

SUSTAINABLE URBAN DEVELOPMENT STRATEGIES FOR THE PROVISION OF LOW- INCOME HOUSING IN PAKISTAN



**Muhammad Ali
Tirmizi**

Summary

For the first time in history, humans are predominantly urban. Cities occupy less than 2 percent of the Earth's land surface, but house almost half of the human population and use 75 percent of the resources we take from the Earth.

This paper attempts to describe the need and demand of housing in Pakistan, different housing policies adopted in their political and economic scenario of the country. Then, the reasons of the failure of the housing policies are analyzed. When the housing policies of the formal sector failed, the informal sector stepped in to provide housing for the urban poor. This paper also reviews the informal housing strategies. The experiments of combining formal and informal housing strategies are also described.

Keywords: Low-Income Housing; Urban Development; Sustainable Housing Strategies

1 Population Of Pakistan

According to Government of Pakistan, the population of the areas that make up present Pakistan was 16.6 million in 1901. This population rose to 32.5 million in 1947 when Pakistan got independence. Since independence, population censuses were conducted in 1951, 1961, 1972, 1981 and 1998. The population of the country recorded was 33.74 million in 1951, 42.88 million in 1961, 65.31 million in 1972, 84.25 million in 1981 and 132.35 million in 1998 [1]. The population recorded in the last population census conducted in 1998 (132.35 million) comprised of 89.31 million (67.48 percent) rural, and 43.03 million (32.52 percent) urban population. It is estimated to increase to 170 million in 2005 and 240 million in 2025. The national population is increasing at 3.0 percent a year, the highest among the nine most populous countries of the world.

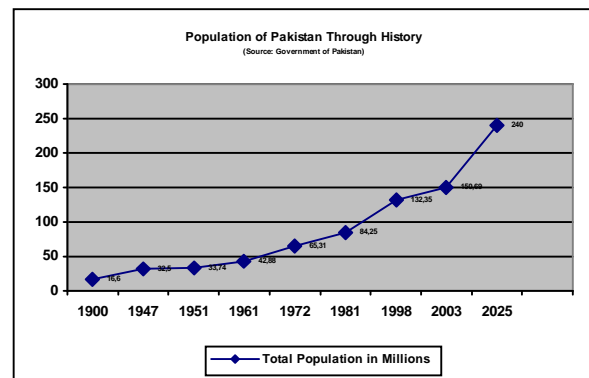
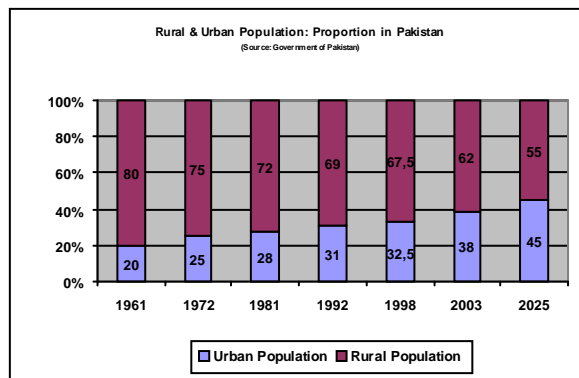


Fig. 1 Rural & Urban Population: Proportion in Pakistan

Fig. 2 Population of Pakistan Through History

The total population of the country is not distributed among its provinces proportionate to their land areas. The province of Baluchistan has 44 percent of the total land area of Pakistan; but its population is only 5 percent of the total population of the country. On the other hand the province of Punjab has 26 percent of the land area but it contains 56 percent of the total population.

The urban population of Pakistan is increasing at the rate of 4.8 percent a year. Between 1972 and 1981, the urban population of Pakistan has increased from 25 percent of Pakistan's total population to 28 percent and is projected to be 40 percent by the year 2005 [2]. The urban population of Pakistan in 1992 was 32 percent of the total population. This urban population is concentrated in a few urban centres. Over 42 percent of this population lives in four major cities namely Karachi, Lahore, Faisalabad, and Rawalpindi-Islamabad, nearly half of which is concentrated in the largest city of Karachi.

2 Need and Demand Of Housing

The Housing Census of 1998 recorded a total of 19.21 million housing units (12.03 million in rural areas and 7.18 million in urban areas) [2]. It represented an occupancy rate of 6.8 persons per housing unit (6.7 persons in rural areas and 7.0 persons in urban areas). In a study conducted in 1992 recorded a total of 17.8 million housing units (11.09 million in rural areas and 5.9 million in urban areas). The Housing Census of 1972 recorded a total of 12.59 million housing units (9.03 million in rural areas and 3.56 million in urban areas). The occupancy rate in 1972 was 5.4 persons per housing unit that increased to 6.7 in 1980 [3]. Similarly the average number of persons per room also increased from 2.7 to 3.5. These numbers are almost double the United Nations definition of tolerable overcrowding that is 1.4 to 2.0 persons per room.

The housing shortage estimated in 1998 is about 8.25 million (5.31 million housing units in rural areas and 2.94 million units in urban areas). The annual production of housing units lags behind the annual demand, which creates a backlog and adds up, annually, to the existing shortage of housing. The annual housing demand in Pakistan is estimated to be 680,000 housing units (450,000 units in rural and 230,000 in urban areas). The annual production is claimed to be 410,000 housing units (286,500 housing units in rural areas and 123,500 units in urban areas). So, the estimated backlog adding up to the existing shortage of housing is 270,000 housing units (163,500 housing units in rural and 106,500 units in urban areas) every year.

Housing shortage means that the number of housing units available is lesser than the number of households. The deficit between the demand and supply leave the rest to the mercy of “market forces”. Most of the new households are unable to pay for the price of a dwelling unit in the formal housing market. All those households do not have many options available to them. Some of them continue to live with their parents, resulting in overcrowding. The rest of them have no other choice but to house themselves in squatter settlements called Katchi Abadis.

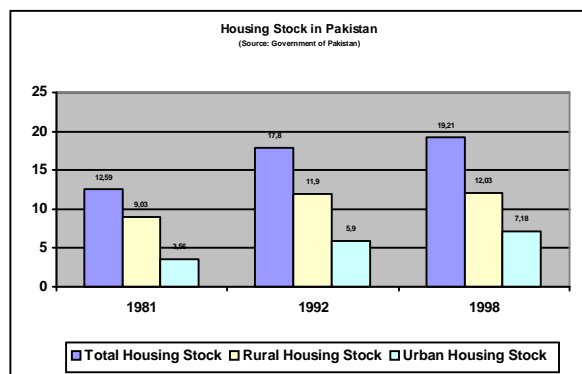


Fig. 3 Housing Stock in Pakistan

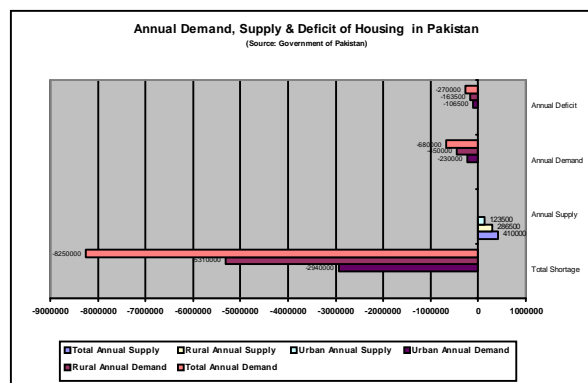


Fig. 4 Annual Demand, Supply & Deficit of Housing in Pakistan

3 Failure & The Reasons Of Failure Of The Housing Policies In Pakistan

Housing policies for the low-income group, framed by the Government in Pakistan since 1947, have not benefited the target-group. The problem of housing, ever since, has been worsening. This is because these plans and especially the procedures adopted for their implementation are incompatible with the sociology and economics of lower income groups [2].

The reasons of the failure of housing policies in Pakistan are summarized here. They are grouped under the headings of Economic Reasons, Organizational and Procedural Reasons, Social and cultural Reasons, Political Reasons, Technological Reasons, and the Design Approach.

3.1 Economic Reasons

- **Dweller's Affordability** – The main hurdle in the provision of housing for the urban poor, They cannot even afford cheapest housing unit constructed by any public or private agency.
- **Financial Constraints of State** – Pakistan has limited resources to combat the monstrous problem of housing in the country. Financial constraints are also the result of wrong priorities, excessive overheads and the failure to collect revenues [2].
- **Gap Between Supply And Demand** – Due to a variety of reasons, the supply of housing in Pakistan has lagged behind the demand. This gap between the supply and demand is constantly widening. Several housing policies consumed much of the money and other scarce resources. However, they failed to make any impact on the gigantic scale of the problem in the country. The housing schemes for the urban poor such as, the construction of quarters for lower grade government employees, and the construction of

small housing units for destitute through the Zakat fund, were insignificant in number. They made no impact on the housing situation [2].

- **Speculation** – Housing units given to the urban poor were highly subsidized. Their market value was higher than the cost which the households were required to pay. This difference of costs swayed the urban poor to sell their houses to speculators and use the money for their other priority needs. These factors encouraged speculative investment [3].
- **Lack Of Appropriate Institutions** – Existing institutions in the housing sector in Pakistan are tuned to the development and delivery of conventional housing schemes. Such schemes benefit the middle and upper-income groups only. The implementation of programs of housing for the low income group requires the development of appropriate institutions operating at grassroots levels. In addition, compatible procedures are also required to be developed, not presently practiced in our system.
- **Lack Of Community Participation** – Community participation is given much importance on papers and in intellectual and academic discussions. However, no organized or meaningful effort has ever been done in this connection in Pakistan. In the Katchi Abadis Regularization and Upgrading Program, community participation was conceived as the pivotal aspect for its success. However, the idea was neither properly planned nor adequately carried out. All housing policies and programs that lacked the community participation, proved to be expensive and contrary to the needs, priorities, and aspirations of the dwellers. Therefore, they were not acceptable to the target-group.

3.2 Social and Cultural Reasons

- **Dwellers Acceptability** – Housing schemes, such as those for the resettlement of displaced squatters, did not consider the social and cultural aspects of the dwellers. Therefore, within a short span of time the households sell out their heavily subsidized housing units and went back to squat in and around the city centers. This experience proves that only improved level of services and higher standards of construction of housing units are not enough for the success of a housing scheme. Instead, the fulfillment of social and cultural requirements of the households is also important. Dwellers' involvement in the decision making and development process of housing schemes incorporates their social and cultural aspects and makes the product acceptable to the dwellers.
- **Impact Of The Social And Cultural Aspects On Housing Demand And Design Requirements** – Social and cultural aspects of the target-group affect the housing demand at a given time and the requirements for the design of housing. For instance, in the mid 1970s, a large number of Pakistani workers got employment in the Gulf States. Those workers sent their earnings to their relatives in Pakistan. That money was mostly used to own a conventional house and to invest in the real estate [4]. To own these assets became a status symbol of that particular social class. As a result, the property values in Pakistan reached new heights. Such social and cultural trends give new shapes to housing demand and other related requirements for the provision of housing.
- **Time Lag** – The urban poor needs some form of shelter for immediate occupation. The conventional housing schemes developed by the public and private formal sectors have a time lag of about ten years. This is the time from the allotment of plots to the completion of development, after which the plot can be occupied and construction can be started. The urban poor cannot afford to have his money tied up for so long. However this time lag suits the speculators, who manage to multiply their investment.

3.3 Political Reasons

- **Lack Of Representation Of The Poor** – In Pakistan, During The Period Other Than Marshal Law, Political Institutions Have Always Been Controlled by big feudal lords. So, the low-income group did not have any representation in the framing of housing policies. As a result, the housing policies and programs are no way near the actual needs, priorities, and aspirations of the low-income group.
- **Fear Of The Poor** – Political institutions and government departments are normally afraid of the Poor, organizing themselves. Those in power, feel that organized masses of the poor are like potential volcanoes. They may, at any time, revolt against their prolonged sufferings. This is why, all community involvement concepts, which are pivoted for the success of shelter policies for the poor have failed.
- **Political Will** – Certain policies, like the Katchi Abadis improvement Program, were framed to win the popular support. They lacked the political will to solve the actual problem of housing for the urban poor.

3.4 Technological Reasons

- **Designers' Outlook** – The majority of the technocrats who give physical shape to political thinking are also from the upper or middle classes and have not only a poor understanding of the urban poor, but look upon them with suspicion and hostility [5]. To solve the problem of housing for the urban poor, a different breed of technocrats is needed who are aware of the problem at grassroots level.
- **High Costs Of Development** – High costs of development make the housing units so expensive that they become out of the reach of the target group. There are several factors that contribute toward increasing the cost of development. They include: the adoption of western standards of design and planning, use of urban materials and construction techniques, bureaucratic procedures, money drained in corruption and inefficiencies, and high overheads and profits of contractors.
- **Lack Of Research On Appropriate Materials And Technology** – There are few institutions in Pakistan meant to conduct research on building materials and construction techniques. However their research activities are very limited. In addition, their research findings do not reach the users. So, most of the users have no other choice but to use the conventional expensive building materials and construction techniques.

4 Working Of The Informal Housing Sector

Public and private formal housing sectors in Pakistan, including planning and development agencies, have failed to respond to the ever-increasing demand of housing in the country. The problem is worsening with every passing day. The critical area of this problem is the provision of housing for the urban poor. The failure of the formal sector, to fulfill the housing needs of the urban poor, has given way to the creation and advancement of the informal sector of housing.

Community Action Groups (CAGs) and Non-governmental Organizations (NGOs) join hands to consolidate the activities of the informal sector. The contribution of the informal housing sector, in terms of the addition to the housing stock, is much greater than that of the formal housing sector [2]. Although the LDA [Lahore Development Authority] and its predecessor LIT [Lahore Improvement Trust] launched more than 58 land developments (mostly housing) schemes, more additions to the housing stock of the city

occurred through private, unplanned, unapproved, and often unregistered house building [4].

The housing policies of the formal housing sector in Pakistan have failed due to a variety of reasons mentioned earlier. However, the informal sector has ingeniously evolved strategies to counter those reasons. The informal sector provides land at an affordable cost to the poor with immediate possession and with no paper work [5]. It arranges for curtailing speculation and adjusts its standards according to the paying capacity of its clients, something state agencies have failed to do. The informal housing sector has evolved such procedures that suit the needs, resources, and priorities of the urban poor. Conventionally, the formal urban low-income housing projects follow a sequence that could be broadly classified as **planning -servicing -building -occupation**, and are thus dominated by systematic analysis / comprehensive design, following the tacks of a 'top-down' concept. On the contrary, the informal housing sector follows a reverse sequence of "**occupation -building -servicing -planning**" [3].

In the informal housing sector working, the occupation of plot is the first and the most important step. There are five different ways through which, the informal sector manages to acquire land [5].

They are:

- **Unorganized Invasion;** In this method, a group of migrants first occupies a vacant, unguarded, piece of land. They are followed by other migrants who keep adding, in small groups, to the existing cluster of temporary shelters. Such settlements have no regular plan; plots have variable sizes; and streets are narrow and winding.
- **Illegal Subdivision;** A middleman, called dallal, involves concerned government officials in an informal business deal and occupies a piece of government land. The dallal subdivides this land in a planned form and sells out the plots to the urban poor at an affordable price.
- **Subdivision Of Agricultural Land;** Land within municipal boundaries of large cities is very expensive. So, the agricultural land in the periphery of towns is illegally subdivided as residential plots.
- **Urbanization Of Villages;** When cities expand, they surround those villages that come in their way. In such a situation, the influential landlords sell out the community land of the village as small residential plots and share its profit among them.
- **Organized Invasion;** Sometimes a large group of urban poor identifies a vacant and unguarded piece of land. The group occupies it in the evening, and builds houses at night. This entire process takes place in a planned and organized manner. Later, the staff of the concerned department is bribed to prevent eviction. The main reason for the achievements of the informal sector is that its response to the needs of lower income groups is compatible with the sociology and economics of the urban poor. This is because the people involved in this process come from the same class or have strong socioeconomic ties with the urban poor.

5 Conclusions

Since the independence in 1947, Pakistan did not have any national housing policy. The housing activities that have taken place in the country so far may be regarded as an aggregate of different short-term policies and ad-hoc decisions. They were in response to

the immediate problems only. One major reason of this state of affairs is the political instability that has prevailed in the country during most of the time of its existence.

The perception of the role of the urban poor and the housing sector in the national economy leads to the formation of national housing policy. In Pakistan, this perception was not established through the analysis of the local situation. It rather, came in from the international lending agencies as a part of the package deal of the loan, which those agencies granted for selected projects in the country. Even that imported perception was not adopted for the entire country. So, the approach and strategies followed by local planning and development agencies, for their own projects, were not compatible with those of the projects funded by the international lending agencies. Housing activities in the country were haphazard and had no sense of direction.

The administrative and organizational infrastructure in Pakistan is not equipped to implement even short term policies set out at national level. Different departments in the housing sector in Pakistan are compartmentalized. Their activities are restricted and contained within their own compartments. There is no coordination or exchange of information among them. Moreover the attitude and the working system of planning and development agencies are not conducive to any innovative approach such as, the devolution of decision making. Historically, the public sector has hindered, instead of encouraging and supporting, the dwellers' involvement in housing projects. The public sector has also discouraged the private sector to participate in the provision of housing for the low-income group.

Most of the housing provided by the public sector was primarily motivated by the political considerations. The interests at local level not only mismatched but also dominated the national objectives set out by the policy makers. The strategies adopted were devoid of any coordination with other sectors and related departments.

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Muhammad Ali Tirmizi

✉ Faculty of Architecture & Planning
National College of Arts
4 The Mall, Lahore-54500
Pakistan

☎ +92 42 9211622 Ext: 342

Cell +92 345 4364288

📄 +92 42 9210500

😊 tirmizi@nca.edu.pk

URL www.nca.edu.pk