

Housing

The state shall secure the well-being of the people, irrespective of sex, caste, creed and race, by raising their standard of living .

Constitution of Pakistan

Article 38(a)

Everyone has the right to a standard of living adequate for the health and wellbeing of himself and his family, including ... housing ...

Universal Declaration of Human Rights

Article 25 (1)

While homelessness, over-crowded housing, a mounting shortage of dwellings particularly in urban areas and limited availability of housing finance remained huge issues indicating the acute housing crisis in the country, there were also some hopeful signs.

In a ruling on July 13, a division bench of the Sindh High Court partially allowed petitions challenging the dislocation of over 200,000 people as a result of ongoing construction work on the controversial Lyari Expressway project in Karachi. Giving its verdict on a petition jointly moved by opposition parties and NGO activists, the court suggested the government only acquired land absolutely necessary for the project and resolved the dispute by private settlement or by paying compensation to the affected parties.

Another encouraging sign was an aggressive campaign by banks to offer loans for house building. At the same time, a variety of factors fuelled speculation in the land market that pushed land prices beyond the reach of most people. Action against developers' mafias came late and did little to change the situation.

Some evictions continued from katchi abadis, notably in Islamabad. However, the massive demolition of houses seen in 2001 and 2002 slowed down further. The process of granting proprietary rights to katchi abadi residents however

remained slow, as did the provision of amenities to abadis

Most katchi abadis, where an estimated 30 percent of the country's total population of 149 million people lived, lacked basic sanitation, clean drinking water, adequate roads or other essential facilities. The death of hundreds of people during the year due to roof collapses meanwhile testified to the unsafe nature of many houses.

Housing shortages

According to official estimates, at the end of June 2004, there was a shortfall of 5.5 million housing units across the country, with at least 24.8 million housing units required to cater to a population of 149 million. Other official figures suggested at least 26.8 million units were required by the end of 2003. Government documents stated that an addition of 570,000 housing units was required each year, against an actual supply of 300,000. This created a backlog of 270,000 units each year, making it increasingly difficult to catch up with the need.

Unofficial estimates meanwhile stated at least seven million new units were required to meet needs, especially in urban areas. One newspaper report early in the year pointed out that the population in Karachi was rising by an extraordinary seven percent each year, mainly due to migration into the city, and that 600,000 units were needed each year to meet needs. This was based on international standards that said nuclear families be housed in two-bedroom accommodation.

Figures available on housing, based on the Population and Housing Census of 1998, showed that an average of 5.6 persons occupied mainly single-room housing, which often lacked basic amenities.

Lahore, according to independent reports, required at least 230,000 more units.

While the federal housing ministry in May announced two new low-cost housing schemes for Karachi, such steps were seen as being inadequate given the immense scale of the housing problem.



Life under open skies.

It was also noted that while globally, the construction and housing sector accounted for 10 to 12 percent of GDP and seven percent of employment, these figures were far lower within the country – mainly due to the limited construction activity. This, in turn was linked to the

limited availability of housing finance. Around Rs 3 to 4 billion was available against a demand of Rs 70 billion. New campaigns by banks to offer loans catered essentially to a limited number of urban dwellers. Housing finance made up a mere one percent of GDP, as opposed to around 10 or 15 percent in many other developing countries.

Whereas the National Housing Policy of 2001 encouraged the extension of housing finance, this still did not bring house construction within the realm of possibility for the urban poor, the sector in most urgent need of housing. Despite its 'Housing for All' initiative announced as a part of the housing policy, there were no signs of official efforts to ensure a home for all citizens.

Because of the acute housing shortage, tens of thousands of people lived, quite literally, without a roof over their heads. The number of people who lived out in the open through the year was estimated at over 60,000 in Karachi and 50,000 in Lahore. The population of homeless people was also reported to be on the increase in Hyderabad, Faisalabad, Multan, Peshawar, Quetta and other cities – though estimates were difficult, as many chose to sleep away from crowded homes in summer, while others visited cities from rural areas only briefly, searching for work.

Evictions and katchi abadi issues

Although the massive bulldozing of houses seen at katchi abadis across the country two years ago slowed down, more isolated cases of evictions continued. Implementation of the National Policy on Katchi Abadis of 2001, under which katchi abadi residents were to be given ownership rights under a 1985 law and basic amenities provided to katchi abadis, was slow.

Even in the Punjab, where ownership rights were granted at a swifter pace than in other provinces, issues linked to abadis created after 1985, which were not covered by the law enacted at the time, remained unresolved, though a number of such settlements in the province were recognised by the provincial government.

As construction work on the controversial Lyari Expressway, being built by the National Highway Authority, continued in Karachi, with over 200,000 people facing displacement and 25,400 homes and nearly 3,000 shops under threat, the Lyari affectees, NGOs and opposition political parties kept up their protests. They also noted that the uniform compensation package on offer, amounting to Rs 50,000 for each housing unit, was neither commensurate with the actual prices of demolished homes or the huge disadvantages displaced people would suffer when forced out of homes they had occupied, in many cases, for decades. The location of new houses on land on Karachi's outskirts also meant the 4,000 families already displaced and others facing a similar plight would be based at long distances away from jobs, schools or medical facilities. Press reports in October suggested that those who had moved to the new houses in the Hawkesbay area lived in miserable circumstances, with unemployment having soared as many people were unable to reach places of work.

In a petition moved jointly by leaders of various political parties, the HRCP

and other NGOs active on the issue before the Sindh High Court in mid-July, it was pointed out that only 14,000 affected families were being given Rs 50,000 and an 80 square yard plot each at Hawkesbay, although at least 200,000 people faced displacement.

In its ruling on July 13, after considering the multiple petitions moved on the Lyari Expressway jointly, the SHC division bench partially allowed the petitions challenging dislocations and directed the matter either be resolved through private settlement or by compensation to the petitioners. Hearing arguments about the original plans for the Lyari Expressway, the court suggested the government took over only portions of land absolutely essential for construction. It rejected contentions by the Sindh government that the affected persons were living on the land illegally. Government officials continued to state the Expressway would be built.

Other issues related to forced evictions continued. In February, the Jamhoori Watan Party (JWP) in Quetta accused the Frontier Corps of demolishing 150 homes in the Isralithel area of Sui Town without completing legalities, in order to build a cantonment. Resentment against planned new army housing in Balochistan continued to be expressed throughout the year.

There were also reports from Wana, in the tribal area of South Waziristan where a massive military operation against alleged militants was conducted, of homes being demolished in an effort to pressurise communities to give up militants. Similar reports of the demolition of homes also came in from villages along the Balochistan, Punjab and Sindh borders, where authorities, for much of the year, remained engaged in an effort to quell tribal clashes.

In May, the CDA in Islamabad bulldozed 60 houses in the G-8 area. The



Thousands lived under the most inadequate shelters.

residents, over the next few weeks, protested the failure to provide them alternative accommodation, as laid down by the Katchi Abadi policy of 2001. On May 13, three women protesting the

eviction attempted self-immolation. The displaced people continued to demand housing over the following months.

In April, 104 homes were bulldozed at Anwar Shah Goth abadi in North

Karachi – despite a stay order obtained by residents against such action. The abadi, comprising some 450 houses had been established 25 years ago, and many of the people suddenly rendered homeless had in fact bought the land on which their homes stood for Rs 70,000 to Rs 80,000.

During the same month, according to press reports, in Lahore, families of junior government servants were forced out of their quarters at the Government Officers Residence (GOR) area, without prior warning.

While evictions continued, the grant of ownership rights, under the 1985 law, remained slow. In January, the CDA allotted a further 1,091 plots at its ‘model’ Alipur Farash housing scheme, to residents of four katchi abadis, Muslim Colony, Dhoke Naju, Haq Bahu and Isa Nagri, demolished over the last two years. The grant of alternative land was to be completed over several phases.

The pace of work to recognise katchi abadis established after 1985 and to grant ownership rights remained most rapid in the Punjab. In February, the government issued orders for the grant of proprietary rights to residents of 85 newer katchi abadis across the Punjab. Issues linked to the recognition of other abadis remained pending. According to the Lahore district nazim in a statement in April, over the last two years, 16,000 households in 80 katchi abadis in Lahore had been given ownership papers. He also said ownership rights had been approved for residents of another 49 ‘new’ abadis in the Lahore district and that during the current fiscal year, Rs 45 million were being spent on development works, including the provision of potable water, drainage facilities and roads in 15 katchi abadis in Lahore. Over 3,000 other families were to be granted rights by the end of the year. Press reports stated the 1,000 or so homes constructed on the Ravi bed were likely to be legalised.

In July, the Punjab chief minister stated Rs 135 million were to be spent on providing basic amenities and improving conditions at 27 katchi abadis.

In July, the Karachi nazim announced plans to grant ownership rights to katchi abadi dwellers were being finalised. However, the pace of work remained slow. In March, the All Pakistan Alliance for Katchi Abadis staged a protest in Islamabad against the slow implementation of the 2001 National Policy on Katchi Abadis. The protesters pointed out that conditions at abadis remained grim and that summary evictions continued.

Data by the Urban Resource Centre in Karachi showed the majority of the over 15 percent of city residents who lived in katchi abadis had no access to clean water or sanitation facilities.

Unsafe housing and housing sector problems

The reports coming in through the year, that showed at least four dozen people had been killed in roof collapses across the country, indicated the poor quality of most housing in the country.

Estimates showed that at least 35 percent of houses in the country were

made with unbaked brick or mud, while over eight percent constituted of nothing more than bamboo or wood with thatching.

The failure to develop lower cost construction materials was found to be a huge factor in the poor quality of homes. Dilapidated homes, in a poor condition, also threatened lives. Surveys in Rawalpindi and Lahore indicated that hundreds of such buildings existed in both cities. In July, the city district government in Lahore announced plans to demolish dozens of houses found to be in a dangerous condition, most of them in the old city. It was however unclear what alternative arrangements would be made for the inhabitants of these homes. More deaths as a result of roof collapses were reported later in the year, with no steps taken to ensure the safety of residents of houses in poor condition. In most cases, dangerously dilapidated homes were occupied by tenants paying low rents. Owners often lacked the will or commitment to make repairs.

An architectural conference in Lahore in January noted that soaring prices of construction materials, especially steel, cement and timber, held back building activity. Speakers observed housing issues could be solved only by adopting a holistic approach to social and economic issues.



A safe place to live?

After winter rains in Lahore, the roof of a school at Kahna collapsed in January, leading to the death of one girl and injuries to at least 14 others. At least ten others were also killed in roof collapses across the Punjab in the same month.

A roof collapse in Quetta after rain and a storm led to the death of six members of a family in the Nasirabad area. In Sukkur, in June, eight persons died in roof collapses.

Other disasters caused by poor planning also left families without shelter. A breach in the Mailsi Link Canal in June led to villages in the Vehari area being inundated, and 1,500 forced out of flooded homes for several days.

Housing schemes initiated by both the public and private sector meanwhile continued to be riddled with problems caused by poor management and corruption. It was reported in January that those who had obtained apartments under the Pakistan Housing Authority (PHA) project in Islamabad, originally launched as the 'Mera Ghar' scheme by the then Nawaz Sharif government in 1999, were facing acute difficulties. Rifts between various government departments over payments and administrative matters meant that provision of power, gas and

water remained inadequate, while apartments still remained to be completed. In Lahore, Karachi and Peshawar, where interest in purchasing the flats had been extremely limited, the buildings remained to be completed nearly four years after construction began.

While scams in the private housing sector continued to affect hundreds of victims, efforts by the government to regulate the sector remained limited, despite a series of promises. Amid increased concern over the fleecing of citizens, the National Accountability Bureau (NAB) began a probe against housing schemes in September. There was no change in official policy on housing, while implementation of existing policies linked to the sector remained poor.

Recommendations

1. *Forced evictions from katchi abadis and demolition of houses by various government agencies have inflicted unbearable suffering on thousands. All such evictions must be immediately stopped. Where such evictions are taking place to build major infrastructure projects, the need for these must be reviewed in consultation with experts from the private sector, keeping in view the immense human suffering evictions cause and the need to devise strategies to avoid the razing of homes and the displacement of their owners.*

2. *The reports of homes being demolished by law enforcing agencies, as a part of tactics aimed at pressurising or coercing communities, are shocking. Violently depriving people of shelter must not be used as a means to enforce law and order.*

3. *People who have legally leased or bought land must not be summarily evicted from it without fulfilling the due legal procedure, including adequate compensation.*

4. *If the shifting of a community is necessary to safeguard them from floods or other hazards, community leaders must be consulted and a consensus built on the best means to ensure safety. Re-housing must take place in a streamlined and planned manner, rather than by moving unwilling people to deserted land where no facilities exist.*

5. *The process of granting ownership rights to katchi abadi residents must be speeded up and streamlined in all parts of the country. The question of katchi abadis established after 1985 also needs to be urgently settled under a uniform policy.*

6. *The grave housing shortage must be given urgent attention. The huge shortfall of units that has accumulated since the 1950s, as the government cut back spending on this sector, will continue to mount still further unless immediate steps are taken.*

7. *The urban poor, who remain most urgently in need of housing, must be given special attention. This includes the thousands currently living without any*

shelter at all and who have no means to secure credit for house building. Credit policies need to be revamped to make money available to the poor for the purchase of land. Special encouragement needs to be given to small groups of credit seekers. The reasons for the failure of successive public sector housing schemes to meet urban needs must also be assessed and existing schemes amended to take into account these difficulties.

8. Low-cost hostels to cater for the many moving into cities to seek work could offer one immediate solution to the crisis of homelessness affecting all major cities.

9. Provision of infrastructure, including sewerage, lighting, schools, health centres and transport links must form a part of all housing projects and must be extended to all katchi abadis..

10. A holistic approach must be taken to the issue of housing and this must be considered alongside other policies in the interests of the poor. With housing now having devolved to district governments, the resources needed by them to tackle problems in this sector must be provided.

11. More research is required into local technologies to build low-cost houses and benefit from the considerable progress made in this sphere by other countries in the region.

12. Serving notices demanding that people move out of houses that have been deemed dangerous serves no purpose. In most cases, those who own or rent the house are either unable to make repairs or have no desire to do so.. Given the threat to human life this situation presents, public sector intervention is essential.

13. There is a need for stricter regulation of the costs of building materials, especially cement, to encourage house building and bring it within the reach of more people.

14. The increased activities of land mafias or 'qabza' groups must be halted.

15. Successful initiatives in the housing sector, such as 'Khuda ki Basti' or the Orangi Pilot Project to be emulated and the necessary human resources developed to make this possible.

16. Housing policies must be based on the realisation that housing is a basic human right and that the homeless should have a say in their formulation. Allotment of land to the poor on long-term credit, where they can raise structures according to their inclinations and preferences, should be preferred to inviting people to purchase uniformly ugly looking dwellings.