

PAKISTAN NATIONAL REPORT

Habitat-II

JUNE 1996



**GOVERNMENT OF PAKISTAN
MINISTRY OF ENVIRONMENT, URBAN AFFAIRS, FORESTRY & WILDLIFE
ISLAMABAD**

PREFACE

This "Pakistan National Report" has been prepared for Habitat-II, the Second United Nations Conference on Human Settlements being held in Istanbul, Turkey in June, 1996. The report has been drafted keeping in view the outline provided by the Habitat Secretariat.

The Government of Pakistan set-up a high level National Committee, as called upon by the Habitat Secretariat, for preparatory work leading to Habitat-II Conference. The Members of the National Committee comprised of senior level officials of the Federal, Provincial and Local Governments, eminent professionals, civic personalities, representatives of NGOs and special interest groups. An Executive Committee, to assist the National Committee, was also constituted on the same pattern.

Pakistan Environmental Planning and Architectural Consultants (PEPAC) were appointed as consultants for the preparatory work and the preparation of Pakistan National Report, under the overall guidance of National and Executive Committees.

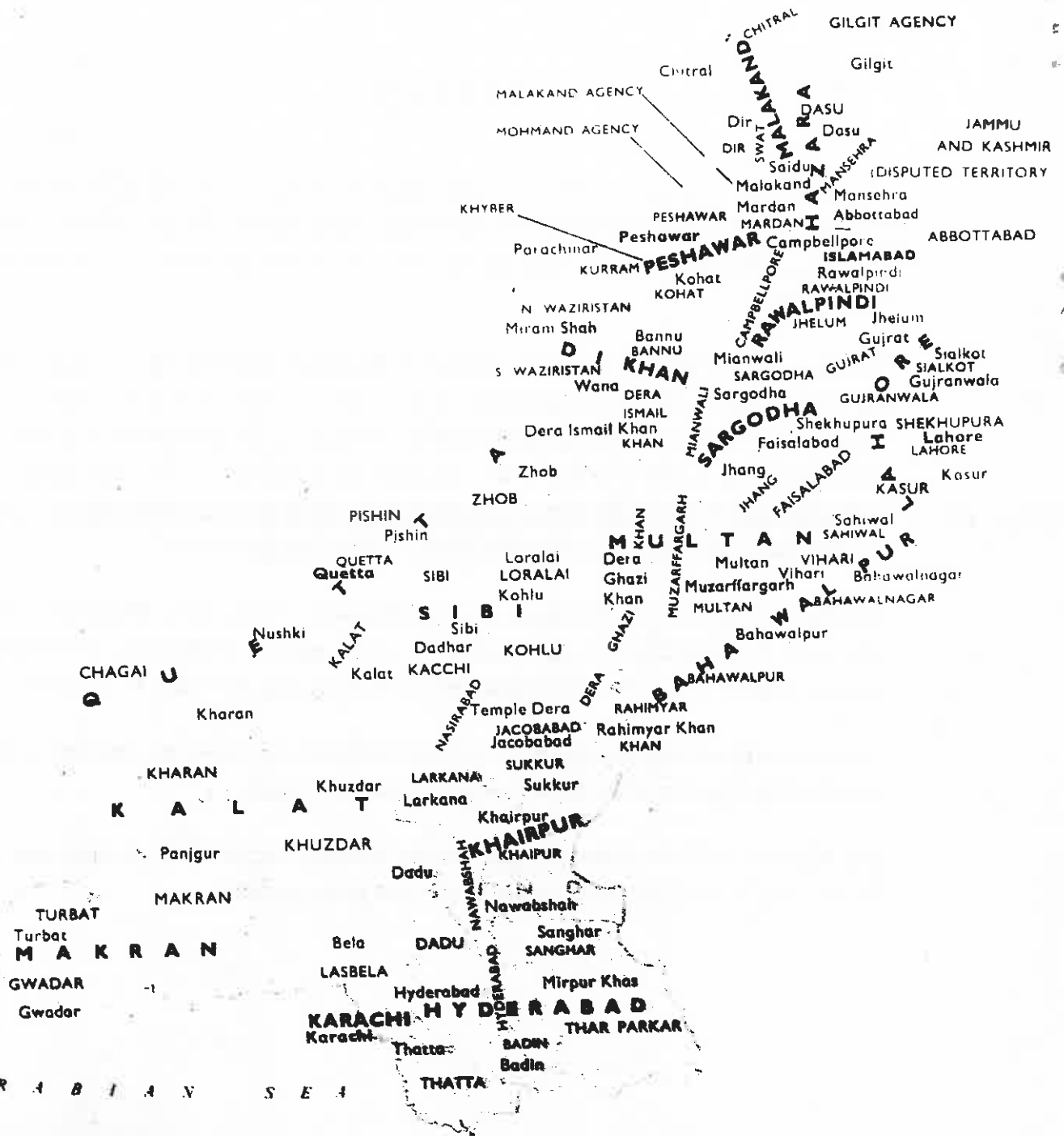
The comments and suggestions made by the participants have been incorporated in the report to the extent possible and are gratefully acknowledged.

The Ministry of Environment, Urban Affairs, Forestry and Wildlife, Government of Pakistan and I, wish Habitat-II Conference, 1996 every success.

ASIF ALI ZARDARI

M.N.A and Chairperson,
Pakistan Environmental
Protection Council,
Chairman National
Committee for Habitat-II

May, 1996



PROFILE

POPULATION (1995)	131.64 MILLIONS	AREA	796,797 SQ. KM.
SEX RATIO	91	AVERAGE HOUSE HOLD SIZE	6.6
POPULATION GROWTH RATE	2.90%	GNP	US\$ 100 BIL.
CAPITAL CITY	ISLAMABAD	CURRENCY	PAK. RUPEE
CHILD MORTALITY (UP TO 5 YEARS)	13.4%	NO. OF PERSONS PER HOSPITAL BED	1:1,000
ADULT LITERACY RATE	35%	HOUSE HOLDS BELOW POVERTY LINE	25%

*Habitat II
Pakistan National Report*

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ABBREVIATIONS

ADB	Asian Development Bank
ADLG	Assistant Director (Local Government)
AERC	Applied Economics Research Centre
BHU	Basic Health Unit
CBO	Community Based Organization
CSD	Commission for Sustainable Development
DGLGRD	Directorate-General of Local Government & Rural Development
ECNEC	Executive Committee of the National Economic Council
EUAD	Environment and Urban Affairs Division
EUAFW	Environment, Urban Affairs, Forestry & Wildlife
EPA	Environmental Protection Agency
FBS	Federal Bureau of Statistics
FDA	Faisalabad Development Authority
GDP	Gross Domestic Product
GNP	Gross National Product
GOP	Government of Pakistan
GSS	Global Strategy for Shelter
HBFC	House Building Finance Corporation
HDA	Hyderabad Development Authority
HIES	Household Integrated Economic Survey
HPEPD	Housing, Physical and Environmental Planning Department
IUCN	International Union for Conservation of Nature
KKB	Khuda-Ke-Basti
KMC	Karachi Metropolitan Corporation
LDA	Lahore Development Authority
LGRD	Local Government and Rural Development
LMC	Lahore Metropolitan Corporation
MDA	Multan Development Authority
MGP	Matching Grants Programme
MNA	Member National Assembly

MPA	Member Provincial Assembly
NCS	National Conservation Strategy
NGO	Non-Governmental Organization
NHP	National Housing Policy
NPOA	National Plan of Action
NWFP	North-Western Frontier Province
OPP	Orangi Pilot Project
PADCO	Planning and Development Collaborative (Inc)
PC-I	Planning Commission-I Proforma
PEPAC	Pakistan Environmental Planning & Architectural Consultants (Pvt) Ltd.
PHED	Public Health Engineering Department.
PME	Project Planning, Monitoring & Evaluation
PUDB	Provincial Urban Development Board
RHC	Rural Health Centre
Rs.	Pakistan Rupee
SAP	Social Action Plan
SDPI	Sustainable Development Policy Institute
SLIC	Shelter for Low Income Communities
SSE	Small Scale Enterprises
SSS	Small Scale Sector
TEPA	Traffic Engineering & Planning Agency
UET	University of Engineering & Technology
UNCED	United Nations Conference on Environment and Development
UNCHS	United Nations Commission for Human Settlements
WGU	Working Group on Urbanization

DEFINITIONS

1. **Katchi Abadis:** The squatter settlements with illegal land occupation.
2. **Khuda-Ki-Basti:** A small settlement (Basti) for low income people in Hyderabad (Sindh).
3. **Markaz:** An administrative unit representing 100-200 villages.
4. **Marla:** Unit of land measurement equivalent to 20.90 Sq.m in Lahore and 25.29 Sq.m in other urban and rural areas of Pakistan.
5. **Mohalla:** A residential neighbourhood.
6. **Nullahs:** Natural drains carrying storm/waste water of their respective catchment areas.

EXECUTIVE SUMMARY

THE PROCESS:

Work on the preparation of Pakistan National Report for Habitat II Conference started in May 1995 with the formation of National and Executive Committees that supervised the process of consultation, participation and formulation of the National Plan of Action (NPOA). A semi-autonomous organization, Pakistan Environmental Planning and Architectural Consultants, (PEPAC), was assigned the role of coordinating all activities towards the completion of the National Report.

BROADER SETTING:

Four provinces of Pakistan i.e. Sindh, Punjab, NWFP and Balochistan, and Azad Jammu and Kashmir constitute a mosaic of varying physiographic characteristics while preserving common religious and cultural values.

The 1993 population of Pakistan was estimated to be around 122.7 million, and is projected to be around 148.6 million by the year 2000. Urban population, as a percentage of total population, increased from 28.3% in 1981 to 30.5% in 1993. By the year 2020, the proportion of urban population is expected to be over 50% of the total population. These increases have always exerted pressures on urban centres and demanded more resources for housing, urban development and provision of services such as health, education and utilities etc. Growth of population has also increased the number of urban settlements (more than 10,000 persons) from 374 in 1981 to 496 in 1991. The rural population increased from 48.6 million in 1972 to 79 million in 1991, while the proportion of rural population decreased from 74.6% to 69% of the total population in the same period. By 2020 the rural population is estimated to further decrease to 49.9%.

With the rapid growth of population farm sizes continue to get smaller. Furthermore, with the mechanization of farms and degradation of agricultural land due to water logging and salinity the demand for labour in agricultural sector is decreasing. The unemployed rural labour force is thus forced to move to urban areas. Apart from rural to urban and urban to urban migration the major cities of Pakistan have also to accommodate influx of the immigrants and refugees from other countries.

The socio-economic indicators of urban and rural areas depict significant variance, while most of the indicators have improved over period of time.

Urban areas are an important source of generating national wealth. While it is believed that resource base of urban centres is generally sufficient to cope with public services of city dwellers, urban management policies have not been able to capture enough share of these resources.

In Pakistan the responsibility for human settlement policies is split between Federal and Provincial Governments while the implementation is almost exclusively the responsibility of agencies under provincial / local governments. At federal level the Ministry of Environment, Urban Affairs, Forestry and Wildlife is responsible for coordinating urban and regional policies.

CURRENT SITUATION:

Following a broader assessment of settlements at macro level, the existing situation of two major urban centres, Karachi and Lahore, is presented as an appraisal at micro level. The data for Lahore is presented mainly according to UNCHS key indicators.

Uncoordinated development and overcrowded cities create unpleasant and hazardous living environment. Large urban centers depict constant underdevelopment within development and poverty within affluence. These cities present typical problems of developing countries such as congestion, pollution, overstrained infrastructure and deficient social services. Sustainability of such settlements is, therefore, at stake.

HABITAT-I AND THEREAFTER:

A number of international conferences arranged by the United Nations have focused on human shelter and the urban environment. For example, Habitat-I Conference held in Vancouver in 1976, Conference on Global Strategy for Shelterless in Nairobi in 1987 and the 1992 Conference on the Environment and Development in Rio-de-Janerio.

The Vancouver Declaration emphasized regularization of tenure in informal settlements, involvement of NGO's and CBO's, public-private partnerships, and participation of women in development. Moreover, a different approach to the shelter sector was evolved by bringing together the elements of housing, planning and services and by linking them to economic development and environmental concerns.

The level of commitment by various governments to Vancouver recommendations was not promising. Rising urbanization, urban poverty and declining government resources have rendered implementation of Vancouver action plan extremely problematic. Despite this, however, HABITAT-I remains significant as it was influential in the evolution of subsequent policy statements which put human settlements on the international agenda for the first time.

In Pakistan, implementation of Vancouver declaration has been attempted in the following areas:

- a) National Human Settlements Policy
- b) Management of Cities Policy
- c) Settlement Planning
- d) Shelter, Sites and Services.
- e) Katchi Abadis Regularization and Upgrading.

Following the "International Year of Shelter for Homeless" in 1987, the UN General Assembly resolution adopted a Global Strategy for Shelter (GSS). Overall objective of the GSS was "shelter for all" by the year 2000. The enabling policy to achieve this objective required governments to ensure that land and finance markets function efficiently, and provide political support which empowers the private sector to provide shelter to all income groups.

The national implementation of GSS has been in the following areas:-

- a) Shelter and Land Development Schemes
- b) Shelter for Low Income Communities Project
- c) National Housing Policy

Agenda 21 was adopted by the UN Conference on Environment and Development (UNCED) held in Rio-de-Janeiro (Brazil) in June 1992. It describes the actions that need to be taken by national governments, UN and other international organizations and non-governmental bodies to conserve the environment and encourage sustainable development. As sustainable environment and development would lead to sustainable human life the central theme of Agenda 21, is therefore, to raise the status of human development.

In Pakistan, the implementation of Agenda 21 has been endeavored in the following programmes

- i) National Conservation Strategy
- ii) Social Action Programme

BEST PRACTICES:

While many conventional projects have failed in solving the problems of urban development, some successful attempts have been made in Pakistan to achieve sustainable development. Examples of best practices include:

- a) Orangi Pilot Project, Karachi,
 - b) Khuda-Ki-Basti, Hyderabad,
 - c) Matching Grants Programme, Punjab.
- a) Orangi Pilot Project: Orangi Pilot Project (OPP) is a low cost sanitation project. It has attempted to provide a sewerage system in Asia's largest squatter settlement, Orangi, through a process of self-help/community participation. The OPP has set up an example to be followed by the dwellers of other slums and squatter settlements wanting to improve their living conditions by organizing themselves for community action on self-help basis.
 - b) Khuda-Ki-Basti: Khuda-Ki-Basti (KKB) is a new experiment in low income housing. The KKB Project has been developed in Hyderabad, by Hyderabad Development Authority. In this project, low income people have progressively constructed their houses on self-help basis. The project implements the idea of incremental development of housing and provides basic services through community participation. It offers the most cost-effective and affordable option for creating a lively habitat for urban poor.
 - c) Matching Grants Programme: The Programme was initiated in the year 1981-82 to facilitate infrastructure development in the rural areas of Punjab. The Programme has been successful in eliciting the support of local population and their participation in the development projects. The communities also provided support in the form of cash, labour and material. The Matching Grants Programme provided one of the most effective tools for eliciting public participation in development programmes; the impact extended from Union Councils (who gained the status of managing development projects), to the villagers who drew together, contributed and managed the facilities.

LEGISLATION:

A review of the planning and housing legislation enacted since 1976 indicates that comprehensive planning or housing legislation has not been framed at federal level in Pakistan. However, the Land Acquisition Act of 1894 framed during the British colonial period is still in force in Pakistan. Most of the present legislation has been enacted at provincial level and lacks proper guidance on a system of development planning to be adopted in urban and rural areas. The Punjab Development of Cities Act, 1976 and the Provincial Local Government Ordinances promulgated in 1979 (by amending the Local Government Acts of 1975) provide for the preparation of Master Plans and Site Development Schemes in cities. The idea of Master Planning has become obsolete and has been replaced by the concept of Structure Planning which is flexible in nature and allows for the preparation of detailed Plans for urban and rural areas as and when required. One of the greatest achievements at national level was adoption of the bold policy of legalization (regularization) of Katchi Abadis (squatter settlements) and their on-site improvement (upgrading). In Sindh and NWFP building regulations were enacted at provincial level in the form of Sindh Building Control Ordinance, 1979 and NWFP Building Regulations, 1985 (amended in 1989). These regulations provide a means of development control in the cities but are unable to control the overall environment of the cities. The problems being faced due to the absence of a comprehensive planning legislation at national level have also been highlighted in this report.

PRIORITY ISSUES:

The following ten key issues relating to human settlements in Pakistan have been prioritized during the participatory process:

- ☛ *Income Generation and Poverty Alleviation*
- ☛ *Balanced Urban and Rural Development*
- ☛ *Slum Areas and Katchi Abadis*
- ☛ *Impact of Urbanization on Women*
- ☛ *Sustainability of Urban Areas*
- ☛ *Land Management*
- ☛ *Institutional Management*
- ☛ *Private Sector Participation in Urban Development*
- ☛ *Enforcement of Planning and Environmental Legislation*
- ☛ *Housing Finance for Low Income Groups*

The human settlement problems in Pakistan are variant and complex. Quality of life in human settlements and sustainability of the living environment are entirely dependent on how well and speedily these issues are resolved.

Lessons learnt from the review of the existing situations, successes and failures are that:-

- ☛ *Urbanization cannot be halted and it has to be managed;*
- ☛ *Rural development is not to be ignored;*

- ☛ *Sustainable development should be a priority for present and future generations;*
- ☛ *Resource limitations (financial/institutional) are major constraints;*
- ☛ *The public should pay for what they get; subsidy should be minimal and for the needy and deserving only;*
- ☛ *Mutual partnership between the government and the community (i.e. NGO's, CBO's etc) has to be accentuated;*
- ☛ *Practical and realistic solutions are required to solve the existing shelter problems.*

POLICIES STRATEGIES, AND MEASURABLE TARGETS:

Pakistan National Report presents a National Plan of Action (NPOA) to be implemented during 1996-2015. The NPOA is a set of policies, strategies, measurable targets and activities to be carried out by various public agencies, private sector, non-governmental organizations and the general public. NPOA activity commitments and implementation by related groups would mitigate human settlements issues.

The strategies and policies have been mainly adopted from the National Housing Policy and the Eighth Five Year Plan (1993-98) in relation to the ten key issues identified in the earlier contents. The incorporation of Eighth Five Year Plan strategies and policies would facilitate the achievement of measurable targets and objectives identified in the report. These policies, strategies and measurable targets point out a significant departure from the previous approaches. The main elements of the new approach adopted in the NPOA are:

- i) Planning for sustainable development is the prime concern for all development activities.
- ii) Community participation at all levels of planning, implementation, financing and maintenance.
- iii) Women's participation in all activities and concern for gender issues.
- iv) An equitable sharing of the benefits of development by all groups of the society.
- v) Self reliance at all levels and maximum use of local means and resources.

ACTIVITIES AND IMPLEMENTATION AGENCIES:

Activities and implementation agencies for the NPOA for 1996-2015 have also been proposed. Through the consultative and participatory process NPOA proposes to activate following areas of policy action to resolve the key issues and improve the living environment of all people:-

- ☛ *Economic Growth and Resource Mobilization*
- ☛ *Public Education, Awareness and Participation*
- ☛ *Review of Institutional Management at all Levels*
- ☛ *Financial Mechanisms for Low Income Housing*
- ☛ *National Spatial Strategy and Urbanization Policy*
- ☛ *Census and Analysis of Socio-Economic Trends*
- ☛ *Sustainability of Human Settlements*
- ☛ *Reformation of Planning and Housing Legislation*

The activities proposed in the NPOA include some of those recommended in the Eighth Five Year Plan, (1993-98) while few others are based on modified policy. New activities are also proposed in the light of lessons learnt from past practices.

The NPOA proposes activities that are based on the successful practices in the country. These are mainly community based actions. For example, incremental development approach (KKB model) has been proposed for new low income housing, while provision of on-site infrastructure for the improvement of existing slums and Katchi Abadis has been proposed to be carried out through local communities (OPP model). It is suggested that proper planning should be carried out at all levels for sustainable development of human settlements. This will result in the identification of projects that will reduce existing pollution levels in the cities, economize use of energy and reserve sites for open spaces, parks and tree plantation. The NPOA also proposes changes in the roles of federal, provincial and local organizations to implement the agenda of adequate shelter for all through people's participation. Review of existing legislation and framing of enabling legislation to implement this agenda is a necessity. Establishment of data banks in local authorities, public education and awareness campaigns, and public information systems in all shelter related organizations has been proposed as a key to success towards participatory development of sustainable human settlements.

MONITORING PROGRESS:

The following methods and measures are suggested for monitoring and evaluating the progress towards the plan objectives:-

- i) Economic appraisal of the projects.
- ii) Evaluation of the satisfaction level and perceptions of improvement of the beneficiaries.
- iii) Comparison of the before and after situation.
- iv) Development of Goals Achievement Matrices.
- v) Creation of a monitoring and evaluation cell.
- vi) Monitoring of progress by the local communities.

INTERNATIONAL ASSISTANCE:

Seven priority areas for international assistance have been earmarked, ranging from land registration to housing finance. Moreover, international assistance will be sought for capacity building at federal, provincial and local levels of Government, and integrated training of personnels.

The guiding principle for international assistance is that it will be welcome but with dignity and sovereignty. Specifically, the external assistance will be sought in the following priority areas:-

- a) Land registration and titling.
- b) Human settlements information system.
- c) Housing finance.
- d) Improvement/provision of infrastructure.
- e) Development of pilot projects to find out ways and means to meet shelter needs of low income groups.
- f) Capacity building.
- g) Integrated training strategy.

OVERVIEW AND INTRODUCTION

Human being is the prime concern for promoting any form of development - economic, social, physical, and environmental. Each individual is entitled to enjoy the benefits of development. There is thus a need to plan for sustainable development of human settlements for a better quality of life. Shelter is a basic human need. The concern of the international community to address this sector, within the context of human settlements, demonstrates the significance of this essential requirement of every individual.

Twenty years ago, in 1976, the world community adopted an agenda at an international conference-Habitat-I in Vancouver, Canada to facilitate rapid and continuous improvement in the quality of life of all people. Pakistan was also a party to the principles and recommendations of that Agenda.

Over these twenty years our country has gone through significant changes in social, economic and political circumstances which could not enable faithful adoption of the 1976 international accord on Human Settlements. The nation has witnessed serious upheavals such as two wars with India, military rule for 20 years, drastic changes in neighbouring countries (Iran, Afghanistan, Russia, Gulf War etc.). All of these affected various sectors in Pakistan. Economy, culture, politics, social structure, housing, infrastructure, and physical development etc. were all affected.

Furthermore, the fast adoption of technological and mechanical revolution has had significant impact on the quality of life and development of human settlements. Urbanization could not be diffused and large cities grew relentlessly, while rural areas were left to stagnation. This led to adverse repercussions not only on the environment and shelter sector (i.e. overcrowding, pollution, degradation of natural and man-made resources) but also affected socio-economic fabric of the society resulting in increasing poverty, crimes, insecurity, political and civic unrest.

Pakistan National Report, recognizing the importance of shelter sector, should assess the existing situation and discuss the issues pertaining to shelter sector and human settlement development. It has also to identify the reasons for public sector failure in dealing with these major issues, within the existing conventional institutional framework, ineffective legislation and lack of innovative strategies and policies.

Emerging solutions that are gradually coming to surface are mainly based on the partnership of both public and private sector and participation of informal groups (NGO's and CBO's) and local initiatives. Community health workers, educationists, economists, entrepreneurs and technical experts have generated awareness for progressive development with local resources.

In the past it was assumed that the problems of housing, human settlements and urbanization could be solved mainly through policies and programmes pursued by the government. In other words, the primary role in establishing housing and settlements policies was assigned to the state. In contrast, the National Plan of Action (NPOA) should emphasize the role of community, in finding and implementing solutions. Through broad-based participation and enabling strategy it should seek to involve those who are most affected by human settlements development.

Furthermore, the focus of NPOA must be on resolving the key human settlements issues and strengthening

institutional and resource management, and promoting sustainable development strategy. The strategy and policies of the NPOA must cater for income generation, housing, infrastructure, land management, environmental protection, and good governance. The constituents of such a strategy have to include a realistic and practical socio-economic and physical development process. The components of the NPOA must start from here i.e. practicality within the given resources and means.

The NPOA should, therefore, be based on the following elements:

- *Planning for sustainable development.*
- *Reformation of institutional and legislative framework.*
- *Community participation at all levels of planning and development.*
- *Women's participation and concern for gender issues.*
- *An equitable sharing of the benefits of development.*
- *Self reliance at all levels and minimum external assistance.*
Resource availability

Based on the above conceptual framework, Pakistan National Report mainly follows the guidelines provided by the UNCHS Secretariat on Habitat II for uniform reporting at the international forum. Pakistan National Report has been organized into 13 Chapters; Chapter 1 introduces the participatory process of preparing the Report. Chapter 2 presents an assessment of the existing situation of human settlements and the urbanization process in the country. At the micro-level, the city of Lahore, has been described in Chapter 3. National policies and strategies adopted in Pakistan, as off-shoots of international conferences on human shelter and urban environment, i.e. Habitat-I (1976), Global strategy for Shelterless (1987) and UNCED (1992) are described in Chapter 4. Some best practices pertaining to human settlements have been quoted in Chapter 5. Chapter 6 describes a review of planning and housing legislation enacted in the country since 1976. In the light of the existing situation, the key issues relating to human settlements in Pakistan are discussed in Chapter 7. Based on the assessment and priorities of human settlements, Chapter 8 presents synthesis that may bolster the preparation of NPOA. The remaining four Chapters of the Report present the National Plan of Action to be implemented during the period 1996-2015. Chapter 9 describes the policies and strategies of the Government of Pakistan as portrayed in the Eighth Five Year Plan (1993-98) in relation to the ten key issues identified in Chapter 7. Similarly the measurable targets and objectives discussed in Chapter 10 have been mainly derived from the Eighth Five Year Plan. Chapter 11 presents the proposed activities and their implementation agencies for the National Plan of Action, 1996-2015. Chapter 12 gives the methods of monitoring progress and evaluation of the proposed policies and activities. Finally, Chapter 13 points out the areas for international assistance.

PART - A

THE PROCESS

CHAPTER 1

THE PROCESS

The National Report for Habitat-II Conference was prepared through a consultative process supervised by two committees established by the Ministry of Environment, Urban Affairs, Forestry and Wildlife (EUAFW) in May 1955.

Overall directives were provided by National Committee comprising both the public and private sector representatives, NGOs, CBOs, and professionals. Within the mandate stipulated by the National Committee supervision was provided by a smaller Executive Committee comprising mainly of officials from the Central and Provincial Governments. This Committee was also responsible for providing finances for background research for the National Report and for participations at the Prepcom III and the City Summit. Moreover, a coordinating body was also appointed by the Ministry of EUAFW. A semi-autonomous organization, Pakistan Environmental Planning & Architectural Consultants (PEPAC), was assigned the role of coordinating all activities towards the completion of the National Report. Essentially it was the Pakistan focal point for Habitat-II. In addition to this SDPI, an independent research institute, convened meetings of NGOs and independent experts to prepare an NGO report for Habitat II. The main findings from the NGOs report were also incorporated in the National Report.

1.1 THE PARTICIPANTS

About 62 members of both committees represented public sector (31 individuals from Central/Provincial/Local Governments) and private sector (31 individuals from NGOs, CBOs, technical institutes, individuals of professional repute and civic personalities) (See list of participants).

1.2 METHODOLOGY

Preparation of Pakistan National Report in accordance with UN Guidelines, was based on the following main tasks:

- a) *Collection and compilation of background information from federal, provincial and local government departments.*
- b) *Review of national and international reports, documents, and studies related to human settlements.*
- c) *Discussions and consultation with public agencies, private sector and non-government organizations related to the development of human settlements.*
- d) *Identification of key issues in specific areas of urban development, housing and the living environment.*
- e) *Development of policies that would facilitate resolution of the above issues within the framework of national goals, objectives and means.*
- f) *Preparation of National Plan of Action and identification of key actors to implement the plan.*

PART - B

**ASSESSMENT
AND PRIORITIES**

THE BROADER SETTING

Pakistan is approaching the fiftieth year of its creation. But from the standpoint of human settlements it has a rich historic background which dates back to 2500 BC at Mohen-jo-Daro and Harrapa. The archaeological excavations of these townships reveal that they were built on a well conceived layout with an appropriate concern for public services. The present state of human settlements in Pakistan however depicts different pattern of development as manifested by the following chapters of this report.

2.1 PROVINCIAL PROFILES

Four provinces of Pakistan i.e. Sindh, Punjab, NWFP and Balochistan, and Azad Jammu and Kashmir constitute a mosaic of varying physiographic characteristic while preserving common religious and cultural values.

PUNJAB: About 67.3 million persons, the largest proportion (i.e 56 percent) of Pakistan population lives in Punjab on 26 percent of country land area. Most of the nations agricultural and textile needs are met from this province. Marked differences exist between urban and rural housing conditions and services. The average household monthly income in 1987/88 was US\$ 112, with 34 percent of population living below poverty line. (HIES, 1987/89).

SINDH: This province accommodates 28.6 million people, or 24 percent of country's population and 18 percent of land area. Sind is dominated by Karachi - the major city of Pakistan. As the rural population lives in small settlements there is basic dichotomy between rural and urban housing conditions and services. In 1987/89, the average monthly household income in the province was about US\$ 132, while 19 percent of the population lived below poverty line.

NWFP: With a population of 15.4 million (or 13 percent) this province occupies land area of about 9 percent. Most serious issue in NWFP is the presence of over a million Afghan refugees whose stay now seems to be indefinite. It has hampered economic and urban development activities of the province. Average monthly household income was estimated to be about US\$ 119 and 35 percent of the population lived below poverty line.

BALUCHISTAN: With the lowest proportion i.e. 4 percent or 6.1 million population in the largest land area of 44 percent, this is the most sparsely settled province of Pakistan. Urbanization is relatively new but a growing phenomenon. Majority of rural population is settled in remote areas. Average monthly household income was estimated to be US\$ 114, with 17 percent of population living below poverty line.

AZAD JAMMU AND KASHMIR: In 1993 the population was estimated to be 2.7 million in an area of 13300 sq. Km, out of which 42 percent is under forests. With 90 percent of rural population, it has typical habitation problems due to climatic and adverse hilly terrain and largely dispersed settlements. Infrastructure development and provision of social services is, therefore, difficult and expensive. Uncertainties of political events in the region has affected all walks of life.

2.2 URBANIZATION IN PAKISTAN

Of all the factors that have influenced the living environment, the process of urbanization has been one of the most significant especially for the Third World. Pakistan is no exception to this trend and the urban population is increasing much more rapidly than the total population.

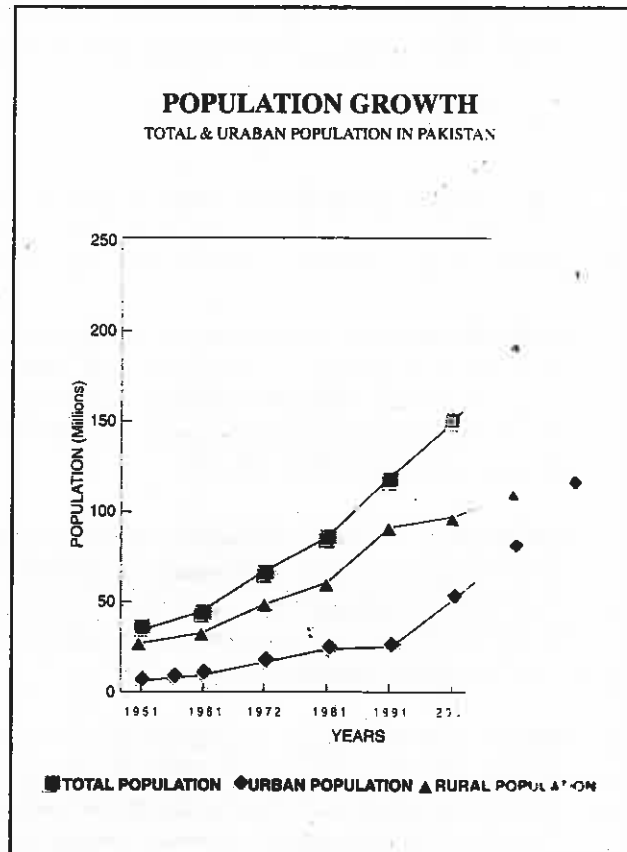
The 1993 population of Pakistan was estimated to be around 122.7 million and is projected to be around 148.6 million by the year 2000. Population increased two and a half times between 1951 to 1981. During 1981-1993 it increased by 43 %, and half of this increase occurred in urban areas. The share of urban population in the total increased from 17.8 percent in 1951 to 28.3 percent in 1981 and then to 35 percent in 1993 (ADB, 1993); It is projected to rise to over 50 percent by 2020. (Ministry of Population Welfare, 1994). The number of urban settlements (i.e. of more than 10,000 persons) in Pakistan increased from 374 to 496 between 1981 to 1991 (ADB, 1993). The growth of urban population has exerted pressures on urban centres, particularly in the demand for resources for housing, urban development and for provision of services, i.e health, education, and utilities etc. It has also led to problems of security, crime, civic unrest and political violence in urban areas.

The decade of 1980's has also witnessed major changes in the urbanization rates of the provinces of Pakistan. The Working

Group on Urbanization (WGU) of the Planning Commission, as part of the preparatory work for the Fifth Five Year Plan, has estimated that urban population grew at the fastest rate of 4.9 percent in Sindh between 1981 and 1993, followed by Punjab at 4.7 percent, NWFP 4.2 percent and Balochistan at 3.8 percent. WGU estimates also indicate that half the population of Sindh lives in urban areas; corresponding figures for Punjab is 35 percent, and NWFP and Balochistan each 18 percent. In total, 56 percent of the urban population of Pakistan is in Punjab, 34 percent in Sindh and 7 percent in NWFP and Balochistan, respectively.

THE RURAL SCENARIO: The growth of rural population in the country has also been significant, rising from 33.32 million in 1961 to 60.41 million in 1981 and estimated to be 78.5 million in 1993. During 1961-1981 the number of rural settlements increased from 39,000 to well over 100,000. It is estimated that between 1983-1991, about 114 rural settlements became urban by acquiring urban local government committees (ADB, 1993).

Fig. 2.1



MIGRATION TO URBAN AREAS: With the prevalent family size, fertility rate and rapid growth of population and land inheritance, agricultural land is being divided and fragmented. Farm sizes continue to get smaller and become a non-viable entity. Furthermore with the mechanization of farms and degradation of agricultural land due to water logging and salinity, the demand for labour in agricultural sector is decreasing.

The trend of declining agricultural labour force can be seen in the Labour Force Surveys. In 1970-71, persons employed in agriculture and allied activities were estimated at 58% of the total civilian labour force; while by 1990-91 this ratio declined to 47% (FBS 1990-91 and 1993). This reduction of labour force in agriculture related activities is due to diminishing opportunities in rural areas; the unemployed and poor is therefore forced to move from rural to urban areas in search of better livelihood.

It is not only rural to urban migration that contributes to urban population growth, but in-migration from other urban centres have also added to the population explosion of major cities of Pakistan. Moreover influx of illegal migrants and refugees from neighbouring countries (Afghanistan, Iran, Bangladesh, Sri Lanka etc.) into Karachi, Lahore, Peshawar and Quetta have imposed further pressures on exhausted shelter sector and strained services and facilities.

2.3 SOCIO-ECONOMIC INDICATORS

The socio-economic indicators of urban and rural areas as shown in Table 2.1, depict significant variance, while most of the indicators have improved over period and time.

The differences between urban and rural areas with regard to infant mortality, crude birth and death rates, can be attributed to the availability of better social services in urban areas. In 1993, health facilities were available to 35 percent of rural population, drinking water to 47 percent and sanitation facilities to 13 percent. In contrast, 99 percent of urban population had access to health facilities, 85 percent to drinking water and 60 percent to sanitation facilities. (Planning Commission, 1994).

Labour force characteristics of urban and rural areas give a broad indication as to how the people are productively employed and benefiting from achievements in socio-economic fields. The total labour force of the country in 1994 was estimated to be 34.98 million; of this, 10.25 million were in urban areas and 24.73 million in rural areas (Planning Commission 1994).

Despite lower rate of unemployment and a higher rate of labour participation in rural areas, the rural population have lower standards of living as compared to urban population. This can be attributed to their poor possession of productive assets, lack of socio-physical infrastructure, and lower literacy rates. Moreover income level differential is also a major factor.

TABLE 2.1
SOCIO-ECONOMIC INDICATORS

INDICATORS	YEAR	URBAN	RURAL	NATIONAL
1. Infant mortality (Deaths per 1000 live births)	1992	71.4	111.6	100.2
	1991	68.9	115.3	102.4
2. Crude birth rate (Per thousand persons)	1992	32.8	42.3	39.3
	1989	37.6	42.5	40.9
3. Crude death rate (Per thousand persons)	1992	7.7	11.2	10.1
	1989	7.6	12.0	10.6
4. Sex ratio (Male to Female)	1992	106	102	103
	1989	107	105	106
5. Literacy Rate * (Percent)	1994	57	27.5	36.8
	1981	47.1	17.3	26.2
6. Labour force ** participation Rates (Percent)	1992-93	25.83	28.77	27.87
	1987-88	26.28	29.9	28.83
7. Unemployment Rate (Percent)	1994-95	5.85	4.29	4.74
	1990-91	8.19	5.48	6.28
8. Average Monthly Household Income (Rupees)	1990-91	3701	2931	3168
	1987-88	2956	1815	2131

Source: i) *Economic Surveys, 1993-94 and 1994-95*
ii) *Household Integrated Economic Survey 1990-91*

* *Those who can read and write any language.*

** *Percentage of labour force in total population*

2.4 URBAN ECONOMY

At the beginning of the current decade, almost 48 percent of the Gross National Product (GNP) had an urban origin; while over 80 percent of manufacturing, 58 percent of trade and 52 percent of services originated in the urban sector (ADB, 1993), as compared to the urban population of about 30 percent. The performance of urban sector is mainly influenced by development in industry and service sectors. In 1991-92, the share of manufacturing sector in the urban economy was 32 percent and that of services was 47 percent (ADB, 1993). The dynamism indicated by the urban sector is also evident from the annual growth rate of urban product, as shown in the following table.

Urban areas are an important source of generating national wealth. While it is believed that the resource base of urban centers is generally

sufficient to cope with public services of city dwellers, urban management policies have not been able to capture enough share of these resource (ADB, 1993).

Fig. 2.2

MONTHLY AVERAGE HOUSEHOLD INCOME IN RUPEES

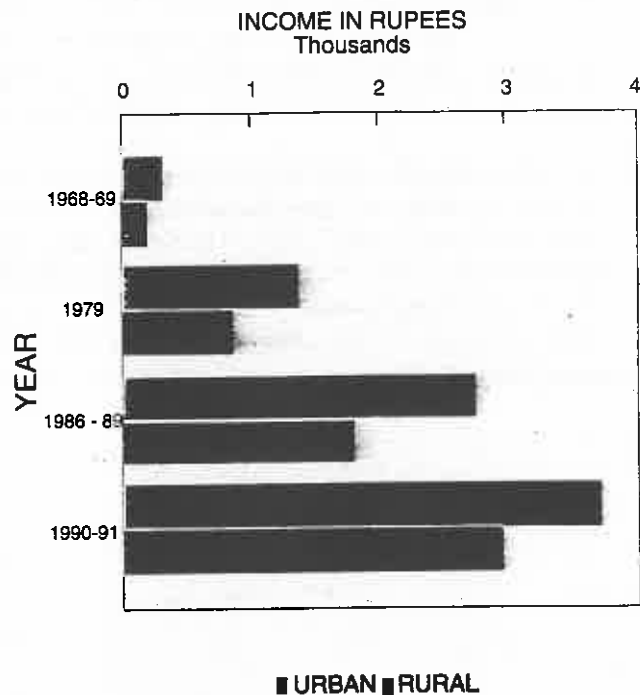


TABLE 2.2

TRENDS IN GROSS URBAN, RURAL NATIONAL PRODUCT (In Rupees)

SOURCE	1981-82	1991-92	ANNUAL GROWTH RATE (%)
	(Rupees in Million)		
Urban Product	119,766	231,024	6.8
Rural Product	169,677	253,006	4.2
Gross National Product	289,453	484,030	5.3
of which:	(Rupees)		
Urban Per Capita Product	4,813	6,048	2.3
Rural Per Capita Product	2,738	3,160	1.4
National per Capita Product	3,334	4,124	2.2

(Sources: Finance Division "Economic Survey 1991-92," 1993, and Asian Development Bank "Pakistan Urban Sector Profile" (Draft), 1993)

2.5 NATIONAL SETTLEMENTS POLICIES

Under the federal system of Pakistan, the responsibility for development policies of settlements is split between Federal and Provincial Governments, while implementation is almost exclusively the responsibility of the agencies under Provincial Governments and the Local Government. At the federal level, annual and five-year economic and social development plans are prepared by the Planning and Development Division of the Planning Commission. Its Physical Planning and Housing Section prepares the housing, urban development and regional development sections of five-year plans in consultation with other agencies, and is responsible for technical review of requests for capital assistance.

The Federal Ministry of Environment, Urban Affairs, Forestry and Wildlife (EUAFW) is responsible for co-ordinating urban and regional policies, and has been a catalyst in operationalizing human settlements, urbanization and housing policy. Provincial and Local governments have also prepared physical development plans for a number of cities in their respective areas. The effective implementation of these policies and plans is seriously hampered by lack of financial resources, fragmented legislation and conventional institutional framework. Forthcoming contents of this report discuss the implementation issues in greater detail.

CHAPTER 3

CURRENT SITUATION - LAHORE CASE STUDY

Following a broader assessment of settlements at macro-level in the preceding contents this chapter manifests an appraisal of the current situation at micro-level pertaining mainly to Lahore, the second largest city of Pakistan.

Cities of Pakistan have a common feature in their structural framework which is influenced by British architectural and town planning practices. On the surface, conventional cities have a close resemblance. There is a saying that, "All cities are the same; if you have seen one you have seen all, Each has slums, old towns, smoky industries, railroad and an airport, and avenues lined with multistorey buildings and glass windows".

The cities of Lahore and Karachi combine these features and represent the typical examples of urban sprawl in the context of rapidly expanding urban conglomerates. Lahore typifies the growth of a market centre to an industrial-commercial centre. Karachi typifies the growth of a coastal megalopolis centred around international trade, export industries and services. Lahore has a profile mixture of various recorded phases of development; pre-990 A.D. to the Moghul Emperors (1002-1798) and then to British colonial period (1849-1947), followed by the recent development and progression. Karachi is a new city in that it grew from a sleepy provincial capital of a frontiers province to a thriving megalopolis, within a period of less than fifty years. Its oldest buildings date from around the mid-nineteenth century.

This and subsequent sections are based on available data for Lahore and Karachi. Lahore typifies the general growth pattern of urban centres in Pakistan. Karachi is atypical and, therefore, is different from other urban settlements. It is the only city which is located at a substantial distance from a major water source, houses the only ports of Pakistan and acts as the nerve centre of international trade for Pakistan. Its economy today depends on services and trade rather than the mixture of agrarian, industrial and trade-based economies which are the wherewithal of other cities and urban centres of Pakistan. The assessment of Lahore in the following contents is based on UN indicators* wherever applicable, and represents a generalized current situation of urban settlements in Pakistan.

3.1 CITY STRUCTURE AND LANDUSE

Metropolitan Lahore covers a total area of 2200 Sq. Kms, with the largest proportion (55%) of landuse under residential use as shown in Table 3.1.

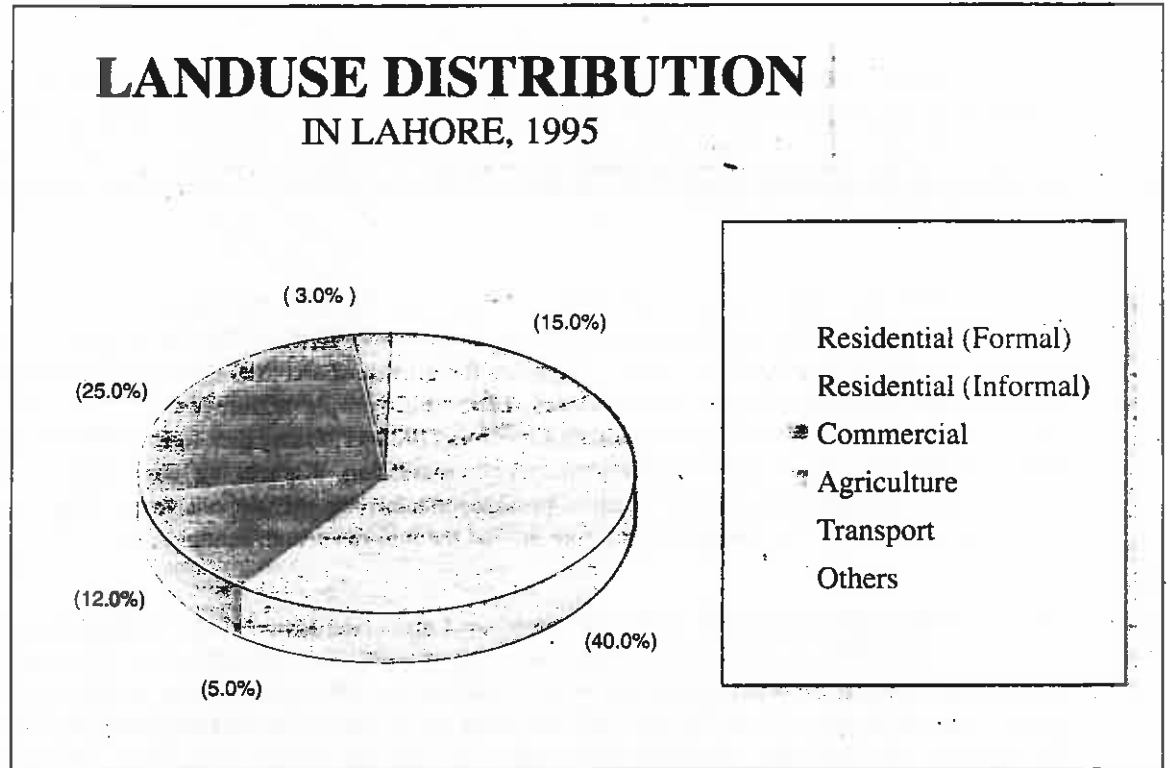
*The key indicators in this chapter represent the minimum UNCHS requirement for preparation of national report. Data was collected for Lahore in three main sectors i.e. Background Data, Urban Indicators and Housing Indicators.

TABLE 3.1
LANDUSE IN LAHORE (IN SQ. KM)

Landuse	Residential formal	Residential Informal	Commer- cial	Agriculture	Transport	Others	Total
Area(Sq. Km)	330	880	110	264	550	66	2200
Percent	15	40	5	12	25	3	100

Source: LDA, 1995

Fig. 3.1



An outstanding component of landuse in Lahore is the highest proportion of informal residential areas. This attributes mainly to illegal subdivisions and squatter settlements in the city. In Karachi the highest proportion (i.e. 42 percent) of land is used by transportation amongst which the seaport and airport occupy large tracts of land.

The structure of Lahore city, like most other cities of Pakistan, represents three main zones. These zones are not identifiable as sectors in the usual territorial districts in the form of landuses and densities. Each of these represents multiple and complex landuses and activities. But these zones stand out distinctly in terms of generalized built environment. These may be classified as central, intermediate and peripheral areas. The central or inner area has generally poor and middle class residential uses but mainly concentrated with commercial and business, employment, light industry, civic and administrative activities and scattered recreational facilities. This area, which consists of the old unplanned city, has the highest densities, with the resultant congestion, slums (created largely as a result of neglect) and pollution. A substantial part of

central area (i. e. walled city and its immediate surroundings) has surpassed its physical life, and sustainability of living environment is questionable. Efforts by the public authority have attempted to bring some improvements, but do not go far enough to enhance the quality of life. Private individuals, have utilized their spaces in the interests of financial gains, and maximized expansion, both vertically and horizontally.

The intermediate area (largely planned), is an uncontrolled mixture of housing (middle and upper groups), and related activities and services (i. e. education, health, recreation, utilities etc); while considerable dependence is still on the central zone for specialized commercial, business and employment activities. Therefore, problems of commuting between these zones assumes greater proportions. In the past, intermediate zones have also been used as reception areas for the rural immigrants on vacant public and private land and some signs still prevail.

The outer area presents a typical characteristics of urban sprawl whereas the city has grown through a combination of leaping out and filling in processes. Planned and officially consorted development extends the urban boundaries while the unofficial building activity fills up the leaped over areas and brings the more distant areas under urban influences. Private housing schemes are still being developed extensively in an uncoordinated manner with the resultant problems of providing social and physical infrastructure and the transportation of people and goods to and from the far lying areas including heavy industry.

3.2 POPULATION AND HOUSEHOLD CHARACTERISTICS

In terms of population, Lahore is the second largest city of Pakistan; during the last three censuses the population was 0.85 million in 1951, 2.1 million in 1972, and 2.9 million in 1981. At an annual growth rate of about 3.59 percent the population in 1993 is estimated to be 4.5 million (LDA, 1995). Thus in a period of over four and a half decades the city has accommodated about 3.6 million persons. Comparatively Karachi's population appears to have grown at an annual rate of about 6 percent annually and is now estimated to be anywhere between 10 and 12 million people (PADCO/PEPAC, 1990).

In Lahore the estimated proportion of sex distributions is 53.57 percent males and 46.43 percent females; giving a sex ratio of 115 (males per 100 females), while the national figure was 110. In Karachi, the estimated proportion of males was 54 percent and females 46 percent (AERC, 1988). The higher proportion of males in Lahore and Karachi may be attributed to large number of single in-migrants.

- a) **HOUSEHOLD SIZE:** *The average household size in the country in 1993 was estimated to be 6.63 giving a total of 18.5 million households (HIES, 1990-91). While in Lahore, the average household size was 6.94 giving on estimated number of about 0.65 million households in the city. (Estimated on HIES 1990/91 and LDA 1992 data)*

Female headed households in urban areas is estimated to be 5.35 percent (HIES, 1990-91). This may again be under numerated as the head of household is usually ascribed to males. Due to the cultural context of the country, even if female may be the sole source of economic support in the absence of man they are usually not recorded as households heads. According to a survey in Karachi the average monthly income of women headed households is only one fourth of the income of male headed households, and households dependent on female earnings are amongst the most impoverished (Ministry of Women Development and Youth Affairs, 1995). The earning capacity of women is usually limited due to their lack of capital and lower potentialities for entrepreneurship.

b) *Household Income:* In 1993, the estimated average monthly household income in Lahore varied between Rs. 581 to Rs. 11,625. About 60% households had incomes ranging between Rs. 581 to 1163 per month; 32 percent between Rs. 2325 and 3875. The remaining 8 percent of the households have workers monthly average income ranging between Rs. 6200 and 11625. per month. (Estimated on LDA 1978 data) The annual average per capita income in 1992-93 in Pakistan was Rs. 11186 or Rs. 932 per month.

This implies that city dwellers of Lahore may have better income earning opportunities and better standard of living. However, this does not necessarily mean that the proportion of household ownership may be higher in the

city. In Lahore the level of house ownership is lesser than the national figure; (Table 3.3)

Fig. 3.2

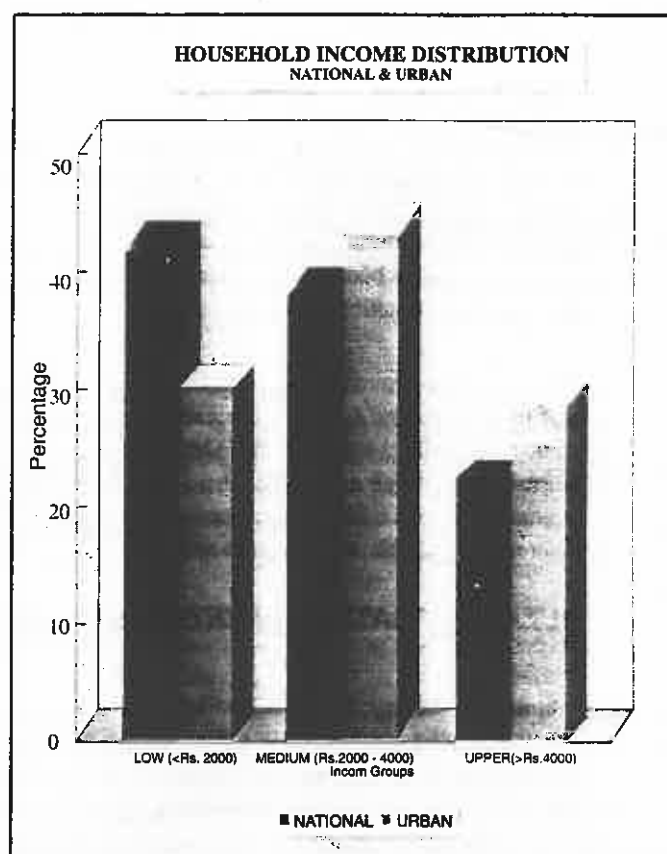


TABLE 3.2
HOUSEHOLD TENURE

TENURE TYPE	NATIONAL	LAHORE*
Owned	88.7%	82.6%
Rented	4.9%	14.5%
Rent-free	6.5%	2.8%
Total	100	100

Source: HIES May, 1989

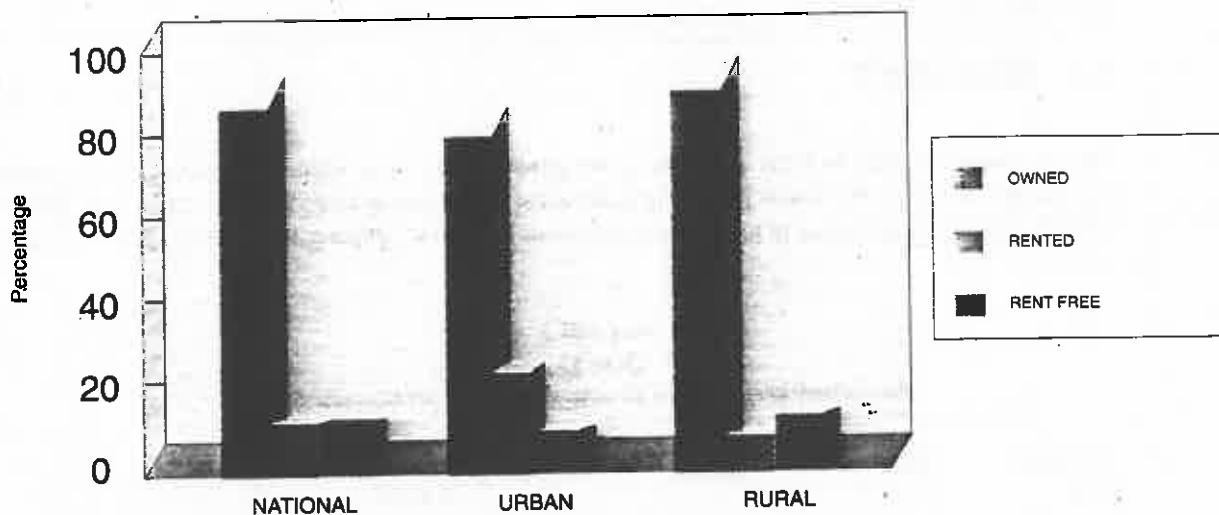
* Lahore District

It would be appropriate to mention that house ownership in urban areas of Pakistan is proportionately less than the rural areas, as indicated in Fig.3.3.

Probably due to high prices of homes in urban areas the trend for house ownership is lesser than rural areas; furthermore, as the immigrants move from rural to urban areas, they may not have a better choice to house themselves, other than in rented homes.

Fig. 3.3

NATURE OF TENURE IN NATIONAL URBAN AND RURAL AREAS



3.3 SOCIO-ECONOMIC DEVELOPMENT

The performance of a large city in terms of socio-economic development is indicated by employment, poverty, health, education and security. These indicators for Lahore are as follows:

- Informal Sector is a major source of employment in developing countries where un-registered commercial enterprises (for taxation etc.) and mainly without formal labour contractual agreements operate in urban and rural areas alike. It is estimated that about 70-75 percent of the urban civilian labour force is employed by the informal sector (Ahmed, 1992). While in Lahore, this is estimated to be around 60 percent (LDA, 1995). About 30 percent of households in Lahore were below poverty line (LDA, 1995).*
- Health standards reflect the prevailing economic standards, and urban health facilities determine the quality of out-put of human resources in urban areas. In Lahore 2.3 beds in the public sector were available to 1000 persons.*
- The crime rates for the city, as recorded in 1993, are 0.06 murders and 0.62 thefts per annum par thousand population while, the national corresponding figures are 0.06 and 0.21.*

3.4 INFRASTRUCTURE

In Lahore, household connection levels to various utilities is as follows: Water 84 percent, Sewerage 74 percent and electricity 97 percent.

In Karachi, 66 percent of the population is served by water connections, 90 percent by electricity and 53 percent by natural gas (PADCO/PEPAC/1990).

Access to potable water is available to 90% of the households in Lahore. Both cities are adequately covered in terms of utilities provision. The average consumption of water is 194 litres per day per person for all uses in Lahore and the median price of water per hundred litres is Rs. 0.14 (US\$ 0.0044). In Karachi, however, water availability is augmented through tanker supplies (water carriers in the lower income regions) which may cost households a substantial proportion of their monthly incomes. One tanker supply in the affluent areas of Karachi in the lean months costs Rs. 350 and carries about 1,000 litres. A 40 litre can of water through a carrier in the lesser affluent areas of Karachi costs Rs. 5.

3.5 TRANSPORT

The city expansion and multiple activities of the growing population have made the transport system increasingly complex. The major activity in urban areas is the trips to place of work. In Lahore 20% of the total trips (excluding trips to home) were related to work. The modal split for work trips is given in Table 3.3.

TABLE 3.3
MODAL SPLIT
Proportion of work trips by various Modes of Transport in Lahore

PRIVATE CAR	TRAIN	BUS	MOTOR CYCLE	BICYCLE CYCLE	WALKING	OTHER
15%	0.6%	15.8%	15%	11.5%	37%	

Source: TEPA/LDA, Lahore, 1992

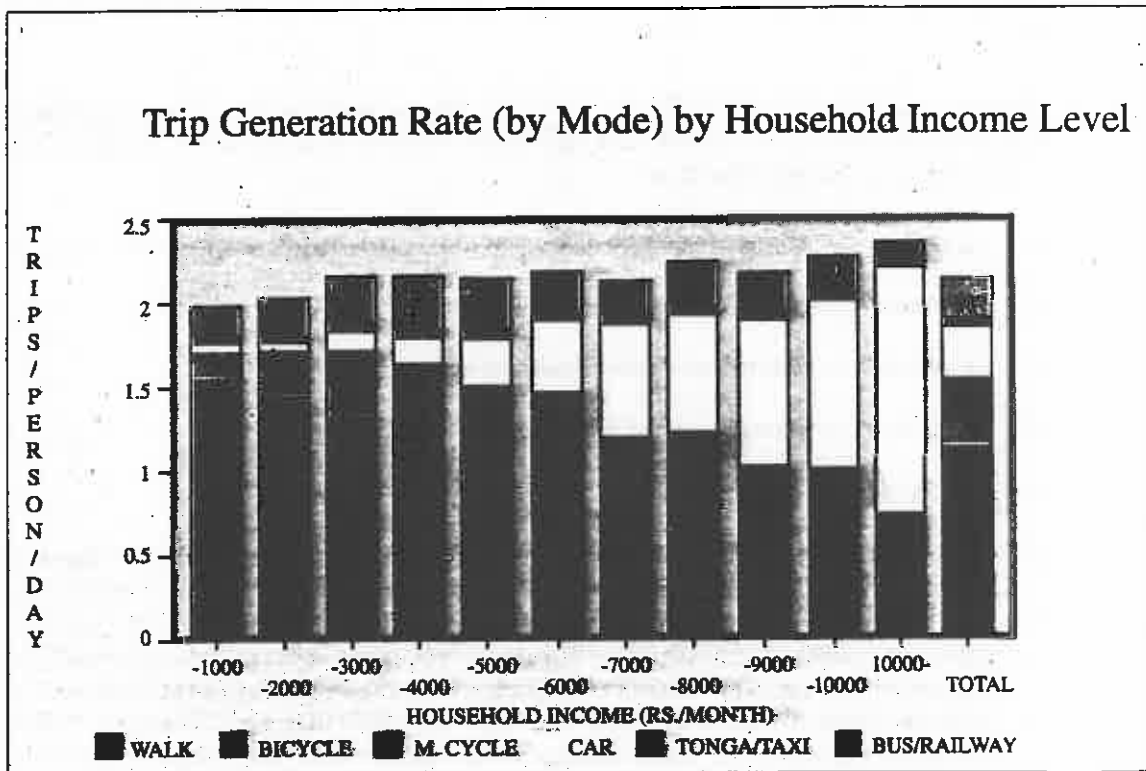
The above table indicates that the highest proportion (37%) of work trips are undertaken by walking and the rest are by mechanical mode. While, to some extent the walk trips may be attributed to poverty; whereby the city dweller is unable to afford any form of transport, this may be due largely to the length of the trip itself. This tends to decrease with the increase in household income, as shown in Figure 3.1, Trip generation rate by mode by household income. In a micro-survey of residents along the Priority I Corridor of the Karachi Mass Transit Project, the walk-to-work phenomenon only accounts for less than 4% of total trips owing to both the length and the prevailing weather and atmospheric conditions - very high humidity levels - in Karachi which is not conducive to walking. Most trips, over 65% are made through public transport (buses, mini-buses and vans). The average time for a work trip in Lahore has been estimated to be 25.4 minutes. While the automobile ownership in Lahore is 45 per 1000 population. Per capita expenditure on highways is estimated to be Rs. 16,410 (US\$ 540) (V. 1995).

3.6 ENVIRONMENTAL MANAGEMENT

Due to the concentration of population and increased activities, effects on the environment are surfacing as concern for global degradation is widely recognized. Creating sustainable human settlements by improving the urban environment is becoming a major priority.

In Lahore about 212 million gallons of waste water is generated daily which is pumped into the Ravi River through a number of lift stations located at the periphery of the city. About 0.43 tonnes of solid waste, per person/annum is generated in Lahore.

Fig. 3.4



Disposal of solid waste is of a major concern both to municipal authority and the public. In Lahore, 70 percent of solid waste is disposed to sanitary landfill and 20 percent to open dumps.

Regular waste collection in the city is very limited, and only 50% of the households have regular waste collection (LMC, 1995). Lack of community containers worsens the situation, and open dumping of solid waste is a common scene in every other street. Littered material and polyethylene bags cause blockages in open drains. Tractor trollies and animals are commonly used as collection vehicles for solid wastes. Carcasses, infectious hospital waste and toxic industrial waste are usually disposed off with municipal waste. Neither separation is made at source level, nor any care is taken with the handling of infectious waste. Inefficiency and occupational health and safety risks are high due to manual handling.

3.7 LOCAL GOVERNMENT

In Lahore with its populations of over 4.5 million persons responsibility for planning and development of urban infrastructure and development projects is fragmented into a number of federal, provincial and local agencies, Lahore Development Authority (for peripheral development of Lahore and special projects in the urban area), Lahore Municipal Corporation (in its areas of jurisdiction), Lahore Cantonment Board, the Civil Aviation Authority (both responsible to the Ministry of Defence for Military lands), the Pakistan Railways and the Directorate General of Katchi Abadis (DGKA) which latter implements the Federal Government Programmes in Katchi Abadis. A large number of other departments provide specific support functions related to various segments of urban development. For example, Planning and Development (overall provincial economic policy), Department of Social Welfare and Education, Department of Excise and Taxation (assessment and collection of local property taxes), Board of Revenue (land title registration) etc.

Linkages amongst these agencies and the LDA and LMC are weak and thus there is no cohesive policy framework to guide various agencies and departments involved in urban matters. In Lahore, therefore, and in other cities this has resulted in:

- a) *poor resource mobilization and poor connections between service provision and taxation.*
- b) *poor intersectoral coordination of urban services.*
- c) *inadequate cost effectiveness of municipal services.*
- d) *substandard infrastructure operation and maintenance.*

3.8 HOUSING INDICATORS

- i) *The National Context: Like many other developing countries Pakistan is facing since long the housing problem. Not only that the housing facilities are inadequate but their quality in most of the cases is also substandard. There also exist rural-urban disparities. According to the 1980 Housing Census, there were a total of 12.59 million housing units (9.03 million units in rural areas and 3.56 million units in urban areas); representing 6.7 persons per housing unit (6.6 persons in rural and 7.0 person in urban areas). While according to the 1991 Household Integrated Economic Survey (HIES) conducted by Federal Bureau of Statistics the average number of persons per household was 6.55 (urban 6.78 and rural 6.44) and the total number of houses in the country was 19.54 million (rural 12.99 million and urban 6.55 million).*

The existing backlog is 6.25 million housing units in the country. Apart from this shortage, the additional need is increasing at the rate of 150,000 houses per annum. This incremental shortfall has substantially raised the overall demand for housing in the country to staggering levels. Major socio-economic factors contributing to the severity of the housing problem and rapid growth rate of population, budgetary constraints, low capability of the people in general and of the low income groups in particular to save and invest in housing, the collapse of the traditional joint family system and the constant flocking of rural migrants to cities in search of jobs, services, amenities and a better standard of living. (Finance Division, 1993-94, 1994-95).

An assessment of housing situation in Lahore in accordance with the UNCHS key indicators, is as follows.

ii) **Housing Situation in Lahore**

- a) **AFFORDABLE AND ADEQUATE HOUSING:** *It is a major concern both for the government and the public, that housing is available at an affordable price. Within a proper housing market situation, housing expenditures should not consume a substantial portion of household income. According to UNCHS key indicators on housing, house price-to-income ratio* is the best indicator that conveys greatest information on the overall performance of housing market. In Lahore, this ratio is 16. Comparing this with sub-Sahara Africa (1) and Tokyo (15), it is an indication of an underlying problem which restricts affordability and causes instability in the supply of housing, (UNCHS 1995). The house rent to income ratio** in Lahore is estimated to be 0.7, indicating that rental prices are fairly within the affordable limits of an average household.*

Availability of housing can be judged by floor area per person or persons per room neither of these upto date figures are available for Lahore. However, over crowding in housing has improved slightly, between 1980 and 1989 at the National Level from 3.5 to 3.3 persons per room and at the urban level from 3.1 to 3.0 persons per room (NHA, 1991).

- b) *Dwelling units that are likely to last twenty years or more, given normal maintenance and repair, indicate the quality and durability of the house; permanent structures*** usually fall within this category.*

Between 1980 and 1989, the percentage of permanent houses at the national level increased from 15 percent to 21 percent; in the urban area from 43 to 52 percent and rural areas from 5 to 7 percent (NHA, 1991). In Lahore this figure remained at around 67 percent between 1980 and 1990 (FBS, 1990). Comparatively the proportion of durable housing is higher in Lahore, than national and urban figures.

- c) *The extent to which urban population is housed legally in Lahore is indicated by the proportion of housing in compliance with current regulations; 15% of the total housing stock in the city falls under this category, (LDA, 1995) and constructed with the required building regulations and land subdivision permits, and has a clear land title on which it is constructed. It is, therefore, assumed that housing development in the city is not proceeding according to government controls.*

Lahore as a case study of large urban settlements in Pakistan indicate that despite local administration, regulating controls infrastructure development, brisk commercial and economic activities, not only the urban dwellers are facing immense problems but also the public and private sector have to deal with a series of complexities.

*Defined as the ratio of the median free-market price of a dwelling unit and the median annual household income.

**Defined as the ratio of the median annual rent of a dwelling unit and the median household income of renters.

***Houses that have wall material of baked bricks/cement/stoned with cement bounded.

Fig. 3.5
Rural Housing



Fig. 3.6
Urban Housing



HABITAT-I AND THERE AFTER

The strategies for human shelter and the urban environment have been a focus of study and concern, both, internationally and nationally. This started with the United Nations calling for an international conference in 1972 which culminated in the Conference on Habitat at Vancouver in 1976. In 1987 the Conference on Global Strategy for the Shelterless specified strategies for the improvement of access to shelter by the disadvantaged groups in society. In 1992 the Conference on the Environment and Development held at Rio-de-Janeiro laid down the policies for sustainable development. The implementation plans formulated by Pakistan in the light of these international conferences are described below.

4.1 HABITAT I UN CONFERENCE AT VANCOUVER IN 1976

The Vancouver Declaration emphasized regularization of tenure in informal settlements, upgrading existing areas, adapting standards according to local conditions, prioritization of government support for essential infrastructure, decentralization of authority, participation of public and involvement of NGO's and CBO's and public-private partnerships. There was also explicit recognition of the changing role of women and their participation in the development. Moreover, a different approach to the shelter sector was evolved by bringing together the elements of housing, planning and services and linked these to economic development and environmental concerns.

However, the commitment of various governments for Vancouver declaration has not been shown in practice. While the recommendations appear to have had some impact on subsequent shelter strategies, there is little indication of actual implementation of policies by the early 1990s. Rising urbanization, urban poverty and declining government resources have rendered implementation of the Vancouver action plan unlikely. There has also been a lack of commitment to implementation amongst some of the major donors. It appears that shelter options for the urban poor are very limited..

Though the recommendations and policies may have not been effectively implemented yet Habitat I remains a milestone with development of shelter policy, influential in the evolution of subsequent policy statements, which put human settlements on the international agenda for the first time, and it was effective in ..

- a) *Laying down the need of the enabling approach to shelter.*
- b) *Integrating shelter policy and the needs of vulnerable groups such as women.*
- c) *Contributing later to the creation of the concept of sustainable development.*

NATIONAL IMPLEMENTATION - HABITAT I: In the seventies in Pakistan, like most other developing countries, urbanization became more rapid increasing pressures on urban areas and their services. Coupled with population growth, illiteracy, poverty, limited public resources and political upheavals, this led to the deterioration of the physical and natural environment of human settlements. Collectively these factors hampered faithful adoption of the Habitat I recommendations.

However, in Pakistan, implementation of Vancouver declaration has been attempted in the following areas:

- a) **NATIONAL SETTLEMENT POLICY:** *The Government of Pakistan formulated a "National Human Settlements Policy" in 1990 as a means to coordinate the distribution of population and socio-economic activities over the country. The most striking feature of the proposed Policy was the optimal use of resources with least cost and maximum efficiency to assist the process of urbanisation generally throughout the country. Detailed policy recommendations ranged from micro-economic and sectoral aspects to explicit locational strategies. However, the action plan for implementation was not specified. Consequently, a thorough, analytical and useful study remained "academic" and was not adopted.*
- b) **MANAGEMENT OF CITIES POLICY:** *For strengthening urban institutions, the "National Management of Cities Policy" was developed by EUAFW. As a first step it reviewed the existing laws, legal jurisdiction, inter-governmental relations, financial systems and procedures for urban schemes formulation. Based on the review of entire spectrum of practices at local government level the study proposed by-laws, a model legislation, a scheme formulation system, and financial control practices. It was hoped that this together with setting up of institutions for training in city management would lead to the devolution of real power to local governments resulting in substantial improvement of the quality of city management in the country. This study also remained academic and was not adopted by the government.*
- c) **SETTLEMENT PLANNING:** *A number of physical plans (namely, master plans, development plans, structure plans) were prepared for various cities and towns. But these plans have been usually orientated on an "ideal" layout, and rather than to serve as a guide to the development process they have been perceptually visualized as an end product that would be mainly static and probably not to be revised. By-laws and standards have been unrealistic, particularly, for the middle and low income groups. The proposals did not realize a medium size investment program for services and utilities. Usually the balance between the priorities and financial constraints was not attempted and as a result the plan implementation has been severely hampered. One of the main imperfections of settlement planning in Pakistan, like other developing countries, has been that by the time these plans are formulated and approved by the authorities the events rapidly overtake the proposals which then become outdated and redundant.*
- d) **SHELTER, SITES AND SERVICES:** *During 1976-85 Government of Pakistan gave priority to land development. Land was acquired and plots were developed with the applicant's money. Though strategy covered the problem of cost recovery, it failed to solve the housing problems, in the sense that out of 120,000 small size plots developed in Sindh province between 1976 and 1984, only 3000 plots were occupied; almost the same situation prevailed in Punjab. This was the result of a policy to make land available without required the socio-economic infrastructure, the lack of housing credit commensurate with the need and the political will to stop speculative investment. During this period the private sector also became active in the housing sector under the control of Development Authorities in large urban areas. The private sector did provide housing for the affluent groups, but could not come up with the promised low-cost houses for the poor. Some developers disappeared from the scene with public money. Where the private sector independently developed the land the standard of development remained questionable. In early 1980s Karachi Development Authority allotted plots to developers in large numbers but the result has been disappointing as most of the plots, and built-up units, are still lying vacant, largely again for the same reasons. Such schemes very soon got out of the hands of the poor and landed up with the middle income group and the quality of construction remained precarious.*

4.2 GLOBAL STRATEGY FOR SHELTER UPTO 2000

Following the "International Year of Shelter for Homeless" in 1987, the UN General Assembly in its resolution adopted a Global Strategy for Shelter (GSS) to the year 2000. Overall objective of the GSS was to facilitate "shelter for all" by the year 2000. The enabling policy to achieve this objective required governments to ensure that land and finance markets function efficiently and with equity, and to provide political support which will help the private sector to provide shelter to all income groups. However, direct support may have to be provided to vulnerable groups who cannot attain affordable shelter. The GSS contained extensive guidelines for national action for the formulation of national shelter strategies based on enabling approach.

NATIONAL IMPLEMENTATION - SHELTER FOR ALL: The national implementation of GSS is linked to the following major sectors.

- a) **SHELTER AND LAND DEVELOPMENT SCHEMES:** *Following the Shelter Year of Homeless (1987) the GOP renewed its commitment to housing sector and launched a shelter programme with a centralized top-down approach in the wake of establishment of National Housing Authority. The scheme envisaged construction of 2 rooms housing units at the cost of around Rs. 26,000. The scheme failed miserably as more than 30% houses are yet to be completed. Those that have been completed, are mostly un-occupied largely owing to poor construction practices and non-transparent procedures for allotment which have given additional opportunity to the chosen few. Similarly, 7 Marla and 3 Marla Schemes (plot development) were also launched by the Government. In case of Sindh, the 7 Marla Scheme envisaged for only providing tenure documents to the occupiers of residential plots in rural areas, whereas 3 Marla Schemes were launched in urban areas. However the fact is that formal housing supply does not cater for the needs of the poor. Laid out according to modern planning standards, the cost of even the small plots is beyond the affordable limits of poor.*

On the other hand some land development schemes for middle and high income groups have been successfully completed by local development authorities and the private sector in large cities like Karachi, Lahore, Islamabad, and Peshawar etc.

- b) **SHELTER FOR LOW INCOME COMMUNITIES:** *In 1989, the GOP initiated a Study, "Shelter for Low Income Communities" (the Shelter Study). The Shelter Study, under the guidance of National Housing Authority was carried out by a consortium of international and national consultants from 1990 to 1992. It came up with a wide range of investment projects and policy measures to remedy the serious shortcomings in the shelter sector. Important elements were, the involvement of the communities - also in the financial sense - in improving their situation, and the use of locally or regionally based NGOs for delivery of shelter and infrastructure. It was recognized that this participatory approach would bring with it a substantial need for awareness and skills training. The communities would have to be enabled to ensure the sustainability of the delivered infrastructure and services (continued appropriate functioning and maintenance). On the other hand, staff of Government implementing agencies at various levels would have to be trained and motivated as well, in order to manage this new and more complex type of programme properly. These resulted in an "umbrella" clearance of the shelter study findings by GOP and enabled subsequent preparation of four Pilot Projects in Pakistan's provinces to test the new approach.*

On the indication of positive results of the four pilot projects the World Bank agreed for a tentative financing plan of US\$ 149 million. Subsequently, a project was finalized to improve 55 settlements

benefiting 400,000 people and institution strengthening of NHA. Another infrastructure scheme for low income communities has recently been approved by ECNEC at a cost of US\$ 42.63 million which is scheduled to commence in early 1996.

Based on the past experiences, the Government has recently undertaken Prime Minister's Crash Housing Programme, under which 100,000 affordable houses per annum will be provided to different categories of people, mainly low income and the deserving poor.

- c) **NATIONAL HOUSING POLICY:** *In 1992, GOP formulated, approved and partially adopted the National Housing Policy (NHP) to provide a framework for resolving housing problems of the country. This policy (NHP) was revised in 1994. The goal of NHP was to create a favourable and conducive environment in the country so as to give impetus to housing sector. Furthermore, NHP recommends a package for effective institutional framework and fiscal monetary measures in keeping with the national objectives and programmes. The role of the government as a catalyst has been suggested for improvement of Katchi Abadis and slums, research and institutional development. The private sector would play its role as a developer and provider.*

The Eighth Five Year Plan has incorporated most of NHP recommendations; while it is too early to judge the effectiveness and implementation of NHP.

4.3 AGENDA 21

Agenda 21 was adopted by the UN conference on Environment and Development (UNCED) held in Rio-de-Janeiro (Brazil) in June 1992. This specifies the actions that need to be taken by national governments, UN and other international organizations and non-governmental bodies to conserve the environment. It is a set of actions that bind only the monitoring agency to assist national governments to bring about the transition to sustainable development. However, the Agenda does not compel any single country to follow any clearly specified course of action. In 1993, the Commission for Sustainable Development (CSD) was created by the General Assembly to monitor the implementation of Agenda 21, of which Pakistan is also a member for a three year term.

AGENDA 21 AND THE HUMAN SETTLEMENTS: The resolution adopted for Agenda 21 at Rio Conference states that "the overall Human Settlement objective is to improve the social, economic and environmental quality of human settlements and the living and working environment of all people, in particular the urban and rural poor" (UN, 1992).

Apart from other chapters of the Agenda, Chapter 7 has a direct relevance to human settlements. It emphasizes several programmes to achieve sustainable human settlements through planning, management and capacity building; provision of infrastructure, etc.; use of energy-efficient systems and sustainable construction activities.

It is stressed that all of the above programmes are fundamental to the achievement of the overall goals of Agenda 21. Its programmes motivate adoption of "enabling approach" and also stress cooperation between public, private and community groups in order to attain sustainable development. The emphasis is on better governance, broad-based participation and on an inter-sectoral and integrated approach to human settlements development.

As sustainable environment and development will lead to sustainable human life the central theme of the

Agenda is, therefore, to raise the status of human development.

NATIONAL IMPLEMENTATION - AGENDA 21: The implementation of Agenda 21 has been endeavoured in the following major programmes:-

- a) **NATIONAL CONSERVATION STRATEGY:** *In Pakistan the National Conservation Strategy (NCS) pre-dates Agenda 21 as it was completed in 1991 as a preparatory document for the Rio Conference. Pakistan thus joined a small and select group of nations that cared enough about their future to plan their development within the context of a national environmental plan. For a country faced with a complexity of socio-economic problems, this is no mean achievement. Perhaps even more significant, it is a clear indication of the growing sense of urgency and seriousness with which environmental problems are perceived and their solutions sought today in Pakistan. NCS focused on capacity building, institutional development and decision making for sustainable development.*

It is a unique and robust document as it was produced through a process in which participation was the prime goal; about 3000 member-government officials, researchers, scientists, NGOs, businessmen, civic leaders, journalists etc. were involved. Thus it has acquired legitimacy amongst both public and private sectors. Another advantage of this participatory process is that the implementation of the strategy is not dependent on one agency or institution. It is being pursued by a myriad of institutions and individuals through their own programmes and systems.

Through the adoption of NCS, the federal government has committed itself to reorienting the development efforts towards sustainable development. The provincial governments of Pakistan have started with the formulation of provincial conservation strategies in response to the need to implement NCS. The NWFP has initiated the implementation of the provincial Conservation strategy. Organizations responsible for initiating environmental management and sustainable development have been created and strengthened.

- b) **SOCIAL ACTION PROGRAMME:** *As the central theme of Agenda 21 is to raise the status of human development, the Social Action Programme (SAP) adopted by government of Pakistan (GOP) is very relevant to the implementation of Agenda 21.*

The SAP was launched in 1992-93 to address the neglect of social development in a coordinated and concerted manner. Initially a 3-year SAP (1992/93 to 1995/96) was formulated, which was later on overtaken by the exercise carried out for the 8th Five Year Plan and a 5 year SAP (1993-98) was formulated. The responsibility for implementing SAP lies with provincial governments with involvement of community, NGOs and private sector.

The 5-Year SAP (1993-98) makes a significant departure from the conventional pattern of development allocations for SAP sectors. It plans to raise development allocations to 21.75 percent of total Plan development expenditure compared to only 8.9 percent in the 7th Plan.

The SAP (1993-98) aims at dealing decisively with the gross inadequacies of social services through an adequate provision of financial outlay (recurrent and development) and an improvement in the implementation framework. This would help to raise the status of human development in general and women and children in particular. The successful implementation of the ambitious five year SAP will represent qualitative progress. The development allocation for SAP from Rs. 42 billion (7th Plan) to Rs. 102 billion (8th Plan) is expected to substantially improve the social indicators and the capacity to deal with the forthcoming issues in human development.

The implementation of phase-I of SAP programme has already gained momentum and the concrete results are likely to be achieved by the end of first phase (30 June 1996). The World Bank SAP review mission during their visit to Pakistan in February, 1995 examined the possibility of developing a SAP-II. The SAP review mission was very much satisfied with the implementation of phase-I of Social Action Programme. Government of Pakistan and review mission have proposed to increase the scope of SAP to include water supply and sanitation sectors in urban/rural slums, redefining the primary education up to class-10, shelter for the shelterless and housing etc. (Planning Commission, 1995).

BEST PRACTICES

While many conventional projects have failed in solving the problems of urban development, there are some successful attempts made in Pakistan to achieve sustainable development. Among these the following examples are described as the best practices each typifying a process of development which is unique but which have a common theme threading through them : active participation of the community with a minimum or absence of officialdom :-

- 5.1. *Khuda-Ki-Basti, Hyderabad.*
- 5.2. *Matching Grants Programme, Punjab.*
- 5.3. *Orangi Pilot Project, Karachi.*

5.1 KHUDA-KI-BASTI

Khuda-Ki-Basti (KKB) is a new experiment in low-income housing projects. The KKB Project has been developed in Hyderabad as a part of the large Gulshan-e-Shahbaz Scheme by Hyderabad Development Authority (HDA). The main scheme itself was conventional : inappropriately serviced plots provided with large public outlays without accountability. Most of these plots are still lying vacant, while in the KKB areas low-income people have progressively constructed their houses on self-help basis and provided basic utility services, through community participation on an incremental basis. The KKB clearly establishes the concept of incrementally developing houses and housing services in a cost-effective and affordable option of developing lively habitats for the urban poor. Another important element of the KKB Project is that it encourages, rather induces people to undertake immediate construction of houses. A UN document (UNCHS, 1991) summarizes the KKB Project as follows:

The scheme is based on the idea that people should settle before houses and infrastructure are constructed and that, once settled, they can develop their housing and the infrastructure incrementally, as and when they have the resources. The incremental development scheme in Hyderabad imitates the approach followed by the illegal subdividers: it is characterized by ease of entry, allocation of plots on the basis of homogeneity of interests and backgrounds (grouping together of known families and friends), immediate delivery of the plot and incremental development of the houses and the infrastructure. The HDA initially recruited illegal subdividers to assist the agency in the identification and settling of low income families in the incremental development scheme.

The KKB provides initially only 80 square yard plots and water supply through water tankers. The HDA requires a low income family in need of shelter to spend, initially, two weeks in a reception area to prove its urgent need for shelter. Then, the HDA allocates a plot upon the payment of Rs. 1000 which covers the full cost of the plot. The family has to live on the plot permanently. The plot is repossessed if found unoccupied; this reduces absentee ownership and speculation. The HDA does not set any standards for housing, and this enables the allottees to build their houses according to their individual needs and resources. Once settled, the allottee is urged to make regular payments into a neighborhood account so that the provision of infrastructure can be financed. Once sufficient funds have been accumulated, this eliminates the need for cost recovery.

A disadvantage of KKB is its location. It is about half an hour from the city of Hyderabad by public

transport. The industrial zone of the Sindh Industrial Trading Estate is not far away but the Project's low income families who earn their daily income mainly from informal-sector activities in Hyderabad faced hardship when they initially settled in KKB. Furthermore, residents of KKB had to travel regularly to Hyderabad in the initial phase of the scheme, when the settlement did not have many shops and public services; this made transport one of the costliest items in their budget. Fortunately, conditions are gradually improving, with the settlement of more households and the growth of commercial and small industry sector.

Although there is need for improvement of the approach the results of the first three years of the incremental development scheme are quite encouraging. Some 2500 families, mainly in the monthly household income bracket of Rs. 500 - Rs. 1500 (\$25-70), have settled in KKB, and many have been able to construct semi-permanent houses. In those blocks which have been able to develop a strong community organization, water supply, a sewerage system and electricity are already available. Other blocks have, however, not been able to develop any infrastructure, owing to a lack of leadership: if they can not manage soon to acquire some basic infrastructure, they might demand that government provide infrastructure without an up-front payment and re-introduce the need for cost recovery.

It is essential for the success of the scheme that the population be organized at block level and be urged to make regular payments into the block account for infrastructure. An agency, such as the HDA, does not have the capacity to develop and organize communities and to train local leaders. Therefore, for the success of such a scheme it would probably be best to settle existing low income communities, rather than individual families or to organize communities before settlement. This would imply the following sequence of settlement:

PEOPLE -- LAND -- HOUSING -- INFRASTRUCTURE

Once the allottees have been settled, the housing agency could hand over the scheme to a non-governmental organization (NGO) and the NGO could organize the communities, train leaders, assist the population to save money for infrastructure and advise the community to construct the infrastructure on a self-help basis, as is being done in the Orangi Pilot Project, Karachi.

An evaluation of the KKB Project was carried out by Dr. Jan van der Linden in 1993. His conclusions were:

- * the scheme is financially viable.
- * importantly, it does not entail major financial outlays nor risks on the executing agency's part.
- * over 35% of the inhabitants had obtained their plots from actors other than HDA. Also about 35% had passed through the reception area.
- * a large majority of the inhabitants support cancellation of vacant plots/houses, at least in the initial stages of the settlement.
- * support for the concept of the reception area is also high although it appeared that this procedure has been particularly prone to misuse.
- * critical for success are the incremental nature of the scheme; the continuous availability of plots; the issuing of dwelling permits only, so that vacant houses/plots can be cancelled; and a simple, one-window non-bureaucratic procedure, to be performed on the spot.

- * KKB has stimulated no rural urban migration.
- * a somewhat less liberal use of land especially for open grounds should be considered.
- * smaller building blocks and the introduction of semi public space might enhance community cohesion.
- * expert advice should be sought for the design of a sewerage system.
- * external assistance (from NGO's) is needed to stimulate the process of community cohesion and community training for self-help.
- * bureaucracy should be minimised and restricted only to essential control and advisory functions.

The Project shows that success in sites and services can be gained only if the following actions are undertaken:

1. *introducing the process of community based incremental development.*
2. *plot allocation criteria should be similar to that in KKB with the possibility of immediate cancellation if occupation is delayed and construction is not started within a short span of some weeks only.*

5.2 MATCHING GRANTS PROGRAMME

The Matching Grants Programme (MGP) was initiated in the year 1981-82 with a view to facilitate infrastructural development of rural areas with community participation. The MGP is based on the principle of equal financing through the Union Councils in concert with the communities they represent putting together an up-front 50% contribution in cash or in kind for an infrastructure/shelter scheme. The other half is contributed by the Directorate General of Local Government and Rural Development (DGLGRD). In Punjab this is the single largest activity (50% of budget) of the Directorate. The programme requires the active participation of Union Councils and to date about 22,000 schemes have been implemented in around 26,500 villages.

The local councillor is normally the Project Leader of the Project Committee. The determining criteria for approval of a scheme is the magnitude of the proposed community contribution, particularly cash. Community contributions are normally collected through Councillors and other community leaders before the release of an equal amount of Government grant. Cash contributions are deposited in the bank in joint account of the Project Manager and Project Leader. Similarly it is also necessary that the offered labour comes before hand in the form of earth work etc.

In accordance with the prescribed specifications and schedule of rates schemes are designed and costed by the markaz sub-engineer. For schemes costing upto Rs.100,000 (US\$ 3000) approval is given by the Assistant Engineer/ADLG (Assistant Director Local Government) and for those costing more than Rs.100,000 the approval is given by the Executive Engineer who sits at the Divisional level. There are normally no cost over runs and in case there are any, these are to be borne by the communities themselves. In accordance with the work progress determined by the Project Manager/Sub-engineer funds are released to the Project Committee normally in 2-3 installments. Within Project Committee funds are maintained jointly by the Project Leader and the Project Secretary (who is also secretary of the Union Council). The funds are audited once every year by the Local Fund Audit Board.

It has been observed that the matching grants projects executed through project committees are less costly than those formally tendered; because of the direct community involvement the chances of pilferage are lesser.

An evaluation of the MGP (Izhar-ul-Haq, PEPAC, 1991) indicates that the MGP has had a major impact in stimulating community development. This extends from union councils (who gained experience in managing development projects) to the villagers who draw together to first contribute and then maintain these facilities. General socio-economic conditions in the matching grant villages were also found to be better than those in the control villages and that beneficiaries were satisfied with the schemes. A major insight was the creation of awareness in communities regarding hygiene and environmental conditions.

The review concludes that Project Committees should not cease to exist after the completion of projects, but should also be made responsible for operation and maintenance of the matching grant schemes, and should be the focal point for community participation and decision making.

5.3 THE ORANGI PILOT PROJECT

The Orangi Pilot Project (OPP) is perhaps the most known project in urban self-help development. It has been the focus of a number of studies and reviews which have been circulated internationally. It has been based on the concept that improvement in the economic well-being of people would lead to an increase in awareness of their environment and lead to a demand for bettering their quality of life.

The OPP's objective is to analyse outstanding problems in Orangi, and then through prolonged action research and extended education, discover viable solutions. It promotes community organization and cooperative action and provides technical support thus overcoming most of the constraints governments face in up-grading low income informal settlements. The OPP feels that the function of NGOs and pilot projects in squatter rehabilitation programmes is to develop strategies that can be integrated into the planning mechanisms of the government because the scale of the problem is too large to be tackled without effective government participation. For this integration to become possible it advocates three prerequisites:

- 1. The models developed should overcome the constraints faced by government agencies in the rehabilitation of informal settlements without requiring major changes in their structure and/or the development and imposition of any radical legislature.*
- 2. Overheads, staff salaries and related costs, should be in keeping with government expenditure patterns and regulations and the strategy should respect established state procedures.*
- 3. Proper documentation of developing the model, the creation of a demonstration area, an effective training material, have to be created, to aid replication.*

Dr. Akhtar Hameed Khan (the founder of OPP) and his colleagues and aides argue that most programmes developed for the poor in the Third World fail because they are designed by upper class professionals not conversant with the sociology, economics and culture of these communities or the causes of the conditions in informal settlements. But the informal sector that caters to the needs of the urban poor and the urban poor themselves do not have access to research and advice that professionals can give. Therefore, an arrangement has to be made to enable effective interaction between qualified professionals and research institutions on the one hand, and the informal sector and low income communities on the other. The OPP has succeeded in creating such an arrangement.

When the OPP was established the lanes of Orangi were full of waste water and excreta. The first priority of the Orangi residents was for the development of an underground sewerage system. Both the KDA and Karachi Metropolitan Corporation (KMC) had no money to gift a sanitation system to low income settlements. However, international loans were being arranged to finance the Karachi Abadi (squatter

settlements) Improvement and Regularization Program under which sanitation would be provided and costs recovered through lease and development charges.

OPP research showed that recovery of money from the poor for development projects has a very poor history in Pakistan. Also, the problem of Katchi Abadis was so immense (with over 3.5 million people in Karachi alone) that it could not be solved through foreign loans, especially if the cost could not be recovered from the beneficiaries. If foreign capital and international tenders were involved the cost of a sanitation system was 25 times the cost of actual labour and materials due to high overheads, excessive profiteering, kickbacks to government officials and fees to foreign consultants. But an underground sanitation system could be paid for by Orangi squatters themselves if only labour and materials were involved. Further, if they could collect money first loan problems could be avoided.

The first step was the creation of community organizations. OPP felt that the lane consisting of about 20 to 30 houses, was the unit of organization. An underground sewerage system is complex and developing one lane at a time, without a master plan, was considered by planners to be an invitation to disaster. However, because of innovation and modifications to engineering practice no disaster took place when they proceeded thus, involving lane units one by one.

As there was no central supervision and controlling agency and as people worked by themselves, certain substandard work was done, and in mid-1982 there was a lull in the program. An evaluation of the concept, design and implementation procedures of the project became necessary. Research was carried out to identify causes for substandard work and simplify standard engineering designs. The results of this research were taken to the people through a massive extension effort, and hundreds of meetings were held. People learnt about the mixing and curing of concrete and about the proper manner of making inverts. This led to a great improvement in standards and more and more lanes applied for assistance. It also led to a major modification to conventional sanitation technology and procedures and made them compatible with the concept of a community financed and built system. It also reduced costs substantially and resulted in major technical innovations.

As the lane was the unit of organization, initially only those lanes which were near a nullah (natural drain), or those which could drain into nullahs easily asked for assistance. OPP advisors feared the programme would end here unless lanes away from the nullahs came together to construct secondary drains. To promote this concept the OPP organized a physical survey of Orangi carried out by architecture and engineering students. After the students and people had collaborated, Orangi became a changed place. The concept of secondary drains registered in their minds. In addition, the concept of development through community participation went back to the universities and colleges, and their involvement with Orangi has grown as a result.

The OPP is a success in that it no longer needs to motivate the people. Lanes organize themselves and contact the OPP for technical assistance, and the OPP organizers provide technical supervision to the lane organization. People may even get the work designed and-executed by masons trained through OPP in other lanes. The average cost per household works out to about Rs. 1000 (US\$40) all in all. People find this reasonable. The people of Orangi have invested Rs. 53,183,656 (US\$2.13 million) in the system. OPP's administrative, research and extension costs came to only Rs. 3,428,588 (US\$127,000). In short, the people maintain the system themselves.

Of late, however, there are problems, nullahs are silting up and are prone to flooding after rain. The sewerage is being taken to the sea from not only Orangi, but the whole of Karachi. The OPP is working on this.

developed designs for trunk sewers and is lobbying with the KMC to get them implemented. The residents of Orangi cannot possibly develop trunk sewers and treatment plants.

Surveys carried out by the Aga Khan Medical University show that health conditions in Orangi have improved immensely and real estate prices have shot up. In addition, the OPP now has technical manpower and social organizers who understand the sanitation related problems of low income settlements and also have the skills to train communities in solving them. The OPP design team has developed tools and equipment to train people and to deliver its sanitation model.

By now the OPP has successfully mobilized the people in completing other programmes such as the Low Cost Housing Programme, the Basic Health and Family Planning Programme, the Women's Work Centers Programme, the Programme of Supervised Credit for Small Family Enterprise Units and a Private School Programme. It is also today involved in such similar works in Peshawar, Larkana and Sukkur and is the training ground for a number of NGOs operating elsewhere in the country.

Fig. 5.1
Matching Grants Programme



Community Participation



Before

After

LEGISLATION

The legislative framework in Pakistan is governed by the Constitution of the country. The Constitution clearly states that the form of government would be federal in character and, therefore, demarcates powers of the federating units and their areas of responsibility for the provision of services. The Constitution ensures this through Legislative Lists which allocate the powers of control and legislation. List I, (Federal Legislative List in the Fourth Schedule of the Constitution of the Islamic Republic of Pakistan) is purely federal, that is only the Federation [Government of Pakistan] has powers. List II (the Concurrent Legislative List) states that the powers and responsibility are jointly that of the federation and the federating units [the provinces], implying, therefore, that the federal government would enunciate policy and coordinate implementation and the provincial governments would implement. Any matter not contained in either list is the sole responsibility of the federating units [provinces]. The Constitution also implies that local governments would exist, but only at the whim, fancy, pleasure and mercy of the federating units [provinces].

In the area of Town Planning, Housing and Environment the responsibility for the first two rest with the provincial governments. However, for environmental pollution and the ecology this responsibility rests jointly with the federal and provincial governments (Item 24 of the Concurrent Legislative List of the Fourth Schedule of the Constitution of the Islamic Republic of Pakistan).

Probably, because of this lacuna there had been no comprehensive Town Planning or Housing Law enacted at federal level in Pakistan. However, some Acts and Ordinances were passed at provincial level, from time to time which originate from the laws of the British colonial period. For example, Town Improvement Act, 1922 has been in force in Pakistan under which improvement trusts were established in large cities such as Karachi and Lahore. Similarly, the Land Acquisition Act, of 1894 is still in force in Pakistan, although the Punjab Land Acquisition (Housing) Act was passed in 1973 and remained in force until 1986 when it was repealed. After independence in 1947, a few other laws were passed related to Town Planning in Pakistan. For example, the Municipal Administration Ordinance, 1960, which was modified in the form of the (Provincial) Local Government Acts in 1975. The following legislations relating to development planning and housing were passed in various provinces of Pakistan since 1976:

- i. Punjab Development of Cities Act, 1976.
- ii. Provincial Local Government Ordinances, 1979.
- iii. Repeal of 'Punjab Land Acquisition (Housing) Act, 1973' in 1986.
- iv. Katchi Abadis Regularization, 1978.
- v) The NWFP Building Regulations, 1985.
- vi) Sindh Building Control Ordinance, 1979.

6.1 PUNJAB DEVELOPMENT OF CITIES ACT, 1976

The Punjab Development of Cities Act, 1976 was approved to provide legislative powers to the newly created development authorities such as Faisalabad Development Authority (FDA) and Multan Development Authority (MDA). A separate LDA Act, 1975 for the creation of Lahore Development Authority (LDA) had already been enacted. The Punjab Development of Cities Act under Section 7.2 provides for planning controls and building control regulations to:

- a. *Maintain appropriate urban design and protect public safety; and*
- b. *Ensure compliance with the Development Plan after its preparation.*

While guiding the development authorities in respect of preparation and execution of schemes the Act under Section 12.5 states::

"No planning or development scheme shall be prepared by any person or local council as defined in the Punjab Local Government Act, 1975 or Government agency within the area except with the concurrence of Authority".

Requiring the Development Authorities to ensure planned urban development the Act states in its Section 17:

"The Authority may issue in respect of a controlled area such directions as it considers fit and appropriate and do all such things as may be necessary for the prevention of haphazard growth, encroachments and unauthorized construction in such area".

There are no explicit objectives in the Act for according approval to private sector's housing schemes. However, based on the provision of Section 3.4 and Section 3.5, regulations were made and approval procedure was adopted by the authorities for approval of the private housing schemes.

The Act does not clearly mention about the type of Development Plan to be prepared, whether a Master Plan or Structure Plan. However, the FDA had prepared a Structure Plan in 1986. The LDA had prepared a Structure Plan for Lahore in 1980 with the help of foreign and local consultants and named it as "Lahore Urban Area and Traffic Study". On the other hand, Multan Development Authority, had prepared a Master Plan for Multan in 1987. Unfortunately, none of these plans could be legally adopted since no competent authority approved them. Therefore, these plans are not binding on any person. However, these plans provide some guidance to the respective authorities in their day to day decision making relating to planning and development. For example, in Lahore, while approving private housing schemes, the Traffic Engineering and Planning Agency (TEPA) established under LDA, and the Chief Metropolitan Planning Cell of LDA, ensure that land is reserved for Structure Plan roads falling in the area of these schemes and that the schemes are located in the area earmarked for residential purpose in the Structure Plan. Moreover, building control in the form of approval of building plans for plots in the schemes prepared by development authority and the approved private housing schemes is also being practiced.

6.2 PROVINCIAL LOCAL GOVERNMENT ORDINANCES, 1979

The Punjab Local Government Ordinance, 1979 and other similar ordinances were promulgated and enforced in 1979 in various provinces by amending the Local Government Acts of 1975. The ordinances provide for a one tier system in urban areas and a three tier system in rural areas. In urban areas Municipal Committees or Town Committees have been established depending upon the criteria of population. Municipal Corporations have been established in large cities while in Karachi and Lahore, Metropolitan Corporations have been established due to a special status and large population of these cities. In rural areas three tier system includes Union Councils at village level, Tehsil Councils at Tehsil level and Zila or District Councils at district level.

Local councils are allowed to approve their budgets, impose new taxes, frame by-laws and make contracts

of all types. Chairmen of the councils are elected and paid salaries for their services. Five year term of office holding of members has been fixed.

The Management of the Cities Policy (1987) prepared by the Ministry of Environment and Urban Affairs/PEPAC suggested that a review and rationalization of basic legislation is warranted on priority in order:

- a) *to prune redundant legislation; and*
- b) *to eliminate gaps and overlaps.*

The provisions of Local Government Ordinance, 1979, relating to Town Planning are provided in Appendix 6.2. However, a review of some important provisions of the Ordinance, 1979 is presented below:-

Section 74 of the Punjab Local Government Ordinance, 1979 provides for the preparation of Master Plans. The idea of Master Planning has become redundant and it has been replaced by the Structure Planning approach. The Master Plans were detailed land use plans for the entire city for a long period of 20 to 25 years. It was difficult to forecast spatial changes over a long duration of time. Moreover the preparation of Master Plans took a long time and by the time they were approved by a competent authority, they became outdated. Structure Plans, on the other hand, are meant to provide policy guidelines for future development of the city. They are relatively short term, can be prepared in a short time and provide for a system of plans including the provision for the preparation of a number of local plans (Local District Plans, Action Area Plans and Subject Plans) for different parts of the Structure Plan area as and when required by the local communities. Thus a continuous planning process is established in the human settlements.

Sections 75 and 76 of the 1979 Ordinance provide for the preparation and execution of Site Development Schemes. These schemes are for the new city extensions and do not cover the urban renewal schemes for the improvement of existing slum areas. However, the provision of slum improvement schemes contained in the 1975 Acts has not been included in the 1979 Ordinances.

The Local Government Ordinance and the various planning, development and regulatory ordinances overlap in providing for planning functions. For example, for Lahore, a Master Plan was prepared and approved in 1972 but in 1980 the Lahore Development Authority (LDA), with the help of foreign consultants, prepared a Structure Plan for Lahore which covers the area under the jurisdiction of Metropolitan Corporation of Lahore. Although an attempt has been made in the Ordinance to avoid overlaps by excluding territory yet the higher degree of coordination specifying case processing responsibility where two legislations apply has not been attempted.

The development control and building regulations under Section 77-78 of the Ordinance are punitive and impose fines for non-compliance or violations. The fines are usually set at levels too low to deter violations. Sometimes violators find it in their interest to pay a fraction of the stipulated fines as a bribe to the enforcement officials.

The application of uniform rules and regulations for all sections of an urban community results in increased violation specially by the low income class. This is because the minimum legal standards for a dwelling unit raise the minimum cost per unit. Therefore the low income people are forced to obtain affordable

shelter through the informal sector and thus cause the formation of slums and squatter settlements.

6.3 REPEAL OF 'THE PUNJAB LAND ACQUISITION (HOUSING) ACT, 1973 IN 1986

In 1986, the Punjab Land Acquisition (Housing) Act, 1973 was repealed and the old Land Acquisition Act of 1894 was promulgated again. The 1973 Act played a very important role for 13 years, since a vast land was acquired by local authorities in urban areas for the development of housing schemes under this Act. Under the 1973 Act (Section 9) the Collector who is normally a Deputy Commissioner, determined the amount of compensation for acquiring land provided that maximum rate of compensation must not exceed Rs. 20,000 per acre. Under Section 11 of the Act, the compensation could also be made in the form of developed sites (Plots) up to 30 percent of the original land surrendered commonly known as exemption policy. The land owners were generally unhappy with the 1973 Act (inspite of the exemption policy) because of the fixed upper limit of compensation (Rs. 20,000 per acre) as the land prices were rising sharply during the 70s and the 80s. During 1980s under Martial Law Instruction No. 23, an additional premium of Rs. 20,000 per acre could be paid as compensation to the land owners. But even these incentives (Rs. 40,000 per acre compensation and 30% land in the form of developed plots under exemption policy) could not satisfy the landowners who were influential enough to get the Punjab Acquisition of Land (Housing) Act, 1973 repealed by the civilian government established after the lifting of Martial Law.

The Land Acquisition Act, 1894 (now in force in Pakistan) is being used nationwide by provincial government departments for acquiring land for public purposes. Under this Act, compensation for the acquired land is determined by the Collector/Deputy Commissioner, according to the market value on the date of notification under Section 4 of the Act, stating that the land in the locality is needed for public purpose (for example, preparation of a housing scheme). However, since land is compulsorily acquired, an additional 15 percent of the market value is also payable to the land owners. If a land owner is dissatisfied with the award, the Collector may refer his case to the court on his request. Bajwa (1989) notes that words 'market value are used in the Act rather than 'market price'. The question is, does the market price of land differ with its market value and whether the market value refers to the existing land use value or its potential use value. Since the Act is silent over these points, the land owner and the government assume different meanings (in their own interest) and this has been creating hindrance in the smooth implementation of the Act. Consequently, it is interesting to note that no new housing scheme has been launched by any development authority since 1986 when the 1973 Act was repealed.

6.4 KATCHI ABADI REGULARIZATION

In January, 1978 a Martial Law Regulation 60 was issued under which all Katchi Abadis (squatter settlements) created before 1st January, 1978 and having atleast 100 houses were to be regularized after their improvement (i.e. provision of water supply, drainage, street pavement etc). Later, in 1985, Prime Minister Junejo issued another cut off date announcing that Katchi Abadis created upto 23rd March, 1985 and having 40 houses will also be regularized. In an evaluation of Katchi Abadis Improvement Programme, (Zaidi, 1990) concluded that the creation of Katchi Abadis continued even after the second cut off date (23 March 1985), and the Katchi Abadis Improvement Programmes suffered from the lack of public participation, delays in the grant of proprietary rights to occupants and poor standard of improvement works carried out by the contractors. Consequently, a very low level of satisfaction of the beneficiaries was recorded although the programme was heavily subsidized.

6.5 NORTH WEST FRONTIER PROVINCE BUILDING REGULATIONS, 1985

In the North West Frontier Province (NWFP) a commendable effort was made by the Provincial Urban Development Board (PUDB) by approving Building Regulations in 1985 for the urban areas of NWFP which were amended later in 1989. These regulations provide detailed procedures and standards for the preparation, submission and approval of building plans. They also provide standards for internal lighting and ventilation of buildings, constructional requirements, drainage and sanitation and fire precaution. The 1989 amendments provided for some improvements in the regulations for residential and commercial buildings, and particularly the standards for parking of vehicles. Since, these regulations are applicable to all the municipalities and local development authorities in NWFP, they may have a very significant impact on the quality of the built environment in the province. However, the absence of any Town Planning legislation and regulations for the control of private and public housing schemes is a major handicap for the planned expansion of urban areas.

6.6 SINDH BUILDING CONTROL ORDINANCE, 1979

The Sindh Buildings Control Ordinance, 1979 is one of the first legislation in Pakistan providing building regulations on a provincial basis. The Ordinance is a very comprehensive document that provides for space requirements, and height restrictions in residential, commercial, civic and office buildings. It also caters for the provision of parking spaces in the offices and commercial buildings. The Ordinance has played a very important role in the implementation of building control in the large cities of Sindh such as Karachi, Hyderabad, Sukkur and Nawabshah etc. However, the absence of an overall Town Planning legislation and the rapid increase of urban population has resulted in wide spread violation of these regulations in the unplanned and unauthorised areas (slums and squatter settlements) of the cities.

6.7 PROBLEMS DUE TO ABSENCE OF A COMPREHENSIVE PLANNING LAW

The following problems are being faced by the local authorities due to the absence of a comprehensive planning law:

- 1. The outline development plans prepared by the provincial departments of Housing and Physical Planning are not implemented since they do not have any legal backing.*
- 2. As the development authorities and various line departments have independent governing laws, there is a lack of coordination between the development authorities, local councils and the various utility organizations which results in chaos and haphazard developments.*
- 3. The preparation of Master Plan and Site Development Schemes are not mandatory under the Ordinance for any local authority. Therefore, many local authorities do not prepare any development plan or scheme.*
- 4. The Master Plans and Outline Development Plans have been prepared for cities only. No local plans are prepared for rural areas as there is no such provision in the legislation.*
- 5. Since the idea of Master Planning has become obsolete in the western world and the new concept of Structure Plans has been introduced, there is a confusion existing in various development authorities and the provincial departments about which type of plan should be prepared. If at all a couple of authorities have prepared a Structure Plan to provide overall guidelines for the development and*

growth of the city, local plans (local district plans, action area plans and subject plans) were not prepared subsequently by the local authorities because of the lack of any legal requirement.

6. *The development plans prepared by the local authorities or provincial departments are not approved by any competent authority in the absence of a comprehensive legislation. Therefore, the implementation of these plans is not a legal binding on any one and they are frequently violated by the general public and the government agencies.*
7. *The existing laws are changed or repealed on the basis of personal whims of the politicians. These changes are not based on some proper research.*
8. *There is no clear cut system of appeals, public hearing or public participation to redress the grievances of the people affected by planning decisions taken by local authorities.*
9. *The present land acquisition legislation does not suit the land owners nor the public authorities. Therefore, it has become a hindrance in the way of carrying out planned development schemes.*
10. *The Planning agencies are seemingly ineffective due to the absence of a comprehensive planning law. Therefore, political interference has increased tremendously in the day to day affairs of the planning agencies.*

As the existing planning legislations in Pakistan have been mainly derived from the old British legislation developed during the colonial period, they have very little regard for the local realities and cultures and are difficult to enforce. The regulations are based on command and control instruments and set rigid standards. Reformation of legislation is required by applying a more flexible approach based on fiscal incentives, performance standards and market mechanism.

Forthcoming Contents of the Report present a series of recommendations in NPOA for in formulation of planning and housing legislation.

CHAPTER 7

PRIORITY ISSUES

Preceding contents of this report (Chapter 2 through 7) indicate that human settlements of Pakistan are swamped with a number of serious problems and constraints. During the preparatory consultative process of this study, an outline of 39 human settlement issues was prepared for discussion, shortlisting and prioritization by the National Committee. After thorough and extensive discussions the National Committee decided that issues of highest priority are as follows:

7.1 INCOME GENERATION AND POVERTY ALLEVIATION

Unemployment and poverty is a major problem in the country and affects all activities of human life. According to an estimate of poverty, using the basic needs approach nearly one third of the population in 1990-91 was classified as poor; while in rural areas 35% of population lives below the poverty line and 31% in urban areas (Ministry of Women's Development and Youth Affairs, 1995)". According to another estimate 80% of the poor are thought to be living in rural areas (Malik, 1994).

The incidence of poverty in urban areas is most acute for casual, menial labour and self-employed workers with low level of assets. Households below the poverty line possess meagre physical and human resources and all members of the family are equally disadvantaged. The poor suffer from inadequate access to education, health, utilities, land and credit that may allow them to participate with dignity in society.

Apart from poverty, unemployment is also a serious constraint for human development. The labour force participation and unemployment rates of urban and rural areas are given in the preceding contents (section 2.1.3) of this report. The nationwide unemployed and their preferences are as follows (Planning Commission, 1995).

AMONGST THE UNEMPLOYED:

- * Sixty-one percent are men and 39 percent women.
- * Literates account for 44 percent (nine percent are women).
- * More than half are production workers, largely illiterate labour, unskilled, semi-skilled or even skilled.
- * Oominant preferences among the unemployed may be summarized as follows:
- * Over 42 percent of the unemployed rural men, the overwhelming majority of them literate, would be willing to migrate from their present location.
- * Only an insignificant proportion of the unemployed women is willing to migrate, most of them literate.
- * Unemployed men express a strong preference for full time paid employment with the government. Full time paid employment with private business or industry is a poor second choice. These preferences hold irrespective of urban or rural differences or literacy levels. Self-employment, given the necessary resources and facilities, is the third choice for literate men in rural as well as urban areas.
- * On the contrary, self-employment is the first choice of unemployed women as a whole, and in urban as well as rural areas. Literacy causes the preferences of rural women to tend towards those expressed

by men in relation to government or private sector employment. Urban women give second preference to self-employment and the first preference to government jobs.

It seems that the unemployed labour force is reasonably mobile, with education a major factor in this. The entrepreneur spirit appears to be stronger among illiterate women and, to some extent, literate urban women. These are strengths. The strong male preference for government jobs is a weakness of the labour force. (Planning Commission, 1995).

The priority for a low and meager wage earner is to ensure that food is available to his dependents. Once this basic human necessity is adequately met, other requirements—shelter, clothing, health, education etc.—will follow, depending upon the availability of resources. It need not be overemphasized that with better income levels, an individual or household can improve upon their standard of living and shelter conditions. Provision of employment and income generation is therefore very instrumental for mankind survival and human development. Accordingly, in the prevailing unemployment and poverty circumstances, the Eighth Five Year Plan (1993-98) advocates that small scale sector (SSS) has to play a major part in poverty alleviation and to provide employment to a greater proportion of unemployed. Thus income generation is subjected to the performance of this sector that is totally dependent upon the credit from public sources like Small Business Finance Corporation, Prime Minister's Self Employment Scheme and Youth Investment Promotion Society etc. But, Mullick (1994), with reference to a recent study (entitled "Promotion of Small Scale Enterprises in Pakistan" by Frierich-Ebert Foundation, Bonn) remarks that despite the importance of Small Scale Enterprises (SSE) in both employing a large section of labour force and in contributing to the GDP (35.7% of the GDP) SSEs account for almost 80% of the non-agricultural labour force, this vast sector continues to suffer from serious neglect. In almost all respects, namely credit supply, training and labour legislation, the SSEs are placed in a disadvantageous position versus the larger enterprises. Credits meant for SSEs are often hijacked by the larger enterprise (Mullick, 1995). Moreover, as majority of the low income group is not equipped with the entrepreneur techniques and business management principles, it is highly unlikely that it will be benefited from the government financial and self-employment schemes.

Unless basic ailments are not catered for, poverty and unemployment will continue to erode human development. Revival of economic growth can only increase per capita income. As rightly concluded by a leading national economist, "that currently persuaded stabilization and adjustment strategies focus attention on factors which are more likely to lead to slower rates of growth and a higher rate of unemployment, thereby further increasing pressures of inflation, income inequality and poverty" (Ahmad, 1995).

7.2 BALANCED URBAN AND RURAL DEVELOPMENT

Like most other developing countries, urban and rural development in Pakistan are treated in isolation, without vertical or horizontal coordination, resulting in glaring disparities. These inequalities are then reflected in the socio-economic characteristics of urban and rural areas, as demonstrated by the preceding contents of this report (Section 2.1.3.) which depict a clear difference between these areas.

Disparities between these urban and rural areas therefore lead to rural stagnation, rural-urban migration and consequential urbanization, as discussed earlier (Chapter 2). While it has been argued (World Bank, 1995) that "emphasis on rural development for the purpose of slowing urbanization is unrealistic and "after two decades of donor emphasis on rural development and the role of rural areas in the global economy there are no indications to suggest that favouring rural investment will be

pressures on towns and cities". However this does not imply that rural development is an exercise in futility and not to be pursued. Rural development is not a choice, it is a necessity for socio-economic and political reasons, and for equitable human development.

Rural development is a national problem and should be undertaken at that level in Pakistan, through various responsible ministries (i.e. industry, communication power, health, education etc.) rather than a weak Ministry of Rural Development to deal with localised projects. As affirmed by an economist (Azam, 1995), "That Rural Development is not merely a local problem to be tackled through localised projects unless a localised action is needed as in the case of any extremely backward area". Rural development in Pakistan has ignored the perspective of balanced development based upon an understanding of linkages physical, social, economic and political between cities, towns and supporting agricultural producing areas.

Balanced development is also mainly dependent upon investments by public and private section which accelerate production, job creation and increased incomes. By concentrating or diverting public spendings and investments in spatial terms, the government can stimulate growth and economic potential of cities and regions. A study (PEPAC, 1986) demonstrates that major urbanized/developed areas of Pakistan received the bulk of public investments and commercial loans. Table 7.1 "Spatial Distribution of Direct Public Investment" shows a paramount disparity in these expenditures.

TABLE 7.1
SPATIAL DISTRIBUTION OF DIRECT PUBLIC INVESTMENT

Area	Ministry of Production	Development Expenditure Five Year And Annual Development Plan	Agriculture Development Banks Loans	Advances By Commercial Banks
Well Developed Areas	70.50%	53.70%	34.08%	50.80%
Moderately Developed Areas	10.10%	8.20%	37.80%	23.00%
Slightly Developed Areas	18.20%	6.30%	25.70%	6.00%
Least Developed Areas	1.20%	31.80%	2.50%	10.20%
Total 100.00	100.00	100.00	100.00	

Source: PEPAC, "National Human Settlements Policy Study 1990".

The study determines that it is not a simple case of public neglect of the peripheral regions or outer towns and cities, it is basically expectations of higher returns that such investments are made in areas with a secure economic base. Accordingly large cities and developed areas have locational advantage of their established economics. Therefore balanced urban and rural development is indeed a complex issue.

7.3 SLUMS AND KATCHI ABADIS

The most fundamental change occurring through urbanization is the development of slums and katchi abadis in major cities. The roles of these areas are:

- a) Act as "reception areas" for migrants and to assist in adapting to urban life.
- b) Provide housing at rents within the means of migrants.
- c) Provide housing in the vicinity of work area.
- d) Availability of social and communal organisation support during periods of difficult time (eg. sickness, unemployment etc.).

Katchi Abadis are found in all major urban areas. In 1990, about 39 percent of the urban population was living in slums (22.5%) and katchi abadis (16.5%) (ADB, 1993).

Katchi Abadis initially developed as unauthorized development, are usually constructed on public land. They are overcrowded usually with shacks and temporary structures of mainly one room built at random. There is no sewerage system and in most cases house-to-house water and electricity connection does not exist. Social services like education and health are also not available. The surroundings of these communities depict in-human and poverty stricken living environment. Sub-standard living conditions and general deprivation among the dwellers has a far reaching impact on their life pattern, particularly the children and women which have to spend most of their time in these surroundings. Over the time however, significant improvements have taken place. Many Katchi Abadis have been regularized and living standards have improved. In many others, however the conditions are still bad.

In 1987 there were about 2302 katchi abadis with a population of 5.5 million living over an area of 42,145 acres (EUAD, 1987). On realization of the magnitude of problems in such squatter settlements the Government initiated regularization and upgrading of katchi abadis in mid 1980, on state and public land. It established a special unit at the federal level (EUAD) to deal with issues of such areas in an organized manner. However the efforts of the government were not very successful, and one of the main reasons for this failure was that it could not afford to develop and regularize these areas due to paucity of funds. Regularising these once unauthorized communities, may have prompted new katchi abadis to breed, and now the recommended policy of the Government is that "no new encroachments, formulation of katchi abadis and unauthorized constructions shall be allowed or recognised hence forth (EUAD, 1994). Similarly, the Eighth Five Year Plan has recommended that after announcing clear cut off date and affecting some legal/administrative enforcement, a strict control should be exercised in all urban areas against land encroachment to stop formation of new katchi abadis" (Planning Commission "Eighth Five Year Plan 1993-98," 1994).

The emphasis of the government seems now to be shifting to the improvement of slums. In the past enough care has not been given to the slum areas, which are mainly located in central part of urban areas, or dilapidated housing of low income groups in other parts of the cities. Living environment in slums is no different than the katchi abadis except that the house may be made of semi-permanent or permanent material with provision of water and electricity. Comprehensive information about the slums at the national level is neither available, nor the government is adequately equipped to deal with these areas. Accordingly the Sub-Committee on housing for Eighth Five Year Plan has recommended that "the Katchi Abadis cell at EUAD be strengthened for initiating Slum Improvement Programmes in the country. In the provinces Slum Improvement Authorities be established with adequate technical manpower (Planning Commission, report of the Sub-Committee on Housing', 1992).

7.4 IMPACT OF URBANIZATION ON WOMEN

For some women organization provides unique opportunities to change their lives with better prospects of education and learning new skills. With proper education and knowledge, the urban women is aware of its proper status, role and legal rights, both religiously and constitutionally. Given the opportunity urban women are now more sure of their participation as an equal partners in the process of social and economic development of the country. This perhaps may not have been possible if women were confined to rural surroundings.

The biggest impact of urbanization on women is their participation in multiple activities i.e. professional, civil service, self employed, journalism, social and welfare service, labour, domestic servants etc. In the professional and management category, women usually enter in pursuit of a career for their personal fulfillment; while in lower occupations, financial necessity is the main reason. In 1989, the urban female labour has been estimated to be 2.35 million at a participation rate of 25%; out of which 2 million women (85%) are in informal sector and amongst these, 1.5 million (75%) are urban home based workers. (World Bank, "Women in Pakistan, an Economic and Social Strategy", the Washington D.C. 1989). Thus in urban areas the largest proportion (about 64%) of female labour force is working at home which gives them greater flexibility to look after their domestic responsibilities while contributing to family income. But they are faced with a series of problems, exploitation by the middle men who underpay them and they are also deprived of regular working hours, holidays, pension and sickness leave etc.

On the other hand, employment in work places is equally difficult for urban women. In industrial area and factories, exposure to hazardous materials (eg. chemicals, smoke etc.) may damage their health. Inadequate light and ventilation, and lack of protection from machinery noise and dust can create further complications. Compared to men they get lower salaries and are least organized in unions, which makes them vulnerable to exploitation and are unable to secure better working conditions. Facilities in work places are unsuitable for urban women, as separate washrooms and rest areas are not adequately provided. Pakistan labour law makes special provisions for permanent working women (hired for more than six months) in terms of working hours, maternity leave, separate facilities etc. This however, tends to discourage employers to employ women on permanent basis.

Self employment, full or part time in trade and business is the recent emerging viable economic activity for urban women. These are in form of dress shops, boutiques, beauty parlours, stalls in special or weekend markets, vendors etc. But here too they may face increasing competition from men who have better access to credit facilities, cheaper material and special marketing skills. The present government is however encouraging working women with better credit facilities and education, through media, about business and marketing skills.

While urbanization has made some impact-both positive and negative - on urban women, it is the rural areas where women are most disadvantaged. As men migrate to cities, they leave back all responsibilities of looking after children, parents, crops and animal etc. to their wives. Thus rural women are faced with greater family and economic responsibilities. Some of them may service cash remittances, from their spouse, but not regularly; while the migrants father gets the greater share to buy land or clear credit. Due to illiteracy and restricted mobility, rural women, therefore, seems, to be under severe pressures as they struggle for survival in unfavourable circumstances. This aspect has been widely ignored, and apparently there is lack of organised public or private effort in improving rural women's status who are adversely effected by urbanization.

7.5 SUSTAINABILITY OF URBAN AREAS

The increase in urban population has brought series of problems in urban areas; shortage of housing, inadequate utilities, congested streets, polluted environment and lack of social services for the ever increasing number, as discussed earlier (Chapters 2 and 3).

As the population growth stimulates urban growth, the focus of all major activities will continue to be in urban areas as it is there where most of the population will live and work, and where all major activities are bound to increase manifold. It is there, where most of pollution will be generated and most resources consumed with the resultant impact on services infrastructure and the urban environment. Industrial effluent, heaps of domestic and commercial waste, choked and overflowing sewers and traffic pollution are classical examples of environmental degradation that threaten the sustainability of urban areas. In the absence of scientific, technical and scholastic research of local urban environment, sustainability of urban areas will be at threshold of desolation.

Inner city areas in major cities are the worst affected areas due to higher densities. Housing and infrastructure that are meant for communities of decades old, are subjected to severe pressures; as a result these inner areas deteriorate rapidly. On the other hand utilities (main trunks) provided in certain parts of urban areas deteriorate due to non-utilization and non-maintenance. Because these localities, either, cannot be developed by private developers due to financial constraints, or, large numbers of plots are held up for speculation purposes. Sustainability of urban areas should provide fairness and opportunity for all the people without further destroying the living environment and without compromising on human dignity.

Sustainability of urban areas is crucial for the present and future generations. It is not only dependent on how many people to sustain, but also on the planning, development and management of urban areas. All future sectorial policies should cater for urban development in an integrated manner.

7.6 LAND MANAGEMENT

The existing land ownership patterns do not respond to socio-economic changes brought about by industrialization and urbanization. These patterns favour landlords and land holders, and prevents social mobility; these are obstacles to satisfaction of social needs and impede distribution of national wealth. Legal system and land ownership regulations are not adoptable to the dynamics of urbanization and are usually receptive to the profit motives of individuals with disregard to the needs of the society as a whole.

Urban land in Pakistan has become a speculative investment commodity; it is a security against inflation and future uncertainties, as the prices of land tend to rise over a period of time. The land management system favours the wealthy with no incentives or penalty to build houses on vacant plots. Land holding for speculation purposes is a very common practice in the country. Land speculation also attracts capital away from other socially productive investments. It is a serious problem and prevents a rational use of land and hinders orderly urban development.

Fig. 7.1
Environmental Degradation



CLOGGED DRAIN



OPEN WASTE DUMP

One of the main reasons for land speculation is the lack of land price control. Government does not, and cannot regulate land values. Land pricing is one of the most serious problems. Manipulation by the real estate agents, in the interest of higher commissions, contributes to escalated land values.

Due to inflated and increasing land prices, and the ability of high income housing to outbid government sponsored housing for prime urban real estates, access to appropriate locations is denied to the low income group. These have then to settle on outer peripherals which are far from work place and urban services, and where the occupants lead geographically and socially segregated life. Higher land prices also render public projects out of proportion, where compensation for land acquisition is exorbitative.

Urban land policy prepared by the Government in 1992 is under consideration. Provincial and local authorities have their respective rules and regulations governing land allocation, land acquisition and disposal of public land. These do not facilitate development or sustainability of urban areas.

7.7 INSTITUTIONAL MANAGEMENT

Existing policies at the central and provincial level are broad based and flexible enough to meet community needs. However the official procedures for implementing these policies are rigid, costly and time consuming. Plan implementation, monitoring and evaluation is extremely limited in its scope coverage and content. This is merely due to the fact that implementation and management of development activities is fragmented into a number of agencies with either overlapping or dis-coordinated responsibilities.

The allocation of functions and powers between various public agencies are constitutionally based on the assumption that the higher level of government (federal and provincial) authorities will formulate policies and strategies, while the lower level of government (provincial or local) authorities will implement these. However there is imbalance in actual practice when the higher level of government is also performing the functions of the lower level of government. For example, federal government is involved with population planning and tourism which is essentially the responsibility of provincial governments. On the other hand provincial government takes the responsibility of primary education, preventive health and land development activities that are meant for local authorities.

Furthermore there is overlapping in management of certain utilities in urban areas. In large cities with municipal corporations, water supply, sewerage and drainage fall under the supervision of Water and Sanitation Agency that is controlled by the provincial government. In intermediate cities, the Public Health Engineering Department (PHED), a provincial government agency is responsible for such utilities while in some other cities, both municipal committees/corporations and PHED operate simultaneously.

Generally, the provincial departments act only as agencies for planning and development of civil works with least responsibilities for operation and maintenance. Local authorities, when required to take over such works, are reluctant to do so. Partly because they do not usually participate in decision making on investment, and mainly because they are faced with demand to spend funds (on operation and maintenance) that have either not been provided, or they may have not been rated high priority. Some times they may be required to take over projects which may have not been completed due to exhaustion of funds.

The budgetary process is also not very sound as it may be dependent on rough estimates and obsolete rates that produce tendered costs very different from the estimates or allocated amount. Furthermore, cumbersome procedures by financial institutions delay the release of funds and adjustments to multi-year projects are not successfully feasible.

Administrative weakness also threatens implementations and management capabilities of public agencies. Insufficient and inefficient personnel in government departments, to take action with required skill and capabilities, is another major restraint to the orderly and effective development and sustainability of human settlements.

Sustainability of human settlements is also dependent upon the coordination between political and social infrastructure. Presently, the provision and management of utilities on one hand, and basic health and education services on the other are fragmented between various authorities. Coordination of these facilities is crucial at least at the neighbourhood level as there are strong linkages between physical and social sectors. With the existing status of local authorities that are weak in terms of finances, legislation, management and implementation tools, viability of human settlements will be at stake.

The existing frame work required to undertake human settlements development is quite complex. It requires considerable coordination between, and within, levels and agencies. Moreover, coordination with the community is also vital - an aspect usually ignored by the government.

7.8 PRIVATE SECTOR PARTICIPATION IN URBAN DEVELOPMENT

Private sector participation in urban development is mainly restricted to subdivision of land and sale of plots, usually without utilities. A large number of building contractors construct houses for the individuals; while there are some construction firms that operate in large cities and invest in housing projects. Obviously such an investment is based on the expectation of high returns and do not help the average household. Further more the private sector is not involved in the provision of low income housing.

In 1990, GOP sanctioned six house building finance companies in the private sector that would provide loans to general public for construction purposes and purchase of houses and commercial buildings. Only three operating companies have issued loans to 887 applicants amounting to Rs. 666 million by March 1995. (Noor, 1995). Recently some commercial banks in the private sector have initiated loan schemes for house construction, provided the applicant has a guarantee (eg. land) against default.

With the diminishing ability of public sector to finance urban development due to lack of resources and paucity of funds it is essential that private sector has to be involved in the development of urban areas. As housing is market orientated, private sector should be further motivated to share the burden of house construction. However, since urban services are dominated by public agencies, private sector's participation in the provision of utilities cannot be assured.

7.9 ENFORCEMENT OF PLANNING AND ENVIRONMENTAL LEGISLATION

The effective implementation of legislation if not more, is perhaps important to law making. Most of the planning and environmental legislation in Pakistan focuses on results and penalties, but not on means to achieve these results. Planning legislation has been reviewed in the preceding contents (Chapter 7). Substantial legislation related to environmental issues exists in Pakistan, some of which date back to 1993's. With time, new Legislation has been enacted to cover new developments and environmental protection.

Despite these statutory responses, domestic garbage, industrial and commercial waste along the roadside, and in vacant plots is a usual feature of the landscape. Vehicles, both public and private, pollute the

environment with the emission of hazardous smoke and ear-busting horns in the presence of legislation and law enforcing agency ; yet there is no action. To a certain extent the enforcement of environmental legislation is hampered by some inherited deficiencies in the law, as determined by PNCS; these are absence of proper definitions, lack of quantified limits and standards, and non-availability of implementation tools etc. (EUAD-IUCN, undated).

On the planning side, change of land use without prior approval, increase in floor area, street encroachments and violations of building bye-laws are very common irregularities. Apart from causing inconvenience to the community, these violations set bad examples and negate sustainability of urban areas.

Two main factors deter the enforcement of planning and environmental legislation. Firstly, dis-respect for the law has become a way of life , particularly for the affluent group; vehicle emission, industrial pollution and street encroachments are therefore the resultant product. Secondly, corruption is now almost an established practice of the society. Law breakers are fully aware that no matter what so ever is the violation, "money makes the law disappear". As long as these elements-disrespect of law and corruption prevail in a society. The legislation will just remain on paper.

7.10 HOUSING FINANCE FOR THE LOW INCOME GROUP

Affordability is the main restraint in house building, particularly for the low income group. The minimum monthly instalments for re-payment, which includes high rate of interest, deters low income group from taking loans from either public and private building agencies.

House Building Finance Corporation is the only specialized financing institution in the public sector. It provides loans to individuals for construction of houses in urban and rural areas. In the five year period (1990-94) the amount of loans sanctioned by House Building Finance Corporation decreased by 13% and the loans disbursement also dwindled by 20%. These decreases were mainly due to poor loan recovery performance and the governments reduction of the credit line (Noor, 1995). These loans are mainly provided to individuals with secure and regular income.

Housing finance, through public or private sources, is influenced by certain variables such as inflation, recession, oil prices and high taxation etc. When these variables take an adverse direction, the savings and affordability of the low income group is equally effected.

A study, administrated by the World Bank about the shelter problems of low income groups states that, " the demand for shelter by the low income group has not been properly understood, nor measured, nor provided for by the public or private sector (NHA, 1991)." The main factor behind such a remark is the lack of resources, both with the lender (public or private) and the borrower (low income group) which hinders any action for improving or solving housing problems for the low income group. The same study, therefore, affirms that presently there is almost noneffective provision of housing finance through the formal sector; moderate and low income households, have no access at all to formal housing credit (NHA, 1991).

In such a state of affairs, therefore, low income group is on a delimna, whereby neither the government, whose prime responsibility is to cater for their needs, can help this group, nor can they afford to have shelter with meager earnings.

SYNTHESIS OF ASSESSMENTS AND PRIORITIES

Varied topics have been discussed, and it is now appropriate to contemplate over main conclusions that may bolster the preparation of NPOA for Human Settlements in Pakistan.

Review of urbanization in developed and developing countries suggests that there is neither a single solution nor a set of rational policies identifiable with any specific country. Most of the countries, including Pakistan, have made efforts and took measures to streamline the growth and development of urban areas and formulate national strategies to improve the condition of Human Settlements. Implementation of these strategies varied from place to place, depending on different priorities. Numerous policies and programmes changed over a period of time because of variations in the priorities. Changes in the policies and objectives do not necessarily indicate failure, as they may vary due to the nature and complexity of issues. Thus any attempt at the national level, to formulate human settlements strategy, should be undertaken as a process in response to evolving situations and not as a remedy to the urbanization complexities. Urbanization has to stay and continue - both in economic development and economic regression at least in the foreseeable future. Management of urbanization should be the ultimate goal. Managing rural development is also essential. Settlements with human habitation have to be equally recognized whether they are villages, towns or cities.

Cities work in harmony with other Settlements - both urban and rural - and hold physical, socio-economic and cultural linkages with near and distance areas. Urban areas, therefore, cannot be treated in isolation; human settlements must be viewed within the sustainable settlement system. Uncoordinated efforts do not bring tangible results.

Unplanned development and overcrowded cities create hazardous living environment. Cities of developing countries have common problems, and despite regular efforts of public and private sector to improve living environment, these settlements depict constant underdevelopment within development and poverty within affluence.

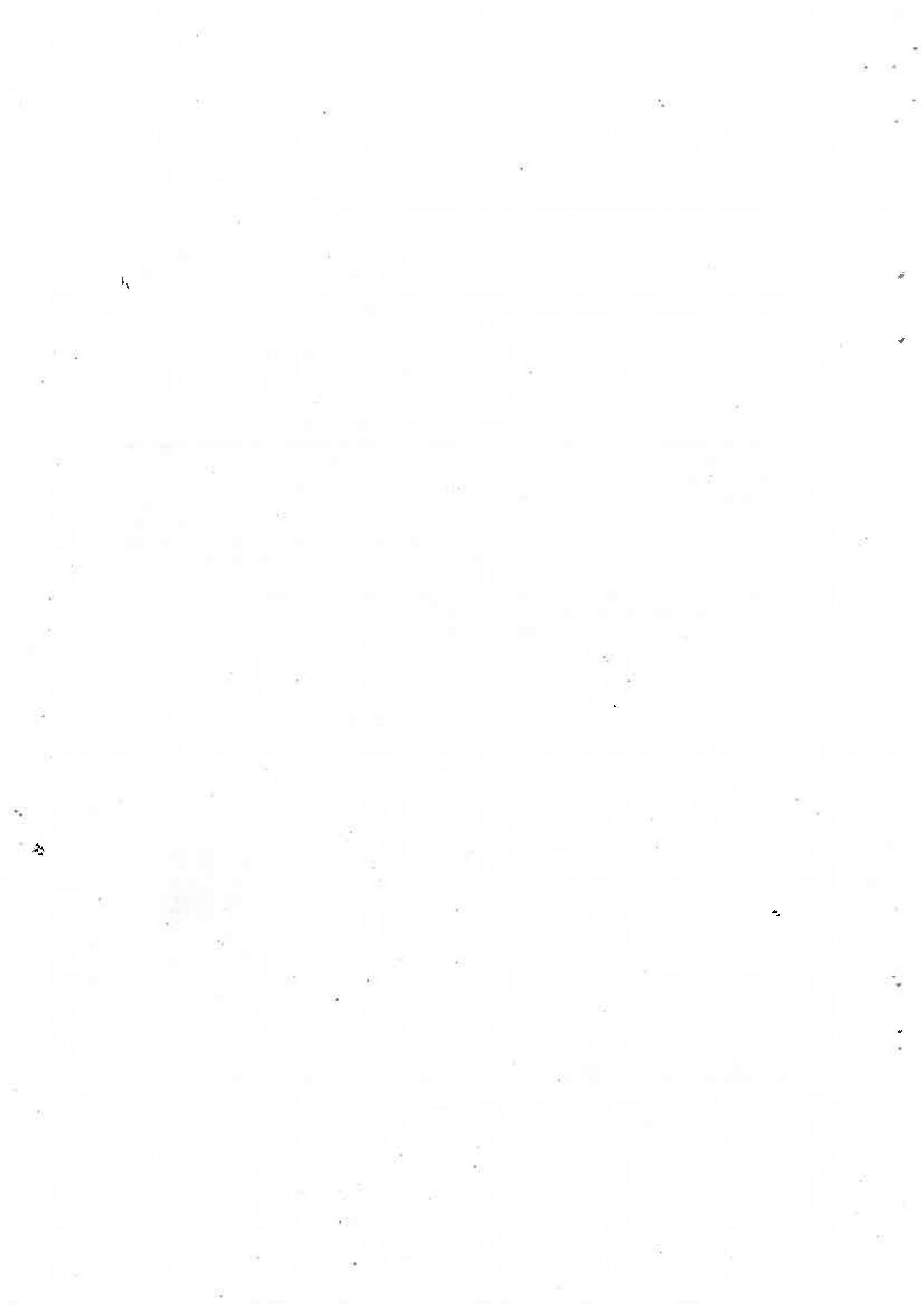
Disparities between the affluent and poor class in urban and rural areas are accentuated and ever widening. In Pakistan, the government efforts in resolving human settlements issues have been lagging behind its policies, and meaningful development has not taken place; moreover low income group remains deprived of mediocre living environment. Unless miseries of human settlements are decomposed; political stability, economic sufficiency, technological progress, socio-cultural development and environmental sustainability will remain at stake.

Sustainability of the living environment however cannot be ignored. Pakistan's experience as that of other developing nations suggests that shelter and human settlement degradation is a result of major components - an accelerating rate of population growth, increasing poverty and deprivation of masses, paucity of resources, and inadequate institutional management. Accordingly the international and global accords cannot be adopted properly within these limitations. Various plans to make the human settlements workable are formulated successively but these plans are not being implemented due to lack of legal backing.

It is now a foregone conclusion that in Pakistan, resource limitations of the government, both financial and institutional, endorse without doubt that there are limits beyond which they cannot proceed in fulfilling the housing and related infrastructure and services needs of the people. This in same way may be regarded as failure of the government in fulfilling its commitments. The provision of housing should be viewed as a private or at least a communal affair, and it is the dwellers who are the beneficiaries. While the affluent citizens should pay, without being subsidised for urban services, the low income people should also contribute in one form or the other. Best Practices bring forth a new and ideal approach in resolving human settlements and shelter issues, particularly for the low income group. Mutual partnership between the providers and the receivers is the broad message. In this partnership both parties (government and the community) do what each can do best in their capacity. The community should initiate "Self-help" measures and actions in improving human settlements; and the government has to support these efforts and facilitate by providing relevant services which the community cannot afford. Individuals, communities, and even the government must learn to live on self-reliance; dependence on others is the first step into the quick sand and must be avoided.

Human settlement problems in Pakistan are variant and awesome. Quality of life in human settlements and sustainability of the living environment are entirely dependent on how well and speedily these issues are eradicated. Focus of all policies and objectives in resolving priority issues, must be on eradicating poverty, strengthening institutional and resource management, community participation at all levels and promoting sustainable strategy. This strategy must cater for income generation, housing, infrastructure, land management, environmental protection and governance etc. The constituents of such a strategy have to include a realistic and practical socio-economic and physical development process. The components of the national plan of action must start from here i.e. practically within the given resources and means.

This is not the age of fairy tales and utopia; reasoning and realism are the legends of present and future generations. Unless the government and the community together, do not confront the realities with practicalities, the national plan of action for human settlements will be another exercise in futility.



PART-C
NATIONAL PLAN
OF ACTION

STRATEGIES AND POLICIES TO RESOLVE THE KEY ISSUES

It is evident by now from the preceding contents of the report that the human settlements issues in Pakistan are very complex. In order to resolve the key issues identified earlier (Chapter 8), strategies and policies are recommended that are inclusive of those proposed in the Eighth Five Year Plan. Incorporation of Eighth Five Year Plan strategic/policies would facilitate the achievement of measurable targets and objectives identified in the forthcoming contents (Chapter 11). Following strategies and policies are recommended to resolve the key issues of human settlements and attainment of main goals of Habitat agenda viz-a-viz adequate shelter for all and sustainable development.

9.1 INCOME GENERATION AND POVERTY ALLEVIATION

The salient features of the strategy to generate income and alleviate poverty are as follows:

- i) *Generation of economic growth and its equitable sharing with the poor.*
- ii) *Human resources development and provision of basic social services.*
- iii) *Special anti-poverty programmes for the most disadvantaged and needy groups.*

The main ingredients of the strategy derived from the above are:-

- a) *Expanding the productive assets of the poor including both in respect of human capital and economic resources.*
- b) *Creating environment which motivates active participation of the poor in the growth process.*
- c) *Devising mechanisms for ensuring fair reward to the efforts of the poor in national production and income distribution.*
- d) *Initiation of schemes for targeted groups such as Zakat, Baitul Maal, Food Stamps and self employment.*

Employment promotion strategy of the Eighth Plan will involve measures to:

- i) *Attain a high economic growth.*
- ii) *Reduce the population growth rate.*
- iii) *Encourage labour intensive technologies.*
- iv) *Expand facilities for technical education and vocational training.*
- v) *Ensure credit for self employment, particularly through small scale enterprises.*
- vi) *Encourage man power export.*

- vii) *Expand social services (like primary education, basic health, nutrition and sanitation) particularly in rural areas.*
- viii) *Initiate and encourage programmes of skill training and employment of women.*
- ix) *Initiate special employment generating programmes for handicapped and special groups.*
- x) *Facilitate the involvement of women in economic activities.*

Additionally it is suggested that Local NGO's and CBO's should be encouraged to establish a women's works center in each neighbourhood to provide work at appropriate wages to women.

9.2 BALANCED URBAN AND RURAL DEVELOPMENT

In order to reduce urban rural disparities, development policies will be geared to accelerating the pace of rural development with a view to reducing the socio-economic gap between rural and urban areas and decelerate the pace of migration from rural to urban centers.

The rural development programme during the Eighth Plan aims at the improvement in and better maintenance of rural infrastructure, provision of clean drinking water and education, health & sanitation facilities. The main focus of the Social Action Programme is on the rural areas. Emphasis will be placed on developing non-farm income generating and self-employment opportunities. For this purpose, credit and other facilities will be provided for small scale and agro-based industries, for improvement of agriculture, improved water management and for mechanization. Credit for purchase of equipment, machines, improved seeds will be liberalized and dispensation localized by setting up Kisan banks. Guidance will also be provided through banks, small industries organizations and cooperatives for setting up appropriate small scale and agro-based industries. The cooperatives will be encouraged to form the nucleus of rural growth through which bank credit, farm inputs, machinery, implements and new farming technologies will be increasingly channeled and modern marketing methods introduced. Rural electrification, development of farm to market and link roads and telecommunication facilities will be expanded.

In order to make the rural society self-reliant, local institutions would be entrusted with more responsibilities and greater powers. The system of top-down development would be reversed. Rural communities would be encouraged to identify, formulate, implement and maintain development projects for themselves. Community participation will be encouraged.

The implementation strategy for MNA/MPA programmes will be reformulated to increase community involvement and the Matching Grants Model will be replicated in urban as well as rural areas.

9.3 UPGRADING SLUM AREAS AND KATCHI ABADIS

a) **SLUM IMPROVEMENT:** *Following policy measures are suggested in the National Housing Policy for slum improvement:*

- * **URBAN RENEWAL:** A nationwide urban renewal programme shall be launched with the participation of public and private sectors and a task force be created at the National and Provincial levels to assist the concerned agencies in the formulation and execution of the urban renewal programmes;

- * **SLUM IMPROVEMENT PROJECTS:** The Development Agencies shall launch slum improvement projects within the framework of overall growth/urban development plan of the city;
- * **URBAN RENEWAL MANUAL:** A manual specifying the urban renewal and slum up-grading programmes, physical/spatial modification methods and techniques of improvement, possible financial mechanism, community participation and other related topics shall be prepared by the Environment and Urban Affairs Division in collaboration with Provincial Governments to serve as guidelines for the Development Agencies.

The improvement of infrastructure in slums shall be carried out through participatory approach. However development of off-site infrastructure e.g. trunk sewer shall be laid by the local authorities.

- b) **KATCHI ABADIS IMPROVEMENT:** *The following measures shall be taken for upgrading the katchi abadis and checking their future formation:*

GOVERNMENT INVOLVEMENT

The Government involvement in the development of katchi abadis shall be limited to major development works. The resident households shall finance, manage, construct, maintain all development works at the neighbourhood level. For this purpose, research and extension projects on the lines of the Orangi Pilot Project, shall be initiated.

REGULARIZATION CRITERIA

A more realistic criteria for regularization of Katchi Abadis built to date, and based on consideration of location, environment, ecological and other factors, shall be evolved.

PRIVATE DEVELOPERS PARTICIPATION: Private developers and NGOs wishing to participate in up-gradation of katchi abadis, shall be encouraged.

ADMINISTRATIVE CONTROLS: Land Controlling Agencies in collaboration with the local administration, shall enforce development controls and be made responsible for devising ways and means for preventing land encroachments and formation of katchi abadis.

In addition:

- i) *In Katchi Abadis and slums, old dangerous houses shall be purchased with the help of local CBO's to convert them into open spaces.*
- ii) *Income generation programmes and health and education services shall be provided.*

9.4 IMPACT OF URBANIZATION ON WOMEN

Skills like marketing, vocational training and collective bargaining will be imparted for proper returns to self employed women. Employed women will be provided with better specialized facilities (e.g. day care centers, congenial work environment etc.). Discrimination against women will be discouraged. Organized efforts will be made to mitigate the suffering of rural women.

9.5 SUSTAINABILITY OF URBAN AREAS

There is increasing concern that urban areas should be developed in such a manner that they are environmentally sustainable. This requires that urban areas should use lesser natural resources and should produce less waste and pollution.

Sustainable development is concerned with the productivity of human, physical and natural capital. Development process must not be at the cost of quality of life of the future generation. Sustainable development is therefore hinged upon strengthening the positive links between growth and environment.

Consistent with National Conservation Strategy, the conservation of natural resources and sustainable development shall be focussed upon. These objectives will be achieved by two pronged strategy of greater people's participation in development and environmental management and taking note of long range environmental issues in economic decision making process. Citizen cooperation will be secured by launching mass awareness programmes, structuring environmental concerns into education systems, and most important by effective involvement of the communities under National Rural Support Programme.

Efforts will be made for improving environmental legislation and its enforcement initiating EIA (Environmental Impact Assessment) procedures for public and private investment planning and implementation, and factoring environment into public development expenditures.

9.6 LAND MANAGEMENT

Following specific programmes shall be adopted:

- i) Land acquisition programmes of Housing Development Agencies would be on continuous basis and not piecemeal i.e. scheme by scheme.*
- ii) A comprehensive land information and registration system would be developed with the support of modern technology e.g. computerization, aerial mosaics, etc. Land Acquisition Laws would be reviewed, enabling local authorities to procure land on market prices without the litigations.*
- iii) To curb speculative trends, the owners of vacant plots would be subjected to heavy penalties for ensuring timely construction of houses. The plots shall be cancelled in case of inordinate delay.*
- iv) Land pooling projects will be launched in cities with the help of local land owners.*
- v) Leasehold system would be adopted in place of freehold system.*
- vi) Investment in land will be made less attractive through market mechanism.*

9.7 INSTITUTIONAL MANAGEMENT

Major policy initiatives will be as under:

- i) The Government's role shall be confined to that of a facilitator in the development of housing. The developers etc. will mobilize resources to develop sites and services for provision of residential plots; and the construction for houses thereon would be the responsibility of the plot owners.*
- ii) Government would encourage Housing Finance Companies to work on a market-oriented framework. House Building Finance Corporation (HBFC) is proposed to be converted into a market oriented*

institution, for mobilizing funds from the market, beside financing the low-income groups housing programmes.

- iii) *Improve coordination between line departments and local planning authorities by establishing coordination offices in the local planning authorities.*
- v) *Decentralize planning functions and fiscal powers of the local authorities by creating zonal offices.*

9.8 PRIVATE SECTOR PARTICIPATION IN URBAN DEVELOPMENT

As mentioned earlier the government's role in urban development would be changed to that of a facilitator in arranging the land for development of housing sites and services by the public and private sectors, and to expand availability of institutional credit for construction of houses.

According to the National Housing Policy, housing programmes in the private sector shall be encouraged and supported. The private sector shall be allowed to develop projects on their own as well as execute joint ventures with the local Bodies/Development Authorities for developing housing programmes for low income groups.

Regulation and standards for low income housing will be relaxed and incentives will be given to private developers of low income housing schemes.

9.9 ENFORCEMENT OF PLANNING AND ENVIRONMENTAL LEGISLATION

Policy framework for addressing Pakistan's environmental imperatives is provided in National Conservation Strategy (NCS) which is a wide ranging cross-sectoral document. The NCS implementation agenda will focus on:-

- i) **CREATING A COHERENT STATUTORY FRAMEWORK:** *Legislative measures will be taken for effective environmental protection and resource management including:-*

- * enactment of fresh comprehensive legislation to cover air, water and land pollution;
- * regular review of the appropriateness and efficiency of existing laws; and making them precise to set down standards of acceptable conduct; and
- * improvement of existing laws to include toxic or hazardous substances, solid wastes recycling and re-use, pollution and coastal environment.

- ii) **STRENGTHENING OF REGULATORY TECHNICAL AND PARTICIPATORY INSTITUTIONS:** *To create a balanced implementation framework, the types of institutions need to be encouraged are: (i) public sector research, regulatory and planning institutions, (ii) local and community participatory institutions, and (iii) private sector institutions.*

A comprehensive planning law will be enacted which will provide for a system of structural plans and local plans.

Local people as well as MNAs and MPAs will be involved in the planning and implementation process.

9.10 HOUSING FINANCE FOR LOW INCOME GROUPS

The following strategies and policies will be adopted to cater for the housing finance for low income groups:

- i) *Housing schemes shall be developed on the concept of developing infrastructure and services on incremental basis, with the involvement of community.*
- ii) *To make such schemes sustainably viable, the cost of land and development charges be recovered from the beneficiaries in easy installments over longer period of time.*
- iii) *HBFC shall provide long term house construction loans to the low-income allottees of 3-Marla plots and the residents of Katchi Abadis for improving their houses.*
- iv) *Private Banks, on the pattern of Grameen Bank in Bangladesh, shall be initiated to finance low income housing.*
- v) *Housing bonds shall be issued to encourage savings for low income housing.*

MEASURABLE TARGETS AND OBJECTIVES

The past experience indicates that the failure of plans implementation is usually due to unrealistic and unattainable measurable targets and objectives set in the process of plan formulation. In order to ensure that the National Plan of Action (NPOA) can be implemented with minimal constraints the measurable targets and objectives for NPOA have been derived from the Eighth Five Year Plan (1993-98).

MEASURABLE TARGETS AND EXPECTED RESULTS:

The measurable targets and expected results in each priority area are as follows:-

10.1 INCOME GENERATION AND POVERTY ALLEVIATION

In order to alleviate poverty and generate income following targets have been set in the Eighth Five Year Plan:

- a) *Enrollment at primary level will be raised from 12.4 to 17.9 million children and the participation rate raised from 68.9 percent in 1992-93 to 87.7 percent in 1997-98.*
- b) *Nutrition in primary health care system will be provided to 5000 primary health care centers. 2.87 million girls students will be covered under school feeding programme. Distribution of iron sulphate through primary health care network completed with proper nutrition education will be launched to control anaemia in 50 million people.*
- c) *During the 8th Plan, 3874 BHUs, 492 RHCs upgradation, 616 BHUs 21,500 hospital beds, 17300 doctors, 18000 nurses, 48,500 paramedics will be provided.*
- d) *In every village of 2000 or more population, one suitable, indigenous, educated married woman over 25 years of age will be selected to act as lady motivator cum service provider after proper training; 33000 village health workers will be engaged.*

10.2 BALANCED URBAN AND RURAL DEVELOPMENT

- a) *Housing: During the Eighth Plan 500,000 plots of 7 Marla will be developed in rural areas. In urban areas 1.217 million plots (3 Marla to 20 Marla) will be developed.*
- b) *Sanitation: During the Eighth Plan 80 percent of the urban population will be provided sewerage facilities. The basic services like sanitation for rural areas have been integrated in the Social Action Programme (SAP). By the end of the plan period sanitation facilities will be extended to 75 percent of the population by serving 20 million additional population.*
- c) *Water Supply: It is planned to cover 95 percent of the urban population for potable water supply by the end of 8th plan period. Similarly 70.51 percent of the rural population will have access to clean drinking water covering an additional population of 27.41 million. Population coverage under rural sanitation will be increased to 31.5 percent covering an additional population of 18.81 million. By the end of the Plan period 80 percent of the population will be covered under potable water supply schemes.*

- d) *Electricity: During Eighth Plan period 19700 villages/abadies will be electrified which will raise the number of villages/abadies electrified to 54871.*
- e) *Transport and Communication: During Eighth Plan additional 10,000 Km of rural roads will be added to provide access from farm to market.*
- f) *Physical Targets of Rural Development: The physical targets of rural development during the Eighth Five Year Plan are given in Table 10.1.*

TABLE 10.1
PHYSICAL TARGETS FOR EIGHTH FIVE YEAR PLAN 1993-98

S.NO.	SUB-SECTOR	UNIT	TARGET
1.	Rural Roads	KM	10000
2.	Rural Education		
	i) Primary education for rural area	Additional children in million	4.2
	ii) Teacher training in rural areas	Nos. in million	0.21
	iii) Non formal education	Nos. in million	6.00
3.	Rural Health		
	i) Basic Health Unit*	Nos.	4126*
	ii) Rural Health Center **	Nos.	537**
	iii) Mobile Dispensaries	Nos.	370
	iv) Immunization Programme	Children Mothers	90% 90%
	v) Village Health Workers	Nos.	33000
4.	Village Electrification	No. of village	19700
5.	<u>Rural Water Supply and Sanitation</u>		
	i) Rural Water Supply	Additional Pop. to be served in million	27.41
	ii) Rural Sanitation	-do-	18.81
6.	Population Welfare	Additional Acceptors in million	2.00

*Includes 3874 existing BHUs to be upgraded and construction of 252 additional BHUs during the Plan period.

** Includes 492 existing RHCs to be upgraded and construction of 45 additional RHCs during the Plan period.

Source: Eighth Five Year Plan, Planning Commission, 1993.

10.3 UPGRADING SLUM AREAS AND KATCHI ABADIS

During the Eighth Plan, regularization and improvement of environmental conditions of 1.77 million population will be carried out in slums/katchi abadis.

Katchi Abadis/Slums improvement programmes would be limited to provision of essential services like water supply, sanitation and paved streets. Electricity, education and community facilities will be provided out of respective sectoral resources. The beneficiaries would themselves manage and maintain such works at Mohalla levels.

10.4 IMPACT OF URBANIZATION ON WOMEN

Through "Salai Markaz" (Sewing Centres), Socio-Economic Centres and Local Skill Training Centres numbering more than 5,000 about 5 million women will be imparted training. Order work would also be provided to 2000 women registered as skilled workers.

Boarding and lodging facilities will be provided to nearly 2000 women through hostels for working women.

Through mother and children homes (widow houses), destitute houses and rescue homes 4000 to 5000 widows, destitute and way ward women will be provided institutional care, training and rehabilitation services.

During Eighth Plan period 12000 women from rural areas will be given 3 to 4 months training to act as rural health workers in their own villages.

10.5 SUSTAINABILITY OF URBAN AREAS

The water supply and sanitation programmes to be carried out during Eighth Plan period have been discussed in section 11.2 above. The environment related schemes under National Conservation Strategy (NCS) to be completed during the Plan period are given in Table 10.2. The core programmes Nos. 10 to 14 are directly related to environmental issues concerning shelter provision.

10.6 LAND MANAGEMENT

During the Eighth Five Year Plan (1993-98) period large scale base-maps of all urban centres in Pakistan shall be prepared with arrangements for their regular updating and distribution among development authorities, municipal corporations and utility providers.

To improve affordability level of low-income groups, the mechanisms of cross-subsidy, longer tenures period, cooperative housing system, and incremental development of infrastructure would be adopted.

TABLE 10.2
FINANCIAL REQUIREMENTS FOR NCS 14 CORE AREA WISE PROGRAMMES

<i>(Rs. Million)</i>			
SR.NO.	CORE AREA PROGRAMME	NO. OF SCHEMES	PROPOSED ALLOCATION IN ENVIRONMENT SECTOR
1	2	3	4
1.	Maintaining Soils in Croplands	12	1,337.50
2.	Increasing Irrigation Efficiency	8	431.08
3.	Protecting Watersheds	13	2,199.01
4.	Supporting Forestry and Plantations	21	1,734.82
5.	Restoring Rangelands and Improving Livestock	24	3,152.73
6.	Protecting Water bodies and Sustaining Fisheries.	24	661.25
7.	Conserving Biodiversity	29	1,624.11
8.	Increasing Energy Efficiency	12	901.32
9.	Developing and Deploying Renewables	4	62.70
10.	Preventing and Abating Pollution	37	3,626.83
11.	Managing Urban Wastes	14	4,284.32
12.	Supporting Institutions	23	667.08
13.	Integrating Population and Environment Programmes.	11	92.18
14.	Preserving the Cultural Heritage	18	310.50
	Total	250	21,085.43
	NGO Support Fund		500.00
	GRAND TOTAL	250	21,585.43

Source: Eighth Five Year Plan, 1993-98.

10.7 INSTITUTIONAL MANAGEMENT

The following specific proposals would be considered for improving the preparation, monitoring and execution of the projects:-

- a) **IDENTIFICATION OF PROJECTS/PROGRAMMES:** *New projects/programmes would be indentified well in time, keeping in view Plan's objectives/targets and resources earmarked for each sector/sub-sector.*

New projects/programmes so conceived would be given priority ranking and phased out over the plan period, keeping in view the financial requirements of on-going projects of previous plan.

- b) **PROJECT FORMULATION:** *Projects costing Rs. 50 million and above would be based on proper feasibility study/survey reports.*

All concerned agencies would be consulted/involved in the PC-I preparation from the very beginning.

Attempt would be made to make PC-I cost estimates more realistic and comparable with other similar projects recently completed or approved. It would also be ensured that no essential component/item of work is left out.

Inter-relationship would be established between financial phasing and actual implementation which must be further supported with Bar Charts, Critical Path Method etc.

- c) **PROJECT APPRAISAL & SCRUTINY:** *All necessary data for technical scrutiny and input output prices for economic and financial appraisal would be prepared with due care and responsibility, as it affects overall feasibility of a project. The financial phasing should be realistic, as it also affects the viability of a project.*

Financial and physical phasing (implementation plan) would be properly scrutinized by the Planning & Development Division (concerned Technical Section and Projects Wing) and the Finance Division for budgetary commitment in line with PC-I financial phasing.

Staff sanctions by the Finance Division would be expedited.

- d) **PROJECT IMPLEMENTATION:** *Appointment of Project Directors soon after the approval of a project. Staff appointment be phased out, in line with requirements of implementation.*

Project Directors to be given adequate financial and administrative powers. He will not be transferred during the currency of project. Project Director should be able to resolve implementation issues on his own.

Soon after the issuance of administrative approval, consultants for preparation of design/drawings and tender documents, be appointed/hired keeping in view the PC-I completion schedule. This would facilitate timely award of tenders.

- e) **PROGRESS MONITORING & EVALUATION:** *A three tier progress monitoring and evaluation system (Project Director, Sponsoring, and Planning Agencies level) has been instituted for a proper feed-back to all concerned. Regular supply of progress reports on PC-III proforma by all the concerned agencies would also be ensured.*

Quarterly returns are being obtained regularly by the Projects Wing of Planning and Development division and MIS/computerized data base is being updated.

Summaries on Monitoring & Evaluation Reports would be submitted to ECNEC/CDWP regularly to provide feed-back at policy level.

Project Planning, Monitoring and Evaluation (PME) Units/Cells/Wings would be strengthened wherever set-up and created where work load so justifies. These cells would have close liaison with respective Project Directors and among themselves, for better monitoring and evaluation.

PME Cells/Wings would be adequately staffed with professionals as has already been directed by the ECNEC. Besides, project monitoring/evaluation will be computerized, and quarterly progress review meetings would be organized.

Project completion report on PC-IV proforma would be got compiled and furnished to the Project Sponsoring Ministry/Division/Agency as well as to the Finance and Planning Divisions, soon after the finalization of accounts of each project.

- f) **PROJECT EVALUATION:** While completion of evaluation of major projects is the function of the Planning & Development Division, the Project Sponsoring Ministries/Divisions would also periodically evaluate their projects/programmes. Mid-term evaluation is desirable for on-going projects/programmes which start yielding benefits with partial completion.
- g) **TRAINING FACILITIES:** The Pakistan Planning & Management Institute will be made operational. The Institute will offer preliminary and specialized courses to train/impart necessary knowledge/skills to relevant officers in areas like project formulation, appraisal, management, monitoring and evaluation and macro-economic planning. All project managers and planners will be required to complete a project management course from the Institute. The Institute will strengthen the in-house capacity of ministries and line departments and build up a core of planners and project managers for every major sector of economy.
- h) **LOCAL DEVELOPMENT INSTITUTIONS:** Capacity for preparation of schemes scrutiny and monitoring would be provided to local bodies. Citizen's participatory mechanisms would also be developed at local level, parallel to the administrative structure for monitoring and evaluation. The inter-linkage will bring the local bodies into mainstream of national development. Furthermore, Local Councils should be given adequate resource-raising powers.
- i) **NON-GOVERNMENT ORGANIZATIONS (NGOs):** Involvement of NGOs, especially in the rural and social sectors, will provide a flexible and cost-effective mechanism for providing support services to production and other income-generating activities. They will fill up the gap let by line department. Greater public participation will be ensured by providing institutional and technical support to voluntary agencies. Activities of development agencies and of cooperatives will be integrated with the NGOs to bring about a common and agreed plan at local level.
- j) **MID PLAN EVALUATION** The Planning Commission will maintain a close watch over the unfolding economic situation and will make suggestions on the use of the instruments of economic policy for ensuring the achievements of the Plan objectives. The Planning Commission will submit periodic reports to the newly constituted Economic Policy Committee to ensure timely policy responses.

10.8 PRIVATE SECTOR PARTICIPATION

Provision of shelter is one of the basic needs. It is estimated that about .5 million housing units will be required to meet the demand of additional population. The construction of houses is encouraged through the award of proprietary rights to the katchi abadi dwellers, the allotment of seven and three marla plots to the shelterless throughout the country and promotion of Township Schemes and Area Development Schemes. The sector has recently developed into the largest one among the services sectors. Therefore, an investment to the tune of Rs. 110 billion has been proposed during the Eighth Plan. The proposed investment is just an indicative and may even be much higher if replacement need is also taken into consideration.

The Government have announced a National Housing Action Plan (NHAP) with a revolving fund of Rs. 2 billion as seed money which would be mobilized through private sector and personal savings. Plots would be developed with special emphasis on 3 and 7 marla plots scheme. Besides the House Building Finance Corporation, two banks (PICIC and Citi-Bank) and four housing finance companies/banks have been allowed to finance the housing development projects. More private financing institutions are expected to enter the field during the Eighth Plan.

10.9 ENFORCEMENT OF PLANNING AND ENVIRONMENTAL LEGISLATION

Environment Section in Planning and Development Division and its counterparts in Provincial Governments will be strengthened. For effective environment awareness, over-review and coordination of implementing environment projects at all levels, and their monitoring and resource mobilization; the capacity of apex NCS Implementation Unit in Ministry of Environment as well as of Planning and Development Units in Federal Ministries that bear directly on the environment, will be enhanced. Also capabilities of Federal Environment Protection Agency and related Provincial EPAs, which are primarily concerned with environment regimes i.e. setting up of realistic pollution standards and their enforcement, will be developed. In the private sector, NGOs dealing with environment will be given full support under Rural Support Programme; Communities will be organized to inter-alia deal with environmental laws.

Presently, a number of environment related laws such as Wildlife protection, Pesticide control, Motor vehicles emission's regulation, and Control of industrial pollution through Pakistan Environment Protection Ordinance 1983 exist. However, these laws are not being implemented fully and effectively. The existing laws have been scrutinized for the purpose of identifying provisions which relate to environment. A compendium of 58 such laws has been prepared. These laws, covering resource conservation and pollution management have been brought to the notice of the provincial Governments for effective enforcement during 8th Plan period. In addition, a comprehensive Act on Environment would be formulated, to overcome the deficiencies of the existing laws.

10.10 HOUSING FINANCE FOR LOW INCOME GROUPS

The Government's role would be that of a facilitator in arranging the land for development of housing sites and services by the public and private sectors and to expand availability of institutional credit for construction of houses.

The following specific programmes shall be adopted during the Eighth Plan:

- i) *To improve affordability level of low-income groups, the mechanisms of cross-subsidy, longer repayments period, cooperative housing system, and incremental development of infrastructure would be adopted.*
- ii) *Government would encourage Housing Finance Companies in a market-oriented framework. HBFC is proposed to be converted into a market oriented institution, for mobilizing funds from the market, beside financing the low-income groups housing programmes.*

House Building Finance Corporation (HBFC) will provide long term house construction loans to the low income allottees of 7-Marla plots in rural areas and 3- Marla plots in urban areas and the residents of Katchi Abadies for improving their houses.

PROPOSED ACTIVITIES AND IMPLEMENTATION AGENCIES

To be able to achieve the objectives stated in the previous Chapter a number of actions need to be undertaken so that the targets set are achieved over the next 20 years (1996-2015). Some of the actions which need to be undertaken, are the devolution of responsibility, decentralisation of functions and privatisation of economic activity. However, this Chapter will restrict itself mainly to activities which will have a direct and recognisable impact on the Town Planning, Housing and Urban Environment sectors. The National Committee has identified eight areas which may have a direct relevance on these sectors. The actions which need to be undertaken under these priority areas are described in the ensuing sections. The activities proposed in the Chapter have been broadly classified into three categories viz-a-viz:

- i) *Those derived from the Eighth Five Year Plan and recorded as existing activities.*
- ii) *Those adapted from the Eighth Five Year Plan but modified in light of past experience.*
- iii) *New activities not included in the Eighth Five Year Plan but required to resolve the new issues.*

The proposed implementation agencies and the period of implementation are also mentioned.

11.1 ECONOMIC GROWTH AND RESOURCE MOBILIZATION

The activities proposed under this section will attempt to resolve the issue of generation of additional resources for improvements in the physical infrastructure. Action needed to alleviate poverty through, one, an improvement in the performance of the economy is already the subject of a number of policies and strategies which are being actively pursued by the government, two, through a reduction in population growth rate is being addressed by the Population Welfare Departments and three, through a more equitable access to credit by the educated unemployed is already under implementation through the various self-employment schemes operated by the Government of Pakistan. This latter, however, could be improved in implementation. This would mean that the existing socio-cultural practices in the country are changed from the present feudal/tribal characteristic to an egalitarian one. This in itself would require reforms in the political structure which can only be brought about with an improvement in the education of people. The action which needs to be undertaken to improve resources is through improvements in the administration of Property Taxes - both the tax on incomes from property and on the gains from investment into property.

THUS THE PROPOSED ACTIVITIES ARE:

Activities	Key Actors/ Agencies	Status/ E/M/N*	Period Years
i) Remove bottlenecks in the existing self employment and small scale enterprise loan schemes, for unemployed but educated and/or skilled persons under profit and loss sharing system.	Commercial Banks M/o Finance	E	1996-98
ii) Initiate manpower training programmes (e.g. vocational, technical and computer training etc.) through existing public and private educational institutions during evening hours and vacations. Courses on entrepreneurial and business management techniques should also be offered.	Public and Private Educational Institutions	M	1996
iii) Encourage establishment of labour intensive industries in small towns by giving tax exemptions and provision of necessary infrastructure.	Small Industries Deptt. & Local Dev. Authority	N	1996-97
iv) In order to sustain economic growth, a reduction in population growth rate should be attempted using public education and mass media campaign in favour of family planning. Employ women rural health workers for this purpose.	SAP & Population Welfare Deptt. & T.V. Radio Press	E	1996-2015
v) Increase investment gradually in education sector to improve literacy and to provide jobs to the educated unemployed persons, as teachers.	Ministry of Education & Ministry of Finance	M	1996-2015
vi) Encourage the idea of shop-houses in housing schemes, to provide small business jobs to women at their doorstep.	Local Dev. Authorities/ Municipalities	N	1997-2000
vii) Carry out a study on property related taxes and institutional reform in property tax administration.	Provincial Finance, and Exise & Taxation Departments	N	1996-98

*E = Existing according to current Eighth Five Year Plan 1993-98
M = Modified from proposed activity in the Five Year Plan 1993-98
N = New activity proposed NPOA

11.2 PUBLIC EDUCATION, AWARENESS AND PARTICIPATION

The success of most schemes meant for the low income communities has been centred around the principles of community participation, the use of appropriate technology and the reduction of bureaucratise in implementation. Thus the issues which need to be addressed to ensure replication are, one, private sector participation in urban development, and two, the upgrading of squatter settlements and the renewal of the inner city areas.

THE ACTIVITIES PROPOSED IN THIS CONNECTION ARE:

Activities	Key Actors/ Agencies	Status E/M/N	Period Years
i) Undertake research on Urban Development and hold a Workshop/Conference to develop a national strategy for community participation.	EUAFW, Universities, NGOs	N	1997-98
ii) The Ministry of information to develop a nationalized campaign through its resources (TV, Radio, Press etc.) on environmental awareness, gender issues, communal interests etc. EPA's to arrange exhibitions, walks and sign postings at public places to create an awareness about cleanliness and environmental issues.	Ministry of Information / EPAs	E	1996-2015
iii) Encourage NGOs and CBOs to establish a common platform/forum for collective actions on Habitat related activities.	NGOs, CBOs	N	1996-97
iv) Develop special publicity programmes regarding successful communal schemes and projects such as Orangi Pilot Project, Khuda Ki Basti, Matching Grants etc. so that an awareness and conducive environment is created for the replication of such schemes.	Ministry of Information	N	1996-97

- | | | | | |
|------|--|---|---|-----------|
| v) | Arrange special short courses on public participation in urban and rural development, low cost housing, building technology, building materials and financial mechanisms to be offered at the technical universities. The NGOs like OPP, Research Training Institute should be encouraged to continue to offer regular short courses on community participation for slum upgrading. | Universities & OPP-RTI | N | 1996-2000 |
| vi) | Organize local communities to participate in Katchi Abadi Improvement Programmes and Slum upgrading programmes at various stages of planning, implementation and maintenance of the utility services to be provided. The entire work should be supervised by local communities and their contribution in the form of labour and cash should be sought to reduce the costs and curb the corruption prevailing in conventional public sector development projects. | Municipalities & Dev. Authorities & CBOs, International Agencies

e.g. UNICEF | N | 1996-2000 |
| vii) | Arrange public hearings and discussion (through NGOs & CBOs) about all Urban Development Plans prepared by Government, with interest groups, representatives of professional institutions, citizen groups, and resources people in the private sector. | EUAFW, NGOs and CBOs | N | 1996-2000 |

11.3 REVIEW OF INSTITUTIONAL MANAGEMENT AT ALL LEVELS

The review of institutional management requires an in-depth study of the local planning and development institutions and the line departments involved in the shelter sector. This would resolve the issues of institutional management and look into the ways and means of private sector/NGOs and CBOs participation in urban development.

THE ACTIVITIES PROPOSED IN THIS AREA ARE:

Activities	Key Actors/ Agencies	Status E/M/N	Period Years
i) Appoint a management consultant with specific scope of work to review existing institutional and legal framework related to human settlement activities (planning, infrastructure, housing, services etc.) at the national, provincial and local levels; and develop appropriate recommendations.	EUAFW & Management Consultants	N	1996-98
ii) Initiate and sustain human resource management training programmes and short refresher courses for local government officials involved in urban sector.	Universities	M	1996-2000
iii) Simplify procedures for implementing development policies and plans and make them flexible and responsive to the public needs. For example, open up one window operation for the sanctioning of building plans. The requirement for sanctioning of house building plans for low income plots (5 Marla or less) should be completely abolished as long as they respect the building lines.	Local Dev. Authorities & Municipalities	N	1996-98
iv) Change the role of the Local Municipal Authorities to that of a coordinator between people and the Government departments as well as between various development and utility organizations.	Local Govt. Deptt. & Municipalities	M	1996-2015
v) Allocate functions rationally between various levels of government departments (federal, provincial and local), according to the recommendations of the study at (i) above.	Ministry of EUAFW	N	1996-2015
vi) Remove overlapping in management of certain utilities in urban areas by establishing coordination committees, at the local planning authority/agency.	Municipalities & Dev. Authorities	N	1996-97
vii) Privatize local services (water supply, sanitation, electricity and gas) in some cities as a pilot project and replicate it if found financially viable and satisfactory for people.	Municipalities & Dev. Authorities.	N	1996-2000

viii)	Strengthen planning and development institutions at all levels and train the officers/planners to build capacities in these institutions to support and facilitate development through private sector and community based organizations (CBOs) and NGOs.	LGRD Deptt., NGOs & CBOs.	M	1996-2000
ix)	Strengthen the National Conservation Strategy (NCS) Units in Environment and Urban Affairs Division (EUAD) and in the provincial Housing, Physical and Environmental Planning Departments by appointing town planners there.	EUAFW & HPEPD	M	1996-2015
x)	Appoint qualified Town Planners in all District Councils and Municipal Committees/Corporations and define clearly their functions. These Town Planners should act as social organizers also for community development projects.	LGRD Deptt.	M	1996-2015
xi)	Establish a federation of Local Authorities and arrange exchange programmes between development authorities for feed back and input to urban development.	EUAFW & Local Dev. Authorities & Municipalities	N	1997-98

11.4 EVOLUTION OF FINANCIAL MECHANISMS FOR LOW INCOME HOUSING

One of the major constraints to the development of shelter for the disadvantaged is the reduced or total absence of access to housing finance. The current practice of up-front contributions of a substantial part of needs is beyond the savings capacity of most people. Alternative mechanisms need to be developed. For this purpose, therefore, a detailed study on housing credit obtaining in the informal sector has been undertaken as part of the Shelter for Low Income Communities (SLIC) Project. This needs to be translated into an action plan and implemented with the help of the House Building Finance Corporation and the commercial banks in Pakistan. Moreover, in order to enhance access to urban land for low income people, some procedural changes are required in the allotment criteria and implementation of sites and services schemes.

THE PROPOSED ACTIVITIES ARE:

Activities	Key Actors/ Agencies	Status E/M/N	Period Years
3 i) Restructure House Building Finance Corporation on commercial basis and facilitate loans for construction of houses on 3 marla plots.	HBFC & Ministry of Finance	M	1996-97
3 ii) Encourage commercial banks to develop special loans schemes for low income group with regular income and savings potential.	Commercial Banks	E	1996-97
iii) Initiate affordable low income housing schemes providing only raw land with demarcated plots in carefully planned schemes, to be allotted to shelterless people who want to construct a shelter and live there immediately. Services and infrastructure in these schemes shall be developed by community participation, incrementally, as and when the residents can afford to pay. These low income housing schemes may be financed by the Prime Minister's Shelter Programme under which 100,000 plots shall be developed each year.	Local Dev. Authorities & Municipalities	N	1996-2015
2 iv) Where state land is not available and private land is to be acquired, plan and initiate incremental housing schemes in which advance money in the form of installments may be received by local authorities from low-income people intending to live there to cover the cost of undeveloped plots or raw land. Thus, savings for low-income housing shall be generated and planned expansion of cities shall be ensured where private land holdings are in abundance.	Local Dev. Authorities & Municipalities	N	1997-2000
3 v) Issue housing bonds to attract savings for low income housing.	Ministry of Finance & Local Dev. Authorities	N	1997-2015

vi)	Launch joint venture housing projects (sites and services schemes) between the local development authorities and the private developers with a condition that adequate number of small low income plots will be reserved in each scheme.	Local Dev. Authorities & Private Developers	N	1997-2015
vii)	NGOs and CBOs will be encouraged to develop small cooperatives of about 25 low income households who will be given land on credit collectively. Transfer of land title to individuals will be permitted after the clearance of loan by them.	M/o Finance, HBFC, NGOs & CBOs	N	1996-2015
viii)	Complete the physical survey of all Katchi Abadis and issue tenure regularization certificates/leases to the occupants as soon as possible. Carry out improvement works in Katchi Abadis according to OPP model, through community participation.	Katchi Abadis Directorates, NGOs	M	1996-2000

11.5 NATIONAL SPATIAL STRATEGY/URBANIZATION POLICY

Development of a national spatial strategy and suitable urbanization policy requires research on continuous basis. The issues which need to be addressed specifically in the development of the National Policy/Strategy are, one, the maintenance of a balance between urban and rural development, two, ensuring the urban-rural link, and three, minimizing the adverse effects of urbanization on the disadvantaged, including women.

THE PROPOSED ACTIVITIES ARE:

Activities	Key Actors/ Agencies	Status E/M/N	Period Years
i) Establish a semi-autonomous Planning Research Center for Sustainable Urban Development and Environment at Federal level, or at a technical university, with adequate resources (manpower, finance, equipment etc.) for preparation of a national spatial strategy, urbanization policy and continued human settlements research.	EUAFW & UET, Lahore	M	1997-2000
ii) Encourage decentralization of industries from large cities where advantages of centralization and economies of scale are diminishing.	HPEPD & Dist. Councils	E	1997-2015

iii)	Select secondary level cities for increased investment in the industrial and commercial sectors to reduce burden of the metropolitan cities.	HPEPD & Distt. Councils	E	1997-2015
iv)	Develop farm-to-market roads so that rural urban migration is checked and villagers are able to commute to nearby towns.	HPEPD & Distt. Councils	E	1997-2015
v)	Improve living conditions in villages by initiating matching grants schemes through which water supply, streets and sanitation will be improved.	LGRD & Distt. Councils	E	1996-2000
vi)	Develop 7-Marla schemes in a planned manner. This will make rural areas as attractive living places and consequently help in checking the urbanization trends.	LGRD & Distt. Councils	M	1996-2000

11.6 CENSUS AND ANALYSIS OF SOCIO-ECONOMIC TRENDS

Of critical importance to the development of plans is the size and complexion of the population to be served. A population census and analysis of socio-economic trends is therefore, utmost necessary to ensure that planning is not flawed and that these are based on needs rather than either under- or over- designed.

THE PROPOSED ACTIVITIES ARE:

	Activities	Key Actors/ Agencies	Status E/M/N	Period Years
i)	Carry out the census on an urgent basis to facilitate human settlements planning and research.	Census Organization of Pakistan	E	1996-97
ii)	Publish Statistical Year Book of Pakistan on a regular basis.	Planning Commission	E	1996-2015
iii)	Carry out Economic Survey of Pakistan and publish report every year.	Finance Division/ Planning Commission	E	1996-2015
iv)	Create data banks in all federal, provincial and local planning and development departments / authorities and municipalities.	EUAFW & HPEPD & Municipalities & LG&RD Deptt.	N	1997-2000

v)	Prepare base maps for all cities of Pakistan to provide a basis for proper planning and development of cities through Survey of Pakistan Department. Use of satellite imageries may be made in this connection.	Survey of Pakistan	M	1997-2000
vi)	Digitize all land records and "masavi maps" (cadastral maps) to assist in proper planning and development control in cities.	Land Revenue Deptt. & Computer Consultants	N	1998-2000
vii)	Establish urban information system at the Ministry of EUAF&W to provide guidance to urban planning researchers.	EUAFW	N	1998-2015

11.7 SUSTAINABILITY OF HUMAN SETTLEMENTS

Sustainability of human settlements is a vital issue of the present times. Therefore, the necessity of planning for sustainable development has been increased more than ever. The sustainability of human settlements demands for a more economical use of energy resources and a reduction in the pollution levels. This can be achieved by careful planning and management of cities by involving people at all levels.

THE PROPOSED ACTIVITIES TO ACHIEVE SUSTAINABLE DEVELOPMENT OF HUMAN SETTLEMENTS ARE:

Activities	Key Actors/ Agencies	Status E/M/N	Period Years
i) Prepare realistic Plans for human settlements keeping in view the requirements for infrastructure, public facilities, open spaces, transport system, housing, industry and shopping areas in harmony with each other.	Local Dev. Authorities & Municipalities & Distt. Councils	M	1998-2015
ii) Increase minimum open space requirement to 10 percent in all public and private housing schemes.	Local Dev. Authorities & Municipalities & Distt. Councils	M	1998-2015
iii) Establish industrial zones and small industrial estates outside cities keeping a green space buffer between these and residential areas. Give tax rebates for industries in these industrial zones as incentive to attract shifting of industry from inner city areas. Similarly, hazardous industries located inside towns may be taxed heavily.	Local Dev. Authorities & Municipalities & Distt. Councils	M	1998-2000

iv)	Encourage CBOs to organize people for the development of on site infrastructure on the model of Orangi Pilot Project in existing slums and new incremental housing schemes. The off-site infrastructure should be developed by local development authorities and municipalities.	EPAs & CBOs	N	1997-2015
v)	Introduce light rail and mass transit systems in metropolitan cities to reduce traffic pollution.	Transport Authorities e.g. TEPA, TEB etc.	E	1997-2000
vi)	Through proper planning, provide educational, health and shopping facilities at walking distances so as to reduce the use of motor vehicles.	Local Dev. Authorities & Municipalities	N	1996-2015
vii)	Provide labour colonies near industrial zones so that workers can walk down to their work place and use of motor vehicles for going to work places is reduced. Industrialist may be encouraged to finance these schemes in the designated industrial zones.	Local Dev. Authorities & Municipalities	M	2000-2015
viii)	Decentralize Central Business District (C.B.D.) areas by providing zonal centers (or Local District Centers) in large cities to reduce traffic congestion from central areas.	Local Dev. Authorities & Municipalities	N	1998-2000
ix)	Organize "Green Space CBOs" in old city areas to collect funds on self help basis for purchasing dangerous buildings which will be converted into small open spaces which will serve as lung spaces for congested inner city slums.	Local Dev. Authorities & Municipalities. & CBOs	N	1997-2000
x)	Privatize solid waste collection, recycling and disposal system in cities.	Local Dev. Authorities & Municipalities. & CBOs	N	1997-2000
xi)	Appoint pollution inspectors in the central areas of the cities who should fine (at the spot) the persons throwing garbage on the street.	Local Dev. Authorities & Municipalities. & CBOs	N	1997-2000
xii)	Organize a tree plantation scheme with the help of students from high schools and colleges. Every student should plant at least ten trees every year and present its growth report to the teachers.	EPAs & Provincial Education Depts.	N	1997-2000

xiii)	Re-introduce Matching Grants Programme in rural areas for expeditious rural development (socio-economic and physical).	LGRD Deptt.	N	1996-2010
xiv)	Establish a Pakistan Habitat Center in the Ministry of EUAFW Islamabad to monitor the activities carried out by different agencies.	Ministry of EUAFW	N	1998

11.8 REFORMATION OF PLANNING AND HOUSING LEGISLATION

The cornerstone of success has always been proper legislation which does not allow for deviation from stated principles and objectives. To ensure proper legislation, legal drafts should be prepared by experts in their field.

THE MAJOR ACTIVITIES PROPOSED IN THIS CONNECTION ARE:

Activities	Key Actors/ Agencies	Status E/M/N	Period Years
<p>i) Establish a committee to help formation of comprehensive town planning statutes and a system of urban and regional planning in Pakistan, comprising of members from:</p> <p>a) Technical Institutions such as City and Regional Planning Department, University of Engineering & Technology, Lahore.</p> <p>b) Provincial Local Government Department.</p> <p>c) Ministry of EUAFW, Islamabad.</p> <p>d) Provincial Housing, Physical and Environmental Planning Departments.</p> <p>e) Leading Professional Consultancy firms in Planning.</p> <p>Enact the proposed legislation by the above committee to ensure statutory planning at all levels in Pakistan.</p>	Ministry of EUAFW & Ministry of Law	N	1997-98
<p>ii) Amend Land Acquisition Act, 1894 to conform to the present day realities. In this connection consider the retention of useful clauses of the Punjab Land Acquisition (Housing) Act, 1973.</p>	Ministry of EUAFW & Ministry of Law	N	1997
<p>iii) Amend the provincial Local Government Ordinances, 1979 to incorporate the new comprehensive planning law proposed by the Committee at No. (i) above.</p>	LGRD Deptt. & Provincial Law Deptt.	N	1997
<p>iv) Enact Land Pooling legislation and establish a land pooling authority at national level, and establish land pooling directorates at existing local planning & development authorities.</p>	LGRD Deptt. & Provincial Law Deptt.	N	1997

11.9 STRATEGIES FOR ACQUIRING RESOURCES FOR THE PROPOSED ACTIVITIES

Most of activities proposed in the National Plan of Action are to be financed either through self-help community action or through existing resources of the concerned agencies. However, a few activities may require modification in the existing policies and mobilization of additional resources as seed money, to fund the development projects.

Some of the strategies for acquiring necessary resources required to implement the proposed activities are:

1. *Reformation of property related taxes and institutional reform in property tax administration based on studies to be financed by provincial Excise and Taxation department.*
2. *Introduction of small scale enterprise loan schemes for educated and skilled but unemployed persons by the commercial banks.*
3. *Minimization of subsidies in the housing sector. The subsidies should be used in the sectors of housing research, and capacity building in the local development authorities to initiate and support self-help and incremental development of housing and related utility services and public facilities.*
4. *Finances for improvement of low-income slums and squatter settlements to be mobilized by initiating community participation projects/programmes in which people will contribute in cash and kind and maintain them at no cost to government.*
5. *Matching grants programmes to be re-introduced in villages/rural areas which will reduce the financial requirement for the provision of utilities and public facilities.*
6. *The Role of NGOs and CBOs in the development of shelter will be accentuated to relieve burden from the Government. These NGOs and CBOs will manage voluntary participation of local communities and technical persons to reduce the cost of development works.*
7. *Short courses and manpower training programmes will be arranged by existing universities and colleges and are proposed to be financed through international assistance.*
8. *Local services such as water supply, sanitation, electricity and gas supply are proposed to be privatized to improve recovery of rates and to reduce the overheads and pilferage.*
9. *The House Building Finance Corporation is proposed to be restructured to work on commercial basis. Soft loans are proposed to be issued to low income people only for construction of houses on 3 marla plots.*
10. *The Local Government Authorities are proposed to issue housing bonds to attract savings for housing schemes.*
11. *International assistance will be sought in the areas of land registration and titling, data banks and information systems, pilot projects for housing and infrastructure for low income people, capacity building and training of personals working in the shelter sector.*

MONITORING PROGRESS

In order to achieve proper implementation of the proposed activities and to materialize the objectives it is extremely important to monitor the progress of the activities proposed in the National Plan of Action. The following methods and measures are suggested for monitoring and evaluating progress towards the plan objectives:-

- i) Economic appraisal of the projects.
- ii) Evaluation of the satisfaction level and perception of improvement of the beneficiaries.
- iii) Comparison of the before and after situation.
- iv) Development of a Goals Achievement Matrix.
- v) Creation of a Monitoring and Evaluation Cell.
- vi) Monitoring of progress by the local communities.

12.1 ECONOMIC APPRAISAL OF THE PROJECTS

An economic appraisal of all the proposed projects or activities mentioned in Chapter 12 shall be made. In this connection, the following type of appraisal analysis is recommended:

- i) Cost-Benefit Analysis.
- ii) Internal Rate of Return.

While carrying out these analysis, social costs and social benefits will also be taken into account.

12.2 EVALUATION OF THE SATISFACTION LEVEL AND PERCEPTIONS OF IMPROVEMENT OF THE BENEFICIARIES

The main goal of all programmes and projects is to achieve human happiness which is directly associated with the level of satisfaction of the beneficiaries with various elements of the project. Therefore, it is imperative to ascertain the beneficiaries level of satisfaction. A sample survey of the relevant community must be carried out to note their level of satisfaction, and indices of satisfaction may be constructed to analyze the level of satisfaction. Similarly, a survey about the perception of improvement of the community may also be carried out and an index of improvement perception may be constructed. This will assist in analyzing the opinion of beneficiaries about the success of the programme.

The above mentioned evaluation is recommended for all social welfare programmes, particularly where an improvement in the social or physical infrastructure is aimed.

12.3 COMPARISON OF THE BEFORE AND AFTER SITUATION

In all programmes and projects aimed at improvement of the existing situation it is recommended that a detailed physical and socio-economic survey of the community should be carried out before the implementation of the project/programme to take a cognizance of the existing situation. This data should be properly stored using computers. Then after the completion of the programme another survey of physical

and socio-economic) should be carried out to ascertain the changes that have taken place as a result of the implementation of the programme. Then, a comparison of the before and after situation should be made to evaluate the impact of the programme on the area and the community.

12.4 DEVELOPMENT OF A GOALS ACHIEVEMENT MATRIX

A goals achievement matrix shall be prepared for all activities to be carried out under the National Plan of Action, 1996-2000. This will facilitate the examining of the extent to which the objectives of each programme have been achieved. This technique will not only help in the monitoring of the progress of the projects but also provide a measure of the consistency in the implementation of the projects.

12.5 CREATION OF A MONITORING AND EVALUATION CELL

A Project Planning, Monitoring and Evaluation (PME) Cell shall be established in the Ministry of Environment, Urban Affairs, Forestry and Wildlife (EUAFW). Evaluation reports prepared on the basis of the above mentioned monitoring and evaluation techniques about all the projects identified in the National Plan of Action shall be received by this Cell. Moreover, an inspection team shall be formulated under this Cell to make visits for onsite checking of the progress of the programmes. It will provide guidance for the efficient and timely completion of the projects, and issue warnings to the key actors if necessary.

Project Directors shall be appointed for the implementation of each project activity at provincial or local level. The Project Directors shall regularly submit progress reports on PC-III proforma to their respective divisional headquarters, and these shall be summarized and passed on to respective provincial headquarters of LGRD & HPEPD and finally executive summaries to PME Cell.

The PME Cell in the Ministry of EUAFW will have close liaison with respective Project Directors through their respective provincial departments for each of the proposed project or activity. The progress reports submitted by Project Directors shall be entered in a computerized data base which shall be updated regularly.

Progress review meetings would be organized regularly (at least twice every year) at the PME Cell. These shall be attended by the Director Generals (DG) of LGRD and HPEP Departments, DGs of Development Authorities and the Chairmen of Municipalities. The resolutions/decisions of these meetings shall be passed on to the respective Project Directors for necessary modification in the implementation techniques and or procedures. If a review in the policy matters is required, the relevant recommendations shall be passed on to the higher officials of the Ministry of EUAFW.

PC-Is and PC-IIs shall be prepared and got approved from Planning and Development Division for all projects requiring government funding, e.g. construction of off-site infrastructure for incremental housing (sites and services) schemes or slum/Katchi Abadi improvement schemes. The Planning and Development Division will be fully involved in the project monitoring and appraisal.

Project completion report on PC-IV proforma would be completed by respective Project Directors and submitted to the PME Cell as well as Planning and Development Division soon after the completion of accounts of each project.

The activities related to the change of policy or attitudes at the municipal level would be monitored by

obtaining regular reports from the head of each agency responsible for the implementation of the new policy.

An evaluation study of each activity/project would be sanctioned by the PME Cell after its completion.

Evaluation studies will be carried out at the end of NPOA period to study the impact of proposed policies and activities.

12.6 MONITORING OF PROGRESS BY THE LOCAL COMMUNITIES

In case of activities related to provision of social services and basic infrastructure involving people's participation, the Community Based Organizations (CBOs) and NGOs, if any, shall be invited to oversee and monitor the implementation of activities/projects and submit their reports to the relevant heads of the departments and finally to the PME Cell.

PART-D
INTERNATIONAL
CO-OPERATION
AND ASSISTANCE

INTERNATIONAL ASSISTANCE

Cooperation among nations should be based on the principle that the advantaged have a distinct responsibility towards the disadvantaged. The basic principles which should govern such cooperation should be, one, the recognition that all nations are sovereign and have the right to choose their path of development according to priorities which meet their national objectives, two, all countries should be treated as equals, three, assistance should be given to improve the economic well-being of the citizens, with particular reference to the eradication of poverty, ensuring basic human rights and the transfer of knowledge to assure that nations are able to sustain future development through indigenous effort.

Unfortunately when agreeing to give assistance, the developed countries have always followed an agenda which is convenient for their own development at the cost of the nations which are purportedly being assisted. Nations accepting such assistance do so on the plea that they have no options. This is, however, not true for all nations. The miracle of growth exemplified by countries of East and South East Asia clearly show that reliance on foreign assistance is not the panacea to development. What is required is a committed leadership, an honest bureaucracy and the moral fibre of the nation which is prepared to sacrifice for the future generations.

This Chapter identifies the areas in which collaboration between Pakistan and other nations could fulfil most of these objectives.

Based on the above broad principles, the external assistance could cover the following specific areas of Habitat/Shelter,

- a) **LAND REGISTRATION AND TITLING:** *Secure land tenure to all income groups is one of the most important policy initiatives where the public sector can facilitate the functioning of the private sector. In Pakistan, due to a combination of legal traditions, the land recording system is inefficient. The cadastral registers are maintained manually and the systems used are prone to interference and tampering with impunity. The legal framework requires substantial modification and the maintenance and retrieval of records needs to be mechanised and made tamper-proof. This can best be achieved with assistance on the design, implementation and maintenance of land right cadastral registers.*

Such systems exist in the developed countries of the world and their experiences with marginal modification could be useful in meeting Pakistan's needs. An effort to transform the current manual maintenance of these cadastral rights is being implemented in some selected districts of Pakistan with respect to agricultural lands only with the assistance of the World Bank. This pilot effort needs to be replicated in the larger urban areas of Pakistan.

The EUAD acting as coordinators for the HTP/PP&H departments of the provinces would be well advised to prepare a scheme and submit this to the Aid-to-Pakistan Consortium. The scheme should include requests for advisory assistance and hardware needed.

- b) **HUMAN SETTLEMENTS INFORMATION SYSTEM:** *At present information on the status of both human settlements and shelter is largely not available. Sporadic efforts to collect information by*

various government agencies have resulted in some information being available, but a comprehensive data base is not available. This renders planning efforts to a set of actions which are uncoordinated and without reference to any parallel action that may be on-going in connection with an alternate effort. Duplication and fragmentation, therefore, lead to cost-ineffective solutions. Moreover, no city has a base map or a map showing the land use, location of infrastructure, road network, etc. Assistance in setting up an integrated database within a GIS framework and in preparing base maps through satellite imagery is required on a crisis basis.

The EUAD acting as coordinators for the HTP/PP&H departments of the provinces would be well advised to prepare a scheme and submit this to the Aid-to-Pakistan Consortium. The scheme should include requests for advisory assistance and hardware needed.

- c) **HOUSING FINANCE:** Current practices of housing finance are designed for the middle and upper income groups. The disadvantaged segment of society is denied access to housing credit. The principles of lending - supervised credit - used by the Grameen Bank could well be translated into routing housing credit operations. This needs to be studied and the process of change assisted. International experience of this and with the savings and loans associations could transform access to housing substantially.

Continuing support will be useful to assist in developing the housing finance subsector as an important part of financial sector development. Areas of particular importance are the removal of bottlenecks to mortgage lending in the legal and institutional area (particularly as these are related to foreclosure legislation and practices), the creation of a secondary mortgage market, and the development of further pilot schemes of unsecured small scale housing upgrading/extension loan schemes. Support could be provided in the form of advisory assistance, but also through assistance in capitalising mortgage refinancing and some of the pilot schemes. Additionally, the on going restructuring and revitalization of House Building Finance Corporation (HBFC) as a commercial housing finance institution will require continuing advisory support.

- d) **IMPROVEMENT/PROVISION OF INFRASTRUCTURE FACILITIES:** Pakistan is today facing a resource constraint which results in insufficient finance being available for the development of infrastructure. While this could be overcome by permitting local government units to borrow locally, substantial assistance from donors would be required to meet the foreign currency costs. Local governments should identify their needs, prepare projects and place them in the basket submitted to the Aid-to-Pakistan Consortium for funding.

- e) **DEVELOPMENT OF PILOT PROJECTS TO FIND OUT WAYS AND MEANS TO MEET SHELTER NEEDS FOR LOW INCOME GROUPS:** One of the major constraints to housing for low income communities is the standards used by authorities. Assistance is needed to augment indigenous effort in developing low cost solutions to shelter both in terms of land availability and the construction of public housing.

- f) **CAPACITY BUILDING:** A rationale for local governance is greater efficiency in the provision of urban services for sustainable growth. Building the institutions into strong, business like organizations capable of responding to present and future needs of the populations require strengthening the administrative, managerial, technical and financial capacity of the municipalities and other institutions. Removal of constraints to urban development also requires increasing legal authority, decision-making power and fiscal autonomy of the shelter-related institutions.

Recognising this, the World Bank and the Asian Development Bank have both fielded projects in this area to ensure that organisations, at the provincial and local levels, become meaner and leaner. Assistance by the former extends to projects which encompass both tiers of government. The ADB is, however, restricting such assistance to NWFP at the provincial level only, but the results of changes are impacting on local government units also.

The magnitude of the problem is so large that indigenous capacity to assist in the process of change is extended beyond its physical capability to provide such assistance. The effort needs to be augmented and given the human resource constraint would require substantial international intervention. Such assistance is needed at all three levels, federal, provincial and local.

At the federal level technical assistance is needed for Environment and Urban Affairs Division, in strengthening its responsibilities. Technical assistance to the EUAD Division would help it in formulation of an operational action plan for concentrating on setting targets and identified priorities. Similar assistance is needed for Ministry of Housing & Works, National Housing Authority, Planning & Development Division (Physical Planning & Housing and Environment Sections), Ministry of Local Government and Rural Development, Ministry of Finance/HBFC/PBC etc.

At the provincial level, there are various departments involved in activities which fall broadly under the definition of the Shelter Sector. There is a need to undertake a hard look at the way these institutions function or inter-relate. The areas of priority requirement are:

- i) *reform of relationships between provincial agencies,*
- ii) *reform of relationships between provincial agencies and local councils,*
- iii) *reform of relationships between local councils and development authorities and private sector subdividers and developers, and*
- iv) *reform of the relationships between all levels of government and beneficiary communities.*

Enhanced support for institutional capacity building at local and municipal level will be required for the following activities:

- i) *strengthening local government and public enterprise accounting systems, revenue base enhancement measures and collection systems,*
- ii) *institutional and organizational development of local and municipal agencies, redefining work responsibilities, job descriptions, staff development and training,*
- iii) *establishment and operationalization of provincial Municipal Development Funds,*
- iv) *strengthening capabilities to embark on improved and integrated systems of physical planning, investment programming and budgeting,*
- v) *strengthening local bodies capabilities to implement municipal infrastructure programmes and operate and maintain them, and*
- vi) *assistance in implementing urban environmental protection measures, i.e. strengthening provincial EPAs to enhance their capability to set urban environmental emission standards.*

- g *Integrated Training Strategy: One final area of assistance would be in the development of the human capital available to the government agencies. This would take the form of an integrated approach to training the personnel of government ranging from the administrator to the professional and including the technical staff engaged in the daily management and maintenance operations.*

The integrated training strategy should be directed toward the following specific objectives:

- * to develop a critical mass of skilled personnel at the local level;
- * to strengthen the capacity of Local Governments to provide support to the municipal councils;
- * to coordinate inter-sectoral and inter-agency activities related to policy reform and institutional development, particularly in the areas of infrastructure maintenance, urban services, environment and public health, community development, and public awareness education.
- * to facilitate improvements in management and administration of the municipal corporation;
- * to assist the corporations in the implementation of organizational changes designed to improve the delivery of municipal services;
- * to facilitate urban policy reforms, including revision of legislation;
- * to promote board-based support amongst all stakeholders for the master plans and infrastructure improvement projects, including government officials, appointed and elected local government officials, civic organizations, and local communities.
- * to create a permanent capacity of training municipal personnel.

Four basic training programme components are recommended to achieve the objectives of strengthening the capacity of the Municipal Corporations.

1. *A policy development training programme to enable national, regional, and local staff and civic leaders to identify for policy development and legislation and to formulate strategies, action plans, and specific measures for implementation. The achievement of outputs defined in this components will be a prerequisite for project participation.*
2. *A comprehensive organizational development and management training programme to facilitate the implementation of systematic structural and operational changes in municipal council organizations.*
3. *A comprehensive skills training programme to upgrade professional and technical skills of municipal staff, to improve productivity and efficiency in the delivery of municipal services.*
4. *Performance-based training would be provided in municipal finance and revenue administration and management; accounting/bookkeeping systems; infrastructure service standards and norms; municipal delivery system planning, organization, maintenance, and site supervision; solid waste systems management and operations; water supply management and operations; computer and related skills.*

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