

**EVALUATION OF THE HDA'S KHUDA-KI-BASTI
INCREMENTAL HOUSING SCHEME**

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This evaluation of the Khuda-ki-Basti Incremental Housing Scheme of the Hyderabad Development Authority has been done at the request of the House Building Finance Corporation. The evaluation took place between 18 June and 22 July 1990, when conditions in the basti were very tense due to the after-effects of serious civil strife in Hyderabad. In spite of this I received full cooperation from the HDA staff, the residents of the Khuda-ki-Basti and the neighbouring katchi abadis. Special thanks are due to Hussain Rizvi and Meena Hashmi of the HDA for their assistance.

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Glossary

ADP	: Annual Development Programme
AKRSP	: Aga Khan Rural Support Programme
ATDO	: Appropriate Technology Development Organization
BHU	: Basic Health Unit
BOR	: Board of Revenue
BUSTI	: Basic Urban Services for Katchi Abadis
CHALLAN	: payment, a fine
DCET	: Dawood College of Engineering & Technology
DG	: Director General
DIG	: Deputy Inspector General
FDR	: Fixed Deposit Receipt
GI	: Galvanized Iron
HBFC	: House Building Finance Corporation
HDA	: Hyderabad Development Authority
IHS	: Incremental Housing Scheme
JHUGGI	: an Urdu word meaning shack
KAIRP	: Katchi Abadis Improvement & Regularization Programme
KDA	: Karachi Development Authority
KKB	: Khuda-ki-Basti
LHV	: Lady Health Visitor
MNA	: Member, National Assembly
MPA	: Member, Provincial Assembly
M PD	: Master Plan Department
NGO	: Non-Government Organization
NWFP	: North-West Frontier Province
OPP	: Orangi Pilot Project
SDC	: Swiss Development Cooperation

SRTC : Sindh Road Transport Corporation

Pucca : permanent, solid

UNICEF : United Nations Children's Fund

Contents

I. INTRODUCTION

1. The Khuda-ki-Basti project
2. The need for an evaluation
3. Methodology of the evaluation
4. Conditions in Hyderabad during the evaluation

II. THE SHELTER SECTOR IN PAKISTAN AND LOW-INCOME COMMUNITIES

1. Public sector policies and their inadequacies
 - 1.1 Sector needs
 - 1.2 Land and housing supply
 - 1.3 Missing the target group
 - 1.4 House building advice, credit and social sector facilities
2. Causes for inappropriate government shelter sector policies
 - 2.1 Conventional planning, strategies and procedures
 - 2.2 Awareness of shelter sector issues to low income housing
 - 2.3 Institutional constraints
3. The response of the informal sector
 - 3.1 Land delivery
 - 3.2 Killing speculation
 - 3.3 Services
 - 3.4 Other facilities
 - 3.5 Housing
 - 3.6 The role of the sub divider

III. THE ORIGINS AND CONCEPT OF THE KHUDA-KI-BASTI

1. Objectives of the scheme
2. Concept of the scheme

3. Development of the scheme

IV. THE PROCESS OF DEVELOPMENT OF KHUDA-KI-BASTI

1. Land delivery

1.1 Initial procedures

1.2 Changes in procedures

1.3 Reception area concept

1.4 Development of the reception area

1.5 Influx of applicants

1.6 Role of middlemen

1.7 Increase in price

1.8 Further increase in price

1.9 The present terms and conditions

1.10 Cancellations, transfers and re-allotment

1.11 Guarantee of the availability of land

1.12 Allotment and related procedures

2. The development of physical infrastructure

2.1 The original

2.2 The evolution of the present concept

2.3 Recovery of instalments

2.4 Breakdown of development charges

2.5 The promotion of soakpits

2.6 Water charges

3. House building

3.1 Market mechanisms and building material contractors

3.2 Built up units

3.3 Housing quality

3.4 Building by-laws

4. The provision of essential services

- 4.1 Transport services
- 4.2 Post office
- 4.3 Bank
- 4.4 Police station
- 5. The development of social sector facilities
 - 5.1 The role of entrepreneurs, middlemen and welfare organizations
 - 5.2 The role of the HDA
- 6. The development of block organizations
 - 6.1 Formation of a working committee
 - 6.2 The emergence of the block organizations
 - 6.3 Problems of the block organization
- 7. Loan programme
 - 7.1 HBFC loan programme
 - 7.2 Results of the HBFC loan programme
 - 7.3 Income generation loans for family enterprises
- 8. Reaction of the Hyderabad land mafia to the scheme
- 9. Staffing
 - 9.1 The staff and its functions
 - 9.2 Staff costs
 - 9.3 Relationship between HDA staff and basti residents
- 10. Physical plan of the basti
 - 10.1 Part of a larger township plan
 - 10.2 Land utilization
 - 10.3 Size of plot
 - 10.4 Development of a back lane
- 11. Tree plantation
- 12. Location of Khuda-ki-Basti and the job market

V. EVALUATION OF THE VARIOUS COMPONENTS OF THE KHUDA-KI-BASTI

1. Method of evaluation
2. Land delivery: concept procedures and results
 - 2.1 Evaluation
 - 2.2 Comment
3. The development of physical services
 - 3.1 Evaluation
 - 3.2 Comment
4. The development of social sector facilities
 - 4.1 Evaluation
 - 4.2 Comment
5. House building
 - 5.1 Evaluation
 - 5.2 Comment
6. Loan programme
 - 6.1 Evaluation
 - 6.2 Comment
7. Physical plan
 - 7.1 Evaluation
 - 7.2 Comment
8. Staffing

VII CONCLUSIONS AND RECOMMENDATIONS

1. Conclusions
 - 1.1 Achievements of the scheme
 - 1.2 Reasons behind the achievement
 - 1.3 Constraints faced by the HDA
 - 1.4 Replicability

2. Recommendations

2.1 For the Khuda-ki-Basti

2.2 For replication of the concept

Footnotes

Appendices

Appendix - 1: Terms of reference

Appendix - 2: List of persons interviewed in detail

Appendix - 3: Results of the survey

Appendix - 4: Survey questionnaire

Appendix - 5: Selected list of important publications
of low-income housing and informal
sector operations

Appendix - 6: Terms and conditions of getting a plot in KKB

Appendix - 7: Power of block organizations

Appendix - 8: Terms and conditions of HBFC loan

Appendix - 9: Repayment schedules of HBFC loan

Appendix - 10: Income generation loans for
family enterprises

Appendix - 11: Development position in KKB

Appendix - 12: Detail of commercial activities

EVALUATION OF THE HDA'S KHUDA-KI-BASTI INCREMENTAL HOUSING SCHEME

I. INTRODUCTION

1. The Khuda-ki-Basti project:

In March 1986, the HDA launched an Incremental Housing Scheme (IHS) in a portion of Gulshan-i-Shahbaz, a township which is being developed on the periphery of Hyderabad, Sind. The scheme aimed at overcoming the constraints that public sector programmes face in making land, credit for housing and physical and social sector facilities available to the urban poor. In attempting to fulfill its objectives the HDA has experimented with a number of approaches and involved various NGOs and public sector agencies in the development of its IHS. Since land became available to the very poor (who had never dreamt of owning a plot before) through this scheme, it has been named "Khuda-ki-Basti", or God's Settlement, by the poor who have benefited from it and the residents of the neighbouring low-income settlements.

2. The need for an evaluation:

The HDA's approach to overcoming the constraints that public sector planning faces in servicing the shelter requirements of the urban poor has developed a considerable amount of debate and discussion among policy-makers, international agencies and professionals. It has been considered as the "only solution" to the housing problem by a number of professionals and development "wallahs" who feel that its approach should become a part of the official planning process. Others consider it less favourably. They feel that the scheme cannot be replicated in those areas of Pakistan where land values are high, and even if it could be, the environmental result would be no different from that of a 'katchi abadi' and as such, undesirable. Doubts have also been expressed regarding the ability of government agencies, given their structure, mode of operation and the political pressures they are subjected to, to operate schemes of this nature successfully. Keeping in view the consistent failure of government policies related to housing for low-income communities and the controversy regarding the 'Khuda-ki-Basti' scheme as a viable alternative to these failures, it is essential to evaluate the concept and development procedures of the incremental housing approach. Such an evaluation should determine the viability of the scheme in the larger context of the shelter sector in Pakistan and the manner in which it can be integrated into official planning. This paper is an attempt at such an evaluation.

3. Methodology of the evaluation:

The methodology of the evaluation is outlined in the Terms of Reference (TOR) appended to this report (see Appendix - 1). Briefly it has consisted of:

- a) Reading all available literature on Khuda-ki-Basti.
- b) Carrying out in-depth interviews with the various actors in the planning, implementation and development drama of the scheme. These interviews were carried out at the HDA office and Khuda-ki-Basti between 19 and 21 June and 1 and 3 July 1990. (For a list of persons interviewed see Appendix - 2). In addition, the author of the scheme and ex-HDA Director-General, Mr. Tasneem Siddiqui was interviewed in Karachi earlier.
- c) Carrying out a survey, based on a questionnaire, of the residents of Khuda-ki-Basti. 100 questionnaires were served in the various sectors of the basti between 4 to 7 July 1990. The number of questionnaires served per sector of the basti corresponded to the percentage of population residing in

each sector. The results of the questionnaire are tabulated in Appendix - 3 and the questionnaire forms Appendix - 4 of the report along with details of the survey team.

The author has served on a number of national and international agency shelter sector missions. Information acquired during these missions and opinions expressed by various agencies regarding the Khuda-ki-Basti approach, have also been made use of for evaluation purposes.

4. Conditions in Hyderabad during the evaluation:

Conditions in Hyderabad during the period of this evaluation were tense due to the after effects of riots and prolonged ethnic and civil strife. Khuda-ki-Basti has also been affected by these conditions. A large number of residents have left the basti due to the difficulty of getting to their places of work because of the breakdown of the transport system. Monthly payments to the HDA for the plots and repayments against the house building and income generation loans programme of the HDA have also fallen due to a major economic crisis in the basti. These are extraordinary conditions and they, and their results, have not been taken into consideration in this evaluation.

II. THE SHELTER SECTOR IN PAKISTAN AND LOW-INCOME COMMUNITIES

1. Public sector policies and their inadequacies:

Public sector policies and their incompatibility with the sociology and economics of the urban poor have been the subject of a number of research publications, (for a list of such publications see Appendix - 5), seminars and workshops. The main points regarding this subject are summarized below as an understanding of them is essential to understand the strategy adopted by the HDA in its Khuda-ki-Basti scheme.

1.1 Sector needs:

Pakistan requires approximately 520,000 housing units per year to accommodate its growing population. Of these, 250,000 are required in the rural and 270,000 in the urban areas (1). Over 70 percent of this requirement is for the 50th percentile and below income population. These figures do not include the housing backlog or required replacement of dilapidated housing stock.

1.2 Land and housing supply:

Land supply for housing and/or built up units through the public or formal private sector does not even fulfil a fraction of this need. The KDA is the only agency in Pakistan that has had any major programmes for low-income groups. However, in the last decade the KDA has been able to deliver at an average only about 5,000 plots per year against an annual demand of about 40,000(2). Similarly, the Punjab Physical Planning and Housing Department, which is by far the most efficient of the various provincial departments related to housing, has marketed only 117,000 small plots since 1972, against an annual Punjab demand of about 150,000(3).

1.3 Missing the target group:

Land ostensibly developed by the public and the formal private sector for low-income groups does not reach them. It is purchased by the middle classes for speculation and lies empty for years on end (4). The reasons for this are:

- a) Land developed by the state and the formal private sector is far too expensive for the poor to afford.
- b) The procedures for acquiring the land are long, cumbersome and bureaucratic in nature and do not guarantee the acquisition of a plot on their completion.
- c) The time lag between payment for the plot and its development and possession may be anything between three to ten years, whereas the poor want land for immediate occupation.

1.4 House building advice, credit and social sector facilities:

Even if the poor were to acquire formal sector developed land they would face a number of difficulties in settling in. These difficulties are encountered in a big way by lower-middle-income households when they move to public sector housing schemes, although they are much better equipped than the 50th percentile and below groups to deal with them. These difficulties, which are summarized below, are major reasons for public sector schemes to remain vacant long after development has been completed:

a) Building bye-laws:

Construction in all public sector schemes is governed by bye-laws which require standards which lower-income families cannot afford without access to formal credit.

b) Building advice:

Most construction in formal sector low-income settlements is of poor quality and design and constitutes a major wastage of scarce financial resources. This is because of an absence of affordable and easily available technical advice to the house owner (5).

c) Housing credit:

The only source of formal credit available for housing is from the HBFC. This credit is given for house construction with the plot as a collateral whereas low-income families require loans more for the purchase of a plot with a legal title than for construction purposes. In addition, loans for construction purposes seldom need to be more than a few thousand rupees. Such small loans are difficult and un-economical to process and monitor by formal sector banking institutions. (6)

d) Location, transport and income generation:

As land becomes scarce and more expensive, public sector schemes are increasingly being located far from income generation zones. Because of a lack of coordination between public sector development agencies and transport sector agencies, or due to a lack of interest on the former's part, transport often lags behind development and occupation making access to one's place of work difficult and expensive, if not impossible. It may take ten years after residents start moving in before an acceptable level of transport service, by Pakistani standards, can be established (7).

e) Social sector facilities:

Health and education facilities are also absent from public sector settlements until the settlements become large enough to interest the private sector in investing in them.

2. Causes for inappropriate government shelter sector policies:

2.1 Conventional planning, strategies and procedures:

Government planning and delivery systems in the shelter sector follow conventional Western models. They do not respond to the social and economic conditions of low-income groups in Pakistan.

2.2 Awareness of shelter sector issues related to low-income housing:

Most public sector policy-makers are unaware of the needs and problems of low-income groups and of how the informal sector or they themselves overcome them. In the absence of this awareness and understanding, the development of appropriate policies is impossible.

2.3 Institutional constraints:

Government sector planning and implementation agencies are not structured to develop radical or even new models of land delivery and related housing systems. They lack research, monitoring, extension and evaluation facilities without which even conventional planning on a larger scale is becoming increasingly difficult to conceive and implement. Thus, not even one of the 3 marla schemes undertaken as part of the previous government's Five Point Programme has been completed so far(8). In many cases the necessary land acquisition or assembly has not yet materialized. The 7 marla schemes that have been completed are lying vacant and no study or research into the causes of these failures have been initiated. In addition, over 40 percent of the funds allocated for the Katchi Abadi Improvement and Regularization Programme (KAIRP) was not utilized last year due to lack of capacity and capability on the part of local implementing agencies.

3. The response of the informal sector:

The response of the informal sector to the shelter needs of low-income groups has, again, been well documented. A summary of this response is given below as the strategy adopted by the HDA in the Khuda-ki-Basti scheme tried to adopt and formalize this response.

3.1 Land delivery:

a) Illegal subdivision of state land:

Where state land is easily available middlemen, backed informally by key government functionaries, occupy state land, subdivide it and sell it to the urban poor at a price that they can afford. This land is un-serviced and for this reason it is affordable (9). This procedure is followed mainly in Sindh.

b) Informal subdivision of agricultural land:

Where state land is not available the poor are housed through the subdivision of agricultural land on the urban periphery. A subdivision on good agricultural land is usually far too expensive for the poor to afford. Therefore, low-income settlements develop on agricultural land prone to seasonal flooding, on waste lands and abandoned quarries (10). The residents raise their dwellings above the flood level by filling them in with municipal garbage over a period of time. Again, land is affordable due to an absence of services and the poor ecology of the location. Such development is common in the Punjab and the NWFP.

3.2 Killing speculation:

The middlemen who create these subdivisions force the plot owners to build on them at once and move in. If this is not done, then the plot is taken away and the money paid for it is confiscated. This is essential if the settlement is to grow and its land value increase. The success of this anti-speculative action depends on the muscle power of the sub divider. Thus, only those people purchase plots in these subdivisions who are in dire need of shelter and are as such willing to put up with the inconvenience of living in an initially un serviced settlement(11).

3.3 Services:

Services are acquired by the community over a long period of time through lobbying, illegal gratifications to officials of relevant government agencies, small scale municipal funded development programmes and the KAIRP and slum improvement programmes of the provincial governments. The sub divider and other local entrepreneurs represent the community in the entire lobbying effort and pocket part of the money collected by the community for this purpose (12).

3.4 Other facilities:

Through illegal gratification, made possible by collections from the community, the sub divider manages to get his settlement served with adequate transport at a fairly early stage in the settlement's life. As the population grows fairly rapidly in informal settlements, the private sector moves in to establish schools, clinics and small scale industrial and artisanal enterprises.

3.5 Housing:

Housing in the settlements remains of poor quality and though most of the homes manage to put up 'pucca' walls, the roofs remain of either GI sheets in Karachi, or of thatch in the rest of the country, for at

least five to ten years (13).

3.6 The role of the sub divider:

The role of the sub divider is crucial to the development of the settlement since he is obsessed with increasing the land and property values of the 'basti'. This obsession is due to the fact that he retains a sizable chunk of plots in the settlement for speculation purposes. Since he also holds land in the settlement for key government officials and politicians, he is able to get informal official and political patronage for upgrading the settlement (14).

III. THE ORIGINS AND CONCEPT OF THE KHUDA-KI-BASTI

1. Objectives of the scheme:

The basic objective of the Khuda-ki-Basti scheme was to make land for housing available at an affordable price to low-income groups and to help them acquire services incrementally over time, and at a pace determined by their paying capacity. To make this possible meant a major departure from the manner in which the public sector operates in the housing sphere and the development of a new and innovative approach.

2. Concept of the scheme:

The authors of the scheme studied published literature on the inadequacies of the public sector policies and on the functioning of the informal sector in land and housing supply. As a result, they debated whether the housing problem for low-income communities could be solved if the state adopted the strategy of the informal sector, suitably modified, for the development of human settlements. As a result, they decided to give it a try and take on the same role as the middleman has in developing informal settlements. The basic concept of the scheme was:

a) The cost of raw government land is Rs 25,000 per acre or about Rs 800 per 80 square yards plot. This is affordable by the vast majority of the below 50th percentile population. The cost of services on the other hand for an 80 square yards plot works out to over Rs 8,000. This cannot be afforded by the population. Therefore, initially only raw land would be made available to the people with some provision for potable water. The rest of the services would follow and for them the population would pay a small sum of about Rs 50 per month for a period of 8 years.

b) As the population would grow the HDA would contact relevant government organizations and/or the private and NGO sector to establish necessary physical, economic and social facilities in the settlement.

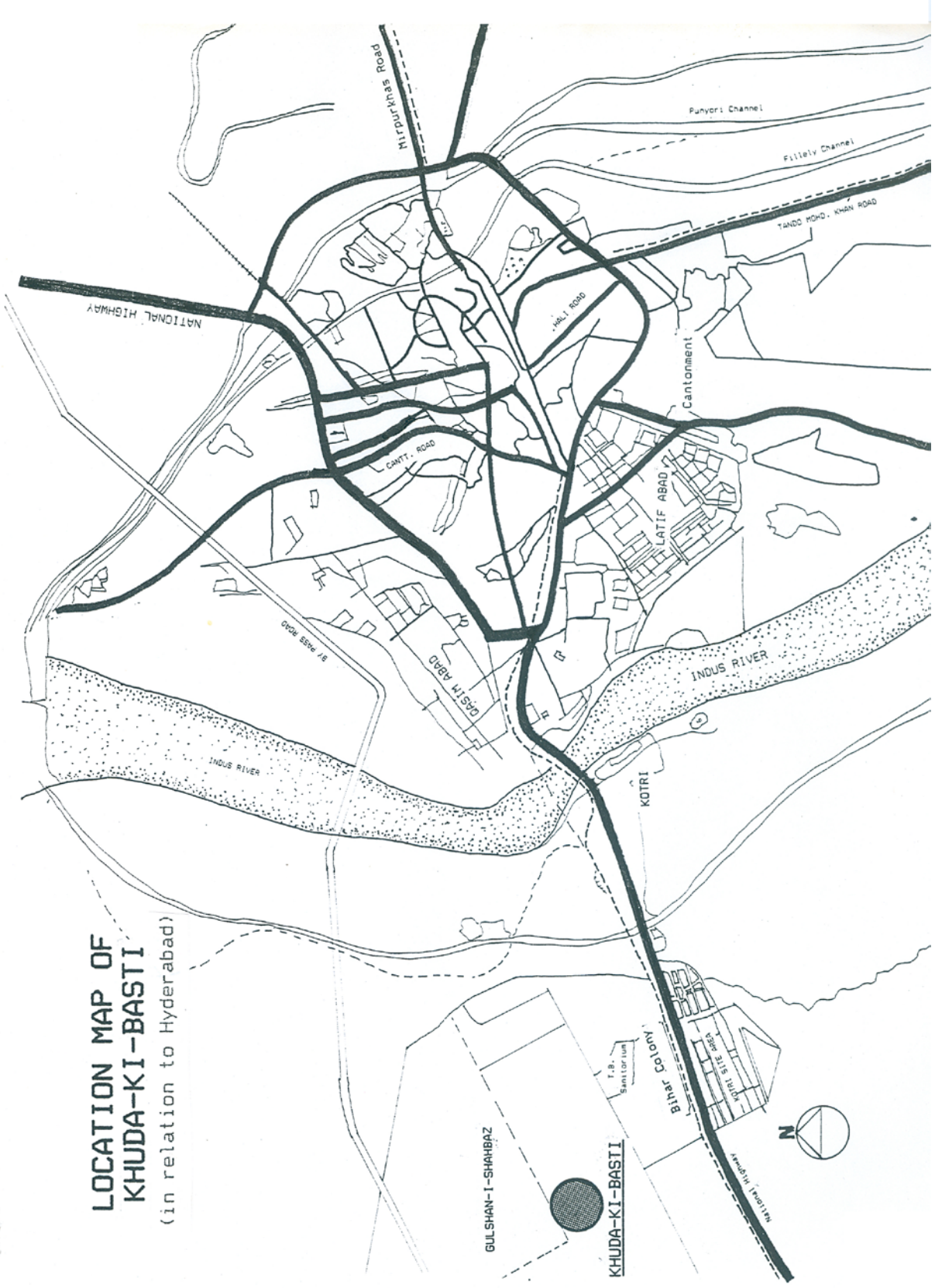
c) The key to the success of the project was seen as the occupation of the plots. For this speculation was to be made difficult, if not impossible.

d) Changes and modifications would be made in strategies and procedures depending on feedback from the field.

e) Procedures for application, payment for the plot and other dealings with the HDA would be a one window affair and would be taken care of by the site office.

3. Development of the scheme:

The scheme was established on a small part of a larger ongoing housing township called Gulshan-i-Shahbaz on the Karachi-Hyderabad Super Highway. It was thus able to utilize the trunk infrastructure and access roads being developed for the township. It was launched on 25 March 1986 and has since then passed through various stages and seen the evolution of a number of programmes that responded to the needs, as and when they appeared, of the local population. This process of development is described in the paragraphs below and the lessons learnt from it for an important part of the evaluation.



**LOCATION MAP OF
KHUDA-KI-BASTI**
(in relation to Hyderabad)

LOCATION PLAN OF KHUDA-KI-BASTI
(in relation to Gulshan-i-Shahbaz)



LEGEND

 INHABITED SECTORS

SCALE:- 1"=5000.0"

IV. THE PROCESS OF DEVELOPMENT OF THE KHUDA-KI-BASTI

1. Land delivery:

1.1 Initial procedures:

Initially the HDA contacted a number of local leaders, welfare organizations and residents in the katchi abadis of Hyderabad and Kotri and informed them that un serviced plots were available in sector D-6 of Gulshan-i-Shahbaz for a down payment of only Rs 460. The balance Rs 9,140 was to be paid over an eight year period in small monthly instalments. People who applied were given allotments with the provision that they were to build their houses in a six month period of time. However, though a large number of people did apply, no one moved in to occupy the plots or build their homes. Conversations and interviews with the residents of the area and local leaders reveal that most of these initial plots were indirectly purchased by middlemen and professional land grabbers of the established katchi abadis for speculative purposes. Of the 300 plots that were allotted in this sector, only 20 are owned by their original owners (15) (for initial terms and conditions of allotment see Appendix - 6).

1.2 Changes in procedures:

As a result of the initial failure to inhabit the settlement the HDA changed its procedures in August 1986. It began plot development in a new sector, E-4, far from D-6, so as to emphasize the fact that this was a new scheme with new procedures. No allotment was made to the applicant under the new procedure. Only a receipt against the down payment was given. Ownership papers were to be given only after the full amount of Rs 9,600 was made. In addition, applicants were required to build their homes within a month of payment or have the right of possession to the plot cancelled.

During this period the HDA established contact with Nawab Hashmi, a social worker and an office bearer of Majlis Samaji Behood, a local social welfare organization in Behar Colony. Nawab Hashmi identified about 700 persons in Behar Colony and the neighbouring Kotri settlements who did not own houses but were renters in the katchi abadis. Some of these applied for and moved onto their plots in sector E-4 of the township. However, many applicants built some structure on the plots but did not start living there with their families. It was obvious that these applicants had occupied the plots for speculative purposes.

1.3 Reception area concept:

To overcome the problem of speculation the HDA made further changes in its procedures. Its aim was to ensure that only families who were willing to stay in the settlement should be given possession of plots. For this purpose, a reception area was created at the end of 1986 for the applicants. They had to move into this area, stay here for 15 days with their families and belongings, be observed by the HDA staff, and if considered to be genuine they were moved onto a plot where they immediately constructed their shacks. The reception area thus became a filter for removing speculators and the outsiders to the HDA's target group. It was felt that only those who could put up with the hardships of this procedure would ultimately live in the basti. Vendors of materials for shack building soon established themselves in the neighbourhood of the reception area. The HDA charged Rs 100 as rent for 15 days from families using the reception area. If families were unwilling to pay they could always put up their own shacks in an open space identified by the HDA staff.

1.4 Development of the reception area:

Applicants complained that the reception area did not guarantee privacy to their families and lacked proper facilities for them to reside there for so long a period. For this reason, the HDA built proper rooms with courtyards and with sanitation and water facilities for the applicants.

1.5 Influx of applicants:

In July 1987, the HDA advertised the IHS in newspapers, over the radio and on television. As a result, a large number of people from the interior moved into the basti. The procedure followed by the applicants was that first one person came and investigated conditions at the basti and then went back and came to settle with the entire family and all the belongings. In many cases they brought with them elements of their previous homes such as bricks, doors, windows and roof members.

1.6 Role of middlemen:

In land delivery the HDA inducted established land-grabbers and middlemen into the settlement process at the basti in the very early stages. They were able to bring a large number of applicants to the basti and also helped the HDA staff in demarcation, handing over of plots and collection of down payments and instalments. However, they were interested in acquiring plots for speculative purposes for themselves and knew that the price of property would go up if the settlement was quickly inhabited. While the later point helped the settlement to grow, the former brought the land-grabbers at loggerheads with the HDA staff once the settlement was sufficiently inhabited.

1.7 Increase in price:

In December 1986, the down payment of the plot was increased from Rs 460 to Rs 910. This was done for two reasons:

- a) The HDA felt that among persons paying Rs 460 as down payment there were bound to be those who could not afford to pay Rs 50 plus per month instalments.
- b) Survey of residents showed that people were willing to pay extra for piped water supply rather than depend on bowzers and open tanks. With this increase the HDA was able to extend its water supply lines.

1.8 Further increase in price:

Two further increases in price have taken place since December 1986:

- a) First the price was raised from Rs 910 to 1,000 because of problems related to the returning of Rs 90 as change as applicants normally paid in ten 100 rupees notes.
- b) In 1988, the price was increased to Rs 1,100. This increase added onto the down payment the fee of Rs 100 reserved for house water connections.

1.9 The present terms and conditions:

The present terms and conditions for possession of a plot in Khuda-ki-Basti are given in Appendix - 6.

1.10 Cancellations, transfers and re-allotment:

Constant attempts have been made by individuals, middlemen, office bearers of social welfare organizations and others to acquire plots for speculative purposes through inducting fake applicants, building shacks and keeping them empty, involving HDA staff in their activities and other means. In addition, a number of residents have not paid their monthly instalments and many others have sold their homes on the open market. Under the terms and conditions of possession all such applications should be cancelled and the plots should revert back to the HDA. However, cancellations are possible only in the early stages of development when no construction has taken place on the plot, and that too if there is the will and the

muscle power available with the administering authority to carry them out. For this purpose the HDA, in December 1986, organized uniformed security guards to implement and supervise its cancellation orders. This did have an effect and the number of fake applicants declined (16). However, the sale of developed property, or property developed on clandestinely sold raw land, could not be dealt with in the same manner. Therefore, the HDA decided to regularize such sales and transfers by imposing a transfer fee of Rs 2,000 per plot on the new owner. More recently, August 1988, the HDA handed over the power of identification of plots for cancellation and of plots illegally occupied, to the newly elected block committees (for details see paragraph - 6 of this section).



Reception Area



First day on plot.



HDA security guards



Laying of services.

1.11 Guarantee of the availability of land:

One of the major advantages of the Khuda-ki-Basti scheme has been that it has been able to guarantee land with immediate occupation even to those who may require many months to collect enough money for making the down payment. A large number of persons who were interviewed expressed the opinion that they would not have been able to purchase a plot if they had been given a period of only one or two months to make a down payment. This advantage was enjoyed by the scheme because of the availability of large tracts of barren BOR land in the vicinity of Khuda-ki-Basti.

1.12 Allotment and related procedures:

Allotment and related procedures were all handled by the office on site. All bureaucratic red tapism was dispensed with. Payments could be made in cash and later on in the bank, once it was established in the basti.

2. The development of physical infrastructure:

2.1 The original concept:

According to the Khuda-ki-Basti concept, the physical services were to be developed by the HDA incrementally through finances collected through the monthly instalments from the residents. In the initial stages this procedure was followed. However, government procedures for executing civil works are fairly complex and rates of execution are excessive. In addition, the amount collected as instalments, because of the meager monthly sum involved, were insufficient to deliver services at the speed desired by the residents. This was especially true of electricity which, after water, was a priority with the residents and an expensive item to acquire. In addition, the residents complained about the quality of work done by the HDA contractors and accused HDA staff and the contractors of corruption. Due to these reasons the HDA revised its earlier procedures for developing the physical infrastructure of the basti.

2.2 The evolution of the present concept:

The HDA decided that the residents should be given the option of developing the internal services of their blocks themselves - especially sewerage. If they did so then the cost that the HDA would spend on developing these services would be deducted from the gross payment the residents have to make for the plot. If the people spent less than this amount the benefit would go to them. For this purpose attempts were made to motivate residents to organize at lane level, collect finances and lay their sewerage lines on the pattern developed by the OPP in Karachi. This, however, did not materialize as the people did not know each other well enough to cooperate with each other. Subsequently, acting on the advice of the AKRSP, the HDA developed the idea of a representative organization for each block in the basti which would, if it preferred, collect monthly instalments from its members or additional money if the need arose, and undertake to develop, or have developed, the infrastructure required by its members. This work was to be carried out under the supervision of the HDA engineering staff and to their designs. All the blocks of the basti have opted for having work carried out through the block organization rather than through the HDA. The details regarding the creation and operation of the block organization is given in paragraph- 6 of this section.

2.3 Recovery of instalments:

The recovery of instalments in the early stages of habitation was more regular. With the passage of time defaulters increased (17). According to one estimate, in mid 1989, 60 percent of the inhabitants paid their instalments regularly and 12 percent had not paid any instalments at all (18). To overcome this problem the HDA has at various times introduced new forms and papers which one must acquire to establish ownership rights on the plot. To acquire the new papers one has to clear one's dues. This process has

usually helped in collection of arrears. However, many blocks have accumulated funds far in excess of their due instalments so as to acquire services quickly. They have also raised finances for illegal gratification of the staff of certain line departments so as to expedite the acquisition of services.

2.4 Breakdown of development charges:

The block leadership, the HDA staff and the residents are unclear as to the breakdown of development charges for each item of work. If the Rs 9,600 plot price could be broken up clearly into land, external and internal development costs, and the internal development costs further into their different components and advertised, the management of finances related to recovery, simplicity of procedures and community involvement would be far more efficient.

2.5 The promotion of soak pits:

In the absence of a sewerage system the HDA tried to extend to the residents the concept of soak pits. Designs for them were prepared and given to the residents. These, however, did not catch on as the residents were anxious to acquire an underground sanitation system as fast as possible.

2.6 Water charges:

The HDA has imposed a water charge of Rs 10 per month on the households in addition to the connection charge of Rs 100. Bills for recovery of the user charge have been served on the residents but not much of a recovery has been affected as the bills cover charges for the past one, and in some cases, two years. People consider the charge to be reasonable and are willing to pay more for a better service.

3. House building:

3.1 Market mechanisms and building material contractors:

As soon as people started to settle on their plots building material suppliers started operating in the basti. Mat, thatch and bamboo suppliers set up their businesses in and around the reception area and bricks and cement were sold through building material contractors. The rates of these materials were 10 to 15 percent higher than in Kotri. At the height of the expansion of the basti, in mid 1987, materials were also given as a loan to the residents by contractors and many residents admit that without these loans they would not have succeeded in building their homes so quickly. Building activity also became a major means of livelihood for the residents.

3.2 Built up units:

In early 1987, some applicants requested the HDA to provide a roof along with the plot as they were not willing to live in the reception area. The HDA complied with the request and charged an additional Rs 2,500 for the room. The room size was 10 feet by 10 feet in the beginning but at the request of the applicants it was increased to 10 feet by 14 feet. The construction was contracted out to the middle men and entrepreneurs of the basti. Construction was discontinued in April 1987 due to substandard construction on the part of the contractors and the unwillingness on the part of the applicants to pay for it.

3.3 Housing quality:

Housing quality in the Khuda-ki-Basti is of poor design and construction. Although the residents do manage to put up their walls, which often develop cracks, they do not manage to put up a weather-proof roof to their homes. To overcome these two problems the HDA initiated two programmes:



From mats to brick walls



Use of local materials.



Schools opened by entrepreneurs.



Carpet manufacturing introduced by the Women's Division

a) **HBFC housing loan:**

This loan programme is described in paragraph 7 of this section. Its primary purpose was to help the residents in putting up a weather-proof roof over their heads.

b) **Building construction advice:**

Through this programme the HDA tried to advise the residents through its architects, on design and construction techniques. Plans and extension material were developed for this purpose. The programme had to be shelved because the HDA staff could not develop an extension programme which could relate to the incremental nature of house construction in the basti.

3.4 Building by-laws:

No building by-laws have regulated house construction in the basti. Any materials of construction are permitted. The only regulation that was set was that three feet should be left as open space at the back of the house to facilitate light and ventilation. Since this was not followed by the residents in the earlier phases, a back lane of 10 feet was instituted by the HDA planners for the new blocks.

4. The provision of essential services:

4.1 Transport services:

As soon as there were 40 to 50 families settled in the basti, the HDA approached the SRTC to ply buses from the settlement to the Kotri industrial area and Hyderabad so that people could get to their places of work. The SRTC had doubts about the financial viability of these routes but these doubts were set aside due to the personal relations of DG HDA and the SRTC bosses. The plying of transport between the basti and the income generation zones was one of the major reasons for the expansion of the basti. Once the population increased, private Suzukis also started to operate on these routes, but at a higher cost.

4.2 Post office:

Again, the HDA approached the postal department for opening a post office in the basti. The department was reluctant. However, a settlement was reached that if the HDA could provide a room for the post office and a part time employee then a postal system could be established for the settlement. This arrangement was provided by a local community organization in the basti. Again, the personal contacts of the DG HDA with the postal department were required to make this possible.

4.3 Bank:

For the establishment of a bank in the basti, with a two member staff, the banking authorities required an initial Rs 8 million deposit. The HDA undertook to deposit its FDRs of Rs 4 million if the bank was opened and further promised to transact all business related to the development of the basti through the bank. Due to this undertaking the Allied Bank of Pakistan established a branch in Khuda-ki-Basti.

4.4 Police station:

At the request of the residents the DG HDA spoke to the DIG police in Kotri and requested him to provide police for the basti. However, after a few weeks the police began to harass the residents. The residents then requested the DG HDA to have the police removed. This was done once again through personal contacts rather than through official channels.

5. The development of social sector facilities:

5.1 The role of entrepreneurs, middlemen and welfare organizations:

Local entrepreneurs and middlemen have played a major role in the development of social sector facilities in the basti. One of the middlemen established the first school in the basti and organized sport activities and competitions. His logic for doing so was that these activities would raise the price of land and property, as the basti would look alive, and he was indirectly the owner of a number of plots. In addition, welfare organizations, such as the Shahbaz Social Welfare Society which now operates an ambulance service, have stepped in to promote education and health facilities. The ambulance operated by the Shahbaz Welfare Society was provided by the Women's Division through the efforts of the HDA. A lady in block - D of sector E-4 undertook the establishment and promotion of home schools. At one stage there were 42 home schools in the settlement. In addition, other organizations have taken it upon themselves to act as arbitrators in disputes of residents and the general view is that this has prevented litigation and the registration of police cases.

5.2 The role of the HDA:

The role of the HDA in promoting social sector facilities has been at two levels. One, it has encouraged the involvement of social welfare organizations and entrepreneurs in this sphere by taking them into confidence, involving them in development work and making amenity plots available to them to house their activities. Two, it has contacted a large number of NGOs and government departments, and induced them to involve themselves in the development of the Basti. A list of the NGOs who have been involved in providing social sector facilities and a brief description of their work is given below.

a) Health:

As soon as it was felt that the Basti required health services the HDA requested the Red Crescent to start operating its mobile dispensary on alternate days. Later, when the population increased, the HDA requested the Lions Club to do the same for another sector of the settlement. Later the Al- Mustaid Scouts opened yet another dispensary. Still later it was felt that the population was large enough to warrant a clinic in the basti. At this stage the Institute of Chest Diseases at Kotri opened a clinic in the settlement, with a part time doctor and a compounder. The Institute was given possession of a plot for its building but no allotment, as according to the policy of the HDA, allotment for amenity plots should only be given if the institution which was operating from it was really beneficial to the local population. The Family Planning Association of Pakistan and the Women's Division were also both inducted into the basti by the HDA. The former set up an office in a room given to them by the HDA in the reception area. The later obtained an amenity plot from the HDA and are in the process of building a Women's Centre with an ambulance, lady doctor and an LHV.



The Basti improves



The development of social welfare organization



Good walls but no roof



Commercial activity to fulfill community needs.

organization from Karachi has also opened an office in the settlement and with the help of two full time organizers have carried out a detailed health survey, and tried to extend the concept of soak pits for sanitation purposes. In addition, the HDA arranged for the sanction of a basic health unit from the health department through the MPA funding under the ADP. This is under construction.

b) Education:

Apart from providing amenity plots to entrepreneurs and welfare organizations for the operation of schools, the HDA also arranged for the training of the teachers in these schools through refresher courses arranged by the Education Programme of the OPP. The Karachi based BUSTI organization also floated its home schools concept and by end 1987 there were 42 home schools in the settlement. Again, in late 1987, the HDA lobbied with the government's education department for the opening of a primary school. The department agreed to open a branch of an existing primary school in another settlement in the basti if the HDA could make a building and benches available. The HDA turned over 3 of its reception area rooms to the school and benches were arranged through donations collected from the residents. Still later, again through the efforts of the HDA, the education department sanctioned a regular primary school through the MPA fund under the ADP. This school is now under construction.

c) Training for income generation skills:

The HDA had a carpet training centre for women established through the Women's Division and the Small Industries Corporation. The HDA provided two room accommodations for the centre and the first batch that was trained at the centre qualified 3 months earlier. They have all been employed. The DG HDA also adopted the income generation model of the OPP in Karachi and began a family enterprises loan programme. This loan was acquired from the Allied Bank of Pakistan against HDA collateral. In addition, the ATDO was also inducted into both the income generation and the housing advice programme of the HDA.

The HDA was able to involve these NGOs and government organizations in the development of the basti because the DG HDA was aware of the existence of these organizations, their mandates and the manner in which local administration functions. He also invited MNAs, MPAs, journalists, professionals and local leaders to the basti and discussed its development options with them. In addition, the HDA has been publishing a magazine by the name of "Khuda-ki-Basti", which deals with the problems and development programmes of the settlement and is financed by the UNICEF and the Women's Division. Its copies are sent to various social welfare and community organizations, NGOs, relevant professionals and libraries.

6. The development of block organizations:

6.1 Formation of a working committee:

In February 1988, the HDA felt the need to have block level community organizations. Each sector of the settlement has 2 to 6 blocks of about 100 to 250 houses in it. These organizations, it was felt, would help in the development of internal infrastructure, collection of payments and take on other social sector responsibilities. Thus, a working committee for the whole basti was created. This committee consisted of vocal residents, one or two from each block. The committee broke down as the people were not willing to accept its non-representative nature and because there was a clash of interests in the requirements of different sectors and blocks.

6.2 The emergence of the block organizations:

In August 1988, the HDA arranged elections in all the 11 blocks of the basti for the formation of block organizations. Each organization consisted of 3 members. Most of the elections were held

through the show of hands. The members elected were, by and large, middlemen, land grabbers and small time entrepreneurs and their musclemen. The powers of the block organization are given in Appendix - 7. They include the power to collect instalments; decide on development priorities and have them implemented; cancel possession of plots and imposition of transfer fee; operation of a block level bank account jointly with the HDA; supervision of social welfare activities in the block and the power to take legal action against the unauthorized occupation of HDA land. Other powers could be conferred on the organization as and when the need arose.

6.3 Problems of the block organization:

The HDA's relationship with the block organizations has not been a very happy one. From the very beginning there was strong opposition to them from the defeated group within the block, making their functioning difficult. In addition, the leadership tried to pressurize the HDA into giving them benefits which conflicted with the concept of the scheme thus turning the block organizations into lobbying groups. And then the block leaders had their own financial interests which had to be catered to. This aspect came out clearly in the HBFC funded loans programme described in paragraph 7 of this report. Due to these reasons, it can be said that although some block organizations have achieved a lot for their areas, by and large, the experiment has not succeeded in fulfilling its objectives. The HDA has also stopped depending on the block organizations for support and thus there is a void that needs to be filled.

7. Loan programme:

7.1 HBFC loan programme:

The HDA negotiated a block loan of Rs 5 million from the HBFC against its FDRs. The loan was for helping the residents to put up weather- proof roofs to their homes. The value of each individual loan was set at between Rs 5,000 to Rs 20,000 for a period of between 5 to 10 years. The rationale of the loan was established after a survey of the basti in early 1988 showed that 80 percent of the houses did not have proper roofs because the residents could not afford them. The identification of the beneficiaries was left to the block organizations as was the recovery of the loan. To qualify for the loan the applicant had to have invested twice the value of the loan in the construction of his house. Two persons from the same block, who had taken no loan, were to stand guarantee and surrender the possession cards of their plots to the HDA along with that of the applicant. From the terms and conditions of the HBFC loans programme in Appendix - 8, it is obvious that its operation was for all practical purposes handed over to the block organizations, and that the HDA had no role to play in its mechanics. Rs 100,000 were set aside for each block organization to disburse to its members. Thus, so far Rs 1.1 million has been disbursed.

7.2 Results of the HBFC loan programme:

Residents complain that the HBFC loan has been misused by the block organizations as they have given it to their friends, relatives or to themselves, and not for roofs but for businesses, marriages and other uses. Although no figures for repayments could be provided by the HDA, it is generally agreed, by both the HDA staff and the residents, that it is poor. (For repayment schedules and other details see Appendix - 9).

7.3 Income generation loans for family enterprises:

This loan programme was inspired by a similar programme operated by the OPP in Karachi. For this loan the HDA has a proper 2 member staff that evaluates the business of the applicant and its

potential. After the loan has been given its use and benefits are monitored. This loan varies from Rs 1,000 to Rs 20,000. The loan has benefited a number of families and created a large number of jobs in the basti. So far loans of a value of Rs 178,600 have been disbursed. The loans carry a mark up rate of 16 percent and the repayment period is between 1 and 2 years (for details of terms and conditions and present position see Appendix - 10). According to the HDA staff over 80 percent recovery is being made on these loans.

8. Reaction of the Hyderabad land mafia to the scheme:

Land-grabbers and their supporters in the local government organizations were not happy with the scheme when they discovered that they could not make money through speculation in it. In addition, their potential clients, the urban poor, had found an alternative means of acquiring legal title to land. Thus, land-grabbers, supported by the functionaries of the revenue department and the police tried to disrupt the development of the Basti by musclemen armed with guns. Again, the DG HDA's personal connections with the DIG police helped in tackling this problem. The interest of the land-grabbers can be appreciated by the fact that possession of a plot of land in the Basti by early 1988 was selling for Rs 10,000 against the allotment price of Rs 1,100.

9. Staffing:

9.1 The staff and its functions:

Apart from the employment of 2 persons, paid for by the Women's Division and UNICEF, to produce the "Khuda-ki-Basti" magazine, no new staff was employed by the HDA for the scheme. The regular engineering staff of the Gulshan-i-Shahbaz Scheme managed the external development. The staff of the MPD of the HDA managed the implementation of the scheme and the income generation and HBFC loan programme. When the development of the basti was at its height, the site office staff consisted of (18):

- Project manager: grade 17
- Sub engineer for supervision of implementation of services: grade 10
- Junior clerk for registration and accounts: grade 5
- Person for giving possession of plots to applicants: grade 4
- A hired surveyor who was paid Rs 20 for the demarcation of each plot.

The contacts with NGOs, government departments and professionals were managed by the DG HDA himself as were most of the conflicts and clash of interests that any development process creates. Monitoring and documentation of the project was done to promote its immediate objectives but not as a research and development exercise, nor was there any trained staff to undertake this.

9.2 Staff costs:

Given the staffing pattern described above, the HDA'S Khuda-ki-Basti scheme has had no overheads except for POL and related expenses and costs of a surveyor for plot demarcation.

9.3 Relationship between HDA staff and basti residents:

Relationship between HDA staff and basti residents in the formative stages of development was different from that of government officials and low-income groups. This was because a great deal of commitment to the scheme was generated by the HDA bosses. Without this commitment it is unlikely that the scheme would have progressed at all. The HDA has not been able to keep up this momentum. The new staff, much

of which was not involved with the settlement in its initial stages, has a more bureaucratic attitude to its work and spends most of its time in the office. The residents feel that this is the most serious crisis that the basti faces (19).

10. **Physical plan of the basti:**

10.1 **Part of a larger township plan:**

The plan of the basti is part of a larger conventional township plan. It consists of various sectors which in turn are divided into blocks of between 100 to 250 houses. Minimum size of roads is 30 feet. The plan responds poorly to the HDA's concept of having the internal development done by the community as it is difficult to clearly segregate internal from external development.

10.2 **Land utilization:**

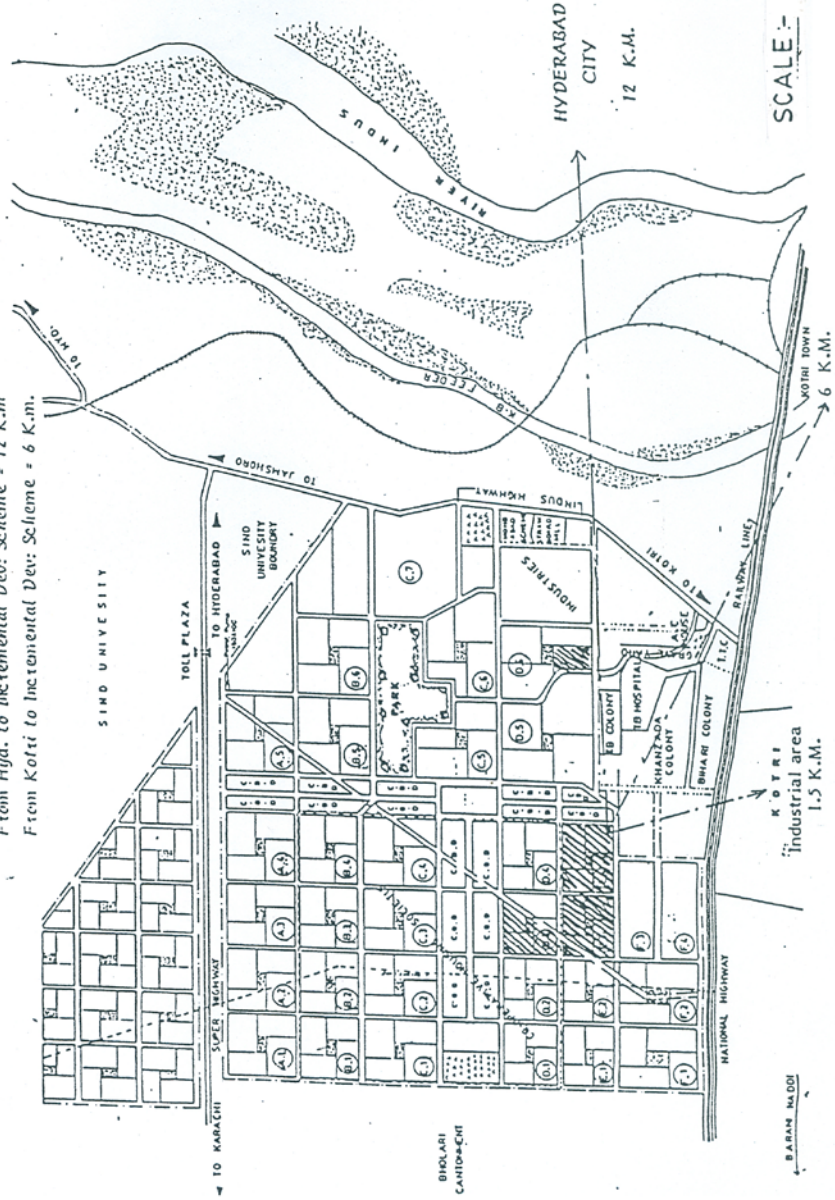
The layout of the scheme, because of the grid iron plan and large widths of roads results in poor utilization of land with only 26 plots to an acre and a large number of cross-roads which are traffic hazards. Due to these reasons an intimate architectural scale is difficult to achieve in the settlement. The layout is primarily designed for vehicles and not human beings and in low-income settlements vehicles, except for public transport, are almost non-existent. Furthermore, such planning is bound to lead to encroachments on the road sides and other open spaces in the absence of strict administrative supervision or organized community action. It will also facilitate, due to easy access and circulation for vehicles, the change of ownership in the Basti from low to upper income groups and from residential to commercial land-use.

10.3 **Size of plot:**

Initially the size of the plot was kept at 20 feet by 36 feet. However, at the request of the people the HDA changed the size of the plot to 24 feet by 30 feet. This was done as the residents wanted to have two 12 feet wide rooms on the road front.

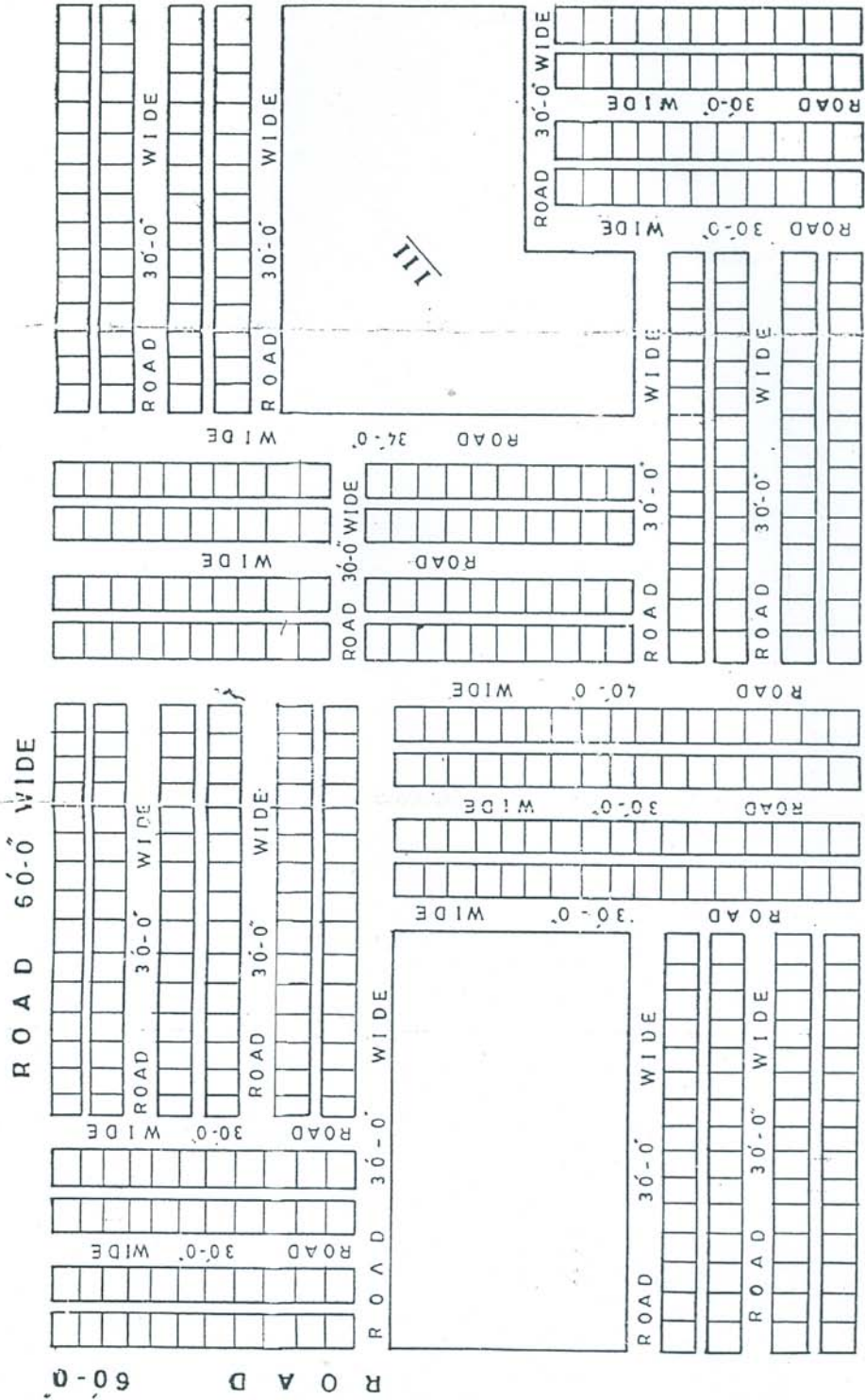
CONCEPT PLAN OF GULSHAN-E-SHAHBAZ SHOWING LOCATION OF SECTORS E-3 & E-4 OF INCREMENTAL DEVELOPMENT SCHEME

From Hyd. to Incremental Dev: Scheme = 12 K.m
 From Kotri to Incremental Dev: Scheme = 6 K.m.



LAYOUT PLAN OF A PORTION OF SECTOR E-3

B — A — R — O — A — D



18

0 — A — D — 150' — 0' — W — I — D — E — Scale : 1" = 10'

10.4 **Development of a back lane:**

Since residents were ignoring the HDA by-law of leaving a 3 feet wide open space at the back of their plot, the HDA decided to have a lane at the back of the plots so as to facilitate ventilation and light. Residents are critical of this lane as they believe that its existence facilitates thefts in the settlement.

11. **Tree plantation:**

The HDA has tried to develop tree plantation in the basti. Various incentives for this were developed. One such incentive was that no HBFC loan could be given to a resident whose house did not have a tree in it nor would a plot be transferred to a new owner unless the same condition is met. In addition, the HDA had arranged with the IUCN to launch a social forestry project in the basti. However, civic strife in Hyderabad has prevented the project from materializing.

12. **Location of Khuda-ki-Basti and the job market:**

Initially the main problem that faces any settlement is easy access for the residents to the job market. In Khuda-ki-Basti the situation was no different. Although the HDA managed to operate SRTC buses to the city, and the industrial area rather early in the settlement's history, the services were not punctual. It was only with the operation of private sector transport that this problem was eventually solved. Residents complain that private transport is far too expensive and consumes at least 20 percent of their earnings. In the case of women, who receive a lower wage, the percentage is much higher. For example, about 60 girls go out of the basti to work in the garment industry. They earn Rs 450 per month and spend Rs 150 per month on private transport as public sector transport is not reliable. However, a considerable amount of commercial activity has developed in the basti itself with the result that almost 30 percent of its population is locally employed. A detail of this commercial activity is given in Appendix - 12. This activity has benefited from the loans programme of the HDA and by the HDA's policy of permitting commercial activity to mushroom in any sector or street of the basti.

V. EVALUATION OF THE VARIOUS COMPONENTS OF THE KHUDA-KI-BASTI SCHEME

1. Method of evaluation:

For the evaluation of the various aspects of the development of the Khuda-ki-Basti, use has been made of interviews of local leaders, HDA staff and residents carried out by the consultants; results of the questionnaire served on 100 residents in different blocks of the settlement (these results are tabulated in Appendix - 3); information available in the "Khuda-ki-Basti" magazine and discussions and comments given by other professionals and government officials.

2. Land delivery: concept, procedures and results

2.1 Evaluation:

a) **Concept and procedures:**

Most of the residents interviewed have expressed their satisfaction on both the concept and the procedures of land development and delivery. In the survey 71 percent of the residents expressed satisfaction with procedures, 19 percent did not and 10 percent had no opinion (see table 6.1, Appendix - 3).

b) **Knowledge regarding the basti:**

Most of the residents got to know about the basti from friends and neighbours and not through the HDA, and only 6 percent were informed by middlemen (table 3.6, Appendix - 3). 55 percent of the respondents have relatives in the basti.

c) **Meeting the target group:**

The basti has been able to meet the needs of the 50th percentile and below population. This is borne out in the interviews with the residents, in the socio-economic information collected through the questionnaires, the reasons given by the residents for moving to the basti and details of their previous residence. Thus, 54 percent of the respondents earned less than Rs 1,500, 32 percent between Rs 1,500 and Rs 3,000, and only 14 percent above Rs 3,000. Density per plot is 7, slightly more than most low-income settlements. 75 percent of the residents moved to the basti to become plot owners and 4 percent to save on rent. 25 percent had tried previously to get a plot and only 3 percent had succeeded in doing so. 53 percent of the respondents were previously renters and 17 percent were living with relatives. Of the 30 percent that were house owners, the vast majority were living in extremely congested conditions. Another indication that the target group has been met is that the vast majority of respondents came from areas with considerably higher service levels than the basti could initially provide (for details see table 4.1 to 4.7, Appendix - 3) and 68 percent of them had been living in their previous residence for more than 10 years.

d) **Reception area as a filter for determining the target group:**

Only 21 percent of the respondents had used the reception area. The others had moved onto the plot directly. The general feeling was that the reception area had been a help to those who had moved with their belongings from the interior of the province but had served no purpose for the others or met its objectives. The reason why speculation was controlled was because of the cancellation drive of the HDA and because the low price of the plot and its simple allotment procedure answered a need of low-income groups. The origins of the people also tally with the extent of use of the reception area. 20 percent of the respondents have come from the interior of Sindh, 6 percent from Karachi and 71 percent from Hyderabad and Kotri.

e) Speed of expansion

Between March 1986 and January 1990, 2,883 plots had been allotted in the scheme. Of these 2,683 had been constructed upon (see Appendix - 11). A large number, 708, of the constructed plots were vacant in the survey of January 1990. The residents maintain that this was because of civic strife in Hyderabad, the insecurity associated with it in the basti and the difficulties of getting to work due to the breakdown of the transportation system. The rate of occupation of the basti is much higher than compared to any conventional government housing scheme or informal sector developments in the intermediate cities of Pakistan. In Karachi, however, katchi abadis in choice locations have a faster growth rate but then Karachi needs 40,000 housing units a year as opposed to about 6,000 for Hyderabad. Maximum growth of the settlement took place in its second year and by 1989 the growth rate had fallen to no more than 3 percent.

f) Speculation:

23 percent of the respondents have paid more than the HDA price for the plot. This tallies with the results of table 3.3 Appendix - 3, where 79 percent of the respondents; purchased plots from the HDA, 11 percent from brokers and 10 percent from the original owners. To another question of, in the respondents opinion, how many people living in the basti are original owners, the opinions are extremely mixed and can be discounted (see table 11.2, Appendix - 3)

g) Comparison of data of different sectors:

Comparison of data between different sectors in the basti also points to the success of the HDA's policies in controlling speculation. In sector D-6 where the HDA gave ownership rights immediately, density is much lower than in other sectors, indicating a higher income group. This is supported by data in table 5.4, Appendix - 3, which show that families earning over Rs 1,500 per month are substantially higher in this sector than in the other sectors. In addition, 40 percent of the respondents in sector D-6 purchased plots from middlemen and original owners as opposed to an average of 12.33 percent for the other blocks.

2.2 Comment:

According to the data collected the Khuda-ki-Basti scheme land delivery concept and procedures, judged by the results, have been most successful. The key to this success have been the low cost of land which has been made possible by separating land and services costs, and initially charging for the former only, and the development of strategies for preventing speculation from taking place. However, a number of government officials and planners and professionals in private practice have raised a number of issues due to which they feel that not only the scheme but even its principles cannot be universally replicated in Pakistan. Two such issues are worth mentioning.

a) The need for missionary zeal:

It is felt that the Khuda-ki-Basti scheme was successful because of the missionary zeal of the DG HDA and that he was able to transmit this passion to his staff. It is felt that normal Pakistani government policy-makers, administrators and planners cannot be expected to have this zeal, given the climate of greed and corruption they operate in. While the point is well taken, it has to borne in mind that developing effective policies and implementing procedures for dealing with the shelter problems of low-income groups is pioneering work and no pioneering work can succeed without dedication. This dedication can be inculcated by developing an understanding of issues, their causes and their possible solutions, something few officials involved in the drama of low-income settlements are aware of.

b) The price of land:

It has been argued that the low price of raw land is possible only where state land or waste land is available. On the periphery of the Punjab cities and in the settled areas of the NWFP neither is possible. Here the aim should be the acquisition of land prone to flooding or abandoned quarries and the building up of this land by municipal garbage, as the informal sector in these cities does at present. Alternatively, or

in add ito this, part cost of land and services should be recovered in instalments following the principles and procedures developed in the Khuda-ki-Basti scheme. The tables below give an idea of land costs and instalments to make the scheme viable in the Punjab cities.

TABLE: LAND COSTS

Location	Average land cost per acre in rupees	Raw land per plot of 75.sq yards	Cost of Services	Total Cost
1. State land	25,000	834	7125	7959
2. Private land in Lahore	250,000	8334	7061	15395
3. Intermediate Punjab cities	150,000	5000	7061	12061
4. Small Punjab towns	75,000	2500	061	9561

TABLE: PAYMENT SCHEDULE

Location	Cost of Plot services	Down Payment	Balance	Monthly instalments with 10% mark-up in rupees
1. Lahore	15459	5100	10359	172.66 for 10 years
2. Intermediate Punjab cities	12061	3000	9061	151 for 10 years
3. Small Punjab	9625	2500	7125	118.75 for 10 years

The tables above show that while the costs make it impossible for the 30th percentile and below to purchase plots in these schemes, they can be afforded by populations of between the 30th and 70th percentiles.

3. The development of physical services:

3.1 Evaluation:

a) **Concept:**

The original concept of the Khuda-ki-Basti scheme was that all services had to be acquired incrementally over time. However, since the price was increased to Rs 1,100, water with house connections is provided by the HDA. For the development of other internal services and recovery of part of external development costs, the HDA has formed block organizations through which it has tried to function. In addition, the HDA has taken upon itself to lobby with government and private sector line departments for electricity and gas.

b) **Procedures:**

On the face of it block organizations are not too popular with the residents. Only 39 percent of the respondents are satisfied with them, 27 percent participate in their activities and 35 percent feel that the organization represents them. In addition, 72 percent of them would like to deal with the HDA directly rather than through the organization. Interviews reveal similar attitudes. The HDA staff also feels that given its size, the nature of the self styled leaders of the residents, and lack of police support it cannot recover instalments from the residents and some community organization that can act on its behalf is necessary.

c) **Speed of acquisition of services:**

In spite of the problems posed by the block organizations and the constraints faced by the HDA staff in its operations, the basti has done remarkably well in the acquisition of services. 1367 water connections have been given in addition to 90 water stand posts. 216 electric connections have been acquired (which serve more than 600 houses through indirect connections), and NOCs for an additional 500 have been given. Sanitation has been slow to develop as it is a priority only after electricity. However, of the respondents, 20 percent have sewerage connections and 35 percent have built soak pits. This speed of development is considerably higher than that of informal settlements anywhere in Pakistan, which take about 8 to 10 years to reach similar levels.

3.2 **Comment:**

The system of acquiring services developed by the HDA is basically sound and in spite of the constraints, the results are impressive. Given the age of the settlement and the lack of shared experiences between residents, even the performance of the block organizations has to be appreciated. That the procedures have not fully met the objectives for which they were created is because:

a) A clear breakdown of land and external and internal development costs of various services components were not provided to the residents and block organizations by the HDA.

b) A uniform process of election to all block organizations, backed by the power of the HDA administration, was not adopted. In addition, in working out its relationship with the block organizations, the HDA surrendered too much of its control. The basti was too young a settlement to control and effectively make use of such representative organizations.

c) A senior, experienced and full time administrator is needed to deal with the social pressures developed by any settlement process, and more so if the process is an experimental one. Although the DG HDA was there, he did not have the time to attend personally to the problems of the block organizations or of problems created by them.

d) The HDA was not able to develop coercive powers which are essential to affect recovery from habitual defaulters. Shaheen Nagar, a private sector scheme near Khuda-ki-Basti which follows the same procedures as the HDA for allotment and development, has no defaulters because of the muscle power of the developers.

e) The block organization represents on average 200 to 250 house-holds. This is too large a unit to be cohesive or to involve all members in development activity. A small unit of not more than 100 households would undoubtedly have been much more successful.

Since the Khuda-ki-Basti scheme is part of a larger conventional scheme, water supply, sewerage lines and access roads have been easy to provide. If this was not the case, the cost of developing a water source itself would have put the scheme out of reach of HDA's of target group.

4. **The development of social sector facilities:**

4.1 **Evaluation:**

a) **Concept:**

The concept of providing social sector facilities was that the HDA would initially help and encourage middlemen, entrepreneurs and the NGO sector in providing health and education facilities. Then when the settlement was large enough it would induct the public sector into the process through regular official channels.

b) **Procedures:**

The identification and induction of NGOs and public sector agencies was managed personally by the DG HDA himself. For this he made use of his personal contacts in a big way. A number of facilities, such as the bank for the basti for instance, could not have been achieved without the direct involvement and FDRs of the HDA. In paragraph 5 of section IV the processes are explained in detail.

c) **Results:**

The results compared to public sector and informal sector schemes are impressive. There are now 5 proper schools in the basti and 6 clinics, including one BHU and one Women's Centre. Normally in low-income settlements these services do not develop to this extent for so small a population. Home schools, however, have ceased to function and most of the NGO programmes have fizzled out without being appropriated by the local social welfare or block organizations. 79 percent of the respondents of the survey felt that they had not benefited from the NGO programmes and 6 percent had no opinion regarding them.

4.2 **Comment:**

The public sector facilities in the basti, such as schools, clinics and banks as in other settlements, will be looked after by their respective departments with some pressure from the residents. Most NGO facilities and programmes, however, need to relate to local organizations or an official HDA cell made exclusively to receive and extend their inputs. The HDA did not develop such a cell or related community organizations. As a result the NGO programmes have not taken root in spite of the DG HDA's efforts. In addition, the political climate of Hyderabad, ridden with civic strife, is not conducive to the functioning of development-oriented NGOs.

5. **House building:**

5.1 **Evaluation:**

House building quality and design in the basti has been poor by the standards of informal Karachi settlements but average by Hyderabad standards. Initially, 51 percent of the residents constructed a room; 46 percent made it out of mat and bamboo and 51 percent out of brick and thatch. 37 percent first built a compound wall and not one constructed a latrine in the initial stages. 60 percent built these initial rooms

themselves and 40 percent acquired the services of a local mason. 73 percent financed the construction from savings and 16 percent from loans. 15 percent have spent more than Rs 50,000 on construction and 23 percent less than Rs 5,000. 52 percent have known about the existence of by-laws but only 49 percent have followed them. 44 percent feel that the plots should be larger than 80 square yards. 59 percent require a loan for putting a weather-proof roof on their house and 22 percent for a compound wall.

5.2 Comment:

Construction quality and design of houses could have been improved by the HDA if a research into the housing process had been carried out and areas of intervention identified. Such a research and development project could have been a major contribution to developing ways of improving design and construction quality in new settlements. However, facilities and personnel for carrying out this research and follow-up actions were not available with the HDA.

6. Loan programmes:

6.1 Evaluation:

The general opinion regarding the HBFC roof loan programme is that it has been misused by the block organizations. However, the residents feel that if properly operated it could have been very beneficial to them. Only 6 percent of the residents said that they did not need the loan at all. Of the respondents, 12 percent had availed of the loan facility. Of those who wanted to but could not take the loan, 48 percent said that they had procedural problems in negotiating the loan with the block committees while 39 percent said that they did not get it simply because of straightforward nepotism on behalf of the block committees. The income generation loan, however, is generally considered a success by the residents and the HDA staff.

6.2 Comment:

Few, if any, low-income or even lower-middle-income settlements have been the recipients of such loan programmes as the HDA launched in the Khuda-ki-Basti. Proper administration and expansion of these programmes is bound to lead to improved incomes and improved housing conditions. For the housing loan to be effective it has to be taken over from the block committees by an HDA cell which manages it, evaluates the applicants and monitors the use of the loan. In addition, if the programme can be tied to a technical assistance programme it can be far more effective.

7. Physical plan:

7.1 Evaluation:

An evaluation of the physical plan has already been given in paragraph 10 of section IV. Briefly, it does not respond to the concept of internal services being developed by communities; it caters more to vehicles than to human beings when there are almost no vehicles except public transport in the basti; its planning will facilitate the change from a low-income to a middle-income settlement and from a residential to a commercial one.

7.2 Comment:

Planning should be in clusters with community open spaces protected from vehicular traffic and access, so as to make land use changes difficult and guarantee safety from traffic. In addition, the number of units per acre should be increased from 26 to 40 so as to conserve land. Back lanes should be done away with and the HDA should enforce the provision that 3 feet are left open at the rear of the plot to guarantee light and ventilation. A clear segregation between external and internal infrastructure should be part of the physical plan and one block should not consist of more than 100 houses so as to create a more homogeneous block organization.

8. **Staffing:**

The HDA has operated the scheme with considerable success with a small staff. However, a senior social sector officer was required to deal with the NGO programmes and with the problems associated with the daily functioning of the block committees until they matured. In addition, a cause-and-effect monitoring and documentation of the development drama of the basti would have left us with literature from which training manuals for replicating the scheme could have been prepared easily.

VI. CONCLUSIONS AND RECOMMENDATIONS

1. Conclusions:

1.1 Achievements of the scheme:

The Khuda-ki-Basti scheme was really a pilot project aimed at identifying land delivery and development models that could overcome the constraints faced by public sector policies in serving the shelter needs of the lower-income groups in Pakistan. To fulfil its objectives the scheme has innovated, borrowed from informal sector strategies and NGO programmes and sought support from government social sector programmes and international agencies. As a result the project has, in spite of certain problem areas, demonstrated that:

a) Land at an affordable price can be delivered to the urban poor without subsidy and without burdening the state.

b) Services can be acquired in a short period of time by local communities if proper representative organizations, supported and backed by government administrative machinery, are created and allowed to develop.

c) Social sector and income generation facilities can be acquired through existing government, international agencies and NGO programmes, provided the implementing agency has knowledge of them and they are intelligently tapped.

d) The whole process of development can be aided by understanding and promoting the organizational, managerial and technical potential and capacity of local middlemen, entrepreneurs and the residents.

1.2 Reasons behind the achievement:

The reasons for the success of the programme are briefly:

a) The authors of the programme had acquired knowledge of existing government policies related to housing and their inappropriateness and constraints, informal sector strategies and operators, various NGO programmes related to development and had a commitment to discovering relevant alternative models of development.

b) Constant monitoring of the development and settlement process in the basti took place so as to modify changes in procedures and strategy and to respond to the needs of the settlement as and when such needs arose.

c) The transfer of the vision of the Khuda-ki-Basti development model to the HDA staff, which in turn motivated them to take on a role in the process not normally enacted by government officials.

d) The need of low-income groups to find shelter, their willingness to put up with hardships to fulfil this need, and their ability and potential to respond to initiatives taken in this regard, especially if these initiatives bear the seal of the government or its approval.

e) The willingness on the part of the HDA to innovate, bend HDA rules and regulations to suit its objectives, and to attempt to shed deep-rooted prejudices that government agencies (and even NGOs) have towards low-income communities.

1.3 Constraints faced by the HDA:

The HDA's housing and roof loan programme and the development of representative organizations has not been too successful although all three programme objectives are sound and respond to the felt needs of the residents. This is because the HDA, due to staff constraints, could not develop the necessary

research, monitoring and evaluation capacity and capability that is necessary to quickly modify programmes, identify problem areas and change course or direction. Such a capacity would also have left us with a scientific description and analysis of the experiment and its various stages.

1.4 Replicability:

The HDA's Khuda-ki-Basti scheme as a whole, and/or any component of it can, if suitably modified to suit local conditions, be replicated. This is because the basic nature of the shelter needs of low-income communities all over Pakistan, are similar, if not identical, and so is the nature of the government and of the formal and informal sector responses to it. Of special relevance to the sector are the land delivery system, the development and operation of representative intermediary organizations, and the roof loan and income generation programmes.

2. Recommendations:

2.1 For the Khuda-ki-Basti:

The Khuda-ki-Basti has been badly affected by the civic strife in Hyderabad. Its population has declined, transport to income generating areas has become irregular and the economic condition of its residents is fast deteriorating. However, residents feel that these trends are not only the result of civic strife but also of the HDA's indifference to the settlement and its problems over the last six months and are confident that given attention they can be reversed. Irrespective of whether this is true, the Khuda-ki-Basti experiment, as demonstrated in this report, is far too valuable an experience to be lost. Therefore, it is recommended that:

a) The Khuda-ki-Basti should be reactivated. A study should be undertaken to identify its development problems and their social, economic and technical aspects and a blue-print prepared to overcome them through the participation of the community and within the parameters defined by its original concept.

b) A proper research, monitoring, documentation and training unit should be set up, with proper staffing, to document and analyze the development process and its various aspects with the intention of replicating the project or any part of it.

c) Keeping in view the lessons learnt from the formation of block committees and the roof loan programme, these programmes should immediately be reactivated with necessary changes.

d) The project should be run by a senior professional with the intention of eventually transforming it into a Research and Training Institute.

2.2 For replication of the concept:

The Khuda-ki-Basti experience will go to waste unless its concept and principles can become an integral part of the official planning process. This can only happen if the government planners, policy-makers and private sector operators accept it as a viable alternative to their present unsuccessful shelter sector policies. It is therefore recommended that:

a) The programmes of the shelter sector in Pakistan along with government and informal sector shelter solutions should be presented and debated with high level government policy-makers and planners. The Khuda-ki-Basti model, along with the problems it poses for the different parts of the country, should be discussed as an alternative. These discussions should be held through proper consultant organized workshops. This should develop a commitment to the concept on the part of planners and policy-makers.

b) Based on such a commitment it should be decided that every public sector housing scheme should have a part of it reserved as an IHS on the Khuda-ki-Basti model. New independent pilot schemes, both in the public as well as private sectors, can also be launched if the government development agencies and private developers agree to it.

c) The staff that will run these IHSs can be trained at the proposed research and training centre at the Khuda-ki-Basti and for community participation and organization at the OPP in Karachi.

d) These pilot projects should be monitored and documented carefully with the intention of helping in their further replication.

e) The process of creating these projects and operating them will produce a new breed of planners in Pakistan who will have a practical and realistic perspective to the housing problems in the country, something that the shelter sector disparately needs.

f) The replication, in already settled low-income areas, of the roof loan and income generation programme should be encouraged through NGOs and/or other development agencies and rules and regulations bent or altered to make this possible. The programmes should be accompanied by technical advice, through a research and extension process, for the beneficiaries and orientation programmes for the NGOs or other development agencies. Housing credit giving agencies need to enter into this development field by making finances available.

g) The necessary funding for the setting up of the proposed institutions and their functioning and for the training and orientation programmes should come from the Environmental and Urban Affairs Division, Government of Pakistan or the National Housing Authority.

Footnotes

1. Pakistan: Project Preparatory Technical Assistance for Low-Cost Housing Project: ADB, October 1988
2. A study of Metropolitan Fringe Development in Karachi:
Arif Hasan/UNESCAP, April 1987
3. Pakistan: Project Preparatory Technical Assistance for Low-Cost Housing Project: ADB, October 1988
4. Between Busti Dwellers and Bureaucrats: Schoolr,
Linden and Yap: 1983
5. Orangi Housing Primer: Department of Architecture, DCET, Karachi, 1983
6. Ibid
7. A study of Metropolitan Fringe Development in Karachi:
Arif Hasan/UNESCAP, April 1987
8. Pakistan: Project Preparatory Technical Assistance for Low-Cost Housing Project: ADB, October 1988
9. Dallalabad: An inquiry into illegal subdivisions in Karachi:
J.J. Van der Linden
10. Community Groups in the Urban Field in Pakistan:
Arif Hasan/SDC, August 1989
11. Dallalabad: An inquiry into illegal subdivisions in Karachi:
J.J. Van der Linden
12. The Low Cost Sanitation Programme and the Process of Change in Orangi:
Arif Hasan/OPP, 1986
13. Orangi Housing Primer: Department of Architecture, DCET, Karachi, 1983
14. A study of Metropolitan Fringe Development in Karachi:
Arif Hasan/UNESCAP, April 1987
15. Azhar Khan, Town Planner, HDA, in his interview with the author
16. Ibid
17. Hussain Rizvi of the HDA, in conversation with the author
18. Successful Supply of Plots for the Poor: the Case of Hyderabad:
J.J. van der Linden
19. Azhar Khan, Town Planner, HDA, in his interview with the author
20. Mentioned repeated by the residents of the Basti.

APPENDIX - 1

EVALUATION OF KHUDA-KI-BASTI (KKB), HYDERABAD

Terms of Reference

I. TECHNICAL PROPOSAL

1. Objectives of the proposal:

1.1 To study the concept, procedures, development and settlement patterns of the KKB and evaluate them against the sociology, economy and physical needs of low-income groups in Pakistan.

1.2 To evaluate the appropriateness of the scheme, or any part of it, for replication by the government agencies and/or NGOs, keeping in view government/NGO policies, institutional constraints, land availability and market forces.

1.3 To deal the lessons learnt from the KKB experiment or any part of it, and suggest means (such as planning, financial, legal and/or administrative instruments or modifications in existing ones) for incorporating it, or any part of it, into official or NGO planning.

1.4 To suggest future directions for the KKB scheme.

1.5 To evaluate user, government, NGO, academics and private sector response to the scheme and to evaluate it against its founding objectives.

2. Methodology:

To fulfil the objectives of the study, the consultant will:

2.1 Study the conceptual documents of the KKB scheme and relate them to current government housing policies and the larger political, social, economic and administrative factors that govern them.

2.2 Interview HDA staff involved with the scheme (as well as those that are not) to determine:

a) Their objectives in launching the scheme.

b) The procedural, administrative and/or conceptual constraints faced by them in operating the scheme and the manner in which these were overcome or compromised with and to what extent such changes effected the original objectives of the scheme.

c) Their perception of the public/private sector response to the KKB and the future directions of the scheme.

d) The monitoring, evaluation and documentation facilities available with the KKB.

e) The involvement of other government/ NGO agencies involved with the KKB scheme and the nature, extent and value of such involvement.

f) The appropriateness of the physical plan of the KKB to user needs, land conservation, circulation, speculative issues and integration with greater Hyderabad.

g) Time devoted to the scheme by the HDA, its financial implications and the nature and quality of professional and administrative inputs.

h) The HDA's perception, in a quantifiable manner, of the extent of success or failure of their scheme.

2.3 Interview leaders of the community, entrepreneurs, shop keepers, service sector operators and an adhoc selection of residents to determine:

a) Their perception of and participation in the scheme and its various components and the social, administrative, economic and technical relations which have emerged as a result.

b) The potential and constraints of economic growth within the KKB and the possible repercussions of either or both.

c) The extent and nature of speculation that is taking place and its future potential and its reasons and repercussions on the physical nature of the settlement and on the sociology and economy of its residents.

d) Their action of the residents to incremental development versus as it and services programme.

About 20 such interviews will be conducted and recorded on tape.

2.4 Based on the above interviews a questionnaire will be prepared and served to 100 respondents/residents to determine the veracity of the response of the persons interviewed.

2.5 Interviews with residents of other katchi abadis in Hyderabad to determine their response to the scheme.

2.6 Interviews with NGOs and/or government agencies involved in the scheme to determine their inputs (manpower and finance) constraints and perceptions.

2.7 Discussions with KDA officials, planners, private sector developers and academics to determine their perceptions of the KKB and its programmes.

3. **The product:**

The product of these investigations will be a report to fulfil the objectives set out in Section I para 1 of this proposal. The findings of the study will be annexed to the report along with photographs and charts. The consultant will provide 2 bound copies of the report to the client.

4. **Time schedule:**

The study will be completed in 4 weeks from the date of commencement. Ten days of this period will be spent in Khuda-ki-Basti.

APPENDIX - 2

LIST OF PERSONS INTERVIEWED IN DETAIL

1. Tasneem Siddiqui : Ex-DG HDA and author of the scheme
2. Azhar Khan : Addl. Director HDA, MPD, Co-author of the scheme
3. S. Mohd. Ahsan Rizvi: HDA Assistant Engineer
4. Hussain Rizvi : Assistant Director HDA MPD and one time, Project Manager of KKB
5. Ch. Mohd. Ashraf : Hotel and shop owner in sector D-6, Block B
6. Mustafai Sahib : Office bearer of Shahbaz Social Welfare Society
7. Khuda Bux : Driver of ambulance donated by the Women's Division
8. Rashid Memon : Social worker
9. Zubaida Khala : member of block committee, Block D, Sector E-4
10. Maulana Azhar : member of block committee, Block C, Sector E-4
11. Abdul Ghafoor : Building component manufacturer and material supplier, Block E, Sector E-4
12. Mohammad Aslam : Vegetable vendor in Sector E-3
13. Rahim Bux Talpur : leader of Sindhi community in Sector E-4
14. Ghulam Mohammad : Ironsmith in Sector E-4
15. Abdul Qadir : Suzuki operator, Sector E-3
16. Nawab Hashmi : Office bearer, Majlis Samaji Behood, Behar Colony katchi abadi
17. Ismail Zai : Middleman and land-grabber who established the first school in the settlement
18. Sarfraz Nawaz : member block committee, Block A, Sector E-3
19. Israel : Owner of cool corner snacks and recipient of income generation loan
20. Sami Mustafa : Consultant, Education programme of the OPP.

APPENDIX - 3

1. RESULTS OF THE SURVEY:

TABLE - 1

SECTOR-WISE BREAK-UP OF RESPONDENTS

Sr. No	Sector	No. of Respondents
1.	D-6	20
2.	E-4	40
3	E-3	25
4.	D-4	15
Total		100

2. HOUSEHOLD DETAILS:

TABLE 2.1

MOTHER TONGUE

Sectors	Urdu	Sindhi	Punjabi	Baluchi	Others	Total
D-6	8 40%	5 25%	4 20%	-	3 15%	20 100%
E-4	33 82.5%	1 2.5%	5 12.5%	-	1 2.5%	40 100%
E-3	19 76%	5 20%	1 4%	-	-	25 100%
D-3	4 26.5%	5 33.3%	-	5 33.3%	1 6.6%	15 100%
Total (%)	64	16	10	5	5	

TABLE 2.2
DENSITY PER PLOT

Sector	Plot per person
D-6	5.70
E-4	7.00
E-3	7.68
D-3	7.73
Total	7.00

3. **RELATIONSHIP WITH KKB:**

TABLE 3.1
YEAR OF PURCHASE OF PLOT

Sectors	1986	1987	1988	1989	1990
D-6	4 20%	7 35%	7 35%	1 5%	1 5%
E-4	22 55%	13 32.5%	4 10%	-	1 2.5%
E-3	6 24%	15 60%	4 16%	-	-
D-3	-	8 52.8%	5 33%	2 13%	-
Total (%)	32	43	188	3	2

TABLE 3.2
DATE OF OCCUPATION OF PLOT

Sectors	1986	1987	1988	1989	1990
D-6	4 20%	7 35%	5 25%	1 5%	1 5%
E-4	22 55%	13 32.5%	4 10%	-	1 2.5%
E-3	6 24%	15 60%	4 16%	-	-
D-3	-	8 52.8%	5 33%	2 13%	-
Total (%)	32	43	18	3	2

TABLE 3.3**PLOT PURCHASED FROM**

Sectors	HDA	Dallal	Original owner	Other
D-6	12 60%	3 15%	5 25%	-
E-4	30 75%	7 17.5%	3 7.5%	
E-3	22 88%	1 4%	2 8%	
D-3	15 100%	-	-	-
Total (%)	79	11	10	

TABLE 3.4**PRICE PAID FOR THE PLOT**

Sectors	Rs 460	Rs 910	Rs 1000	Rs1100	More than Rs 1100
D-6	3 15%	-	8 40%	-	9 45%
E-4	20 50%		1 2.5%	-	9 22.5%
E-3	-	-	20 80%	-	5 20%
D-3	-	-	-	15 100%	-
Total (%)	23	10	29	15	23

TABLE 3.5**USE OF RECEPTION AREA**

Sector	Yes	No
D-6	4 20%	16 80%
E-4	2 5%	38 95%
E-3	9 36%	16 64%
D-3	6 39.6%	9 60.4%
Total (%age)	21	79

TABLE 3.6**KNOWLEDGE ABOUT KKB FROM**

Sector	Friends	Neighbours	Dallals	Others
D-6	11 55%	6 30%	-	3 15%
E-4	19 97.5%	8 20%	3 7.5%	9 22.5%
E-3	13 52%	6 24%	2 8%	4 16%
D-3	12 79%	2 13.2%	1 6.6%	3 19.8%
Total (%)	55	22	6	19

TABLE 3.7**RELATIONS IN KKB**

Sector	Yes	No
D-6	8 40%	12 60%
E-4	24 60%	16 40%
E-3	13 52%	12 48%
D-3	10 66%	5 34%
Total (%age)	55	45

TABLE 3.8**PREVIOUS ATTEMPTS TO GET A PLOT**

Sector	Yes	No
D-6	7 35%	13 65%
E-4	8 20%	32 80%
E-3	8 32%	17 68%
D-3	2 13.2%	13 86%
Total (%age)	25	75

TABLE 3.9**SUCCESS IN GETTING PLOT IN OTHER SCHEMES**

Sector	Yes	No
D-6	1 14%	6 86%
E-4	2 20%	6 75%
E-3	-	8 100%
D-3	-	2 100%
Total (%age)	3	22

4. **DETAILS OF PREVIOUS LIVING****TABLE 4.1****PLACE OF PREVIOUS LIVING**

Sector	Hyderabad	Kotri	Karachi	Interior Sindh	Others
D-6	15 75%	2 10%	1 5%	2 10%	-
E-4	21 52.5%	13 32.5%	2 5%	3 7.5%	1 2.5%
E-3	15 60%	-	3 12%	7 28%	-
D-3	5 33%	1 6.6%	-	8 52.8%	1 6.6%
Total (%)	56	15	6	20	2

TABLE 4.2**DURATION OF STAY IN PREVIOUS RESIDENCE**

Sector	Less than 5 years	Less than 10 years	More than 10 years
D-6	4 20%	5 25%	11 55%
E-4	9 22.5%	4 10%	27 67.5%
E-3	1 4%	2 8%	22 88%
D-3	3 19.8	4 26.4%	8 52.8%
Total (%)	17	15	68

TABLE 4.3**TENURE STATUS IN PREVIOUS RESIDENCE**

Sector	Renters	House-owners	Living with relatives
D-6	10 50%	5 25%	5 25%
E-4	23 57%	14 35%	3 7.5%
E-3	10 40%	7 28%	8 32%
D-3	10 66.6%	4 26.4%	1 6.6%
Total (%)	53	30	17

TABLE 4.4**REASON OF MOVING FROM PREVIOUS RESIDENCE**

Sector	To own a plot	To save rent	Other
D-6	13 65%	1 5%	6 30%
E-4	27 67.5%	2 5%	11 27.5%
E-3	21 84%	1 4%	3 12%
D-3	14 92.4%	-	1 6.6%
Total (%)	75	4	21

TABLE 4.5**SERVICES IN PREVIOUS RESIDENCE**

Sector	Water	Sewerage	Electricity	Gas	Other
D-6	20 100%	18 90%	18 90%	15 75%	-
E-4	38 95%	23 57.5%	33 82.5%	24 60%	-
E-3	22 88%	15 60%	15 60%	11 44%	2 8%
D-3	9 59.4%	7 46.2%	9 46.1%	3 19.8%	-
Total (%)	89	63	75	43	2

TABLE 4.6

DISTANCE FROM WORK IN PREVIOUS RESIDENCE

Sector	Less than KKB	More than KKB	Same
D-6	13	3	7
E-4	24	6	10
E-3	17	5	3
D-3	7	4	7
Total (%)	61	18	24

TABLE 4.7

TRANSPORTATION TO WORK AS COMPARED TO KKB

Sector	Better	Worse	Same
D-6	17	-	3
E-4	26	-	14
E-3	18	2	5
D-3	5	4	6
Total (%)	66	6	28

5. FAMILY INCOME:

TABLE 5.1

NUMBER OF EARNERS PER FAMILY

Sector	Earners	Average person per family
D-6	31	1.55
E-4	62	1.55
E-3	40	1.6
D-3	25	1.66
Total (%)	158	1.58

TABLE 5.2**NATURE OF INCOME GENERATION ACTIVITY**

Sector	Labours	Govt. Servants	Self-employed	Others
D-6	6	2	8	12
E-4	23	6	22	11
E-3	22	4	8	6
D-3	13	3	6	3
Total (%)	64 40.5%	15 9.5%	44 27.8%	32 20.25%

TABLE 5.3**PLACE OF WORK**

Sector	KKB	Hyderabad	Kotri	Other
D-6	9	14	8	-
E-4	21	17	22	2
E-3	13	16	7	4
D-3	13	6	4	2
Total (%)	56 36%	53 33.5%	41 25%	8 5%

TABLE 5.4**EARNINGS PER HOUSEHOLD**

Sector	More than Rs 3,000	More than Rs 1,500	More than Rs 1,000	Less than Rs 1,000
D-6	4 20%	8 40%	5 25%	3 15%
E-4	2 5%	13 32.5%	10 25%	15 37.5%
E-3	5 20%	6 24%	7 28%	7 28%
D-3	3 19.81%	5 33%	2 13.2	5 33%
Total (%)	14	32	24	30

6. **OPINION REGARDING THE SCHEME:**

TABLE 6.1

SATISFACTION REGARDING ALLOTMENT PROCEDURE

Sector	Yes	No	No opinion
D-6	14 70%	3 15%	3 15%
E-4	31 77.5%	5 12.5%	4 10%
E-3	16 64%	7 28%	2 8%
D-3	10 66%	4 26.4%	1 6.6%
Total (%)	71	19	10

7. **OPINION REGARDING PLANNING OF BASTI:**

TABLE 7.1

SATISFACTION WITH SIZE OF PLOT

Sector	Satisfied	Not satisfied
D-6	14 70%	6 30%
E-4	22 55%	18 45%
E-4	14 56%	11 44%
D-3	6 39.6%	9 59.4%
Total (%)	56	44

TABLE 7.2

REASON FOR NOT BEING SATISFIED WITH SIZE OF PLOT

Sector	Too small	Wrong dimensions	Other
D-6	6	-	-
E-4	18	-	-
E-3	11	-	-
D-3	9	-	-
Total (%)	44	-	-

8. HOUSE BUILDING:

Table 8.1

INITIAL CONSTRUCTION ON PLOT

Sector	Room	Wall	Latrine	Other
D-6	8 40%	11 44%	-	1 5%
E-4	27 65.5%	10 25%	-	2 5%
E-3	11 44%	10 40%	-	4 16%
D-3	5 33%	6 39.6%	-	4 26.4%
Total (%)	51	37	-	11

TABLE 8.2

MATERIALS OF CONSTRUCTION OF INITIAL CONSTRUCTION

Sector	Mat and bamboo	Brick and thatch	Others
D-6	8 40%	11 55%	1 5%
E-4	19 47.5%	20 50%	1 2.5%
E-3	12 48%	12 48%	1 4%
D-3	7 46.2%	8 52.8%	-
Total (%)	46	51	3

TABLE 8.3

ASSISTANCE RECEIVED FOR CONSTRUCTION PURPOSES FROM

Sector	A Mason	Contractor	By yourself
D-6	12	-	8
E-4	15	-	25
E-3	7	-	18
D-3	6	-	9
Total (%)	40	-	60

TABLE 8.4**SOURCE OF FINANCING**

Sector	Saving	Loans from friends	Suppliers	Others
D-6	14 70%	5 25%	-	-
E-4	27 67.5%	8 20%	-	5 12.5%
E-3	22 88%	2 8%	-	1 4%
D-3	10 66%	1 66%	-	4 26.4%
Total (%)	73	16	-	10

TABLE 8.5**AMOUNT SPENT ON HOUSE CONSTRUCTION**

Sector	More than Rs 50,000	More than Rs 35,000	More than Rs 20,000	More than Rs 10,000	More than 5,000	Less than Rs 5,000
D-6	4 20%	3 15%	6 24%	3 15%	1 5%	3 15%
E-4	5 12.5%	2 5%	7 17.5%	10 25%	2 5%	14 35%
E-3	4 16%	3 12%	4 16%	7 28%	2 8%	5 20%
D-3	2 13.2%	1 6.6%	3 19.8%	3 19.8%	6 49%	1 6.6%
Total (%)	15	8	20	23	11	23

TABLE 8.6**KNOWLEDGE ABOUT EXISTENCE OF BUILDING BYE-LAWS IN KKB**

Sector	Yes	No
D-6	3 15%	17 85%
E-4	22 55%	18 45%
E-3	15 60%	10 40%
D-3	12 79.2%	3 19.8%
Total (%)	52	48

TABLE 8.7
BY-LAWS FOLLOWED

Sector	Yes	No	Other
D-6	2	-	1 (danger of theft)
E-4	20	2	-
E-3	12	-	-
D-3	12	3	-
Total (%)	49	5	1

9. SERVICES:

TABLE 9.1
USE OF HDA SOAKPIT

Sector	Yes	No
D-6	2 10%	18 90%
E-4	17 42.3	23 57.5%
E-3	11 44%	14 56%
D-3	5 33%	10 67%
Total (%)	35	65

TABLE 9.2
EXISTING FACILITIES AT HOME

Sector	Water	Sewerage	Electricity	Gas	Other
D-6	16 80	-	13 85%	1 5%	-
E-4	30 75%	14 35%	11 27.5%	31 77.5%	-
E-3	19 76%	6 24%	11 44%	14 56%	-
D-3	12 79.2%	-	4 16%	13 85.8%	-
Total (%)	77	20	39	59	-

10. **BLOCK ORGANIZATIONS:**

TABLE 10.1

SATISFACTION WITH BLOCK ORGANIZATIONS

Sector	Satisfied	Not satisfied	No opinion
D-6	8 40%	12 60%	-
E-4	23 57.5%	14 33.4%	3 7.5%
E-3	2 8%	20 80%	3 12%
D-3	6 39.6%	9 60.4%	-
Total (%)	39	55	6

TABLE 10.2

PARTICIPATION IN ITS ACTIVITIES

Sector	Yes	No
D-6	6	14
E-4	15	25
E-3	1	24
D-3	5	10
Total (%)	27	73

TABLE 10.3

OPINION ON IF BLOCK ORGANIZATION REPRESENTS YOU

Sector	Yes	No	Do not know
D-6	6	13	1
E-4	21	14	5
E-3	2	18	5
D-3	6	9	-
Total (%)	35	54	11

TABLE 10.4**PREFER DEALING WITH HDA**

Sector	Directly	Through Block	Other organization
D-6	15	3	2
E-4	22	16	2
E-3	25	-	-
D-3	10	5	-
Total (%)	72	24	4

11. SPECULATION:**TABLE 11.1****OPINION ON THE VALUE OF THE PLOT TODAY**

Sector	More than Rs 10,000	More than Rs 5,000	More than Rs 2,500	Less than Rs 2,500
D-6	4 20%	5 25%	5 25%	6 30%
E-4	11 27.5%	12 30%	8 20%	9 22.5%
E-3	5 20%	7 28%	6 24%	7 28%
D-3	-	9 59.4%	3 19.8%	3 19.8%
Total (%)	20	33	22	25

TABLE 11.2**PERCENTAGE OF PEOPLE LIVING IN KKB WHO IN YOUR OPINION ARE ORIGINAL OWNERS**

Sector	75%	50%	Less than 50%
D-6	3 15%	6 30%	11 55%
E-4	18 45%	8 20%	14 35%
E-3	8 32%	5 20%	12 48%
D-3	9 59.5%	0	6 39.5%
Total (%)	38	19	43

12. **HBFC LOAN FACILITY:**

TABLE 12.1

USE OF HBFC LOAN FACILITY BY RESPONDENT

Sector	Yes	No
D-6	-	20 100%
E-4	7 17.5%	33 82.5%
E-3	1 4%	24 96%
D-3	4 26.4%	11 72.6%
Total (%)	12	88

TABLE 12.2

(IF NOT) WHY?

Sector	No need	Other reason
D-6	1	19
E-4	3	30
E-3	1	23
D-3	1	10
Total (%)	6	82

TABLE 12.3

OTHER REASONS

Sector	Procedural problems	Nepotism
D-6	14	6
E-4	17	13
E-3	12	11
D-3	5	9
Total (%)	48	39

TABLE 12.4

ELEMENTS FOR WHICH LOAN IS REQUIRED

Sector	Roof	Latrine	Compound wall	Economic activity
D-6	11	2	5	3
E-4	25	8	10	7
E-3	13	5	4	10
D-3	10	4	3	6
Total (%)	59	19	22	26

13. NGO PROGRAMMES:

TABLE 13.1

BENEFITS FROM NGO PROGRAMME

Sector	Benefits	No benefits	Do not know
D-6	-	19	1
E-4	15	24	1
E-3	-	22	3
D-3	-	14	1
Total (%)	15	79	6

KHUDA-KI-BASTI

Survey Questionnaire

1. **House address:**

1.1 Number _____ 1.2 Block _____ 1.3 Sector _____

2. **Household details:**

2.1 Name of head of family _____

2.2 Mother tongue _____

2.3 Size of family _____

2.3 Relationships with head of family _____

S.No.	Relationship	Age
-------	--------------	-----

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

3. **Relationship with Khuda-ki-Basti:**

3.1 Date of purchase of plot _____

3.2 Date of occupation of plot _____

3.3 Plot purchased from

a) HDA

b) dallal

c) original owner

d) others _____

3.4 Price paid for the plot: Rs _____

3.5 Did you use reception area ?

- a) Yes b) No

3.6 How did you get to know about Khuda ki Basti ?

- a) from friends b) from neighbours
c) from a dallal d) others

3.7 Do you have relations in the basti ?

- a) Yes b) No

3.8 (If yes) How many families ? _____

3.9 Have you ever tried to get a plot before ?

- a) Yes b) No

3.10 (If yes) Did you get it ?

- a) Yes b) No

3.11 If you did get it then from whom ? _____

and where ? _____

3.12 If you did not get it then why ? _____

3.13 If tenant

- a) rent per month b) reason for selecting KKB

4. **Details of previous residence:**

4.1 Where did you live previously ? _____

4.2 How long did you live there ? _____

4.3 Were you ? a) a renter b) a house owner

- c) living with relatives

4.4 What was the reason for moving ?

- a) to own a plot b) to save on rent
c) others _____

4.5 Services in previous residence

- a) water b) sewerage

c) electricity d) gas e) other _____

4.6 Distance from work

- a) less than KKB b) more than KKB
c) same

4.7 Transportation to work

- a) better than KKB b) worse c) same

4.8 Existing type of transportation

- a) public b) private

5. **Family income:**

Earner	Age	Type of work	Place of work	Distance from Basti	Mode of transportation	Per day	Income
--------	-----	--------------	---------------	---------------------	------------------------	---------	--------

i)

ii)

iii)

iv)

Total Rs:

6. **Opinions regarding HDA allotment procedures:**

6.1 Are you satisfied with HDA allotment procedures ?

- a) Yes b) No c) No opinion

6.2 If not then why ?

- a) too bureaucratic b) complicated
c) unclear d) others _____

7. **Opinion regarding planning:**

7.1 Are you satisfied with the size of your plot ?

- a) Yes b) No

7.2 If no then why not ?

- a) too small b) wrong dimensions
c) other _____

8. **House building:**

8.1 What did you construct first ?

- a) room b) compound wall
c) latrine d) other _____

8.2 What did you construct in ?

- a) mat and bamboo b) brick and tatch
c) others _____

8.3 Did you get assistance from

- a) a mason b) a contractor
c) did it yourself d) others _____

8.4 How did you finance your construction ?

- a) from savings b) loan from friends
c) loan from suppliers d) others _____

8.5 How much have you spent so far on

construction : Rs _____

8.6 Do you know of the existence of construction bye-laws ?

- a) Yes b) No

8.7 (If yes) Did you follow any ?

- a) Yes b) No

8.8 (If no) Why not? _____

9. **Services:**

9.1 Have you used the HDA promoted soakpits?

- a) Yes b) No

9.2 What are the existing services ?

- a) piped water b) sewerage c) elect.
d) transport e) gas f) others _____

9.3 Future priorities

- a) piped water b) sewerage c) elect.
d) transport e) gas f) others _____

10. **Block organizations:**

10.1 Are you satisfied with your block organization ?

- a) Yes b) No c) Indifferent

10.2 Do you participate in its activities ?

- a) Yes b) No

10.3 Do you feel it represents you ?

- a) Yes b) No c) Do not know

10.4 How you deal with HDA ?

- a) directly b) thru. block organization
c) other _____

11. **Speculation:**

11.1 How much would your plot sell for now ? Rs _____

11.2 How many people living in the block are original owners

- a) 75% b) 50% c) below 50%

12. **HBFC loan:**

12.1 Have you used the HBFC loan facility ?

- a) Yes b) No

12.2 (If no) Why ?

- a) do not need it b) other reasons

12.3 (If other reasons) Are they related to ?

- a) procedural problems b) nepotism

12.4 If you need the loan then for what element of the

house is it ?

- a) roof b) latrine
- c) compound wall d) other _____

13. **NGO involvement in KKB:**

13.1 Have you benefited by the NGOs programmes in KKB ?

- a) Yes b) No c) No opinion

13.2 (If yes) Which particular one ? _____

.....

Signature _____

Team No. _____

Dated: _____

Survey Team

1. Shoukat Ali
Architect
2. Hameed-ur-Rahman
Student of M. Phil (Clinical Psychology)
Karachi University
3. Raja Rasheed
Student of M. Phil (Clinical Psychology)
Karachi University
4. Syed Asghar Ali Shah
Student of M. Phil (Clinical Psychology)
Karachi University
5. Mohammad Yousef
Student of 3rd year (Engg.)
Dawood Engg. College
6. Nasur Ullah
Student of 2nd year (Engg.)
Dawood Engg. College
7. Abdul Ahad
Student of 2nd year (Engg.)
Dawood Engg. College

APPENDIX - 5

SELECTED LIST OF IMPORTANT PUBLICATIONS ON LOW-INCOME HOUSING AND INFORMAL SECTOR OPERATIONS

1. Shelter for the Urban Poor: An experiment by the Hyderabad Development Authority, February 1987
2. Legal and Illegal Plot Development: A Rationale for Illegal Subdivision of Land in Karachi (Nagarlok, Vol. XVII, No. 1, January - March 1985. Peter Nientied and Jan Van der Linden)
3. Squatting by Organized Invasion in Karachi by Jan Van der Linden (The World Planning Review, Vol. 4, No. 4, November 1982)
4. Informal Housing in Karachi by Jan Van der Linden, Evert Meijer and Peter Nientied. (HABITAT Intl. Vol. 9, No. 3/4)
5. Dallalabad: An inquiry into illegal subdivisions in Karachi by Jan Van der Linden (Free University, Amsterdam)
6. Substandard Commercial Residential Subdivisions: Lessons from a pilot project in Karachi by P. Baross, P. Nientied, J. Turkstia (Institute for Housing Studies - BIE, August 1983)
7. Comparing Al-Fateh with Usmania by Adriaan Wissel, Bub Schonten (V.T.T. and OPP, April 1985)
8. Implementation and Impacts of a Legalization and Improvement Programme in Karachi: The case of Ghosia Colony by Jan Van der Linden (Free University, Amsterdam)
9. Squatter Settlement Upgrading in Baldia, Karachi by P. Nientied and Jan Van der Linden (Free University, Amsterdam, 1985)
10. Migrants and Settlement in Karachi, Pakistan: The case of Orangi by Yuo Klare (Free University, Amsterdam, 1986)
11. Karachi Squatter Settlement Upgrading by P. Nientied, E. Meijer, Jan Van der Linden (Free University, Amsterdam, 1982)
12. Leases, Land and Local Leaders by Yap Kiou-Sheng (Free University, Amsterdam, 1982)
13. The Tenant Market of Baldia Township by E.A. Wahab (Free University, Amsterdam, 1984)
14. The Third Baldia Upgrading Evaluation Survey by P. Nientied (Free University, Amsterdam, 1984)
15. Family and Rural-Urban Migration in Pakistan: The case study of Karachi by Frits Selier (Free University, Amsterdam, 1986)
16. Usmania Mohajir Colony in 1973 and 1983 by P. Nientied (Free University, Amsterdam, 1984)
17. The Sites and Services Approach Reviewed by J.V. der Linden

- (Gower Publishing Company, 1986, Chapter 1)
18. The Bastis of Karachi, Types and Dynamics by J.V. der Linden
(Free University, Amsterdam, 1977)
 19. Among Basti Dwellers and Bureaucrats: Edited by Schoorl, linden and Yap (Pergamon Press, 1983)
 20. Pakistan Urban Sector Profile.
(Asian Development Bank, November 1985)
 21. The Housing Programme of the Orangi Pilot Project by Arif Hasan
December 1985
 22. The OPPs Low-Cost Sanitation Programme and the Process of Change in Orangi by Arif Hasan,
January 1986
 23. Karachi's Godfathers by Arif Hasan
(Herald, Karachi, December 1986)
 24. The Sohrab Goth Massacre by Arif Hasan
(Herald, Karachi, February 1987)
 25. Study on Metropolitan Fringe Development Focused on Informal Land Subdivision: An Overview of
Karachi by Arif Hasan (Draft, June 1987)
 26. Yakoobabad Interviews (Draft) by Arif Hasan, May 1987
 27. Karachi Land Management Study by Arif Hasan for NESPAK, 1990
 28. Unregulated Urban Housing Submarkets in the Third World:
A review of the literature by CENDEP, Oxford, 1988.

APPENDIX - 6

A. TERMS AND CONDITIONS OF GETTING A PLOT IN KKB

As per first edition of Khuda-ki-Basti magazine (translated from Urdu)

Terms and conditions:

1. To make an application one will have to deposit Rs 1,000 in the Allied Bank branch in Kotri.
2. On showing the receipt of payment to the HDA staff at KKB, he will be permitted to stay at the reception area for 15 days and will have to pay Rs 100 as rent. If the applicant does not want to stay at the reception area he can put up a "jhuggi" on the open land near the reception area. All the belongings of the family should be brought to the reception area and all members must live there.
3. The HDA staff will give the applicant a registration card and possession of the plot if they are satisfied that the family is genuine. The applicant will be responsible for putting up a shelter on the plot. If the HDA staff finds that the family is not living in the shelter they are authorized to cancel possession of the plot and confiscate the payment made for it.
4. After getting possession of the plot the applicant will have to deposit every month Rs 50 in 1987, Rs 70 in 1988, Rs 90 in 1990 and so on for 8 years for the development of services.
5. The plot allotted in 1987 will cost Rs 9,600 which will be deposited within a period of 8 years.

B. FURTHER INFORMATION ABOUT THE ALLOTMENT PROCEDURES

As per second edition of Khuda-ki-Basti Magazine

1. Only married couples are eligible for application for a plot. Husband and wife can apply for one plot only.
2. Applicants are advised for their convenience that when they shift to the reception area they should bring all the belongings and utensils for assuring the HDA officials that they have left their previous residence permanently and wish to live in the KKB.
3. The price of an 80 square yards plot is Rs 9,600 and the schedule of payment is given in the previous issue. However, a corner plot will cost 25 percent extra and to acquire it the applicant will have to pay an additional Rs 2,400 along with the down payment of Rs 1,000.
4. Some applicants have shown a desire for acquiring 3 or 4 plots. In the beginning of the scheme such applications were accepted. However, it has been noted that such applicants sell their plots to others. This is against the basic concept of the scheme. It has therefore been decided that only 2 plots will be allotted adjacently.
5. In this scheme development work will be carried out from the money collected through instalments. Rs 2,400 is the price of the plot and the rest are development charges. A renter is entitled to get an allotment order provided he has constructed a WC in his house and has planted at least one tree. This will be checked by the HDA staff.
6. From January 1988 water supply charges are to be paid along with regular instalments. After payment of Rs 300 through instalments the relevant authority will give NOC for street lights. On getting an NOC from WAPDA after payment of meter charges the allottee will be entitled to an electric connection.

7. Expenditures for acquiring electricity, water supply, road network and sewerage will be paid from the total of Rs 9,600 per plot.
8. Living on the plot is the only way of keeping possession of the plot. The empty plots can be allotted to other needy families.
9. Without the permission of HDA it is not possible to transfer or sell plots. The HDA can take action against all those who are involved in such transactions.

C. INITIAL TERMS AND CONDITIONS FOR SECTOR D-6

1. The total occupancy value of the plot of 80 square yards will be Rs 96,000 for the applicants registered in 1986, Rs 10,300 for 1987, Rs 11,000 for 1988, Rs 11,800 for 1989 and Rs 12,600 for 1990.
2. Occupancy value for the plot of 80 square yards for registration after 1990 will be determined on the rate of inflation/escalation of prices in the corresponding year.
3. Schedule of instalments shall be Rs 50 per month in the year 1986, Rs 70 for 1987, Rs 90 for 1988, Rs 110 for 1989 and onwards still the entire amount is cleared by the allottee.
4. Payment shall be made on or before 10th of every month except in case of holidays where payments will be received on 11th of the month.
5. 25 percent of the occupancy value shall be charged extra in case of corner plots at the time of issue of Allotment Order.
6. Late fee at Rs 1 per day shall be charged from the defaulter allottees for the defaulter period.
7. The occupancy value fixed for the plot of 80 square yards in this scheme shall be adjusted towards provision of water supply, sewerage and storm water disposal system, construction of access roads and street electrification only charges for provision of gas will be charged separately as and when concerned agencies intimate the rate of charges in this regard.
8. No amalgamation or sub-division of plots shall be permitted.
9. The building shall be allowed to build on three sides leaving a space of 3 feet in the rear.
10. Double storey shall be permitted on the plot.
11. The allottee shall start construction on possession of the plot and complete the same within 12 months of the date of possession announced by the Authority.
12. No transfer shall be allowed unless the construction is completed and total dues are cleared. Further Rs 10 per square yard shall be charged as transfer fee.
13. In case of surrender of plot by allottee the allotment shall be cancelled and the entire deposited amount will be forfeited subject to the condition that the total forfeited amount shall not exceed Rs 800 in any case.
14. In case of failure to pay the non-utilization or failure in payment of two consecutive instalments, the allotment shall be cancelled and the entire deposited amount will be forfeited subject to the condition that the total forfeited amount shall not exceed Rs 800 in any case.
15. The allottee shall have to produce NIC in original for verification/ identification.
16. Lease deed shall be executed on full payment of occupancy value of the allotted plot.
17. One person shall be eligible to apply for one plot in scheme.
18. Minors will not be eligible to apply in this scheme.

I, _____ S/o, _____

at _____

Hyderabad have read the above mentioned terms and conditions specified by HDA for allotment of a

residential plot in HDA Scheme _____
and have accepted them as well as abide by all rules, regulations and bye-laws prescribed by HDA from
time to time.

WITNESS WITH ADDRESS

Signature of the Allottee

1. _____

NIC No. _____

NIC No. _____

Sector _____

2. _____

Block No. _____

NIC No. _____

Street No. _____

Plot No. _____

Application No. _____

Computer No. _____

APPENDIX - 7

POWER OF BLOCK ORGANIZATIONS

From issues 11 and 12 of Khuda-ki-Basti Magazine (translated from Urdu)

In the presence of HDA officials elections were held in the KKB in August 1988. Each block elected its representatives. For the smooth and rapid development of the KKB the block organizations have been given the following powers:

1. To fill "challan" form for monthly instalments for development work.
2. To allow residents to leave KKB temporarily without having their plots cancelled.
3. To identify development priorities and projects.
4. To arrange for the implementation of development work as per HDA rates and procedures.
5. To send proposals for amendments in the rates to the HDA.
6. To give connections of water supply to residents and to disconnect them if payments are not made.
7. To send applications for house building loans to the HDA after scrutinizing them.
8. To collect transfer fee on behalf of the HDA after getting HDA approval for this action.
9. To sign cheques for the development work.
10. After completion of development work the organization can sign the bills of the contractors so that HDA may make payment against them.
11. To issue notice of cancellation of allotment on behalf of the HDA to a defaulting resident.
12. To assess development expenditure and work out payment schedules against them for residents to follow.
13. To supervise social welfare activities in the block and take legal action against unauthorized occupants of HDA land. However, no plot can be cancelled without the approval of the block organization.
14. All decisions taken at a general body meeting will be listed in a register in the presence of the people and will be submitted to the HDA for record. Further powers can be given to block organizations through mutual agreement between the parties, as and when required. However, any member who misuses his authority or tries to get a illegal benefit through it, in violation of HDA policies, is liable to disciplinary action.

APPENDIX - 8

TERMS AND CONDITIONS OF HBFC LOAN

As per issue No. 11 and 12 of KKB Magazine (translated from Urdu)

1. This credit facility can be utilized only by permanent residents of KKB after their status has been verified by the block organization members.
2. The applicant must have cleared all monthly instalments.
3. The applicant has to show that he has invested in the construction of his house more than two times the sum he is asking for as a loan. In addition, he must provide a guarantor.
4. One resident can give guarantee only for one applicant.
5. The guarantor must be a permanent resident and should have cleared all his dues with the HDA.
6. The applicant has to give in writing and in detail as to how he will use the loan.
7. The applicant and his guarantor have to deposit their original allotments cards in the HDA office along with the loan application. These cards will be given back after the repayment of the loan.
8. All applications are to be scrutinized by the members of the block organization and a list of recommended names will have to be finalized in the presence of the residents for forwarding to the HDA.
9. The list will be provided to the HDA according to the needs and priorities of the applicants. Groups of five members will be formed and loan will be provided to the first group only. Considering the speed of repayment, second installment of loans will be provided after three months and/or to other groups.
10. A WC must be fixed on the plot as a pre-requisite for getting the loan.
11. There must also be one tree on the plot.
12. The loan amount is from Rs 1,000 to Rs 10,000.
13. Repayment of the loan is the responsibility of the beneficiary and the guarantor. The other block members also have a social responsibility to see that the loan is repaid.
14. If the monthly instalments for development works along with loan instalments are not paid for three months, a notice of 5 days will be issued requesting the beneficiary to clear his dues. If he fails to do so his plot and that of his guarantor along with the construction on it will be auctioned. After deducting dues from it the balance money will be given back to them. In case, no bids are received in the auction for the property, it will be the responsibility of the block members to sell the plot of the beneficiary and/or his guarantor and pay the amount due to the HDA.
15. Surcharge of 12 percent will be added to the loan and this will be paid with the monthly instalments.

APPENDIX - 9

RE-PAYMENT SCHEDULES OF HBFC LOAN

For One Year

Amount of loan	Total amount with 10% charges	Repayment monthly instalments
Rs 1,000	1,100	9.67
Rs 2,000	2,200	183.34
Rs 3,000	3,300	275.01
Rs 4,000	4,400	366.68
Rs 5,000	5,500	458.35

For Two Years

Amount of loan	Total amount with 10% charges	Repayment monthly instalments
Rs 2,000	2,400	100
Rs 3,000	3,600	150
Rs 4,000	4,800	200
Rs 5,000	6,000	220

For Three Years

Amount of loan	Total amount with 10% charges	Repayment monthly instalments
Rs 2,000	2,600	72.22
Rs 3,000	3,900	180.00
Rs 4,000	5,200	144.44
Rs 5,000	6,500	180.55

For Four Years

Amount of loan	Total amount with 10% charges	Repayment monthly instalments
Rs 2,000	2,800	58.33
Rs 3,000	4,200	87.50
Rs 4,000	5,600	116.66
Rs 5,000	7,000	145.83

For Five Years

Amount of loan	Total amount with 10% charges	Repayment monthly instalments
Rs 2,000	3,000	50
Rs 3,000	4,500	75
Rs 4,000	6,000	100
Rs 5,000	7,500	125
Rs 6,000	9,000	150

APPENDIX - 10

INCOME GENERATION LOANS FOR FAMILY ENTERPRISES

Under the scheme Rs 178,600 has been given to 37 applicants in the KKB. The procedure of getting the loan is that an application be made to the section in charge who scrutinizes the documents, visits the business location, evaluates its potential and if he approves the documents are sent to the Allied Bank for further processing. A loan is given according to the rules and regulations of the Bank. The progress of the beneficiary is monitored from time to time by the HDA staff.

APPENDIX - 11

DEVELOPMENT POSITION IN KKB

HDA's progress report, January 15, 1990 taken from the magazine "Khuda-ki-Basti, March 1990

1. For the whole KKB:

Sr. No.	Description	Number	Percentage
01.	Plot allotted	2,883	
02.	Plots occupied	1,975	68.50
03.	Occupied plots (constructed)	1,720	59.66
04.	Occupied plots with "jhuggis"	187	6.48
05.	Vacant plots adjacent to built houses	68	2.35
06.	Total occupied plots	908	31.49
07.	Unoccupied constructed plots	708	24.55
08.	Vacant jhuggis	185	6.41

2. Sector-wise detail:

Sr. No.	Sector	Block	Constructed occupied plots	Occupied jhuggis	Constructed unoccupied plots	Unoccupied jhuggis	Vacant occupied plots	Vacant	Total
01.	E-4	A	281	4	23	-	-	-	308
02.	E-4	B	119	12	50	4	13	1	279
03.	E-4	C	240	10	37	8	12	-	307
04.	E-4	D	180	30	60	18	19	1	308
05.	E-4	E	140	20	40	9	20	5	216
06.	E-4	F	71	2	85	1	16	4	179
07.	D-3	-	121	50	100	58	2	-	331
08.	D-3	A	160	25	70	15	1	4	275
09.	D-3	B	99	20	90	11	1	-	221
10.	D-3	C	229	14	153	61	2	-	459
Total			1,720	187	708	185	68	68	2,883

3. Services in the Basti:

Sr. No.	Description	Unit
01.	Rooms constructed in reception area	40 Nos.
02.	Water supply lines laid down	52,500 RFT
03.	Sewerage lines laid down	18,850 RFT
04.	Public stand posts	90 Nos.
05.	Water connections given	1,367 Nos.
06.	Electric connections given	216 Nos.
07.	Electric pool installed	118 Nos.
08.	Soak pits provided by HDA	312 Nos.
09.	Plants in KKB	495 Nos.
10.	NOCs issued for electric connections	500 Nos.
11.	Transformers in KKB	5 Nos.
12.	Manholes	383 Nos.

APPENDIX - 12

DETAIL OF COMMERCIAL ACTIVITIES

Issue Nos. 11 and 12 of "Khuda-ki-Basti" Magazine

Sr. No.	Description	No.
01.	Cotton ginning	2
02.	Sweet shop	7
03.	Barbar shops	8
04.	Tailoring shop	7
05.	Retail shops	42
06.	Hotels	21
07.	Pan shops	26
08.	Meat shops	10
09.	Iron smith	5
10.	Key makers	5
11.	Carpenters	3
12.	Cobbler	6
13.	Dry cleaners	5
14.	Vegetable shops	8
15.	Vegetable vendors	20
16.	Scrap dealer	9
17.	Cycle repairing shop	4
18.	Hardware shops	18
19.	Potter	6
20.	Video game centre	1
21.	Dairy farming	13
22.	Beedi" makers	160
23.	Timber retail for fuel	15
24.	Decoration shops	4
25.	Cement depots	8
26.	Bakeries	3
27.	Bangle makers	4
28.	Private clinics	13
29.	Welding shop	1
30.	Medical stores	3
31.	Shoe makers	11
32.	Block makers	3
33.	Building material suppliers	13
34.	"Zarri" artisans	4
35.	"Acher" makers	4
36.	Electric mechanic shops	3
37.	Kite makers	4
38.	Building material shops	4
39.	Vendors	45
40.	Donkey carts	3
41.	Carpet makers	30
42.	Painters	2

