

EXPLORATION FOR A VIABLE SEQUENCE OF DEVELOPMENT FOR THE PROVISION OF LOW-INCOME HOUSING IN PAKISTAN

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ABSTRACT

Conventionally the formal low-income housing projects follow a sequence that could be broadly classified as planning-servicing-building-occupation (PSBO), following the tracks of a "top-down concept", which means that all costs and details are worked out and settled in advance, leaving very few choices for the urban poor and no possibility of access for participation by them. While the process may suit the upper income groups, it definitely does not favour the urban poor, thus leading them to opt for "illegal" solutions usually by using the reverse sequence of occupation-building-servicing-planning (OBSP). The present sequence of development (PSBO) adopted for provision of low-income has failed to bring about any significant change. This paper argues that there is a need to re-examine this approach and at the same time presents an alternative approach which is likely to produce better results.

Keywords: *Low-income housing; sequence of development; incremental planning*

INTRODUCTION

"Housing" in itself is a very complex issue, and becomes further complex when it comes to the provision for "low-income". This is true for the whole world and for the developing world, in particular. We continue to write and debate on this issue, nationally and internationally, while the magnitude of the problem continues to grow with an ever increasing gap between the supply and demand. One could deduce that either the problem is ill formatted or the solution is inconsistent with the ground realities. A number of "experiments" in Pakistan have been conducted in the past, by successive governments, but no significant change has

resulted in the situation. There remains an urgent need to re-examine the basic premises (the sequence of development) within the issue rather than to continue with the same remedial measures or actions taken in the past.

VARIABLES, THEIR NATURE AND THE SEQUENCE OF DEVELOPMENT

There are many variables in this issue, with each one of them equally important. The vast list includes provision of land, services, material, finance, legislation, political will, etc. None of these variables can be ignored; however it must be noted that all of these interlinked variables are dynamic in nature, constantly changing not only their own attributes, but also influencing each other and eventually changing the final outcome at any given point in time, thus advocating a more rapid and varied approach to the problem in question. This is in stark contrast to the rigid "top to down" approach which has normally been adopted and is being adopted in almost all the projects (area development schemes) related to the provision of housing for the low-income. The poor beneficiary / recipient is never asked or consulted, rather completely ignored in the whole process, giving rise to gross mismatches often ending up in delays and failure of the whole effort by missing the target group and up-floating of resources. One finds large tracts of serviced lands unoccupied for years waiting to be inhabited. It was reported in 2004, to the then Chief Secretary of Punjab, that out of the 224,342 plots developed in Public and Private Sector housing schemes in the metropolis, as many as 118657 (52.89%) are lying vacant (Dawn, 2004). The latest figure is estimated at 150,000 plots (Secretary Excise and Taxation, Government of Punjab, 2007). One could imagine the difference this number could make once the

plots are available in the market.

Technically translated, the current approach for land development results in a linear flow of activities Planning – Servicing – Building – Occupation (PSBO), which may suit households with a regular source of income usually associated to the formal sector of the economy, but definitely not to households linked to the informal sector. In developing economies, informal sector forms a significant portion of the economy and this is normally where the low-income families are linked for their livelihoods. If one closely examines the development of Katchi Abadis (squatter settlements), where majority of low-income families find shelter, the process of development is diametrically opposite and follows Occupation – Building – Servicing Planning (OBSP). The primary reason for this is the urgent need of shelter but with limited resources and being unable to raise any additional finance from secondary sources, they have to start with the minimum affordable and continue adding / improving with the passage of time. This not only includes the building structure itself but the services also. It is not being argued that OBSP be adopted instead of PSBO, as the former has its own limitations and is likely to be a costlier option, but that the low-income households be provided more flexibility by adopting a varied sequence Planning – Occupation – Building – Servicing (POBS), which is more or less nearer to the incremental approach. The POBS might look simpler and easier on the face, but in practice will require much greater effort in the beginning at least, as, at present, all the “structures” are geared and adjusted to PSBO at all levels.

IMPLICATIONS OF THE OBSP SEQUENCE

As mentioned earlier, the OBSP sequence has some serious implications, such as encroachment on agricultural land, environmental degradation of metropolitan areas, urban management problems and larger costs than a planned development to upgrade the existing uncontrolled development. Besides, if the government is just to react and follow-up spontaneous development, it would distort a desirable “pattern” of urban development, preventing opportunities for

necessary expansion of roads, commercial areas and open spaces (United Nations, 1988). Churchill (Churchill, 1980) also argues that improving existing settlements “may have the disadvantage of being ultimately costlier and less efficient. Control over the location of settlements and the way in which they are developed, for example, can mean lower costs of servicing. There are many instances of existing settlements that were difficult and costly to improve because of their location on hill sides, on tidal flats, or in ravines. Improvement after settlement, though often inevitable, is a second best solution”. This is verified by the findings of Qutub and Richardson (Qutub and Richardson, 1980) who note that “upgrading Katchi Abadi is inconsistent with efficiency. Providing services to haphazardly developed, unplanned settlements is relatively expensive compared with a land development-cum- minimum-services strategy for newly settled areas”. Often such programmes fail to make a major impact and the case of “Regularization of Katchi Abadis” in Lahore initiated in 1986 is an example of that. Only 73 Katchi Abadis were regularized until the year 2008 out of 308 Katchi Abadis.

Apart from this, the change in tenure conditions may also have a number of adverse effects, which may be quite unpredictable. Angel (Angel, 1983) discusses only three possible consequences due to limited experience with changes in land tenure:

- The first important consequence is that once a satisfactory measure of informal tenure security exists, the willingness to obtain and to pay the price of the official legal titles is considerably reduced.
- The second possible consequence is the displacement of the original lower-income population.
- The third possible adverse effect of the legalization of the land tenure may be the implicit sanction given by the government to continuing illegal incursions into new unoccupied sites.

Expanding on this Payne (Payne, 1984) points

out that formalizing of the "illegal process" consolidates the powers which were the root cause of this process. But Linden (Nientied and Linden, 1985) draws on a much wider frame. The very aversion of demolition threat causes land prices to rise. This trend is reinforced by the **defacto** recognition of the settlement through the provision of services. Thus legalization leads to the dissipation of difference between the legal and illegal market. To conclude, the low-income families may encounter four sets of problems while pursuing the OBSP development process according to Baross (Baross, 1990):

- Access to land (possession--- location and development suitability),
- Access to development rights (tenure--- the right to develop land parcels),
- Access to development assistance (servicing-- the most serious implication of the absence of the development right is that it restricts access to development assistance),
- Access to development protection (eviction-- the displacement through the gentrification process or abruptly under urban renewal and redevelopment pressure).

THEORETICAL LINKAGE OF THE PLANNING APPROACHES AND THE SELECTION OF STRATEGY

All the approaches for the provision of housing (PSBO, OBSP, POBS) have a strong link with distinct schools of thought in planning. PSBO is an outcome of the "top-down" approach, also termed as rational planning governed by procedural planning theory and much of it could be found in Faludi's (Faludi, 1973) work. On the other hand OBSP is linked to advocacy planning seeking maximum involvement of people in order to formulate goals (Davidoff, 1965). Finally, POBS is linked to incremental planning and addresses two critical issues: what is the most rational way to proceed and how to connect decision making methodologies to the context in which they are used (Lindblom, 1973).

The three approaches have entirely different set of requirements and adoption of any approach is highly dependent on the nature of the problem, as has been demonstrated by Braybrooke and Lindblom (Braybrooke and Lindblom, 1963), Cartwright (Cartwright, 1973) and Christensen (Christensen, 1985). Thus there exists a relationship between the nature of the problem and the most appropriate strategy to be adopted. Ignorance of this relationship may lead a planner into positions where there is a serious "lack of fit" between his problem and the strategy he is using. Thus a planner may find himself in a position trying to solve a problem he does not actually have.

The relationship between the nature of the problem and choice of strategy must be clearly understood in theory and consciously applied in practice. If this is not done, then, on one hand, problems will be forced to confirm to the assumptions of the chosen strategy, while on the other hand, a wastage of resources will be incurred in looking for impossible precise solutions instead of possible ones. Avoiding such pitfalls is precisely what planning is all about. "It is one thing to build cities for those who have steady incomes and can pay for the houses and services they use. It is quite another to build cities for those with less or with unstable incomes but who nonetheless can pay modest amounts for housing and services. But it is a completely different matter to have people who can afford to pay little or nothing for housing and services, who have little alternative but to build their own houses and neighbourhoods and who subsist on quite inadequate and unstable incomes all of which goes on goods, such as food, on which their survival depends" (Hardoy and Satterthwaite, 1987).

EXAMPLES OF POBS

One example of the POBS model is the Incremental Development Scheme of Hyderabad Development Authority (Pakistan), which is sometimes also referred as "government promoted squatting" (Siddiqui and Khan, 1994). This innovative scheme was an attempt to formalize the informal sector, by providing the poor with regularized, though initially unserved

plots at a price they could afford. The initial development included only street layouts and community services. Other services like water supply, sewerage, roads and electricity were then developed incrementally with monthly instalments paid by allottees. These were undertaken on a co-operative basis at the level of each lane in the scheme.

The other diversified form of the model is the case of Sudan, where low-income residential areas are designated as "fourth class areas", in which plots are leased but no standards with regard to buildings, are demanded. In third class areas, longer leases are given, plot sizes are larger and some infrastructure and services are provided. The second and first class areas get longer leases, better infrastructure and services and larger plots. Fourth class areas can be upgraded to third class areas, as households there find ways to improve their houses; this also entitles them to better infrastructure and services (Hardoy and Satterthwaite, 1986). This is possible only if the government so decides. In the meantime, no upgrading is permitted. On the other hand, once upgraded, no 'sub-standard' construction is permitted. Secondly, before construction, all houses are removed and the site replanned.

A broader guiding equation is also suggested by Gilbert (Gilbert, 1990), according to which,

public policy in a city with high levels of disparities in wealth, ought to plan to make available different kinds of land/ service packages. This could range from complete services, large suburban plots, expensive, with formal/ private construction on one end, while at the other end, there could be no services, small fringe plots, cheap/ free with self help construction. Details of this suggested equation are given below in Table 1. Though this equation is very rigid in its existing form, but it does have room for improvement, besides the wider implications it may have on the urban/ social fabric.

These examples bear a close resemblance to what Peattie (Peattie, 1982) had earlier argued in case of sites-and-services, calling for "destandardization of services", or to put more positively, allowing the maximum choice in the "services package", meaning that sites-and-services projects initially furnish only rock-bottom minima of services, but establish mechanisms by which groups of households organize themselves to purchase additional services of the type most suited to their social and economic needs and fiscal resources at that time. Thus each providing agency of any type of urban services, has to publish a price list for the construction of all types of facilities and to calculate a total price for furnishing any level of service to the neighbourhood upon request. The construction would only begin when the

Table-01: Alternative Packages of Land and Services (Bross, 1990)

Services	Plot	Location	Social Status	Land Cost	Construction
Complete	Large	Suburb	High	Expensive	Formal / Private
Complete	Medium	Suburb	Middle	Moderate	Formal / Private
In-complete	Small	Fringe	Middle / Low	Moderate	Co-op. self help
Minimum	Small	Fringe	Low	Cheap	Self help
None	Small	Fringe	Low	Free	Self help

households have raised a certain percentage of the total cost and demonstrated that they had a reasonable collection system for the remainder. All of this is to be introduced in stages, and with careful evaluation at each stage. The subject of flexibility is also argued by Hamdi (Hamdi, 1991). According to him, "flexibility gives recognition to the concept of a better fit among people, territory, services and costs – not as tailor-made responses to normative projected needs but as variable interpretive opportunities to package programs and interpret standards so that services, space and/or cost are variable".

CONCLUSION

Plans and policies should be designed to enable the poor not only to continue to survive but also to improve their own situation. "This implies reducing the burden of bureaucratic regulations imposed upon them, opening up the decision-making processes to greater participation, improving access for the poor to public services, and creating the situations in which the poor can make optimum use of their own efforts and resources. Two elements are particularly important. Firstly, ensuring the availability of affordable land on which the poor can build their own housing. Secondly, a regulatory framework which allows them to construct the sort of housing which matches their resources, and which allows them to build incrementally as their circumstances permit" (Devas, 1989). In later works one finds similar suggestions by Payne (Payne, 2001), arguing for lowering of the ladder in terms of regulatory framework for sustainable development.

This demands a change in orientation of the practising architects and planners in the country, who have generally learned and have been trained from the institutions linked to the European and U.S traditions and with similar courses, tailored to meet the building needs of those countries. This is quite opposite to the building needs of a developing country / society. As a result, most architects have tended to isolate themselves from the mainstream of building activity undertaken by the low-income communities. They have confined themselves to designing a handful of large prestigious

buildings, such as high rise hotels, office blocks and government projects normally located at important sites in the city. These projects are expensive but constitute only a small fraction of the construction activity in the country. Thus two parallel interconnected urban histories are emerging. The official, represented by the government and the major firms, giving details of construction and management of the city form part of the official statistics. The second one is that of the low-income groups which is very little written about. It is fragmented, unrecorded and different from the official version. This represents the experience of anonymous masses who must find immediate solutions for their survival, and is a more accurate description of present city development (Hardoy and Satterthwaite, 1989). Learning from the past and making the right choice by selecting the most appropriate approach solely remains our choice and responsibility before it's too late. POBS sequence thus remains a viable model if implemented progressively and properly.

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