

1.0. INTRODUCTION

The incremental Housing Development housing scheme popularly known as Khuda Ki Basti, is an internationally acclaimed innovation in low-income housing. Khuda Ki Basti addresses the failure of public housing for low income urban residents and significantly improves on the solutions provided by the informal sector that have been widely applied across urban concentrations in the developing countries.

Khuda Ki Basti is a worldwide recognized housing scheme included in the syllabus of a number of universities. There are total 4 KKBs, the 1st two were carried out in Hyderabad under Hyderabad Development Authority, 3rd in Maleer by Maleer Development Authority and the 4th has started in KSK.

As the phenomenon of rural-urban migration continues unabated and cities expand, Pakistan urban centers face a chronic shortage of housing for the poor. The public sector has been largely unsuccessful in meeting the rising demand for low income housing. The failure of public housing results from four key factors:

- (i) Price of a fully serviced plot is unaffordable for the bulk of urban poor.
- (ii) A large time-lag 10-15 years between payment and delivery of plot, makes public housing irrelevant for the poor who need immediate possession.
- (iii) Application process is cumbersome, hindered by corruption and red-tape.
- (iv) Poor are not targeted and the land is eventually sold to middle class residents or real estate spectaculars.

The failure of public sector contrasts with solutions provided by the informal developers who account for about 35% of housing supply in Pakistan.

- (i) Infrastructure development is incremental, making the price of land affordable.
- (ii) The developer intermediates with govt. officials, avoiding cumbersome procedure and red tape.
- (iii) Plots are delivered on payments, providing immediate shelter.

The informal sector approach, however, has serious shortcomings:

- (i) There is extra-legal and residents face risk of eviction, years of uncertain tenure and harassment.
- (ii) Sewerage systems are built last and take several years, even a generation, to be constructed significantly increasing potential for disease.
- (iii) Large concentrations of large unregulated habitations living in squalid conditions in the midst of affluence creates toxic environment fertile for crime.

1.1. The Saiban introduction

In January of 2006, Saiban, a nonprofit leader in the low income housing sector, joined hands with Acumen Fund to introduce the revolutionary incremental development housing model of Khuda Ki Basti (Settlement of God) in the Punjab. The purpose of the 20-acre/460-unit project was to demonstrate the financial viability of such a high social impact project to the private sector. After three years of consistent efforts and hard work by the Saiban team, the Khuda Ki Basti model had shown strong signs of success. Saiban copies the capabilities of the informal sector while overcoming its debilitating deficiencies:

- (i) Incremental development and payment schedule offers affordability.
- (ii) Provides immediate possession and confers legal title once the price is paid.
- (iii) Targets the poor through a rigorous selection process.
- (iv) Provides a healthy physical environment by building a sewerage system first, and proving access to civic amenities and social services.
- (v) Community organization and active site management reduce crime and harassment.

1.2. Objectives of study

- (i) To study the existing situation of “Khuda Ki Basti” Kala shah Kaku
- (ii) To study the land management practices in KKB-4
- (iii) To evaluate the impact of Khuda Ki Basti through a study of satisfaction level.
- (iv) To suggest some improvements in current land management system.
- (v) To suggest viable replication of KKB in other cities of Pakistan

1.3. Scope of the study

Scope of study sets the boundaries of any study. Its helps to define the limits that what aspects should be covered in a respective research area. The current study only highlights the land management practices in KKB-IV.

1.4. Limitation of study

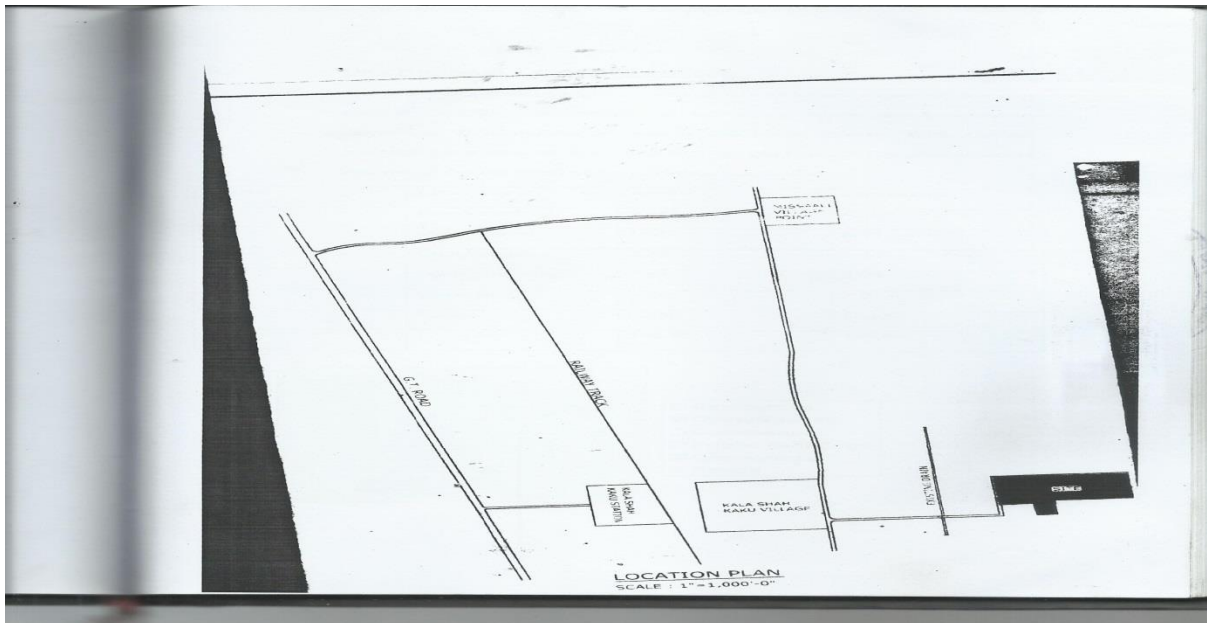
Every piece of research has some limitation and it's the beauty of research to overcome those limitations. Current study also has lot of limitation and it mainly includes

- (i) Shortage of time
- (ii) Extensive surveys are also missing.

2.0. CASE STUDY: KHUDA KI BASTI –IV (KALA SHAH KAKU)

2.1. Location

KKB-4, Kala Shah Kaku, Lahore metropolitan Area is located 0.5 km off the Grand Trunk Road in south of the GT Road. The site is 15 km from Yadgar Chowk and 7 km from Shahdara. The location is not far away for the residents of Lahore. The location is well elaborated in the site plan gen hereafter:



Location plan of KKB-Iv

2.2. Overview

According to introductory board displayed outside the site office:

1. Incremental Housing Development Scheme (KKB-4) is meant exclusively for the destitute homeless families.
2. All the available plots will be allotted to the destitute applicants on first come first served basis after completion of the necessary official proceedings.

2.3. Distribution of land uses

The scheme is spread over an area of 191.52 kanals. Generally the plot size is 24' * 34' with exceptional off sizing where the location so demanded. Total number of plots in the scheme is 460. With average household size of 6, the scheme is supposed to accommodate 2760 persons in the area. A further detail of land uses is mentioned below:

Sr. No	Land-use	Area	Percentage (%)
1	Residential	90.11	47.05
2	Open Spaces	16.17	8.44
3	Commercial	3.18	1.66
4	Public Buildings	7.64	3.99
5	Graveyards	3.84	2.01
6	Roads	70.58	36.85
Total		191.52	100

2.4. Land use plan

Land use plan of KKB-4 has been divided into various blocks and it can be seen from the below pasted image that it every block has an abutting park. Market area has been allocated at center of the scheme and all other community facilities are also located at appropriate places.



Land use plan of KKB-IV

3.0. ANALYSIS AND FINDINGS

This section covers all the information that has been collected from the actual field surveys. Two types of surveys have been conducted, one from Saiban official regarding land management practices in KKB-IV and second from residents, in order to know there satisfaction rate regarding different services.

3.1. Officials Interviews

Several questions were asked by Saiban officials regarding this project and their response is collectively summarized into following headings:

3.1.1. Land acquisition process

No particular procedure was adopted for land acquisition in Khuda Ki Basti Kala Shah Kaku project, rather 191 kanals of land was purchased from the private owners. Few factors like land value, availability etc. were taken into considerations by the KKB officials when the site was being selected for the project.

3.1.2. Land acquisition mechanism

Lack of fiscal resources is one of the main hurdles in many government and private projects. Saiban faced same sort of problem in their initial phases. In order to resolve this issue in KKB-4, Saiban decided to sell thirty percent of their KKB-3 plots at commercial rates to private developers. Having sold these plots to private developers, Saiban got almost a sum of ten million rupees in return. The amount generated from plot selling was used to purchase plots from private owners in Kala Shah Kaku phase.

The second step involved was the selection of cheap and suitable land for the project. Two sites were selected for this purpose initially, one near to Wahga border and other in Kala Shah Kaku. The land price/marla near wahga border was much more than the market price and was considered not to be suitable for low income class. The second site located in Kala shah Kaku seemed suitable as low was less fertile and per Marla cost was very much lower. The very same procedure afore-mentioned was used for site selection of KKB-4 in Kala Shah Kaku.

After the selection of suitable site for KKB-4, the next step was simply to purchase the selected land. In this regard a number of discussion sessions were held with land owners of

selected land parcels. Initially there were many hiccups and majority of the owners was not willing to sell their plots but Saiban brought the owners to negotiations by convincing them to sell their land as time went by. The negotiations held led to the successful purchase of selected land parcels.

After having discussion with land owners, finally Saiban purchased the land from the owners as a private developer.

3.1.3. Finance management mechanism

Actually this was the Fourth Project of KKB; first two projects were developed on government land in Hyderabad in collaboration with Hyderabad Development Authority and the third one known as KKB-3 situated in Karachi. In KKB-3 some Land was acquired through involvement of Maleer Development Authority and remaining was purchased from private land owners. Whole project of KKB-3 was on the concept of business sharing model (cross subsidy) where 70% plots were given to the low income groups on a very cheap price lower than the actual cost of plot and remaining 30% plots (which called prime plots) were sold to the investor on market price. The amount which was generated by the sale of 30 % prime plots was invested as the Capital cost in KKB-4 Kala Shah Kaku and the amount was almost ten million Rupees. Here, I would explain why the business sharing model (cross subsidy) was adopted? The founder of KKB presented the model for Private Developers giving them a gesture to follow up the same for their business as well as cope with the issue of Low Income Group.

3.1.4. Plot delivery procedure/mechanism

The prospective applicant will come to the reception area along with his family and the household belongings. Here the Saiban staff will provide them temporary shelter after verifying the household and household belongings. Here the staff will issue them the application form as well. After the preliminary approval, the applicant will deposit Rs.20,000 on the Challan form (See annexure) obtained from Saiban and will submit the receipt.

Saiban staff will issue the second Challan after verifying the continuous presence of the family at the reception camp. The applicant will deposit another Rs.20,000 on this Challan form and will submit the receipt to Saiban. The field officer will issue a provisional allotment letter in the name of the allottee after receiving the bank receipt from the allotment

committee. This would be a proof of provisional ownership of the plot on which the allottee will have to ensure the family presence.

The field officer will hand over the plot acquisition to the allottee for house construction without any delay. Allotment will be provisional for the initial 5 years. The allottee will have to ensure his presence on the plot for 5 years in order to be given permanent ownership and transfer. After 5 years the plot ownership will be transferred in the name of the applicant s/he fulfills all the terms and conditions

3.1.5. Litigations in process

Number of steps was taken before the final handing over of the plots to residents in order to ensure transparency so no litigation was observed after process completion.

3.1.6. Community participation

The approach being adopted by Saiban from Land acquisition plot delivery upto the maintenance of infrastructure and services is totally participatory.

Plots were handed over to residents after complete verification and having detailed discussion with residents in order to avoid any loopholes in the system. In KKB-4 several blocks are made, one block comprises of 23 houses, each block has its own committee headed by one of the resident of block. The aforesaid committee is responsible for maintenance of services and even in some cases provision of infrastructure with prior approval from Saiban. After completion of 23 houses in a block, the residents are asked to submit Rs.10, 000 to the head of the committee for the provision of sewerage, drainage and other public amenities. After getting development fee from all of the residents, committee consulted with Saiban site office and after having negotiation with officials services are provided. In some cases residents have also been providing labor force for the construction of services.

Two schools are also opened in KKB-4 named as Amal-e-Danish (Karachi Based) and Development in Literacy (International) in KKB-4. Most of the employees of these schools are from same scheme and the schools committees are comprised of residents of KKB-4. Saiban has also opened sewing center where almost all women's of locality are working and it's headed by one of the resident women. In short we may say that almost all the work which has been done and which is going on is due to active participation of committee.

After buying land from land owners, Saiban constructed around 30 houses having just one room. Applicants who were interested to buy a plot in KKB-4 were asked to first settle in those one room houses and if they will fulfill the criteria then Saiban will handover to them the plots as per their rules and regulation.

In a nut shell the approach being adopted by Saiban from plot delivery upto the maintenance of infrastructure and services is totally participatory.

3.1.7. Achievement of target groups

Land prices are extremely high in urban centers of Pakistan. When a housing scheme is initially announced, speculators and investors tend to purchase the plots in bulk. These investors hold onto the plots until the values increase two-and three folds. The result is that low-income groups are always left out and large areas of land remain undeveloped for decades. In Khuda Ki Basti Scheme, Saiban has developed a four step filtration system to ensure that the target market is being reached. The first step is an appraisal form; the second step is a pre-screening verification done by one of official of Saiban. The third step is a reception area on site: the applicant is required to come and live in a 10'*10' unfinished room with his/her entire family and all of the belongings for a period of 7-15 days. Once this step test is passed, the family is handed-over physical possession of an 80sq.yds plot where they must start living within a period of 45 days. The fourth step of the filtration process is that the individual will not be given full title for a period of 3-5 years and must keep that as his/her primary residence for that period. These steps have proven successful in allowing us to continually benefit low-income groups.

3.1.8. Level of Community acceptance in start

The struggle by low-income groups in urban and sub urban areas to get housing and basic services is often a struggle to get land on which they may build their houses. Getting their drive to get land, their energy and their capacity are never factored into official housing policies. Land is becoming a very scarce resource and poor are unable to get access to it especially in developing country like Pakistan. As land prices in KKB-4 were very much low i.e. Rs.70,000 to 90,000 per three Marla's and that was very attractive component of KKB-4 .Due to aforementioned component the community acceptance was very much high. It is also important to mention that at start community faced several problems and there were

some speculator who wanted to purchase plots for speculation purpose but after few month of schme launching many problems get solved.

3.1.9. Issues in start

There were several issues which community had faced at start and few of them are still being faced by residents. The important among them are following;

(i) Security

Lack of security measures was major problem at start and still it is problem which residents are facing. Proper security measure are missing and according the official of KKB-4 many security cases were reported at start and still there exist loopholes in security measures. Due to aforementioned problem, many applicants showed reluctance in buying plots in KKB-4

(ii) Accessibility

‘Khuda Ki Basti’ Scheme Kala Shah Kaku Lahore Metropolitan area is located 0.5 kilometers of grand trunk road in south of GT Road. The site is 14 Kilometers away from Yadgar Chowk and around 7 kilometers from Shahdara. There is no transport facility available to the residents and they are unable to travel to their work destinations. The main reason is lack of accessibility to the site and residents are facing these issues from very start up till now.

(iii) Employment opportunity

Presence of adequate employment opportunities is very important for economic well-being of the society. Employment opportunities for the residents were very limited, as site is located outskirts of the city. The issue was very dominant at start and many residents left the site due to this. After having couple of houses at site, Saiban established two schools with the help of national and international NGO’s and many employees were recruited among the residents. Furthermore, Saiban has established sewing center where women’s from the locality are working and getting a handsome amount monthly. Saiban has also talked with local industry owner for the employment of their residents and many workers are recruited in these industries.

3.1.10. Resolving issues

All the issues highlighted above are resolved through proper mechanism. Security issues have been resolved by the deployment of security guards. Number of jobs has been created for residents in order to solve employment issue.

3.1.11. Ownership record

Saiban is managing the whole ownership record. At their site office they have all the files of ownership record. After fulfilling the required criteria, resident got physical possession of the plot but main file remained with Saiban and in case of any problem later wards, Saiban will deal that. Saiban is maintaining the file system as of LDA, MDA etc. The whole record lies under Saiban. When someone buys plots in the scheme, Saiban handed over to him/her the possession letter and kept main file in office.

3.1.12. Exchange of ownership Status

When a person is allotted plot in the scheme and he successfully remains there for the specified period of time of 5 years, he is given ownership status and after that he can sell or transfer his plot to anyone.

3.1.13. Check and Balance on Rents

When the allottee completes his 5 years of trial on the plot, he is awarded with ownership status and then it's up to that whether he sell or put the plot on rent. But before the trial period, he can never change or put the plot on rent.

3.1.14. Check and Balance on encroachments

The overall design of the scheme is not allowing community to encroach land, furthermore there is strong check and balance of Saiban inspectors in KKB-IV

3.1.15. Payment procedure

There are two possible ways i.e. either in monthly installments or he may pay the amount in full payment at the time of being allotted plot.

3.1.16. Schedule of payments

In KKB-IV Saiban has three types of plots. Payment procedure for every category is different (See monthly plan copy). However payment details of plots falls on 50 wide roads are following.

- | | |
|---|--------------------------|
| 1. At the preliminary approval of the application | Rs.20,000 non-refundable |
| 2. Within 30 days of after booking | Rs.20,000 non-refundable |
| 3. With 60 days after plot demarcation | Rs.40,000 |
| 4. 11 equal monthly installments | Rs.3,000 per month |
| 5. 13 equal monthly installments | Rs.3,500 per month |

6. 11 equal monthly installments

Rs.4,000 per month

And then some amount has to be submitted on getting final ownership letter.

قواعد و ضوابط

ہیکل قیمت _____ مبلغ _____ میں نے
تاریخ _____ چالان _____
نمبر _____ برائے یو ٹائیٹل لیٹر امایہ کالونی تحصیل فیروزوالہ میں
روپے بطور ایڈوانس ادا کرنا ہے۔
ہیں اور بتایا رقم برطابق شیڈول لفٹ پڑا دیا کرنے کا پابند ہوں۔
ہوں میں نے تمام سہادی اقساط کی پیشگی چیک جمع کروا دی ہے۔
ہوں میں برطابق ادائیگی ہر ماہ کی _____ تاریخ تک مابند قسط کی ادائیگی کا
پابند ہوں گا۔
ہوں ہر ماہ کی مقرر تاریخ کی تاخیر کی صورت میں قسط کا 100 روپے فی دن بطور جرمانہ ادا
کروں گا۔
ہوں اگر کسی مہینے قسط دینے سے قاصر رہا تو اس قسط پر 300 روپے جرمانہ ادا کرنے کا
پابند ہوں گا۔
ہوں مسلسل تین قسطوں کی عدم ادائیگی کی صورت میں ادارہ سائبان کو یہ حق حاصل ہوگا
کہ وہ میری جمع شدہ رقم ضبط کر کے پلاٹ کنسٹرکشن کر دے اور کسی اور فروخت کر دے۔
ہوں چونکہ رہائشی پلاٹ ہے اس لئے اسے صرف رہائشی مقصد کیلئے استعمال کروں گا۔
ہوں پلاٹ کنسٹرکشن ہونے کی صورت میں ڈاکو مینجمنٹ چارجر ادا کرنے کا پابند ہوں گا۔
ہوں پلاٹ پر تعمیر شروع کرنے کیلئے ادارہ سائبان سے NOC لینے کا پابند ہوں گا۔
ہوں اپنی رہائش پر کسی قسم کا کاروبار نہ کروں گا۔
ہوں میں معاہدہ پڑا کی کسی شق کی خلاف ورزی کی صورت میں مروجہ اور انتظامیہ کی
طرف سے عائد کردہ جرمانہ ادا کرنے کا پابند ہوں گا۔
ہوں ہیکل رقم کا 80 فیصد ادا کرنے کے بعد ہی پلاٹ پر تعمیر کا حقدار بنوں گا۔
ہوں ہر گاہ کہ مجھے واضح کر دیا گیا ہے کہ پلاٹ کی تمام ادائیگی طے شدہ رقم اور شیڈول
کے مطابق ادا کرنے کے بعد مجھے ادارہ سائبان کی طرف سے الاٹمنٹ لیٹر دیا جائے گا
جس کے بعد میں اپنے پلاٹ کو کسی بھی صورت میں استعمال کرنے اور فروخت کرنے کا
مجاز ہوگا۔
ہوں پلاٹ کی رجسٹری و انتقال بذریعہ انتظامیہ کروانے کا پابند ہوں گا۔
ہوں نقدی کارروائی اور رجسٹری کے تمام اخراجات ادا کرنے کا پابند ہوں گا۔
ہوں میں اپنے پلاٹ کا قبضہ حاصل کرنے کے بعد اگر اس پر کوئی تعمیرات برطابق منظور
شدہ نقشہ نہیں کرتا تو سالانہ مبلغ 5000 روپے بطور غیر مصروف (Non
Constuction) فیس ادا کرنے کا پابند ہوں گا۔
ہوں مقرر کردہ مینجمنٹ اور سیکورٹی چارجر ادا کرنے کا پابند ہوں گا۔
ہوں مکان کی ٹیلیفون سڑک سے کم از کم ڈیڑھ فٹ بلند رکھنے کا پابند ہوں گا۔
ہوں WC مناسب انداز میں لگانے کا پابند ہوں گا تاکہ باہر گندہ پانی کھڑا نہ ہو۔
ہوں کسی آب کی لائنوں کی فراہمی کے بعد انجینئر کے بتائے ہوئے طریقہ کار کے
مطابق فوری طور پر کنکشن ملانے کا پابند ہوں گا۔
ہوں گھر کے باہر کم از کم ایک پودا لگانے کی پابندی کروں گا۔
ہوں رہائش ہوا دار بنانے کا پابند ہوں گا۔

نشان انگوٹھا

ماہانہ ادائیگی سکیم

تین سالہ آسان اقساط میں

بنگ _____ 10,000/- روپے مابند قسط _____ 3000/- روپے

خدا کی بستی م	50 فٹ چوڑی سڑک	40 فٹ چوڑی سڑک	30 فٹ چوڑی سڑک
پلاٹ سائز	3.66 سڑک	3.66 سڑک	3.66 سڑک
بنگ	10,000	10,000	10,000
بنگ کے 30 دن کے اندر	10,000	10,000	10,000
60 دن کے اندر ہر ماہ پلاٹ کی نشاندہی پر	40,000	20,000	20,000
پہلی قسط	3000	3000	3000
دوسری قسط	3000	3000	3000
تیسری قسط	3000	3000	3000
چوتھی قسط	3000	3000	3000
پانچویں قسط	3000	3000	3000
چھٹی قسط	3000	3000	3000
ساتویں قسط	3000	3000	3000
آٹھویں قسط	3000	3000	3000
نویں قسط	3000	3000	3000
دسویں قسط	3000	3000	3000
گیارہویں قسط	3000	3000	3000
بارہویں قسط	35,000	20,000	15,000
تیرہویں قسط	3500	3500	3500
چودھویں قسط	3500	3500	3500
پندرہویں قسط	3500	3500	3500
سولہویں قسط	3500	3500	3500
سترہویں قسط	3500	3500	3500
آٹھارہویں قسط	3500	3500	3500
انیسویں قسط	3500	3500	3500
بیسویں قسط	3500	3500	3500
ایکویسویں قسط	3500	3500	3500
بائیسویں قسط	3500	3500	3500
تیسویں قسط	3500	3500	3500
چوبیسویں قسط	35,500	20,000	15,000
چھبیسویں قسط	4000	4000	4000
چھیروں قسط	4000	4000	4000
ساتویں قسط	4000	4000	4000
آٹھویں قسط	4000	4000	4000
انیسویں قسط	4000	4000	4000
بیسویں قسط	4000	4000	4000
تیسویں قسط	4000	4000	4000
چوبیسویں قسط	4000	4000	4000
چھبیسویں قسط	4000	4000	4000
چھیروں قسط	4000	4000	4000
ساتویں قسط	4000	4000	4000
آٹھویں قسط	4000	4000	4000
ننانویں قسط	4000	4000	4000
دسویں قسط	4000	4000	4000
گیارہویں قسط	50,000	20,000	15,000
تیرہویں قسط	50,000	30,000	30,000
چودھویں قسط	43,500	44,500	39,500
کل قیمت	390,000	290,000	260,000

دستخط

Monthly installment plan copy

3.1.17. Development charges

- All the development works (electricity, water supply, street lights, sewerage and parks) will be executed gradually out of the incoming monthly installments.
- Monthly installments will have to be deposited in the specified branches of the bank by 10th of every month; otherwise a fine will be levied @ Rs.50 per day delay.
- Gas connection charges are not included in the price of the plot.

3.1.18. Maintenance charges

- (i) Every allottee will have to pay Rs.200 as maintenance charges for water supply and sewerage and cleanliness etc.
- (ii) The administration reserves the right to revise the maintenance charges as and when required.

3.1.19. Documentation charges

- (i) The resident will have to pay all the documentation charges.
- (ii) All the payments will be non-refundable.
- (iii) An additional amount of 25% will have to be paid lump sum in case of a corner plot.
- (iv) Rs.86 per square foot will have to be paid on an additional plot area (above 816 sq. ft.)
- (v) All the payments will be made through Saiban Account number 01113912 with United Bank Limited Islamia Colony Branch, GT Road Lahore.
- (vi) No officer or official of Saiban has any authority to receive any payment in cash. The organization will not be responsible for any payment made not through the mentioned bank account.

3.1.20. Terms and conditions

- (i) Despite the provisional allotment for the 5 years and permanent transfer of ownership securing a prior approval from the organization/administration before sale, lease, rent out of or handing over to anybody else or getting a loan. However, the organization/administration will have no right to stop approval without any delay without any reason after the permanent transfer of the plot.
- (ii) Ensuring continuous presence on the plot will be must to get permanent allotment. The allotment will be deemed cancelled automatically in case of continuous absence of 3 months from the plot without any reason. The building erect on the plot along with all the payments made so far will be held by the organization and the allotment will be made to some other applicant.
- (iii) If an allottee is found defaulter for three continuous monthly installments, his plot will be allotted to another applicant after serving him a notice for fifteen days.

- (iv) Within forty-five days after receiving a permanent acquisition of the plot, the allottee will have to ensure his permanent presence through building livable structure according to the resources.
- (v) Plinth of the plot will be at least 1 ½ foot above the adjoining street.
- (vi) WC should be laid down so appropriately that the sewerage doesn't pollute the outdoor environment.
- (vii) Making connections according to the procedure briefed by the engineer will be a must after the provision of sewerage system.
- (viii) Every allottee will plant at least one tree in front of his house.
- (ix) Residence will be built airy.
- (x) Two copies of computerized national identity card and three passport size photographs will be attached with the application form.
- (xi) Oath paper on the prescribed format duly signed by two witnesses and attested by oath commissioner will have to be submitted.
- (xii) Saiban itself or through another organization or the elected committee will look after the administration of KKB-4 for a period of two years.
- (xiii) After the initial five years Saiban shall either keep on looking after the administration by itself or will shift its rights to the elected committee of the residents so that the objectives of the scheme can be achieved satisfactorily.

3.1.21. Construction work in different Blocks

The blocks A, B, C, G, H,D,E,F,I and K have been fully constructed while the construction works in blocks and J are being expedited. The total number of resident families in blocks A, B, C, D, F, G, H, K,F,I of KKB-4 is about is 200 and it might comprise a total population of 1300 people. At this time, there are almost 264 built houses in KKB-4.

3.1.22. Number of residents

The total number of resident families in blocks A, B, C, D, F, G, H, K of KKB-4 is about is 170 and it might comprise a total population of 900 people. At this time, there are almost 264 built houses in KKB-4 out of which 144 are occupied by the residents with 792 total inhabitants in these occupied houses. Out of total 12 blocks, 11 are accommodating occupants.

3.1.23. Sewerage system

The subterranean sewerage of block A, B, C, D, E, F, G, H and I is annexed with the main sewerage line with cementing the sewerage of J and E blocks. Apart from digging a 350 ft long sewerage line, another line with 290 ft. has also been completed. In the next phase, a 290 ft long sewerage line is also done in L block and main civic center. The work on consolidation of main sewerage line into disposable station is running in the last phase of winding it up.

3.1.24. Sanitation system

The concept of “Zero waste” is being fully brought off in KKB-4 and a research conducted in the last three months showed that average waste production in KKB-4 is 0.03 Kg per house. Moreover, the composting process is tried to be fully utilized of in the scheme. To carry out the zero waste concept in real sense, two waste drums have been installed in each block to collect the waste from the respective areas. The waste collected from the blocks is disposed of in a distant dumping site. The most effective step taken so far is that a Friday ride has been initiated in the whole scheme when children collect the waste from all the areas of KKB-4.

3.1.25. Electricity services

The main electricity connection provided in 2009 to KKB-4 is now being propagated to all the houses by its residents with the assistance of WAPDA officials and it reached a sum of 50 connections. The main road street lights arrangements have been done as well.

3.1.26. Education

Amal E Danish School is established and workings for the education of the children along with a school named as “DIL” build in a residential house. The work on construction of the building for school has been started and it comprised 6 class rooms. Computer lab and a library would also be provided in the school. There are deep hopes that the construction will be completed in next few months. The building for Amal E Danish School is being founded as well comprising double story plan. The DIL school education team comprises the residents, who are working properly to deliver education.

3.1.27. Market area

The project manager Mr. Tariq Saif had inaugurated shops market in KKB-4 in 2011 so that the residents of the area can be provided with an easy access market for everyday life necessities. There are separate shops for Gas, building material, general stores, and for grocery. Irrespective of the afore-mentioned services, there are other facilities too for the residents like a main park for families, roads and a mosque to observe religious rituals.

3.1.28. Ensuring development control mechanism

Development control mechanism is under respective Tehsil municipal administration i.e. Feroz wala .Saiban is role is just facilitator. As per one of the official of Saiban “We are just facilitating the residents in building plan approval process. Many residents came to us for this purpose as they are unaware of whole process; we just guide them so that they may be able to get their building plan” .In nut shell Tehsil municipal administration is sole responsible for ensuring efficient building control.

3.1.29. Cost Effectiveness of the process

The process adopted by Saiban in KKB-4 was totally cost effective. Per Marla price of plots were very much less as compared with other schemes in the same locality. The provision of services was also at very cheap rate. Residents only has to pay 10,000 rupees for all services Saiban assisted residents in many manners and cost of every service is comparatively very much less.

3.1.30. Replication of such housing projects

These type of low income projects could be replicated in many parts of the country but these are subject to some Conditions. First and foremost requirement is the availability of cheap and low fertile land in some urban or periphery areas. Reason behind first condition is the weak purchasing power of the poor's so authority/NGO must find some cheap and low fertile land for them.

These types of projects should be built on the basis of public private partnership, as a huge investment is required in these projects and one NGO's or public authority couldn't invest all. Another approach may be the selling of some percentage of the total plots at market rate to developer for generation of funds. The KKB-3 is good model in this context where 30 percent of the plots were sold to private developer and almost 1 crore rupees were

generated. So in conclusion we may say that, for the replication of these types of projects, there must be well support of government both financially and in policy matters.

There are few other suggestions as well. Dr.Obaid Ullah Nadeem, the research supervisor has suggested that “Saiban should provide constructed flats to the poor and then get a monthly amount as they are getting in present case as well. While discussion this suggestion with Saiban official, they said that yes this is a good approach but there are certain limitations which are restraining us to opt it. The important among them is financial issues as it takes lot of money to construct flats. Ishaq Bazmi, one of the team members of Saiban has said that “Government is totally ignoring us, we are working on a holistic approach but government is treating us as a private developer.”

Coming toward the second suggestion given by Dr.Obaid regarding the location of such projects. As per Dr.Obaid point of view, these type of projects should be located near to cities. I have discussed this suggestion with Saiban official .As per their views “We also have same point of view as Dr.Obaid has but again the main limitation is finance, for KKB-IV initially we had selected site near to Lahore but later on we have to change our site because of financial problems.

So in nut shell it can be said that yes Thses types of projects can be replicated in some other parts of the country with little modifications but there should be active involvement of government both in financial and policy matters.

3.1.31. Sustainability of the project

KKB-4 is fulfilling many aspects and principles of sustainability, as discussed above Saiban worked very hard in the creation of employment opportunities for the residents and somehow they remained successful as well. In short Residents got plots at very cheap rate and then got jobs as well; this is a clear indication of sustainability.

3.2. Residents Survey

In order to get the view point of residents, a random sampling was done and almost 50 residents were selected for this purpose. The residents were mainly asked about their satisfaction level regarding different aspects of scheme. The description of data collected from field survey is as follows:

3.2.1. Regarding house ownership

Sr.No	Category	Percentage
1	Satisfied	90
2	Dissatisfied	10
Total		100

The result shows the majority is contented and showed satisfaction level more than the normal. It's the evidence that the procedure and mechanism adopted by the KKB-4 team for plot delivery and honoring ownership is quite easy and can easily be met after a legal process.

3.2.2. Location of site

Sr.No	Category	Percentage
1	Satisfied	20
2	Dissatisfied	70
3	Indifferent	10
Total		100

Results show that KKB-4 location is not suitable as it's far away from urban area and no public transport provision is there to connect urban area with scheme. Almost all the people over there in scheme seem dissatisfied but 20% showed dissatisfaction and a very few were indifferent to the matter.

3.2.3. Transport facility

Sr.No	Category	Percentage
1	Satisfied	10
2	Dissatisfied	90
Total		100

Result shows that no transport facility is provided to the residents of KKB-IV. So there is need to emphasize over the provision of transport services in order to make the occupants able to visit nearby areas and go to their work places.

3.2.4. Sewerage, drainage and electricity

Sr.No	Category	Percentage
1	Satisfied	70
2	Dissatisfied	20
3	Indifferent	10
Total		100

Sewerage and drainage level is very good and pipelines for sewerage are being built so that the scheme can be furnished with better and appropriate sewerage services to avoid any big problem in future. More than the 70% people are satisfied with this service.

3.2.5. Hygienic conditions

Sr.No	Category	Percentage
1	Satisfied	70
2	Dissatisfied	20
3	Indifferent	10
Total		100

Health services and hygienic conditions are good at present but a number of projects for health and to better hygienic conditions are being started to meet the needs of the scheme and residents. Soon after their completion, the residents will be furnished with clean water to drink and fulfill other everyday life needs.

3.2.6. Plot delivery mechanism

Sr.No	Category	Percentage
1	Satisfied	90
2	Dissatisfied	10

Total		100
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As we have seen before that Plot delivery mechanism of Saiban was very much transparent and free from any litigation .It can also be seen from the results that most of the residents are satisfied with the process.

3.2.7. Security measures

Sr.No	Category	Percentage
1	Satisfied	30
2	Dissatisfied	70
Total		100

The initial problem which Saiban has faced in KKB-Iv was the security assurance. Though Saiban has taken lot of measures for security improvement but still many loopholes are existed.

3.2.8. Suggestions

Number of suggestions has been given by the residents for the improvement quality of life in the scheme. Some residents have stated that the security system of scheme should be improved; some have given their suggestion regarding the provision of transport facility at site.

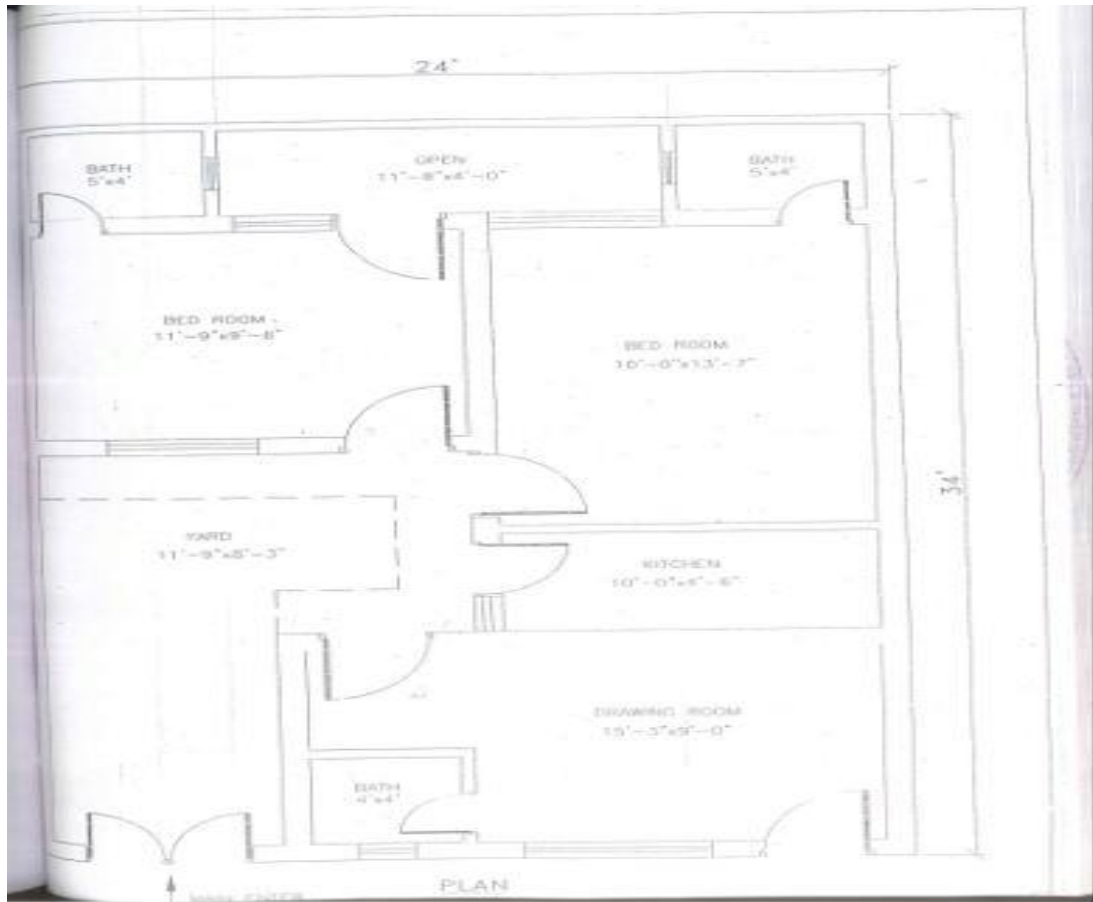
4.0. CONCLUSIONS

The incremental Housing Development housing scheme popularly known as Khuda Ki Basti, is an internationally acclaimed innovation in low-income housing. Out of 460 plots in total, 250 would have living by August 2014. The mechanism adopted in KKB-4 was totally different than the other housing schemes and projects. There was cent percent transparency in the plot delivery mechanisms for all the allottees. This sure plot delivery procedure encouraged majority of low income people to get in on to the schemes having their safe houses. The KKB-4 project not only provided housing and shelter to the occupants but did also provide them with employment and small level house based industry jobs. The ownership control was under complete control of Saiban and was delivered to the allottee after his successful competition of the specified period of time.

5.0. RECOMMENDATIONS

There is dire need to involve and invite public-private partnership for KKB-4 to lead it to a most successful and viable housing project across the country. The government should show flexibility in bylaws and rules for such low income housing initiatives. Moreover, donor agencies from outside should show interest in such projects and get their hands on these to provide low income housing to optimum level. It has been seen that it's very difficult to carry out these types of projects without the support of government so there should be active involvement of government both in financial and policy matters. Saiban should also think about few other options as well, like provision of constructed flats.

6.0. ANNEXURE



House plan

ALLOTTEE'S COPY		BANK'S COPY		BANK'S COPY	
Incremental Housing Development Scheme (Khuda-63-bast-6)		Incremental Housing Development Scheme (Khuda-63-bast-6)		Incremental Housing Development Scheme (Khuda-63-bast-6)	
UNITED BANK LIMITED 8415-UBL, Inanda Colony Branch G.T. Road, Shahdara, Lahore.		UNITED BANK LIMITED 8415-UBL, Inanda Colony Branch G.T. Road, Shahdara, Lahore.		UNITED BANK LIMITED 8415-UBL, Inanda Colony Branch G.T. Road, Shahdara, Lahore.	
SAIBAN LAHORE Current A/c no. 0111312 Date _____		SAIBAN LAHORE Current A/c no. 0111312 Date _____		SAIBAN LAHORE Current A/c no. 0111312 Date _____	
Name: _____		Name: _____		Name: _____	
S/o: W/o: _____		S/o: W/o: _____		S/o: W/o: _____	
Plot No. _____		Plot No. _____		Plot No. _____	
Block No. _____		Block No. _____		Block No. _____	
Rupees: _____		Rupees: _____		Rupees: _____	
On account of: <u>Admission</u>		On account of: <u>Admission</u>		On account of: <u>Admission</u>	
for Plot		for Plot		for Plot	
Total		Total		Total	
Issued by	Cashier	Issued by	Cashier	Issued by	Cashier
Officer's Sig		Officer's Sig		Officer's Sig	

Bank Challan copy

Table of Contents

1.0.	INTRODUCTION.....	1
1.1.	The Saiban introduction.....	2
1.2.	Objectives of study.....	2
1.3.	Scope of the study	3
2.0.	CASE STUDY: KHUDA KI BASTI –IV (KALA SHAH KAKU)	4
2.1.	Location.....	4
2.2.	Overview	4
2.3.	Distribution of land uses	4
2.4.	Land use plan	5
3.0.	ANALYSIS AND FINDINGS	6
3.1.	Officials Interviews.....	6
3.1.1.	Land acquisition process.....	6
3.1.2.	Land acquisition mechanism.....	6
3.1.3.	Finance management mechanism.....	7
3.1.4.	Plot delivery procedure/mechanism	7
3.1.5.	Litigations in process.....	8
3.1.6.	Community participation	8
3.1.7.	Achievement of target groups	9
3.1.8.	Level of Community acceptance in start.....	9
3.1.9.	Issues in start	10
3.1.10.	Resolving issues.....	10
3.1.11.	Ownership record	11
3.1.12.	Exchange of ownership Status	11
3.1.13.	Check and Balance on Rents	11
3.1.14.	Check and Balance on encroachments	11
3.1.15.	Payment procedure	11
3.1.16.	Schedule of payments.....	11
3.1.17.	Development charges	12
3.1.18.	Maintenance charges.....	13
3.1.19.	Documentation charges.....	13
3.1.20.	Terms and conditions.....	13

3.1.21.	Construction work in different Blocks	14
3.1.22.	Number of residents	14
3.1.23.	Sewerage system	15
3.1.24.	Sanitation system.....	15
3.1.25.	Electricity services.....	15
3.1.26.	Education	15
3.1.27.	Market area.....	16
3.1.28.	Ensuring development control mechanism	16
3.1.29.	Cost Effectiveness of the process	16
3.1.30.	Replication of such housing projects	16
3.1.31.	Sustainability of the project.....	17
3.2.	Residents Survey.....	17
3.2.1.	Regarding house ownership.....	18
3.2.2.	Location of site.....	18
3.2.3.	Transport facility	18
3.2.4.	Sewerage, drainage and electricity.....	19
3.2.5.	Hygienic conditions.....	19
3.2.6.	Plot delivery mechanism.....	19
3.2.7.	Security measures	20
3.2.8.	Suggestions	20
4.0.	CONCLUSIONS.....	20
5.0.	RECOMMENDATIONS.....	21
6.0.	ANNEXURE	22