuri said that the importance of input from the NGO sector lay not in that NGOs can *do* certain things, but in that NGOs have a different perspective because of different experiences.

Presentations and Discussion

Formal and Informal Housing

Arif Hasan spoke on those aspects of the report that dealt with shelter and services, and gave the NGO perspective on issues in urban planning, the role of donors and government. He said that a major problem in Pakistan vis à vis shelter is that development takes place before planning, and existing state institutions cannot deal with this development because they are guided by first world assumptions. One of these assumptions, which is clearly inappropriate in our context, is that the state can generate the resources for this development. Among the problems that Mr Hasan enumerated in the functioning of the state as it is presently structured, were: lack of transparency and accountability; delays in the delivery of services; dysfunctionality and exorbitant expenses; an almost exclusive focus on urban development, and within this, on physical rather than institutional projects; an ever-widening gap between people and the government. As a result of these problems and failures in the functioning of the state, middlemen, *dallals*, and mafias have proliferated in various service sectors.

Mr Hasan said that there was a need for a space of interaction between the various interest groups of government.

NGOs and other civic groups, and academic institutions could play a vital role in the creation of this space, and should thus be facilitated by the government.

On infrastructure, Mr Hasan said that in the case of water and sewage, low-income communities invest enormous sums of money in developing main distribution lines. A lot of this money is wasted because of the absence of managerial and technical support. Many problems are caused because the state chooses to persecute rather than facilitate the informal sector, e.g., in the case of waste recycling.

Mr Hasan said that to turn the situation around, the government should focus on developing off-site infrastructure. Also, if NGOs were supported with technical advice, they would be very effective managerially, as well as for gearing up the finances for development. Participatory development, Mr Hasan pointed out, is much quicker, cheaper and sustainable.

Turning to the state of shelter in the country, Mr Hasan said that the formal sector catered to only 70 per cent of the country's lower-middle income housing needs, and 40 per cent of lower-income housing needs. The rest have to rely on *katchi abadis* and the informal sector, which is plagued by corruption. Large chunks of state land are available, and should be used for the benefit of the cities and people at large. To begin with, the ownership of these lands should be made public.

With respect to credit for housing as well, the formal sector is inefficient and cumbersome. Moreover, it does not take into account the fact that communities rely on small credits. Thus, they rely on the informal credit system in which interest rates are exorbitant (10-12 per cent per month).

A major problem that plagues the formal sector as a whole is that there is a lack of trust between government agencies and the people. Where such trust exists, work increases in pace, and recoveries are fast and sufficient to continue the programme on a self-sustaining basis.

In the social sector, again the informal sector plays a huge role and would greatly benefit from government support. For example, in the health sector, quacks service a very large number

of people, and could play a positive role in alleviating the health condition, with respect to the most basic and prevalent illnesses.

Mr Hasan said that if these measures were not taken, there would be no way of overcoming the present state of environmental degradation.

In his closing statements, he criticised the role of donor agencies and their merely rhetorical deference to the concept of community participation. Donor advice is 40-50 per cent more expensive than local options, and this is increased by the costs of monitoring and evaluation. Finally, he said that there was a need for administrators and professionals to plan and implement development in the country.

Discussion

In the discussion on his presentation, it was said that city planning and co-ordination has failed in the country, and that where city and zonal plans were prepared, they had not been implemented. This state of affairs was attributed to over-politicisation and a lack of public spirit among development authorities, and the need for change in present land acquisition procedures was pointed out. Other points that were brought up in the discussion were: the prevalence of land speculation, and the need to curb this trend; imposition of five-marla plot ceiling; the need for an enabling environment, and distribution of responsibilities in the management of the housing and shelter sector; the need to look at intermediate and small cities; the need to create mechanisms to ensure that gains made at the City Summit were implemented back home; the inclusion of soak-pit technology in the NGO report; incorporation of participatory mechanisms in the preparation of plans; acknowledgement of housing as a basic human right as agreed at Habitat I.

Responding to points made during the discussion, Mr Hasan said that in the absence of public-spirited individuals, professionals could well do the job. He said that existing laws allow for controlling land speculation and no new legislation was required, only the implementation of existing laws. Mr Hasan said that the government and the state had little role to pay in

bringing about change, and that it has always been primarily NGOs and research organisations that have brought about change. The government only needs to be responsive. Finally, he acknowledged the need to include rural issues — land entitlement and resettlement — in the NGO report.

Women and Shelter

Speaking on social and gender issues, Afiya Zia said that all issues were women's issues and there was a need to look at gender issues structurally. She expressed concern about the dynamics of the physical conference vis à vis women's representation in the conference delegation, and living arrangements at the conference venue. Ms Zia said that there was a need to acknowledge shelter as a human right, and women's rights—among which, in the context of the Summit, are the rights to access and ownership of property—as human rights. The government of Pakistan has taken contradictory stances on the status of these rights. She added that despite the fact that shelter spurs capitalism, we need to acknowledge it as a human right.

Criticising the present agenda of the City Summit, Ms Zia said that instead of speaking of equal shelter for all, the agenda emphasises adequate shelter, and thus ignores issues of distribution and redistribution. With respect to gender issues, the agenda's commitment is not substantive, and merely picks up the jargon of gender. There is a need to understand how spaces are distributed across gender, how present spaces embody coercive practices, and how spaces are feminised and emasculated. Writers and artists must be included in the preparatory process to comprehensively understand gender issues.

Concluding her presentation, Ms Zia emphasised the need to understand the politics that surrounds conferences such as the City Summit. Delegations at earlier conferences have been less than well informed, and there was a need to ensure that this did not happen at Habitat II. Finally, she asserted the importance of equal ownership of property by women.

Discussion

During the discussion, the following points were brought up: the kitchen is a space where many women spend a lot of time, and because of lack of ventilation, respiratory illnesses among women are very high; women's space in public transport spaces is very limited; there is a lack of public toilets for women; credit facilities should be available to women who have been shown to be statistically more credible than men; there is a need to incorporate the concerns of women and children in formal planning, for instance in the creation of protected areas like lanes, bazaars and parks.

Human Security

Dr Tariq Banuri spoke on the subject of human security. He said that our times were characterised by a radical exacerbation in human insecurity. This condition was apparent in the weaknesses of institutions, dramatic increase in violence, the proliferation of mafias, conflicts, and oppression. When we talk about the nature of urban development and of infrastructural development, what we are talking about is related to security. There are two kinds of approaches to the goal of poverty eradication: those that target the poor and those that target the community. The latter, which aims at capacity development, is successful, whereas the former is confined to charity.

Dr Banuri highlighted the inability of our society to make collective decisions, both at the local and national levels. Community institutions have collapsed and societies have become de-responsibilised. Dr Banuri, quoting Robert Kaplan, said that slums are the 'litmus test' of a society, and the state of our slums speaks volumes about the evident collapse of our own.

Our society is caught in a vicious cycle: the weakness of institutions results in a certain kind of development, which in turn produces weak institutions and inability in people to act collectively. This is evident in the fact that the sacredness of public spaces does not exist anymore.

Dr Banuri said that laws are useless without institutions, and formal systems do not work. Infrastructural development has not responded to people's needs because the institutions are either not there, or are weak. Thus there is a need for monitoring and evaluation by civic agencies and organisations.

Dr Banuri said that the attitude of developers is one of exploitation, and the purpose of government is thought to be to exploit both people and nature. There is a need to understand what kind of incentives and what kind of public scrutiny is needed to change present patterns of development.

To begin to address some of these issues, Dr Banuri said that decentralisation was essential. This would reduce the scale of the problem, and bring the power down to the lowest possible level. For decentralisation, constitutional changes and the establishment of local judicial institutions are needed.

Discussion

During the discussion, it was pointed out that while other institutions in society are collapsing, the military is being strengthened. Other points that were brought up during the discussion included: the need for developing institutions for service delivery; centralising of functions at the local level; the introduction of city government; politicisation at all levels of the state, including local institutions; the incapacity of local councils to cope in the face of rapid urbanisation, and lack of financial and other resources; the lack of an urban strategy at the national, provincial, and local levels; the absence of trust; spiritual and moral degradation; the need for locally specific, as opposed to Northern, agendas.

Responding to the discussants, Dr Banuri said that the state's role went beyond the delivery of services. On decentralisation and centralisation of authority at the local level, he said that there was a need for collective action, and collective institutions at the local level. On an alternative system of government, he said that it was not a question of tiers of government, but at whatever level of government was in question, there was a need for autonomy, responsiveness and effectiveness. The change that would bring

this about would be akin to a constitutional reform, such that provincial governments would not be able to usurp power.

Dr Banuri said that the non-availability of land was no justification for forcible acquisition of it from communities who rightfully own it and who should have the right to dispose of it as they wish. On the absence of trust in society, he said that action precedes trust rather than the other way round. Our institutions are built in such a way that those who are trustful are victimised, and we need institutions that reward rather than persecute trust.

APPENDIX II

Regional NGO Consultations Habitat II

January 1996, New Delhi

Introduction

The South Asian Regional NGO Consultations for Habitat II took place at Suraj Kund (near New Delhi) from 18-20, January 1996. More than 30 representatives of voluntary and community-based organisations and other NGOs from Bangladesh, India, Nepal and Pakistan took part in the event. The objective of this meeting was to facilitate effective *regional* participation at the Habitat II conference in Istanbul in June 1996.

The participants deliberated on the problems of shelter and human settlements confronting the region today. They noted that despite the promises of Habitat I at Vancouver, two decades earlier, most habitat problems remain unsolved. Many have, in fact, become even worse and some have become a serious threat to social stability, the life support system, and indeed the very survival of humankind. Within the South Asia region, the condition of human settlements has deteriorated even more rapidly than in the rest of the world. Civil society organisations will have to provide independent but concerted inputs at Istanbul to ensure that national policies and international commitments are designed to reverse the trend and, in time, to improve the living conditions of the people in the region.

During the past decades various approaches to settlement-based development have been adopted. While impressive

achievements have been demonstrated—for example, the regeneration of an entire community and environment of a village, or of an urban settlement—it has not often been possible to replicate such models on a wide scale. Most of the solutions attempted so far have been narrowly conceived, piecemeal interventions to address specific issues like improving access to land or building housing colonies. Experience has shown that such solutions have provided some relief at the settlement level, but generally fail to touch the underlying socio-economic causes of settlement problems. They thus fail to spread at either the rate or the scale required.

The consultation, therefore, recognised the need for a broader, more holistic approach to sustainable habitat and, particularly, the importance of integrating the fulfilment of basic needs for all as the fundamental bedrock of development strategy. In the 21st century, shelter must be a human right no less basic than the right to life and livelihood. But to achieve this, the participants agreed that it is now time to go beyond generalities and platitudes to specific action-oriented solutions; the present consultations and, even more important, the Habitat II conference must identify and agree on not only overall objectives, but also the strategies and the means for achieving them.

The group, after considerable deliberation, came to the conclusion that the primary reason why present efforts have not been able to create a significant impact, is the top-down political and social structures that exist in the region, and which tend to concentrate power and resources at the higher levels of government. They do not allow communities to take decisions or participate in the decision processes, which affect their lives.

Some countries have amended their constitutions to confer recognition and powers on local governments. It is often claimed that this is synonymous with conferring power on the people. However, these moves could just as easily end up conferring power on local political elite and lead to the creation of irresponsible institutions unless law places them placed under the surveillance of the communities.

Many Third World countries are going through the process of structural adjustment towards an open-market economy. Some

people see this as a sound move for stimulating economic growth and creating jobs. Others have reservations and feel that the market economy will further marginalise the poor and destroy the resource base. Without going into a debate over this issue, the group felt that the emergence of a market-based economy would also need transparency in governance and participation of communities in decision making as a check against possible malpractices within the market system.

Basic Issues: Human or Inhuman Settlements?

"Dreams and nightmares are made of the same material. But this particular nightmare purports to be the only dream we can have: a model of development that scorns life and adores things." (Eduardo Galeano)

The UN discourse on human settlements assumes that modernisation, urbanisation and development are inherently desirable, and that progress towards them constitutes an unequivocal improvement in human well being. However, reality in the South demonstrates otherwise.

The development process, particularly in South Asia, has been accompanied by persistent poverty, expanding slums, massive and growing environmental degradation, an exponential increase in crime as well as civic violence, and a virtual breakdown of societal values. It is true that there has been an increase in aggregate systems; in fact, these improvements are generally viewed as definitive features of the 20th century. However, the social problems mentioned above are equally representative of the era. Development means not only skyscrapers but also, and equally, slums.

This raises two issues. First, modern sensibility has justified the creation of inhuman rather than human settlements. It creates skyscrapers rather than human-scale settlements. The development model needs to be modified to allow humane and human scale settlements to be created. Second, development creates slums. We have to understand how this happens, and how

to ensure that people's lives are improved rather than impoverished.

The mainstream approach is based on what can only be described as a northern perspective. It assumes that the social problems mentioned above are transient and incidental, and indeed that they are merely residues of the past, which will disappear with greater economic development. It is possible, however, to posit two alternative perspectives. The first, and more radical, perspective sees social problems and economic development linked inextricably to each other.

This perspective asks for a complete transformation of the nature and direction of social change in Southern societies. An alternative, more moderate perspective, suggests that the increase in income and social indicators has come at the cost of tremendous societal problems. It calls for a decoupling of development from its adverse social and cultural entailments.

Both perspectives reject the existing pattern of development and seek new solutions. For such solutions, it is necessary to turn to our own histories and experiences, and to create alternative models built upon such experiences. Some salient features of this experience can be identified. First, development has led to an impoverishment of rural areas, in terms of both human and financial resources. This has deprived society of the basic building blocks of alternative values and institutions. Secondly, and related to the first point, rural communities in particular, and all local communities in general, have been deprived of control over their natural environment. Such deprivation always results from, or leads to, transfer of ownership and control of collective resources into the hands of distant and irresponsible bureaucracies. Thirdly, the very scales of settlements themselves deprive human societies of control over their natural and physical environment.

Fourth, there is an absence of effective institutions which can enable collectivities at all levels—rural as well as urban, local as well as national—to identify collective problems, find collective solutions, and to implement these solutions in an equitable and just manner. As a result, most cities and urban areas in Southern countries are in a state of total collapse. Law and order has

broken down, basic civic services are provided arbitrarily and infrequently, and much of the action of governmental bodies creates more problems for people instead of solving the problems that exist. Lastly, there is a massive gulf between how people cope with emerging problems at local levels, and the manner and form in which national and international agencies try to respond to these problems. Indeed, these State-led responses often start with the assumption that local action is illegal and corrupt, and that State action must stop or obstruct it in order to restore order.

Much of this stems from a model of development which glorifies centralisation and size, ignores collective institutions, and justifies injustice in the name of economic growth. Any alternative must start with a reversal of these assumptions and biases. Such alternatives would have to be defined for each context, but some general features can be highlighted. These are:

- Decentralisation of the polity through the creation of autonomous, effective, and quasi-sovereign local governments. Sustainable societies with effective and legitimate machinery of governance can emerge only when the environmental, social, and political bases of these societies converge to a human scale. Such societies must necessarily have relatively small populations, and the maximum size of the basic political unit should be constrained by the following three limiting factors: (i) capacity of the surrounding natural eco-system/watershed; (ii) personal relationships that allow for face-to-face interaction; and (iii) management capabilities of the community.

Large urban conglomerations would need to be split into municipalities or boroughs with smaller governing/management units to transfer effective political control to sub-metropolitan levels with smaller populations through the creation of neighbourhood governance systems. These small-scale governments should have clear and unfettered powers of legislation, taxation, and executive control. These powers should be sanctioned through

constitutional provisions, which would not be alterable without the consent of the communities.

- Strengthening the local judiciary. Given that effective and legitimate local governance would be impossible without a strong and effective local judiciary, adequate financial and human resources must be transferred to these institutions.
- Economic empowerment of the communities through the transfer of ownership over all local resources. Such ownership would include collective as well as individual rights.
- Decreasing the size and scale of urban forms and infrastructures to bring them into line with human needs and the capacities of human collectivities to manage and maintain them.
- Given that women in our part of the world are more home bound than men, it is imperative to recognise the need to make human habitation, particularly the design and layout of houses, more conducive to women and children. For example, attention needs to be given to sunlight, ventilation, privacy, and other conditions in the sleeping and living quarters, cooking areas, and toilets.
- Public transport needs to be accorded much greater attention as an important element in the human settlement. It has a crucial economic dimension in determining access to jobs and affecting productivity and incomes. Just as important, it also has a social dimension in that it determines mobility for personal, educational, cultural and other purposes. Public transport is often the sole means of travel for the great majority of women and children.

Social Issues

The design and management of human settlements in large measure determine the quality of life of their citizens and the social relationships among them. Perhaps even more interesting is the challenge posed by the forces of social change on the questions of human habitat.

The present period is fraught with both social and physical dislocation of people. Entire patterns of collective action and institutions have broken down, and traditional values and practices that nurtured these are rapidly being replaced by ideas of modernity and individuality that cannot be the basis of a sustainable society. The causes of this degradation of social institutions clearly lie in the intensification of a capitalist mode of production of industry, agriculture, technology on the one hand, and the perpetuation of patriarchal relationships by the State, capital, and the family on the other. These forces are powerful, and the central question then to be answered is how can the types of relationship, and the forms of institution and collective action are rebuilt?

This has been studied by sociologists and others in terms of social dislocation and fragmentation on the basis of identity whether religious, ethnic or nationalist; on questions of economy including the New Economic Order with its influx of multinational/transnational capital or Free Trade Zones on to Third World economies; the growth of militarisation in the region; and through developmental policies that displace, marginalise, fragment, separate, disrupt or degrade people's lives and the environment they survive in.

At the same time, parallel structures or institutions have not been developed to cope with the changes and upheavals in contemporary society. Neither have effective intermediaries been introduced between policies and the people where old forms have ceased to exist. In addition, social perceptions have not necessarily changed as a result of these processes of economic, social or structural change. Consequently, while market forces have compelled women socially and physically into the public domain, the attendant security, accessibility or other rights have not been met. In fact, women find themselves in an increasingly conflicting situation both vis à vis the State with its coercive economic policies that pull them into the market yet do not guarantee security, and economic rights and a social inertia that does not allow structural or ideological support that would lessen the burden of domestic responsibilities. The pressures of domestic work along with wage labour is often not supported by

men within the home and domestic violence is a fairly common form of controlling and regulating women's mobility within and outside the home, as well as her economic activity.

Thus social forces collude with economic forces to suppress and control women's human rights. The implicit acceptance of this is evident in the state's non-interventionist approach along with the collusion of its structures such as the police etc., and of course of the attitudes of men within families.

Additional factors attributed to an inadequate response to these social changes and its adverse effects can be seen in the models of gauging and defining development. Cost benefit analysis or determination of needs is based on western modes of defining human settlements, ecology, and the environment on the logic of capital rather than social analysis and intrinsic value. Indeed, even the perception of land as a commodity rather than a resource is an idea taken up unquestioningly from the West. What then is 'adequate shelter'?

In terms of responding to the challenges outlined above, alternative systems need to be developed which recognise that communities do manage themselves through self-styled entrepreneurship, struggling for tenure, managing housing and supply of water, sewerage, etc., using transport, and by and large, provide for their own needs without the investment of the State. However, the roles of NGOs and that of the State, in this regard, need to be examined more closely.

It is important to point out that while the experience of those involved in the issue of human settlements bears the failure of political, social, economic and structural support or delivery from the State, there are conditions, circumstances and conditions wherein relegating authority to the community is not conducive, supportive or beneficial to the more vulnerable or marginalised within that community, in particular the women. At the same time, the family and community often end up duplicating the norms and systems of a non-delivering and even censorious and repressive State. Examples include vigilante groups, neighbourhood watches, religious police, and refugee camps protecting themselves, all without any guarantee of justice.

So while we have evolved sophisticated policies, laws and rules to govern us, the State continues to fail when it comes to implement them and to deliver results.

The forum put forward the following suggestions:

- The state's perception of itself and its role need to be re-examined so that while being responsible for providing basic services, it is aware of its limitations and does not take on inappropriate paternalistic roles. It can then effectively assist peoples' initiatives through facilitating and regulating them.
- Another suggestion is to re-orient or re-train the administrator and re-design the relationship between the planner and administrator. A monitoring or checking system needs to be provided within State agencies to prevent the kind of power structures and relationships that currently grow within bureaucracies.
- With regard to NGOs, there seems to be a lack of clarity vis à vis their vision or role beyond that of responding to an immediate local need. The State tends to abdicate its duties on to NGOs, which have their own agendas, giving rise to conflicts. Thus the State's perception of NGOs imposes a narrow framework but expects NGOs to deliver albeit without any authority or mandate. So it is a tight rope walk whereby the lack of success with governments reinforces in NGOs the conviction that perhaps the role of NGOs is to empower people, communities, and activists themselves rather than becoming a bridge between people and the government. Their role can best be defined in terms of strengthening and facilitating communities through direct involvement, political education, social mobilisation, and focusing on "success" stories and/or best practices.

Infrastructure and Technology

The design, implementation and operation of interventions—whether public or private—in the area of infrastructure and technology should be based on the twin principles of participation of affected people at every decision and action level, and a

partnership between community organisations, business and government.

Land development and utilisation plans should be finalised through due process of public debate, in which planning professionals act as consultants to the community and not decision makers authorised to act on their behalf. Human settlements need to be sited appropriately, in consonance with the natural topography and water regime of an area, thus minimising potential conflicts in infrastructure development. Compatible mixed land use should be allowed in residential neighbourhoods.

The development of arterial transport infrastructure that ensures time-saving and humane connectivity between places of residence and work, particularly for the poor, needs to be given priority by civic authorities over other construction projects. Sub-arterial road networks and maintenance work should be left for more effective implementation by private developers and neighbourhood associations. Non-motorised transport should be encouraged through measures ranging from re-adjustment of land to provide distinct movement corridors, especially designed carriageways and exclusivity of use in central business districts.

Community groups should be empowered to operate and maintain utility services such as water supply, electricity, waste disposal, and garbage collection at the neighbourhood level. This should include the sole right to collect utility charges, remit an appropriate part to the civic authority for collectively metered access to trunk services, and retain the rest for the management of these services within the neighbourhood. Such an arrangement will introduce a vital and responsible link between the municipality as service provider and individual resident as service consumer, thus ensuring improved services, local conservation and recycling efforts, introduction of appropriate technology, greater accountability, less leakages, increased revenue for the municipality and in real terms, a legitimate and cheaper alternative for the poor.

Improvement in physical shelter conditions should take place through decentralised entrepreneurial systems for production of building material and provision of construction services, particularly roofing. Other parts of a home can be largely self-

built with technical, financial, and managerial support given to families for procuring material, renting equipment and hiring expert masons. There is an urgent need to strengthen and validate technology development and dissemination efforts of individuals and groups outside government.

Transparency and Participation in Governance

Participants at the consultation called upon all countries, both developed and developing, to deal with habitat issues within the broader, overall perspective of sustainable human development which submits itself to the logic of nature and promotes an egalitarian world society. A perspective in which every human being—woman, child and man—gets an opportunity for full self expression, in which every life form has the right to non-extinction, and in which all life support systems are nurtured and sustained.

The forum strongly felt that the governance practices in any democracy, developed or developing, would have to have governance practices and planning laws along the lines below:

Empowered Local Governments: Urban and rural civic authorities should be empowered as local governments, which are the prime managers of local social, economic and natural assets. Higher levels of governments would be given some of their powers for handling regional, national and international issues.

Bottom-up Integrated Planning: Integral socio-economic infrastructure and environmental planning shall be initiated by urban and rural local governments and processed upwards where necessary.

Negotiation between Urban and Rural Areas: Statutory planning committees at the district, or other approximate level, shall be established under the planning laws to aggregate rural and urban plans, and act as a forum to negotiate the shared use of environmental and financial resources between rural and urban areas.

Right to Information: Every citizen should have the right to information and to participate in decision processes which affect her or his life. A commission for informed citizenship shall be set up to monitor and ensure that the right is not violated.

Mandatory Public Hearings: Elected leaders should be required to go back to the people on every planning proposal (and not only after every four or five years seeking votes) through the process of mandatory public hearing of planning proposals on area exceeding, for example, 1,000 m² or three floors, at all sites and villages affected by the proposal.

Grassroots Democracy: Grassroots democracy in the form of neighbourhood committees should be established as the first tier of civic management in both urban and rural areas. This would facilitate neighbourhood management and subjugate the aspirations of individuals to the good of the immediate community, a practice which contemporary societies need to learn from indigenous societies.

Participatory Councils: To involve academics, professionals, NGO activists, business, and other knowledgeable citizens in decision-making, statutory participatory councils should be established (at state and local levels) on various critical issues such as natural resource management and urban and rural poverty.

Participatory Tender Committees: Central and local governments should be required under the law to constitute participatory tender committees for considering financial decisions on competitive proposals thereby ensuring complete transparency in decision making.

Planning with Nature: The survival of human beings is dependent on the survival of the natural environment. Rural systems need to regenerate natural ecology; urban systems need to follow the logic of nature.

The critical thrust in rural areas of most developing countries should include: (i) regeneration of ground water and forest cover, and conservation of soil resources; (ii) creation of sustainable livelihoods for the rural poor through biomass-based enterprises, rural industry, etc., and the provision of markets for their products.

The critical thrust in urban systems should be planning with nature. This would include: (i) declaration of water courses and their embankments, flood zones, aquifer regeneration zones and other ecologically sensitive areas as recreation areas, protecting them from exploitation by the government and the rich and from encroachment by the poor; (ii) promotion of humane and ecologically sustainable levels of development, working within the limits of water availability set by the local watershed, and not allowing land prices to rise to levels which distort the urban economy, raise the cost of infrastructure and thereby further marginalise the poor; (iii) development of planning instruments like one acre forested homes as privately owned protective green belts around cities as a check against urban sprawl which dislocates the ecology and leads to additional poverty.

Responsible Right to Urban Shelter

In most Third World countries, nearly 30 per cent of the urban population lives in squatter settlements in degraded environments and with little security. After some time, families living in such settlements establish social and economic roots and need security. The responsible right to shelter needs to be recognised in such squatter settlements. Settlements which are, say, five years old may be given civic recognition which would confer (a) right of occupancy to the neighbourhood committee and (b) right of negotiated resettlement if and when displaced by the land owning authority for approved public purposes.

The recognition would place responsibility on the neighbourhood committee to (a) protect the land from further encroachment and densification and (b) maintain sanitary conditions if need be by imposing appropriate neighbourhood tax or levy. The civic authority can give matching support as an

incentive for generating internal resources. The neighbourhood committee would, in turn, recognise the shelter right in the name of the principal female of the household, thus promoting women's right to housing and impose responsibility on the family to (i) keep the neighbourhood clean and (ii) pay such neighbourhood tax as may be levied.

The residents of squatter neighbourhoods which have received civic recognition in writing need not pay protection money to slum lords and inspectors. They can thus pay a tax levied by their own community for improving the neighbourhood without any additional financial burden on them.

Responsible Right to Rural Shelter

The right to shelter in rural areas includes access to energy, drinking water, livelihood and an appropriate roof. A prerequisite for this right is responsible use of natural resources. The planning laws should confer on the communities' control over the natural resources of every village with commitment of sustainable use for energy, livelihood and shelter purposes. Prime emphasis should be laid on watershed management for recharging the ground water, a crucial prerequisite for regenerating the rural economy and meeting drinking water needs. Technologies for converting biomass thus generated into marketable products and energy may be propagated for creating sustainable livelihoods for the landless.

But for a sound roof, the rural poor can quite easily build for themselves all the components of their house. Appropriate technologies need to be developed and promoted that enable local entrepreneur to make affordable roofing materials such as tiles, especially where thatch or poor-quality country clay tiles are presently used.

Non-Voluntary Displacement

A major trauma faced by the rural and urban poor is displacement of urban or rural settlements due to development projects. Resettlement schemes are mostly handled in an inadequate and insensitive manner.

The planning laws should provide that whenever such displacement becomes unavoidable, the project authorities should have to approach the local government to constitute a rehabilitation tribunal. The tribunal will have three members nominated in consultation with the commission for informed citizenship, of whom at least one shall be a woman. The tribunal shall call upon the project authorities to furnish a rehabilitation scheme. Concurrently, the tribunal shall nominate one or more NGOs to represent the community and provide them with facilitation support which shall be a charge on the project. After hearing the parties and inspecting the sites, the tribunal may approve the scheme. Thereafter, it will monitor the implementation. It will have the authority, under the planning laws, to suspend execution of the project if, at any time, the implementation is not in accordance with the rehabilitation scheme.

General

Various initiatives for improving the availability of shelter, infrastructure and livelihoods for social development—including the empowerment of women—should be intensified in the coming years. Concurrently, immediate steps should be taken by all governments in developed and developing countries, which claim to be democracies, to introduce *real* democracy by empowering communities under planning laws through promoting complete transparency in governance and participation in decision making. Both developed and developing countries should also recognise the right to shelter as propounded in this declaration.

Finally, developed countries should be compelled by the international community to reduce their CO₂ emissions to acceptable levels and adopt other sustainable practices as agreed to at the Rio Conference, and if they are not able to do so, compensate developing countries by undertaking compensatory measures like improving forest cover to recreate a sustainable global ecology.

Conclusion

The South Asia Regional NGO Consultation strongly disagrees with the focus of Habitat II on cities. We recognise that the process of urbanisation is unavoidable and irreversible. However, people should migrate to urban areas by meaningful choice, in search of entrepreneurship and self-development, rather than impoverished men, women and children in search of half a meal.

The real issues before Habitat II are: how do we restore the resource base of the countryside? How do communities gain access to these resources? And how will individuals within each community, particularly the women and the dis-empowered, benefit?

The massive degradation of rural resources, caused largely by the siphoning off of these by urban economies, can only be reversed through regeneration of soil and ground water, restoration of tree and plant cover, and re-establishment of natural processes. To redress past damages, a greater portion of national investment may be needed to rehabilitate rural ecology and economy. For all these changes to take place, rural communities need to be empowered to participate in decision making.

Megacities, too, should be made to take care of themselves. All services should be properly priced. The poor are already purchasing water and other services at a high price. Property, whose value has multiplied a hundred folds making their owners rich at the cost of the city, should be taxed at current civic maintenance costs. Further development should be curbed by promoting neighbourhoods of one acre forested homes around megacities to control unsustainable sprawl.

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SLUMS, SECURITY AND SHELTER IN PAKISTAN

Pakistan's major cities can be viewed from two perspectives: as symbolising the immense progress the country has made in half a century; or reflecting the abject failure of the government's urban planning. While the first has an adjectival quality, the second view is much closer to reality. Urban progress cannot be measured only in terms of size or wealth. It also entails the quality of life of the majority of the people. The megalopolises, which represent a state within a state of millions, must have at least a minimum level of credible governance to prevent them from collapsing into anarchy. Most of Pakistan's major cities are overgrown towns, still unable to contend with their size. *Slums, Security and Shelter in Pakistan* undertakes a thorough examination of the urban problem and reaches conclusions that make eminent sense. It is an undertaking by a team of committed persons who are familiar with what makes urban planning more meaningful.

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