Rapid Urbanization: Problems and Challenges for Adequate Housing in Pakistan

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Abstract

Urbanization is accelerating at an exponential rate in developing countries and it has now become the modern trend of today's globalized world which is making a very rapid progress with the support of everyday innovative technology. This new tradition of modernization is prompting people to leave their homes and to get exposure to the world. As everything comes naturally with positive and negative impacts, one wants to see how this big change is affecting our world. Asia, in particular is the most affecting continent where one can see the rapid growth of urbanization. This paper examines various aspects of urbanization in Asia region and taking Pakistan as prototype of urbanization phenomena. The reason behind the study is the lack of formal housing in urban spaces as one of the major consequences of unplanned and uncontrolled modernization of cities in Pakistan. The analytical insight into current issues and challenges faced by Pakistan, because of increasing population and rising trend of migration toward urban centers, will serve in identifying the problems in right direction. Answers and solutions only then can be formatted based on the organized examination of existing problems. Affordable housing is the new remedy for the current problem of urban housing and it has been accepted by the urban poor like a holy thing. It has something to serve in real or it's just a superficial concept to give a timely relief to poor community.

Keywords: globalization, urbanization, adequate Housing, Urban population, and informal housing

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1.0 Introduction

Asia is the foremost victim of rapid urbanization on the global forum and it is happening throughout the region with great pace. Not even a single country has been out of reach of globalization and urbanization. Either it's East Asia or South Asia, urbanization is coloring every city in its track to some extent. Urbanization, in general terms, is the migration of the people coming from peri-urban and rural areas to central city for their social and economic development.

Pakistan is one of the Asian countries to experience this huge migration to mega cities causing the traffic congestion on the roads when housing is dominating the forefront sector built by this migration of new comers into cities. Provision of adequate housing in such transforming cities is not impossible or something very difficult to achieve. Rather what developed countries have done to cope with the housing issue is to see this alteration in optimistic way. As they consider human source as the driving force for economical, social and political development of the city. With the influx of people there are more opportunities to human source, labor, and industry; so is the need or demand for more housing. As this demand is a continued process which is not going to stop anywhere in between. The policy makers, designers, urban planners, developers, stake holders are doing efforts on the upgrading of slums, but nobody is giving attention to the new group of people coming to cities and forming informal settlements. As a result, the main issues are inadequate housing services and infrastructure. However, this is not enough where both ends should go side by side along with managing and upgrading the existing housing issues resulting in a need to take care of new people adding into circle of urban poor.

Pakistan is facing a sharp deficiency of housing & infrastructure facilities because of swift population growth and lack of thinning of already existing housing collection. There is a huge gap between demand and supply of housing and this gap is still widening up. The insight of housing problems and challenges help to identify the reasons for failure of:
• Urban development policies,
• Governance of local authorities,
• Role of private development sector, stakeholders,
• Affected communities in planning process of formal settlements

This approach can contribute to the policy makers, planners and designers of city to give consideration to the housing needs the urban poor especially. Hence, the city itself can't take risk to neglect the strength of urban poor. The current approach for tackling the housing issues is to provide indication of problems in right direction for future possibilities. This paper aims to examine the current problems and issues in getting access to proper housing as well as infrastructure facilities as faced by the urban poor in Pakistan. What are the challenges to be achieved in providing adequate housing and shelter to the urban poor? The low income group basically comprises of the people coming from rural areas to city centers in search of better employment and living style.

Generally, urbanization has a direct connection with economic development. If urbanization stops then there will be an expected break in economic and social development.In order to keep going with the development process, the urban poor acting as the driving force for rapid urbanization needs to be facilitated, by providing with housing, medical care, transportation, educational & recreational facilities. Among all these necessities, housing is the leading factor in achieving the remaining ones. The design and planning for housing includes all such amenities within it, that's why international organizations like UN-HABITAT, DIFD (Department for International Development), UNDP (United Nations Development Program) and ACHR (Asian Coalition for Housing Rights) have always stressed on planning with design objective of adequate housing for society.

The objective of the study is to spread awareness among public and private sectors working for urban development and housing provision projects in Pakistan. In addition to this, after understanding of the current issues and challenges, the next step is to indulge the key group that is the number of people affecting by inadequate housing. Inclusive decision making based on the participation of all focus groups will make the efforts workable and effective. It is necessary to make sure that no group excluded from benefits of urban growth and civic capital, invested in coping with these problems, for even distribution of joy and success.

2.0 Theoretical Framework

2.1 Globalization and Urbanization

In order to understand the urbanization, firstly it is important to define the term globalization as urbanization is promising with globalization.

Perhaps globalization has become the most talked about subject in academics, mass media and civic approaches in recent years. However, one distinctive aspect of globalization which has received very little consideration is that how it has contributed the cities in getting urbanized significantly. Globalization is combination of economic and social processes ongoing simultaneously to enhance the growth and grasp of investment from the foreign sectors. The idea of globalization is based on human insight about ability of world to reduce cultural diversity through manufactured goods and perceptions (Suresh, 2003). Every country or organization has its own definition for this term for it suits the context of the problems. It has its proponents and opponents claiming their statements to proof their strong view and dominating over one another. Globalization is a socio-economic process involving human capital as its prime source to go beyond the national and domestic market and opening into international circle of investments, businesses around the globe. People move, they start to believe the changes as a result of globalization. Migration leads them to urban centers ultimately creating a paradigm of urbanization. In perspective of origin of urbanization, Davis (2012) described that urbanized societies in which a high proportion of the population lives in cities, developed only in the nineteenth and twentieth centuries; the process of urbanization has moved rapidly in the entire world since 1800, and the peak is not yet in sight. Urbanization usually is taken into account on behalf of: natural population growth, rural to urban migration, reclassifying rural areas into urban areas (UN-HABITAT and UNESCAP, 2008). This comes along with population growth, employment opportunities, housing demand and commercial development.

The need to look into pros and cons of urbanization is grounded on four reasons of the sociological attraction of urban phenomena: firstly fresh in its concept; secondly transformation in prototype of social life; thirdly centralized and powerful approach in its influence; and fourthly the continuous occurrence (Davis, 2012). There is always two sides of a picture, so obviously positives and negatives is a universal fact of anything so is the case of urbanization.

Positives include the advancement of information technology, transportation systems, innovations in media, communication, modern building techniques, while the negatives claim that urbanization has adversely affected the well-being of the poor by giving gifts of informal settlements like slums, squatters and insufficient living conditions.

In considering urban population issues in Asia it is important to be aware of a number of difficulties associated with the conceptualization, definition and delineation of urban areas in the region as one of the most salient features of urban areas in the region are the complex and strong linkages they have with rural areas and the high degree of population mobility which occur along those linkages as mentioned by Hugo (2003). Why people choose to live in cities rather than staying in rural areas or suburbs? City is place with all the ingredients needed for modern world. It has advanced transportation, high rise buildings, global exposure, business opportunities, better educational, health and recreational amenities which are enough to attract anyone who wants to improve living. City houses a variety of people with different social and personal profile. Some of them include like businessmen, employing people, school children, old people, house wives, disable persons, tourists (temporary users of the city) and all these profiles further classifies into rich and poor which ultimately forms up the need for different types of shelter and housing.

2.2 Pakistan as an Emerging Urbanizing Country

Asia is the most striking continent in the world to experience a rapid urbanization and further zooming in, one can see this great pace with fine details on the south-region of the continent with Pakistan as one of the rapidly urbanizing country among other developing countries of the region. Its strategic location in the world map makes it to even more important regional figure.

Over last three decades a shift has been observed in demographic picture of most countries in Asia Region. Big industrial cities tend to figure the significant percentage of urban population of their respective country. For instance, more than one half of urban population lives in Bangkok in case of Thailand, for countries like Korea, Bangladesh & Philippines one third of urban population in their major cities. The urban population of Pakistan during 1950-2000 has grown rapidly expecting to get higher for 2000-2050 as shown in following figure.

Figure 2.1 - Contribution of Demographic and urban growth to Urbanization
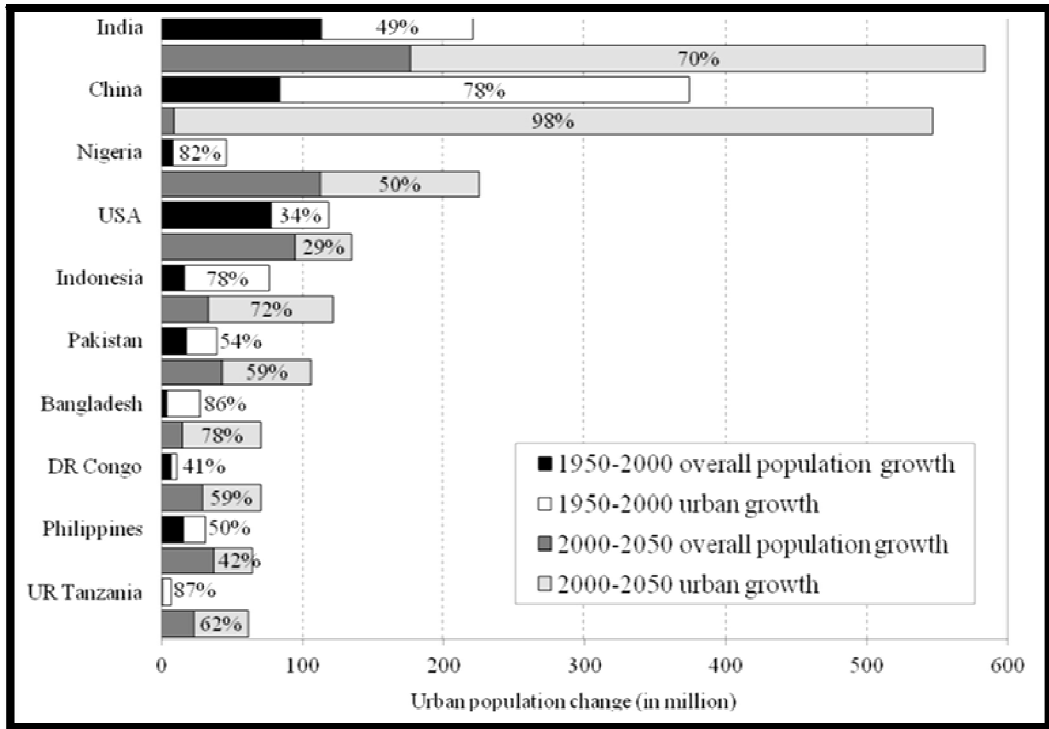
Source: UN DESA, 2012

Pakistan, like many other developing countries is facing severe problems of housing shortage as the cities are experiencing the rural to urban migration as common aspect of urbanization. According to World Bank statistics the 37% of the total population of Pakistan is now living in urban areas and this figure is expecting to grow further in the near future. The country's total population is 179.2 million as per 2012 Census. Judging the growth rate of population in Pakistan, it is quite obvious that there has been a speedy increase in population over period of time and according to an official Statistical data the country population has achieved figure of 149 million in 2004 from 90 million in 1980. As the people grow with time, they tend to adopt the current trends of lifestyle including their way of living, communication, transportation, business & job opportunities, education and recreational habits. All such attributes have greatly influenced by globalization and this change has prompted people to leave homes and to broad their exposure. With a passage of time; rural to urban migration is growing without any break and is expected to reach new figures of urban population.

This paradigm undoubtedly brings very positive image along with a boost of economic growth as a mark of country's progress. Urbanization and economic development goes side by side, generally the more quickly a country urbanizes, the more rapidly a country's economic growth. But its not the only positive or beauty comes along with it, shortage of housing resulting in slums, squatter and informal settlements are the equal gifts or products of today modernized world.

The United Nations Center for Human Settlements specifies that the urban population in the Asia and Pacific region between 1991 and 2020 is expected to rise from 991 million to 2.44 billion which clearly indicates that more and more people will be in need of housing (Bajwa, Ahmad, & Khan, 2007). To provide adequate housing to the urban poor is not an unattainable objective. Formal settlements with proper infrastructure can be achieved if the perspective of seeing urban informal settlements as evils or harmful identity is transformed into sources of energy & empowerment for the healthy community living. With this perspective, many slums and squatter settlements across the globe have upgraded themselves into pleasant spaces of home living, thus presenting them as demonstration model for other sites to get develop on the same format. The reason to change the perspective is to realize the fact that urban growth is being driven by these urban poor. These are the key actors playing prime role in social, political & economic development of a country. It's the bad planning policies, corruption in political systems, bad governance which led to the formation of informal housing giving an ugly look to the modern city. Poor community living in cities act as forces at the centre of their development, if they can run the country's economy and urbanization then no wonder if given proper attention to their housing then they can improve their living to a great extent through communal activity. Awareness of housing rights and community participation is the missing factor which is not common among the affected urban poor communities.

2.3 Urban Population in Major Urban Cities of Pakistan

Pakistan experienced the migration of rural communities towards cities of mid-decade of last century as the figure 2.2 showing the gradual increase in urban population and gradual decrease in rural population from 1951 to 2009. The recent percentages of urban and rural populations will continue to increase as it is obvious from the statistical data as well as from the social, cultural and urban transformations of the country.

Figure 2.2 - Rise in Urban Population of Pakistan Between 1951-2009

Census	Pakistan			Urban			Rural		
	Both	Male	Female	Both	Male	Female	Both	Male	Female
1951	100	53.78	46.22	17.74	-	-	82.26	-	-
1961	100	53.54	46.46	22.51	-	-	77.49	-	-
1972	100	53.34	46.66	25.41	54.40	45.60	74.59	52.97	47.03
1981	100	52.50	47.50	28.30	53.55	46.45	71.70	52.09	47.92
1998	100	52.04	47.96	32.52	52.87	47.13	67.48	51.64	48.36
1999	100	52.01	47.99	32.76	-	-	67.24	-	-
2000	100	51.91	47.95	32.96	-	-	66.90	-	-
2001	100	51.96	48.04	33.25	-	-	66.75	-	-
2002	100	51.65	47.82	33.32	-	-	66.14	-	-
2003	100	51.71	47.88	33.35	-	-	66.23	-	-
2004	100	50.89	48.15	32.78	-	-	66.25	-	-
2005	100	50.40	49.60	34.04	-	-	65.96	-	-
2006	100	-	-	-	-	-	-	-	-
2007	100	52.06	48.26	34.99	-	-	65.33	-	-
2008	100	51.90	48.11	35.30	-	-	64.7	-	-
2009	100	52.04	47.96	-	-	-	-	-	-

Source: Handbook of Statistics on Pakistan Economy, 2010

Unfortunately, the common trend to be observed in developing country is the excess of both poverty and wealth where rich is getting richer and poor is getting poorer. A picture of economic inequality can be well captured in low-income or middle-income countries. The poor is so poor and rich is so rich. A tradition of extremes has always been a part of such states. Karachi, Islamabad, Lahore, Rawalpindi and Faisalabad are rapidly urbanizing cities of country.

2.3.1 Islamabad

Islamabad is Pakistan's most miscellaneous metropolis in terms of the city population. Being the capital of Country, Islamabad is most diverse metropolis on account of population frame of city. It is host to cater all the foreign traffic for government, political or economical purposes. The lush green scenery with easy access to Hill stations in the North and planned layout (by renowned Greek architect & urban planner Doxiadis) makes it a stopping point for tourists locally and internationally. In addition to this, the city is growing into business centre which is a reason to attract skilled manpower from other major cities like Lahore, Karachi, Faisalabad, and Quetta. In addition to this, all the foreign ties and connections with other countries are maintained from the city because of location of all major embassies, consulates and duties. As a whole, all such aspects are enough to attract the people from neighboring small cities and suburbs, shaping up Islamabad as major urban city of country.

2.3.2 Karachi

Karachi is the largest city of Pakistan and the third largest city besides Istanbul and Shanghai in the whole world. The population of city is estimated to 21,585,000 currently (Demographia and The Public Purpose, 2014). Karachi is considered to be Dubai of Pakistan because it has many high-rise buildings where other cities of Pakistan lack this feature. The city once called as the 'city of lights' on national level because of economic and social activities going on till late night hours with existence of high-rise buildings. Also, the city is dynamic one as there is sea due to which seaport and custom activities of import and export are carried out. It is very sad to see the current picture of city as a place full of fear, terror, unemployment, poverty as a consequence of terrorists and criminal episodes on large scale. This image has promoted negative impact worldwide and a US Magazine 'Foreign Policy' has named Karachi as 'the most dangerous megacity' in the world recently (The Express Tribune, 2013). Like every megacity, Karachi also has the three types of settlements i.e. high income settlements, middle-income settlements and *katchi abadis* (squatter settlements). For the high income settlements, isolation from rest of city is dominant and due to availability of all amenities for leisure like sports club, shopping malls, restaurants etc people have to go out of their neighborhood just for work.

Local authorities usually keep on planning for the betterment of households to upgrade infrastructure facilities on interval basis while NGOs and community organizations are working for the improvement of living in *katchi abadis* which is time-consuming process which keep running for years and years.

2.3.3 Lahore

Lahore is the largest city of Punjab province and second largest city of the country. The estimated population shows an increase of one million in the city dwellers from 7.3 million in 2010 to 8.3 million presently (Demographia and The Public Purpose, 2014). The layout of roads and underpasses is installed well in the layout of city, but the rapidly growing population, congestion on roads and rural to urban migration is turning the city face into scratched one. One can see the growing development in terms of infrastructure on the whole picture of the city as mega housing projects by private sector and relatively less criminal threats, also making people to relocate them from megacity like Karachi to live peacefully without any fear of murdering. Best universities of country, hospital and hotels makes it attractable place and also it has to offer employment opportunities to low income people coming from suburbs because of ongoing construction projects of international and national scope.

In Lahore – Urban Development in the Third World, Qadeer (1983) explains about the city that since independence, Lahore has undergone explosive growth and notable transformation of its material, technological and institutional bases. Yet like most third world cities, it counties to be ravaged by poverty, inequality and mismanagement. Housing shortages have remained unabated despite two decades of building boom. The transformation into mega city for its population and socio-economic activities, with combination of the glorious history of British raj displaying chronological structures of Lahore Fort, Badshashi Mosque, and Shalimar Gardens. It is also addressed to tourism because of its historical background. It provides a beautiful blend of old and modern age captured into well connected road network unfortunately with congestion on the roads. Housing issues have been increasing critically because of ever increasing move of people from nearby small villages and cities like Gujranwala, Sheikhupura and Daska.

3.0 Overview of Housing Issues and Problems in Major Urban Cities of Pakistan

The urbanization cannot be stopped because no country can afford to have a break in the growth of economic development. The issues and problems of housing would continue to grow if they are not tackled properly on time. If the existing settlements of urban poor are addressed with proper planning and management, then the proper implementation of planning policies under the charge of good governance can make possible the dream of affordable or formal housing settlements for the urban poor. Based on rough estimate, during the year 2004 Pakistan was experiencing a deficiency of six million housing settlements and this figure has been growing since then. According to World Bank Data, in 2009 this shortfall has become even larger up to 8 million housing units. Within the small time period of 5 years the gap became broader by addition of 2 million houses for urban poor. This major difference between requirement and delivering in large cities is making people to adapt to poor quality shelter settlements on the periphery of cities far away from the urban centers. According to estimates the annual incremental demand is 600,000 units, of which 50% is met by the private/public investment (Ahmad, 2012).

Urban poor left with no option other than informal means of living. It is only way out to most poor to live in inadequate housing settlements near the city centers to fulfill their need for accommodation and employment (Bunnarith, 2004). This gap is fulfilled by them through substandard living in form of slums, squatters, informal settlements and bulk living in inner cities. Why this group of people left with such options only? What has led urban poor to adopt spontaneous and squatter settlement development in urban areas? There are a lot of reasons behind it; some of them include limited income sources, inflation of land prices, costly construction rates and building materials.

The high population levels create more and more demand for the provision of adequate housing in urban areas. The Census Department in collaboration with Federal Directorate of Education and local administration conducted Housing Survey in April 2011, according to which the population of Islamabad city figured up to two million, whereas the figure was low around 800,000 in Census 1998 report. This boost up of population automatically resulted in sharp rise of housing demand.

The case of Pakistan of ever increasing demand in urban cities is not only because of rural to urban migration population growth, but also due to socio-political aspects influencing on housing development issues.

One of important aspect of such aspects is criminal activity factor including suicide bombing, shot killing etc in some major parts of the country. This was well described when Deputy Commissioner Islamabad Amir Ali Ahmed was asked about the increasing demand of housing in capital: There are two types of settlers who are coming into Islamabad: first, those who are fed up with unprecedented terrorism and security concerns in the KP, tribal areas and Balochistan, and second, a big labor force coming from central Punjab to get some work (Raza, 2012).

The case is opposite in city of Karachi, the life security is getting worse day by day which is making well-off people to relocate themselves but the low income group living in slums or informal settings continue to live there as they have no other option . Along with, in such slums population growth rates are too high as one can find more than five children in majority of households there. There are a range of factors, working independently and interdependently, to stifle urban land and housing markets and forcing poor people to live in unsuitable living conditions. The supply of serviced land is constrained by: widespread public ownership of land, inadequate trunk infrastructure provision to developable sites, inappropriate and inefficient land use plans, poor registration systems and distorting taxes (Dowall & Ellis, 2007). These all factors make land so expensive and unaffordable by low-income group making dream of good living as unachievable. As a result, urban poor of Pakistan are now residing in slums and katchi abadis presenting an opposite and ugly picture of urban city centers. Urban poor housing shelters usually present a variety of cultures, shapes & sizes and histories. The government of Pakistan classifies informal settlements only in two forms which are: *katchi abadis* (squatter settlements) and slums.

3.1 Slums

Slum is usually used for informal settlements with poor living conditions and inadequate infrastructure facilities. According to UN-HABITAT definition, slum refers to group of people living under one roof in an urban setting which lack permanent housing, or enough live able space, or provision of drinking water and proper sanitation system.

Migrants adding up to the urban population in big cities left with two options: the rich ones get the formal shelter in well infrastructure societies while the poor ones indulge in slums and peripheral sites of capital. Slums being well occupied in large urbanized cities of Pakistan are traditional pre-independence settlements which got populated with time period and now their existing settlement is not fulfilling the present and future demands.

They are old villages, transformed into informal densely populated working inner city area, presently contributing to urban collapse, within or near the city center which now transformed into formal settlement. Prime locations of Slums are present near a lot of well developed housing societies such as DHA, Johar town, Cavalry ground as well as on the periphery of Lahore City like Ravi Road. The worst conditions of living are obvious from figure 3.1 showing one of the slum at Karol Ghatti in Lahore.

Figure 3.1 - Slums in Lahore city of Pakistan

3.2 Katchi Abadis (Squatter Settlements)

Globally speaking squatter settlement is the informal housing developed on illlegal land. Its an unlawful residency spot.

In Pakistan, such type of settlements through squatting comes under the term 'Katchi Abadis' is being understood by everyone on national level. Katchi Abadis like slums at national level can be further subdivided into two types:

i) Authorized katchi abadis: such type of settlements are marked by government through 99-year rent and local government is responsible for infrastructure development

ii) Unauthorized katchi abadis: Such settlements are not legalized as they are in demand for development by private or government sector.

Orangi Pilot project is country's biggest katchi abadi project. It has been worked out by many NGO's and famous architects including Parveen Rehman (late) to upgrade through community participation and planning layout to adjust infrastructure facilities. Such settlements were developed with time after independence through accidental stabbing of government land are recognized with the name of Informal Subdivisions of State land (ISD). Most of these spontaneous are eradicated or transferred after 1960 or have been standardized. To majority of poor people, settling down in illegal or informal land setting is the only way left to keep their living going with extreme poor conditions of housing as shown in figure 3.2. The haphazardly development of squatters and slums is the consequence of uncontrolled tendency of migration & population growth and inadequate planning policies with failed implementation making the situation even more worse than before.

Figure 3.2 - The Dirty and Untidy Alleys in an Unorganized Katchi Abadis of Karachi City


Source: Hasan & Mohib, 2003

4.0 Gap between demand and supply of Adequate Housing

There is a need to look into factors which account for creating a gap between demand and supply of formal housing settlements for the society in urban spaces. Following are the features which are making difficulties the availability of proper public housing units.

4.1 Economic Inequity

The crucial dilemma of developing countries that there is diversity in economic status of different social groups which is accountable for uneven distribution of public assets and prospects of formal housing. Due to income differences and wealth disparity, the rich get richer and poor get poorer while medium income group remains unaffected continuing to stay at same position economically. The high income group being the acute percentage of urban population grabs all the formal housing on basis of wealth while the major public sector i.e. low income group is unapproachable to opportunities of getting adequate housing.The research study for housing opportunities among different income groups in Pakistan reveals that where high-income group has more prospects of attaining formal housing as compared to masses of mid-income and low-income groups as shown in following figure.

Figure 4.1 – Accessibility of Housing Units among Different Income Groups of Pakistan
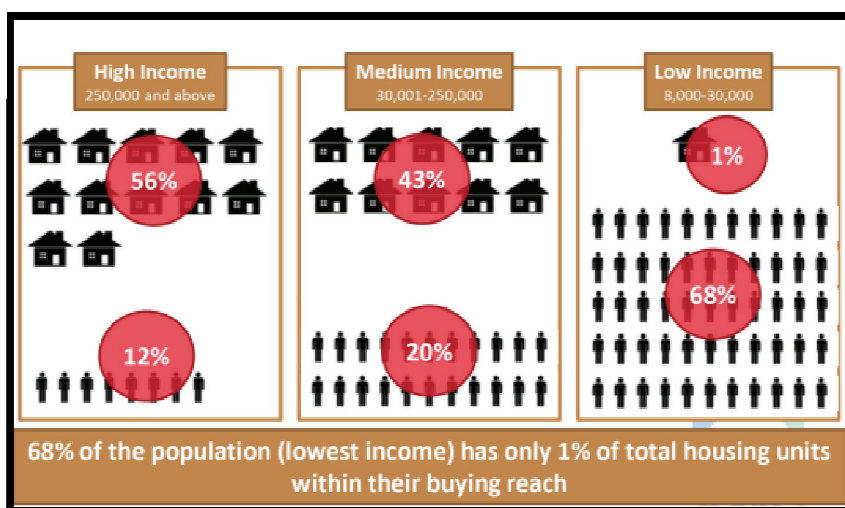
Source: Siddique, 2014

4.2 Planning Policies with Limited Perspective of Demand

Planning policies either issued through government or private sector are limited in their approaches as they are not being done with perspective of future demand of housing units for urban poor. The housing demand is growing in Lahore due to increase in urban population as a result of rural-urban migration and other socio-economic reasons as argued before in overview of urbanization and housing development in Pakistan. The gap of housing demand and supply is a consequence of planning policies with limited vision being ignorant towards real facts and figures of missing housing units. For instance, during the 1989-1993 plan, a figure of 4.7 million housing entities was predicted by the Seventh 5 year Plan for Karachi. On the other hand, when calculations carried out on actual basis, it revealed that the specified plan period had capacity of 1.35 million housing units only; the implementation of plan completed 270,000 units as yearly contribution apart from more than 875,000 housing units demanded (Hasan, 1996).

4.3 Land Cost

The lack of business and employment opportunities for poor class is a driving force for them to live on unauthorized land under insecure and critical conditions without proper infrastructure facilities. The land allocated for urban poor still comes along with registration fee, lease payments, loan installments with interest makes it out of reach of low income group.

4.4 Lack of Partnership among Concerned Domains

The deficiency of communication and concern between involved domains, including the government, the private development sector, NGO's and affected communities, in the planning process is also a great factor behind the failure of formal housing supply. For a successful accomplishment of any housing project the partnership of all these sectors is a must.

4.5 Insufficient Participation of Communities

When affected community groups are being centralized in planning approach, then the result is always going to be positive one.

No one can actually analyze the problems and identify the requirements other than the concerned focus group. Keeping out their view point is what makes the project itself a disaster in the end.

4.6 Insecurity of Land Tenure

Although upgrading or relocating is aiming for the planned settlements, but if it is not ensuring the land tenure a secure one then urban poor doesn't really take interest in such kind of projects. Making land tenure secure should be priority as it confirms the planning as workable and sustainable policy in crucial times.

5.0 Effective Transformations: Mechanizing Housing Way outs for Urban Poor

Every city has an ultimate desire to live on the principle of sustainability on basis of its infrastructure, culture, human capital, food and built environment. This is could be achieved when all these components are combined together in creative way from national to international scale. Globalization is diversifying as well as enriching the urban culture, but the seemingly uncontrolled situation of urban sprawl delivering in form of informal settlements developed by urban poor is somehow conveying negative impact of it too. How people live in a city is ultimately going to shape the city face and adequate housing plays a very important in beautifying face of a city.

Different authorities in Pakistan are also trying to make the living condition better for poor and to originate new housing opportunities within the urban centers. Every government during their tenure tries to pass bills and allocate funds for the slums and squatter settlements to be looked after properly. One such bill passed by Punjab Assembly was Punjab Katchi Abadis (Amendment) Bill 2009. This initiative was taken by Prime Minister Yusuf Raza Gillani and Sempak was hired to survey the 150 katchi abadis in areas coming under Lahore Development Authority. The survey consisted of three forms collecting the data for: demarcation & number of houses in slums, existing infrastructure facilities, business and encroachments in katchi abadis.

Since the state always keep going with amendment policies, such considerable efforts were much in form from 1985 to 1990 and then again in 2006.

But NGO's demand for more as they are in direct contact with roots of slums they realize it very well that these type of plans are short sighted and not fulfilling the masses of affected society in the long run because mostly ssuch initiatives are aimed to gain political popularity. The NGOs and affected communities believe that their issue was never taken into consideration with Insight of providing housing for poor.

All Katchi Abadis should be provided with basic amenities, including electricity, water, sewerage, education and health facilities. Katchi Abadis residents should be provided with three-marla plots each. The government should build residential flats for low-income families within one year", said by Representatives of the Women Workers' Help Line (WWHL) and the Joint Action Committee for Katchi Abadis (Habib, 2010).

The one major institute for planning decisions regarding urban development in Karachi City is Urban Resource Centre, which is a platform for the players like stakeholders, developers, political groups, international organizations to make decisions for the betterment of city making it sensibly planned city. This is democratic way of engaging public into the city planning through compilation of detailed information of future urban projects and then presenting its analysis to concerned domains in public forum which are attended by local group of people in large quantity. Such approach gains trust of people and they can play their positive role as effective community working side by side with government in sustainable development of the city (UN-HABITAT and UNESCAP, 2008). In addition to this, it is also important to look at the approaches and solutions adapted by other countries of the world in providing adequate housing settlements for their urban poor communities. A few such approaches have been taken into consideration in order to inspire the policy makers and urban planners of the country for in solving the housing issues for urban poor.

5.1 Community Based Up-gradation of Housing Units in Phnom Penh, Cambodia

Urban poor Development Fund (UPDF), driven by the community works for progress of housing settlements based on concept where community designs, plans and implements on their own. The perspective of such approach is way beyond integrating income generation initiatives, loans for housing improvements and welfare schemes for social development. Continuing with success, in 2003 UPDF talked to secure certified government support for upgrading housing models.

UPDF maintained many upgrading projects by mid 2005, getting famous across the country and people driven upgrading projects are now on its way to progress in 13 other provincial cities like Poipet, Preveng and Siem Reap. The case of The Roy Reay Community Upgradation through UPDF is one such example. The community was highly unhygienic because of discharge from kitchens, toilets and bathrooms directly into streets making it a stinky slough.

After the work was done collectively by the community, the same passage has now turned into a pleasant lane presenting repainted houses and plantation after completing installation of underground drains and concrete pavements.

Figure 5.1 - Before and After Images of Housing Units Up-gradation

Source: UN-HABITAT and UNESCAP, 2008
5.2 Infrastructure Service Success in Hyderabad, Pakistan

Although housing schemes are being allocated for urban poor, instead the resulting picture is a vacant land with no infrastructure facilities. Such outcomes result in large pieces of useless land highlighting serious issue to be addressed. The urban planners at Hyderabad Development Authority (HDA) raised the questions that why informal settlements are flourishing instead of legalized housing schemes.

The concern for this problem led to thought provoking process and deep observation realized them during their study that time-consuming paperwork for registration and high-cost of promised infrastructure facilities makes such projects abandoned ones. When urban poor has to face such issues, then preference would be cheap and quick settlement in informal housing. To cope with issue, HDA launched the Incremental Development Scheme in 1980s on concept of Sites & Services scheme. The theme of the scheme is the continuous occupancy of allocated plot, for which they have to stay in designated reception area for time period of around two weeks to get the plot. The family paid only for the piece of land with provision of water tank only. Households who remain absent during this procedure, their requests are cancelled making the scheme operation more efficient. After possession, people started to organize themselves within lanes in layout of housing scheme figuring out their infrastructural needs. Residents handled construction of infrastructure on their own and paid for bulk need to HDA.

The scheme seemed to appear as proper planned society with all basic requirements such as water and electric supply, sanitation and concrete roads in small period of a year. Commercial development also got into gear after opening up of schools, health clinics, retail and manufacturing business outlets. HDA achieved success based on the logic to integrate attitude and behavior of poor communities in planning housing societies for them. This project shows that when the user need is properly understood, then planned product is going to be a success story in long lasting manner.

5.3 Participatory Relocation of Squatter Settlement in Mumbai, India

The state can effectively take charge of land occupied by slums through planned resettlement site considering the needs of affected groups and encouraging them to participate in this process at every stage.

Such model was implemented in Mumbai when there was demand to develop the land near railway track under urban transport project financed by World Bank. The assistance from NGO societies and Mahila Milan Collectives, around 1,400 households in slums were capable to negotiate housing with land tenure security at some near location to concerned slum. Process of whole resettlement was operated by community itself. It was made effective through careful survey of households in railway squatters; the survey included data like numbers of houses, mapping of demolishing areas, figured out needs and categorization of community into 27 supportive housing societies. Every housing society started developing houses (designed by them) on temporary basis and then started to shift there in phases.

Furthermore systematic way implemented by government to build their new five-storey housing blocks on partly subsidized by state and partly paid by family units. The last session was done by locking their old houses taking their stuff to temporary housing on new sites and peacefully handling the land to the government.

6.0 Conclusion and Recommendations

A noteworthy percentage of the urban population lives in slums and squatter settlements in urban cities of Pakistan. It has been 66 years of independence of the country but the economic development is not flourishing with aging of Pakistan. This is because the framework of planning policies and strategies for urban development are not well versed properly with present and future challenges of urbanization, which is directly affecting the economic growth. Haphazard arrangements of informal housing settlements on the outskirts of cities as well as near the urban centers give an image of poor urban management.

Urbanization is an ongoing process of which urban poor accumulation in metropolitan areas is an integral part which consequently affects the housing sector dominantly. The research is an important contribution to present information about urban poor and their housing issues in Pakistan and can provide a source of motivation in future strategies and planning policies for addressing housing problems and launching low-cost housing for masses of deprived social groups. rapid urbanization in third world countries is emerging as a threat to formal housing development of urban poor communities. The theoretical framework of housing overview in Pakistan reveals that migration to big cities is accompanied with hope to get better living.

On the other hand the reality is just opposite as they start residing in the city with purposes of better employment opportunities and living style, their life is isolation from rest of city comprising of rich and middle class. The idea of better living is accompanied with all basic infrastructure needs with permanent source of earning in a healthy environment. However, it is very depressing to say that cities have to offer them nothing except poorly governed and insecure informal settlements.

The violent act of forced evictions towards households living in slums and squatters is not the solution of informal housing problem. To avoid the situation from getting worse, the government authorities have to work keeping in view the affected communities as focus point and ensuring their participation in planning process. This approach would gain the trust of slum and squatter households and they will work in cooperation with state in a peaceful way.

6.1 Ways to Look Forward

Countries across the world are making efforts and proper planning councils have been established to pay attention to the increasing housing problems. Some noticeable alternatives to provide adequate housing to affected communities are developed by talented urban planners and developers on the forum of international organizations such as UNDP (United Nations Development Program) , UN-HABITAT, DIFD (Department for International Development) and ACHR (Asian Coalition for Human Rights) etc. Following are the key recommendations which can be of prime assistance in achieving affordable and adequate housing units in major cities of Pakistan facing shortage of formal housing.

6.1.1 Upgradation of Squatters

Upgradation involves the efforts to raise the living standard of squatter settlements by improving their physical, social and economic setting by providing all basic infrastructure and public services. Perhaps, it is the most humane way of helping urban poor.

Orangi Pilot Project Research and Training Institute (opp-rti) is a noticeable effort In this regard working for upgradation of urban poor housing in Orangi town of Karachi with a population of 1.2 million. The project was initiated in 1980 to reduce the problems faced by government in upgrading these katchi abadis.

Up till now the project has made a quite good progress in comparison to other governmental initiatives as it properly involves the design and planning of architects and planners in collaboration with participation of the affected communities. Through The Secure Housing Support Program, Orangi Pilot Project has succeeded in approving land tenure security to 1,063 Goths by mid 2010. Also, there is a cooperative housing saving and loan program which is reaching to 100 houses on annual basis (Hasan & Mohib, 2003).

The government of Punjab passed the WCLA (Walled city Lahore Authority) act in April 2012 and announced to run independently all the upgradation and construction works for existing infrastructure facilities in the historical walled city. This initiative is very creative in its own way as it will attract the tourism and upgrade the living conditions of slums and katchi abadis in and outskirts of historical walled city of Lahore.

6.1.2 Affordable Housing

Affordability of a house is the most critical thing to achieve in present situation of cities in Pakistan going through period of rapid urbanization, since low-income or affordable housing is the most attractive solution for overcoming the problem of housing shortage. The prime aspects is that in all public housing schemes should allocate more than fifty percent of total housing plots for in low income people, and the rest fifty percent should be evenly distributed among middle income and high income groups of society. This should be taken to next level by charging less land charges from poor community, actual land charges from middle income group and inflated rates of payment for land including tax from rich people This proactive approach ensures the even allotment of developed land for housing among different income groups towards housing for all and to eradicate homelessness from the country.

6.1.3 Land Sharing

Land sharing is new concept for solving housing issues in most third world countries. It is based on the concept of negotiating between the land owners and slums dwellers to lending the land on lease or buying basis, as this protects the households from eviction incidents. Thailand, capital of Bangkok is making efficient use of this policy to solve housing issues.

Being the capital of the country, Islamabad houses a slightly high percentage of educated urban poor and it is the less populated in comparison to other gigantic cities Karachi and Lahore. Land sharing is better for such type of cities where there is low density to be taken care of. Lending the land on leasing or buying basis would cater the new people coming into the city.

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