

A STUDY ON METROPOLITAN FRINGE DEVELOPMENT IN KARACHI, FOCUSING ON INFORMAL LAND SUBDIVISION

**By
ARIF HASAN**

(April 1987)

**Prepared as part of a UNESCAP study on the metropolitan fringe
areas in the major cities of the ESCAP region**

**Arif Hasan & Associates, Architects & Planning Consultants
37-D, Mohammad Ali Housing Society, Karachi-0822 (Pakistan)
Phone : (92.21) 43 23 6**

Acknowledgements

A number of people and organizations have assisted in the preparation of this report. Their names and the help they have rendered are listed below:

1. Mr. Hafeez Arain, Social Organizer to the Orangi Pilot Project identified the informal subdividers and arranged interviews with them.
2. Mr. Anwar Rashid, Joint-Director, Orangi Pilot Project supervised the survey of 100 households in Yakoobabad.
3. Mr. Talat Aslam, Senior Assistant Editor of Herald Magazine, Karachi, transcribed the taped interviews which form Chapter Three of the report.
4. Ms. Ameneh Azam Ali, also Senior Assistant Editor of Herald Magazine did the proof reading of the report.
5. Architect Shaista Sultan and architectural students Arif Mahmood and Rashid Shoaib of the Dawood College of Engineering & Technology, Karachi, helped analyze the data and drafted the charts and plans in the report.
6. Israr Ahmad Rana typed the manuscript.

Contents

	P a g e
CHAPTER ONE: GOVERNMENT POLICIES AND THE INFORMAL SECTOR IN HOUSING: AN OVERVIEW OF KARACHI	
I. KARACHI: A Brief History	
1. Karachi's position in Pakistan	1
2. The Bay of Karachi in History	1
3. The Growth of Karachi	1
4. Karachi: 1843 to 1947	2
II. HOUSING FOR THE SHELTERLESS: Evolution of Government Policies	
1. The refugee crisis: Government Policies Between 1947 and 1957	5
2. Houses for the Poor: Government Policies Between 1958 and 1964	8
3. A State of Flux: Government Policies Between 1964 and 1970	12
4. Recent Directions: Government Policies Since 1974	13
5. Cause for the Failure of the KMP Programmes	19
III. THE DEVELOPMENT OF THE INFORMAL SECTOR	
1. The Informal Sector: An Introduction	24
2. Unorganised Invasions	24
3. Illegal Subdivisions	28
4. Organized Invasions	30
5. Future Prospects of the Informal Sector	31
IV. GOVERNMENT PROMOTED SQUATTING: A Solution? An Experiment by the Hyderabad Development Authority	
1. Origin of the Scheme	33
2. Incremental Development Scheme: A Description	33
3. More Recent Developments	37
4. Opposition to the Scheme	38
5. Future of the Scheme	38
V. FOOTNOTES	39

**CHAPTER TWO: INFORMAL LAND SUBDIVISION:
CASE STUDY OF YAKOOBABAD**

I.	INTRODUCTION	40
II.	THE CHOICE OF YAKOOBABAD	40
1.	Location	40
2.	Age of the Subdivision	40
3.	Established Land Grabbers in West Karachi	40
III.	LOCATION OF YAKOOBABAD	60
IV.	ORIGINAL OWNERSHIP OF YAKOOBABAD LAND	45
V.	THE DEVELOPMENT PROCESS	45
1.	The Reason for Development	45
2.	The Subdividers and Their Connections	45
3.	The Yakoobabad Subdivider	45
4.	Occupation of Land and Negotiations with the Rind Tribe	46
5.	Development of Land and Future Negotiations	46
6.	Water Supply Arrangements	51
7.	House Building	51
8.	Transportation and Electricity	51
VI.	RESULTS OF THE SURVEY	51
1.	Occupancy Ratio	51
2.	Value of Land	52
3.	Background of the House Owners	52
4.	Ownership of Land/House in Yakoobabad	52
5.	Reason for Moving to Yakoobabad	52
6.	Role of Subdivider	52
7.	Water Supply and Storage	52
8.	Sanitation	52
9.	Electricity	52
10.	Construction of House	52
11.	Finance for Construction	55
12.	Type of Construction	55
13.	Satisfaction with the House and Neighbourhood	55
14.	Ethnicity	55
15.	Socio-Economics Results	55
VII.	CONCLUSION	55

CHAPTER THREE: INTERVIEWS RELATED TO INFORMAL LAND SUBDIVISIONS IN YAKOOBABAD

I.	WADERO MOHAMMAD KHAN RIND Elder of the Rind tribe which was in possession of the Yakoobabad lands	59.
II.	MOHAMMAD LATIF One of the developers of Yakoobabad	62
III.	OWAISE SHAKI One of the developers of Yakoobabad	78
IV.	TASNEEM SIDDIQUE Director-General of the Hyderabad Development Authority and author of a government-organized squatting scheme in Hyderabad	96
V.	NAWAB ALI <i>Thallawala</i> (building components manufacturer) in Yakoobabad	104
VI.	FAIZ MOHAMMAD BALOCH Video Hall and Generator Owner in Yakoobabad.	107
	Abbreviations and local terms	111
	Appendix	
1.	Sampling Method of Survey and Training of Interviewers	113
1.1	Sampling method of survey	113
1.2	Training of interviewers	113

LIST OF CHARTS/PHOTOGRAPHS

	Page
1. Karachi's role in the Nation: chart	3
2. Karachi's population distribution and growth: chart	4
3. Refugee settlement: 1947-1949: photographs	6
4. Initial government response: 1949-1951: photographs	7
5. Displaced persons townships: 1959-1964: photographs	10
6. Displaced persons townships: 1959-1964: photographs	11
7. The metroville programme: 1972-1975: photograph	15
8. Land held for speculation: photographs	25
9. Informal sector planning: plans	26
10. Informal sector planning: photographs	27
11. Formal versus informal: photographs	32
12. Katchi Abadis of Karachi	41
13. Plan of Orangi Township	42
14. Plan of Yakoobabad	43
15. Overview: photographs	44
16. Initial shelter	47
17. Intermediate shelter: photographs	48
18. What residents aspire to: photographs	49
19. What residents aspire to: photographs	50
20. Sanitation: photographs	53
21. Shops: photographs	54
22. Services: photographs	56
23. Institutions: photographs	57
24. Colonization continues	58

CHAPTER ONE

GOVERNMENT POLICIES AND THE INFORMAL SECTOR IN HOUSING

AN OVERVIEW OF KARACHI

I. KARACHI: A BRIEF HISTORY

1. KARACHI'S POSITION IN PAKISTAN

Karachi is Pakistan's largest city and its only international port. It has a population of 5.8 million, which means that 6 per cent of the total and 22 per cent of the urban population of the country live in this city. Its rate of growth is 5.6 per cent per year, 3 per cent due to natural growth and 2 to 3 per cent due to migration from other parts of the country. This is much higher than the 3.2 per cent growth rate for the whole of Pakistan. Karachi provides 25 per cent of the federal revenues and 15 per cent of the gross domestic produce of Pakistan. In addition, 50 per cent of the country's bank deposits and 72 per cent of all issued capital is from Karachi (1). Given these statistics, it is easy to understand the importance of the city in the political and economic life of the country.

2. THE BAY OF KARACHI IN HISTORY

In 1728 the estuary of the Hub river, which then formed the port of Kharak Bunder, silted up due to heavy rains. Its Hindu merchants were thus forced to search for another port. In 1729 they chose the bay of Karachi, 18 miles east of Kharak Bunder, and established a small town in its vicinity. This town came to be known as Karachi.

Although the city of Karachi was established in the early eighteenth century, its bay has been mentioned in historical accounts, and in its immediate vicinity are ancient places of pilgrimage. Thus the temple of Mahadeva, now in a suburb of the city, is mentioned in the Hindu epic, Ramayana (1000 BC?). The heroes of the epic, Ram and Sita, are supposed to have spent a night in the Ram Bagh gardens, which are now in the city centre. The bay of Krokala, where the navy of Alexander the Great of Macedon sought refuge from a storm on its journey home in October 326 BC, has been identified with the Karachi bay by a number of historians. The bay is also mentioned in medieval Arabic works on navigation in the Arabian Sea, as a port of refuge from storms in the region. In addition, the shrines of Abdullah Shah Ghazi (763 AD?), Yousef Shah (768 AD?) and Pir Mango (1221 AD?) are now within the city's metropolitan area and continue to be important places of pilgrimage both for the Muslims and Hindus of Sind province.

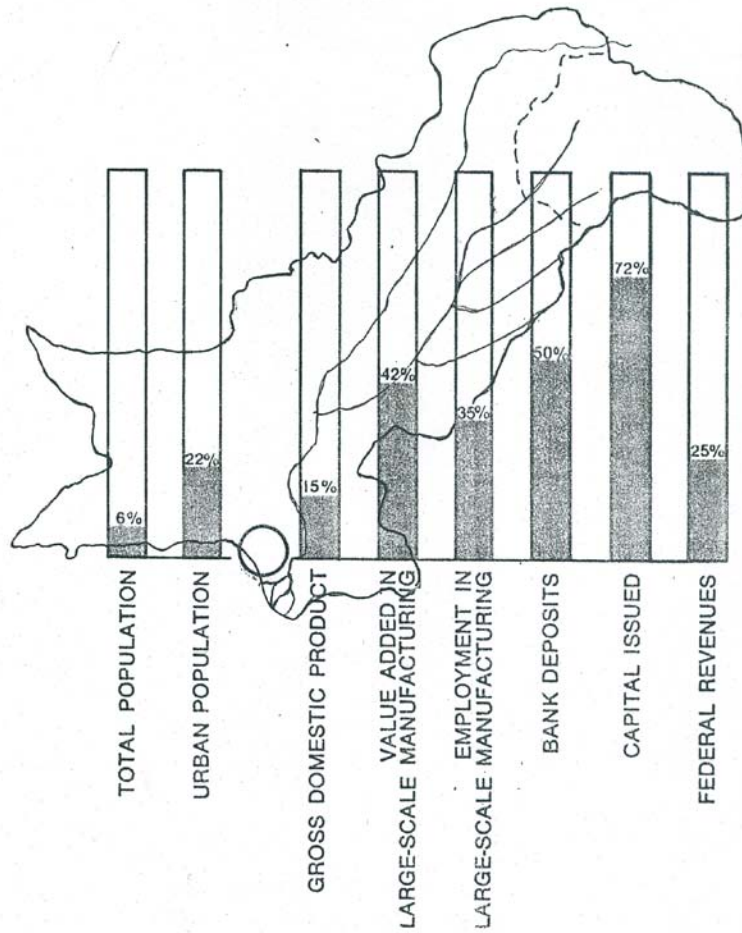
3. THE GROWTH OF KARACHI

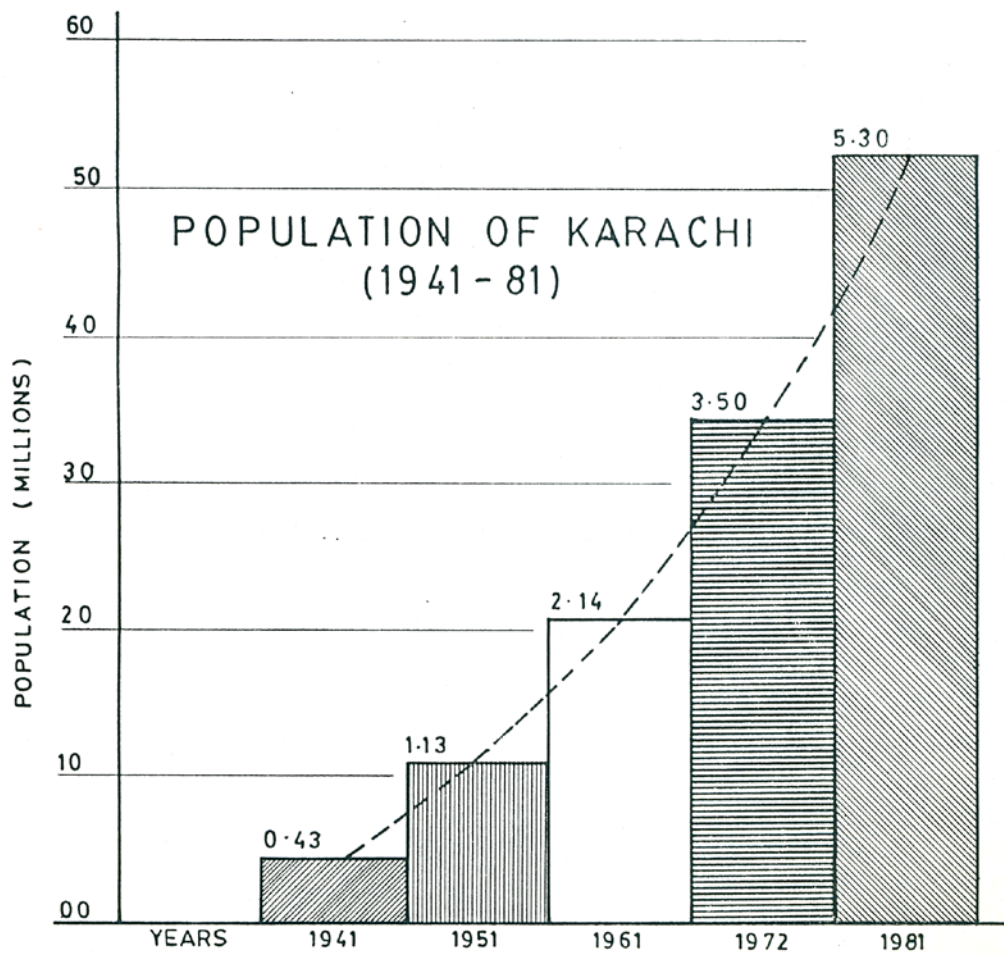
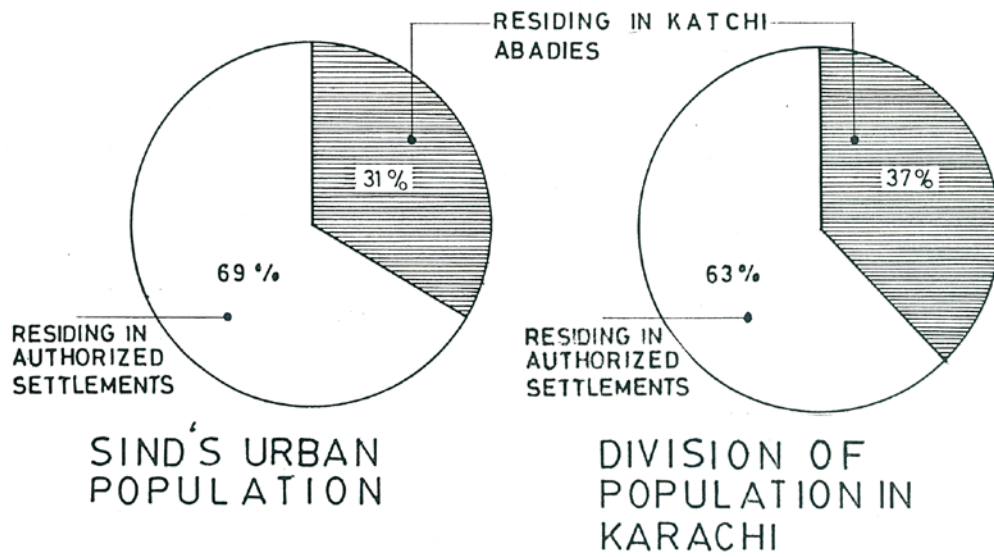
The anarchic conditions in northern India in the 18th century made the traditional trade routes from India to Central Asia unsafe. Thus, goods were sent to Karachi by sea from the Indian peninsula, and then overland through Baluchistan and Kabul to Herat, Samarkand and Bukhara. Due to this Central Asian trade, Karachi became an important port and its merchants expanded their zone of operations as far as China in the east, Zanzibar in the south, and Kiev in the west. The Russian expansion towards the Arabian Sea in the early 19th century threatened British interests in the region, and so, in 1839, the British occupied Karachi and used it for landing troops and armor for their Afghanistan campaigns to contain the Russians. In 1843 they annexed the kingdom of Sind to their empire, and made Karachi the administrative centre of Sind.

4. KARACHI 1843 TO 1947

After 1843, Karachi expanded rapidly. As the new administrative centre of Sind, new buildings were added to it and its population increased from 15,000 in 1843 to 56,000 in 1870. The establishment of the railway network in the 1870s linked Karachi to the agricultural areas of the Punjab. In the 1890s, when perennial irrigation was established in that province, Karachi became the export route for an enormous amount of agricultural surplus, and by 1922 its population had increased to 203,000. In addition, Czarist, and then Soviet pressure on the western frontier of British India increased Karachi's importance, and it became a strategic naval base and military cantonment. During the Second World War, it was used again as a landing place for troops and materials for the eastern front, and expanded as a result. In 1941 its population was 435,887. In August 1947, the British Indian Empire was partitioned and as a result the new state of Pakistan was created. Karachi was made its first capital.

KARACHI'S ROLE IN THE NATION





Population Distribution and Growth

Courtesy - National Engineering Services Pakistan Ltd.

II. HOUSING FOR THE SHELTERLESS: EVOLUTION OF GOVERNMENT POLICIES

1. THE REFUGEE CRISIS: GOVERNMENT POLICIES BETWEEN 1947 AND 1957

1.1 The Refugee Influx

In 1947, when Karachi became the capital of Pakistan, its population was just above 400,000. Between 1947 and 1951, over 600,000 refugees from India moved into the city. The vast majority of them were poor and destitute. They occupied all open spaces in the city centre, including parks, playgrounds, school buildings and cantonment lands. Thus the services of the city were overtaxed and health and sanitation problems multiplied.

In addition to the refugee influx a number of civil servants also moved to the new capital, along with people from the northern areas who came in search of jobs. However, the latter migration was no more than 5 per cent of the total influx.

1.2 The Response of the Government

1.2.1 Initial Response

Initially, the government permitted the squatters to occupy all available land and vacant public buildings in the city. Some buildings were later vacated, and the residents moved into open areas in the cantonment. There, between the army barracks which had been given as accommodation to the new administration, they were allowed to squat. The government spent rupees 70 to 80 million (US\$ 388,888) (2) during this period on providing water and sanitation infrastructure for the squatters.

1.2.2 Greater Karachi Plan

In 1950 the Karachi Improvement Trust (KIT) was established to tackle the problems the city was faced with. KIT was later upgraded to become the Karachi Development Authority (KDA) in 1957. In 1952 KIT, with the assistance of a Swedish firm of consultants (MRV) prepared a master plan for Karachi, known as the Greater Karachi Plan, or the MRV plan. The plan envisaged the creation of a new administrative area which would be linked to the old town by fast roads. The resettling of refugees in 10-storey flats on the land that they occupied in the city centre was also proposed so that they would be close to their places of work.

1.2.3 Housing for Government Servants

In addition to providing infrastructure to the refugee colonies the government also undertook the construction of housing units for the refugees employed in government jobs. However, this development was on so small a scale that it did not in any way affect the housing situation in Karachi.

Thus the government response between 1947 and 1959 failed completely to tackle the housing crisis the city was faced with, and in these 12 years supply of houses lagged far behind the demand.

1.3 The Causes for the Failure of Government Policies

1.3.1 Political Factors

The period between 1951 to 1959 was one of considerable political instability in Pakistan, and a decision on the implementation of the MRV plan could not be taken. It was felt in government circles that the high-rise heavy density housing in the city centre proposed by the plan should only be permitted if a new administrative centre away from the old town was created. Alternatively, the poor should be removed to colonies outside the city.

Refugee Settlements 1947-1949



Lines area

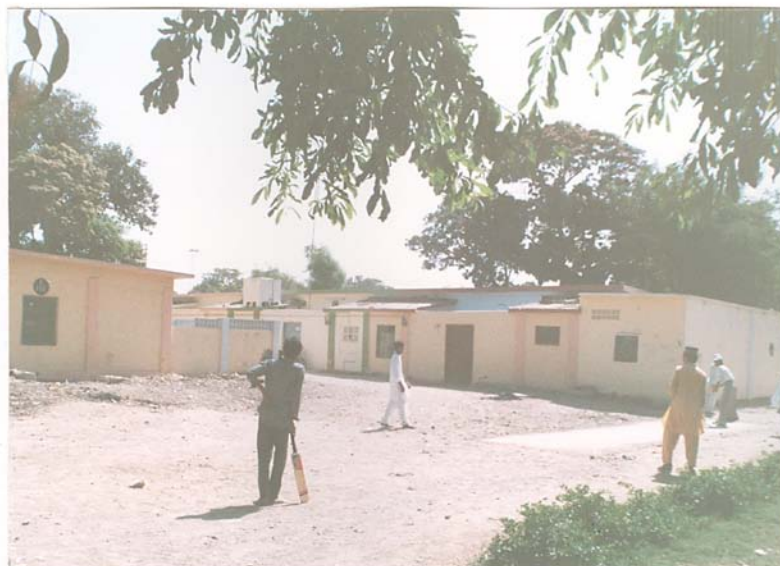


Along the Lyari river

Initial Government Response



Lines Area: additions to the houses
have completely changed the
environment: 1948



Pakistan quarters for middle income government
servants: 1948

1.3.2 Lack of Data

An adequate data base was not established for the preparation of the MRV plan, and the research necessary for development and implementation of the concept was not carried out. Consequently, the MRV plan was designed on the assumption that Karachi's population in the year 2000 would be 3 million, a figure which was reached in 1969!

1.3.3 The Problem of Finances

The planners of the 1950s could only think in terms of building houses for the poor, complete with all services. In addition, the development of 60,000 housing units for Karachi's poor was unfortunately linked with the creation of a new administrative centre. The finances required for this undertaking were beyond the resources of the new state.

2. HOUSES FOR THE POOR: GOVERNMENT POLICIES BETWEEN 1958 - 1964

2.1 Political Change and Decision Making

In 1958 a martial law government was established in Pakistan and since it was not accountable to anyone it took a number of decisions which were to have a major effect on the demography and housing policies for the poor in Karachi. These decisions were:

2.1.1 A new administrative centre for the city was not to be established

This decision was followed by the decision to shift the capital from Karachi to Islamabad.

2.2.2 The poor should be moved out of the city

The President was very disturbed at the ugliness of the squatter areas in the city centre, and on more than one occasion said that with such a volatile population in the vicinity of the centre of power, it was not possible to rule effectively.

2.2.3 Pakistan should industrialize rapidly

The decision to industrialize was taken along with a decision to promote mechanization and the use of fertilizer and new varieties of seeds in agriculture. Further, it was agreed that Karachi was the natural place in which to put up the new industries. These decisions pushed a lot of people off the land in the rural areas and migration into Karachi increased the city's growth rate to over 7 per cent per year in the 1960s.

2.2 The Greater Karachi Resettlement Plan

2.2.1 Appointment of Doxiades

In 1958 the government of Pakistan appointed Doxiades Associates of Athens as consultants for what came to be known as the Greater Karachi Resettlement Plan. The new consultants established a data base for Karachi through various surveys and were able to project more accurately than their predecessors the growth pattern of the city.

2.2.2 Result of Surveys

The 1959 survey of Karachi established that there were 119,000 homeless families in Karachi living in the city centre. Out of these only 19,000 were locals, the rest being refugees from India. 55 per cent of these lived in shacks, 43 per cent in semi-permanent structures and 2 per cent in proper houses (3).

2.2.3 Plan Objectives

The plan estimated that in 15 to 20 years Karachi would require 500,000 housing units and it undertook to actually build 300,000 of these for the poor! For the remaining 200,000, the government undertook to develop plots with services (4). The government further undertook to subsidise 30 per cent of this development. The rest was to be recovered from the users in easy installments. In addition, the plan accepted the government's decision to move the squatters out of the city and tried to integrate the industrialization process with the new townships it sought to create.

2.2.4 The Korangi and New Karachi Townships

As phase 1 of the plan, it was decided to create new townships 15 to 20 miles out of Karachi in Korangi and New Karachi. In the vicinity of these townships large industrial areas were also planned and incentives provided to the industrialists to develop these areas. Clearance of the inner city slums and the shifting of the residents to the new sites was an integral part of the plan. It was felt that the residents of the new townships would be provided jobs in the proposed industrial estates and as a result Korangi and New Karachi would become independent satellite towns. Initially, 45,000 one-room nuclear houses were planned for these two colonies, complete with all urban services such as house connections for water, electricity and sewerage. However, only 10,000 units were built till 1964, after which the plan was shelved (5).

2.3 Reasons for the Shelving of the Plan

The plan was shelved because it failed to achieve its objectives. The main failures were:

2.3.1 Jobs were not generated

Development in the industrial areas near the township did not materialize at the required pace. Thus 50 per cent of the people who were moved to Korangi and New Karachi moved back to squat in the city centre, or elsewhere on the fringes of the city, so as to be nearer their places of work.

2.3.2 Speculation on property

The people, who moved back to the city from the new townships due to a lack of jobs and financial and physical difficulties in commuting, sold their homes to speculators. The speculators settled middle-income people in these houses.

2.3.3 Financial Problems

Although there was a heavy government subsidy in the development of the townships, recovery from the users was negligible. Even now, after 25 years, only Rs 70 million out of a total of Rs 186 million have been recovered (6). In addition, it was realized that in the absence of returns from the users, the government could not raise finances from its own revenues for the continuation of the settlement scheme.

2.3.4 Non-utilization of Facilities

Schools, dispensaries and markets were constructed as part of the schemes. These, especially the markets, were supposed to subsidize the maintenance of the township. However, they were not occupied, and to this day a few remain empty. Instead, through encroachments, new markets developed along the main arteries, and schools and dispensaries were opened as commercial enterprises in the houses.

2.4 Effects of the Plan

The planning, implementation and failures of the Greater Karachi Resettlement Plan had a major effect on both the policy makers and the planners of the government, and on the city of Karachi.

The Displaced people townships



Orangi houses: all the houses along the main roads have become commercial areas in defiance of state regulations. Only 2 houses in this photograph are still in their original form

The Displaced Peoples Townships



Landhi market: built in 1960 as part of the township is still unoccupied.



Shopping centers have cropped up on vacant government land.

2.4.1 Effect on policy makers and planners

The policy makers and planners learned that the problem of housing the poor was not just a physical one, involving money, technology and logistics, but that the sociological factors were far more important. It was also realized that it was not possible to guarantee the recovery of development costs from the poor, and as such it was impossible to provide the necessary number of houses complete with infrastructure. The problems of speculation, the conflict between reality and concept, and the relationship between urban development and government policies related to agriculture, trade and industry were highlighted. The need to lower costs of development, and hence standards, were also realized.

2.4.2 Effect on Karachi

Large areas of Karachi were cleared of squatters and it became increasingly difficult for the poor to acquire land for building in the city centre. This led to the development of illegal subdivisions on the fringe areas of the city and the consolidation of what came to be known as the informal sector in housing. Furthermore, as the new townships consolidated, squatters moved into the open areas in and around them as they could use the water and transport facilities available to these townships.

3. A STATE OF FLUX: GOVERNMENT POLICIES BETWEEN 1964 - 1970

3.1 Government Thinking

After the shelving of the Greater Karachi Resettlement Plan, the government decided not to construct houses for the poor in the future. It was also decided that schemes which involved recovery of loans in installments from the poor should be discontinued. However, the government remained committed to its policy of demolishing inner city slums and shifting their residents to plot townships on the fringe areas. It also toyed with the idea of rehabilitating inner city squatters in medium-rise flats on the sites that they occupied.

3.2 Plot Townships

In the 1964-1974 period, the government developed three plot townships in west Karachi: Baldia, Orangi and Qasba. The services to be provided for these townships were water through stand posts, roads and sewerage. Inner city squatters were moved to these townships long before the facilities arrived and given ownership rights in the form of a 99-year lease. In most of these areas sufficient piped water arrived only in 1982, and sewerage lines have not yet been laid. Although plots for schools, parks, dispensaries, markets, etc. were planned for these townships, the government did not undertake to construct them. In addition, for the development of these townships the government occupied land claimed by agriculturists as their own. These agriculturists filed cases against government occupation of their land, which are still pending in courts of law. Although these plot townships were far from sufficient to meet the growing needs of the poor, they opened up the area around them for illegal subdivisions. For example, the plot township of Orangi consisted of 1300 acres divided into plots. However, to the north west of this area, illegal sub dividers have developed an additional 6,000 acres consisting of over 60,000 plots! It can safely be said that the squatter colonies of west Karachi, whose population is now over 1,200,000, owe their development to these 3 townships.

3.3 Flats for the Squatters

Although the concept of rehabilitating squatters in medium-rise flats on the land they occupied in the city centre was floated in the late 1960s, it was only in the 1970s that an attempt was made to plan and implement it in the squatter colonies of Lyari and Lines Area. In both cases only a small part of the settlements were demolished and a small percentage of the proposed flats constructed. The schemes were stopped because the cost of the flats was too high for the colony residents and a new income group moved into the apartments. Meanwhile, the squatters whose homes were demolished moved into plots in the illegal subdivisions on the fringe of the city.

3.4 An Evaluation

In spite of having given up the idea of building houses for the poor, the KDA could not supply more than 5,000 plots per year during this period (and those too were occupied by middle-income groups!), against a demand of 20,000 per year (7). The government felt that it was necessary to reassess its functioning in the light of its failures and in the light of new housing strategies being promoted in other parts of the world, based on the theories of John Turner.

4. RECENT DIRECTIONS: GOVERNMENT POLICIES FROM 1974

4.1 The Master Plan Department: Findings and Recommendations

4.1.1 The Creation of the Karachi Master Plan Department

In 1967 the government of Pakistan asked the United Nations for assistance in tackling the problem of housing for low income groups in Karachi, whose number increased every year. In 1968, the UNDP agreed to assist the government of Pakistan and a semi-autonomous organization known as the Master Plan Department (MPD) was created. In addition, an American-Czech firm, PEDCO/TER PLAN, was appointed as consultants to the KDA. The plan implementation period was to be from 1974 to 1985 and for that period the MPD prepared the Karachi Master Plan (KMP).

4.1.2 Findings

In 1972, there were 1.5 million low income people in Karachi out of which 800,000 lived in squatter colonies. MPD projections showed that by 1985 there would be an additional 590,000 new households in Karachi out of which 250,000 households would be from the low income group. That meant that from 1972 to 1985 the KDA would have to provide 40,000 plots a year for the low income group (8). The MPD studied the previous housing efforts in Karachi and felt that they did not respond to the economics and sociology of the poor. The MPD also felt that the positive features of squatter colonies had not been taken into account and hence slum clearance rather than slum improvement had been advocated and followed. In addition, government resources were limited and it could not continue to subsidize housing, especially when recovery from the user could not be guaranteed.

4.1.3 KMP Recommendations

The KMP recommended three basic housing development programmes for the low income groups in Karachi (9).

- **Utility wall development (UWD):** This programme was to be directed to the more affluent among the poor. It provided all services on core walls within the plot and a small plinth area. The house was to be constructed by the owner himself. The UWD townships were to give secure tenure to the owners and provide all urban facilities such as schools, markets, hospitals etc.
- **Open plot development (OPD):** This programme also provided secure tenure, all urban facilities but no utility walls or plinth. It was meant to cater to the very poor among the low-income groups.
- **Improvement and regularization programme (IRP):** This was aimed at upgrading the squatter colonies and giving the residents security of tenure wherever feasible. It also involved the shifting of people to regularised plots where upgrading or provision of ownership rights was not possible.
- **The Metroville programme:** A major part of the UWD and OPD schemes were to be implemented through the Metroville programme. The objectives of the programme are explained later in this paper.

In this manner KMP aimed at providing 80,000 plots in the OPD schemes by 1980 and an additional 36,000 by 1985. Similarly, in the UWD schemes 11,000 plots were envisaged by 1980 and another

20,000 by 1985 (10). These targets were far below the required 40,000 dwelling units per year which were required for housing the 200,000 people who migrated to Karachi every year, not to mention the requirements of the local population. However, even these targets were not met, and the community development, social welfare, training and income generating aspects of the Metroville programme were not even begun. Similarly, the proposal for setting up a "housing bank" for assisting the lower income plot owners with loans at low rates of interest did not materialize either.

4.2 The Metroville Programme

4.2.1 Description

As mentioned earlier the Metroville programme was a major component of the KDP, 1974-85. It was also the first programme of the KDP to be implemented. Initially four Metrovilles per year, each housing 50,000 persons, were planned for. This was to take care of the 200,000 persons which were being added to the city each year (11). Of the first four Metrovilles, two were to be UWD schemes and the other two OPD schemes.

4.2.2 Objectives of the metroville programme

The objectives of the Metroville programme are outlined in Islamuddin Siddiqui's excellent paper on the subject. They were:

- To provide the proper range of plot types matching the paying capacity of different income groups, particularly responding to the demand of the lower-income groups.
- To put more emphasis on environmental sanitation conditions by providing water, sewerage, electricity and gas connections, on a utility wall in the kitchen, bath and toilet.
- To encourage incremental building to match the family budget priorities and family needs; and discourage forced housing standards through built-up houses requiring more payment for housing, and thereby further curtailing of already deficient food budgets.
- To arrange readily available house-building loans to the lower-income groups, to enable them to finance their own housing.
- To extend technical assistance to self help builders, train construction labour, and guide building research into low cost building methods and materials.
- To provide electricity, gas, treated water supply and proper sewerage system; organize refuse collection, ditch cleaning, street maintenance, police and fire protection.
- To organize proper health services and population planning programmes to create healthy, planned and prosperous families.
- To support mother and child care and other social welfare programmes for community development.
- To conduct adult literacy and public education programmes through mass communication media to develop a sense of civic awareness and community responsibility.
- To provide sufficient general education and training facilities for the local school age population within the Metroville site.
- To enhance family incomes by promoting local employment activities, particularly household handicrafts and small industries with loan facilities and vocational training.
- To provide 40 per cent of the resident labor force employment opportunities within or near the Metroville site, so as to minimize commuting, cut down transportation time and cost and reduce the load on the transportation system (12).



The Metroville Programme

Orangi Metroville(right center) with its 4,131 plots complete with utility walls, developed by the KDA between 1973 and 1975. In this photograph it lies empty, while Orangi township developed by the land grabbers around it has provided the poor with over 50,000 plots.

4.2.3 The Orangi Metroville: Description

The first Metroville to be planned and developed was the Orangi Metroville. It was a UWD scheme for 35,000 persons. Roads, electricity, gas and sewerage were made available for the 4,133 plots (13). Plots for all civic amenities were planned for, and the location of the site was in close proximity to the industrial area. In addition, the price of the plot was kept at Rs 2,500. Due to these factors, it was felt that the lower income groups, especially the industrial proletariat, would occupy this scheme immediately. However, this did not happen.

4.2.4 Failure of the Orangi Metroville: Reasons

- **Non-occupancy:** Plots in the Orangi Metroville were allotted in 1973 and conditions for allotment were laid down so as to ensure that only the target group would be served. Although the first allottee moved to the site in 1974, by 1979 only 11 allottee families were living in the Orangi Metroville (14). By October 1984 this number had increased to 700 (15).
- **Community participation/assistance:** Since the site could not be populated, the various elements of the programme, such as community participation, technical assistance to house builders, training of skilled and unskilled construction labour, health programmes, operation and maintenance of services, etc. could not be carried out.
- **Missing the target group:** It was planned that 94 per cent of the plots in the scheme would be allotted to persons with an income of less than Rs 1,000 per month. However, a survey carried out in November 1979 established that 56.8 per cent of the residents belonged to an income bracket of well over this figure.
- **The middle class moves in:** Since the last survey was carried out, in October 1984, a large number of families have moved into the Orangi Metroville. Almost all of them are second owners. They have demolished the utility walls and have constructed houses similar to the ones in the middle class areas of the city. They have not followed the elaborate plans prepared by the KMP for incremental construction for the Metroville.
- **Deterioration of services:** Due to non-occupancy of the scheme, the services such as sewerage, roads, water mains, etc. have deteriorated in this Metroville and are posing immense problems for the residents. A major investment is required to restore them.
- **Absence of facilities for house building:** Residents who moved into the Metroville had to bring in contractors and materials from other areas of the city to build their houses as there were no plots reserved for such activities in the Metroville itself. Similarly, as the housing bank proposal did not materialize, the only loans available for house construction were from the House Building Finance Corporation (HBFC). This organization has a very limited number of funds available and discriminates against the poor in favour of those who have a better capacity of repaying the loan.

4.2.5 Results of the failure of the Orangi Metroville

Due to the failure of the Orangi Metroville the government modified the scale of its Metroville programme. Instead of four Metrovilles a year, only four Metrovilles were developed during the plan period 1974-85, and related training and construction assistance programmes have also been abandoned. Utility walls were not constructed and roads and services were developed as the population moved in, sometimes even many years after settlement had taken place. In addition, conditions for allotment, to ensure that a particular target group was served, were relaxed.

4.3 The OPD Townships

4.3.1 Description

Between 1978 and 1981 the KDA developed three major townships in Karachi. These contain a total of 164,891 plots. Land for these schemes was acquired from the Central Board of Revenue at as low

as Rs 250 per acre, and after the planning was done the scheme was announced in the national media asking people to apply with an advance payment. Plots were then allotted by a computer ballot. Those who did not receive a plot had their money refunded after a few months. The ones who did receive a plot had to pay the price of the plot in installments as development on the site progressed. In this manner the KDA, in the absence of funds, got the people to finance development. In the first two of these schemes over 70 per cent of all plots were of 120, 80 and 60 square yards. These were meant for lower income groups. The third and largest scheme, known as Scheme-33, containing over 70,000 plots, was parceled out to housing societies. Almost all these housing societies are operated by the Karachi developers. In addition, 10,000 plots in one of the former schemes were handed over to four construction companies who have exploited them for the middle class housing market by constructing houses which the poor cannot possibly afford. Income levels were not a criterion for the allotment of plots in these townships and anyone could apply for any category of plot.

4.3.2 Failure of the Townships

Although the three townships were developed between 1978 and 1981, only three plots were occupied in them in October 1984 (16). Even now, only 0.62 per cent of the total plots have been constructed upon although 17 per cent of roads have been constructed, and in certain areas water and sewerage lines have been laid. In a few isolated cases transport services have also started plying. However, except for shiftees from a couple of bulldozed or riot-torn settlements, all residents belong to middle income groups.

4.4 The *Katchi Abadi* (Squatter Settlements) Improvement and Regularization Programme (IRP)

4.4.1 The Concept

According to a survey conducted in 1982, 37 per cent of Karachi's population or over 223,000 households live in squatter colonies or *katchi abadis* as they are called. These *katchi abadis* grow at the rate of 10 per cent per annum. The improvement and regularization of these abadis were an important part of the KMP 1974-1985.

The plan envisaged:

- upgrading of the *abadis* by providing urban services and by demolishing those houses, or part of those houses, which obstructed the implementation of the upgrading plan;
- Grant of a 99-year lease to the residents;
- Recovery of land and development charges from the beneficiaries;
- Maximum community participation;
- Provision of serviced plots and/or core houses to the people displaced by the upgrading process, or those who built their houses after the cut-off date announced by the government.

The steps that were to be taken for the implementation of this programme were:

- Physical and socio-cultural survey of the *katchi abadis*;
- Public participation in decision making on the nature of upgrading and lease and development charges;
- Physical planning with continued community involvement;
- Regularization resulting in the acquiring of a 99-year lease by the squatter families.

However, *abadis* not on government land or in dangerous zones, such as river beds or railway tracks, were not to be regularized. Thus, of a total of 362 *abadis* in Karachi in March 1984, 167 were marked for regularization and 72 for shifting. The fate of the rest was undecided (17).

The government was to provide the seed capital for this programme which would operate as a revolving fund as lease charges were recovered.

4.4.2 Government Action

In January 1978 the president of Pakistan announced that all *abadis* existing on or before January 1978 would be regularized. The then martial law government promulgated martial law order 183 (MLO 183) to give legal cover to the president's announcement. The Karachi Municipal Corporation (KMC) set up a Directorate of *Katchi Abadis* (DKA) and the task of surveying, planning and regularization of the *abadis* was assigned to it.

In addition, the regularisation programme was made part of the Sixth Five Year Plan, 1983-1988, and an estimated Rs 2103.58 million are to be spent on it during the plan period. Of this sum, over 50 per cent, or Rs 1184.85 million, would be spent on providing land and accommodation to families who would be dislocated due to the programme. The rest would be spent on the upgrading process.

To facilitate the process of regularisation, the federal government has provided Rs 63 million and the provincial government Rs 13 million for improvement works, and the KMC has spent Rs 343 million on the provision of essential services like water, roads and drains. In addition, the government of Sind has transferred 11200 acres of land, valued at Rs 740 million, to the KMC for regularization.

4.4.3 Failure of the Regularization Programme

Although MLO 183 was promulgated in 1978, the KMC had some experience in regularising squatter colonies. Since 1972, lease rights have been offered to the residents of Lyari, an inner city settlement. Between 1972 and 1978 only 11,450 houses out of a total of over 81,000 applied for a lease (18) in the settlement and over 80 per cent of these were for plots that were of interest to developers for high-rise construction. It was noticed that the vast majority of the lease-holders sold their property and moved out to the fringe area squatter colonies. Due to this the government, in 1978, made the transfer of lease possible only as inheritance. As a result, only 500 to 600 leases were acquired between 1978 and 1980 (19). It was also observed that houses did not improve as a result of regularization and that people were not willing to pay development charges. It was hoped that these problems would be overcome by community participation and by involving local councilors, leaders and various neighborhood organizations.

The first *katchi abadi* chosen by the KMC for upgrading was Baldia. It consists of 24,500 plots and has a population of over 220,000. Regularization was announced in 1977, but the actual implementation of lease operations did not begin till 1980. By 1983 some 4000 leases had been executed (20). This figure is well below what was expected and has adversely affected the programme, which depends on recovery of lease charges. According to the project proposal, a default rate of more than 20 per cent would upset cost recovery and make the plan unworkable (21).

The KMC had been carrying out improvement works in Baldia since 1977. However, 59.8 per cent of the population had seen no evidence of this in 1981 as against 18.6 per cent in 1983. Similarly, 47.3 per cent of the population did not know lease rates in 1979 as against 31 per cent in 1983. In the majority of cases this knowledge was acquired from neighbors and not from the KMC (22).

Community participation, which was supposed to surmount the difficulties experienced in the earlier regularization process, has also been nominal. The plans are prepared by the KMC and the residents' objections to them are dismissed and they are told that the plans have already been approved by the authorities. Again, information that the residents receive is incomplete and inaccurate. They are told that schools and health centers will be built and that waste water and water supply will be improved further. The fact is that the limited amount of lease money available cannot finance these improvements. It seems that the KMC is only interested in extracting the lease money from the people so that the programme can continue (23).

In no other major squatter settlement has a regularization plan been launched. KMC work has so far been limited to improving water supply and providing the major roads. The *Katchi Abadis* Regularization and Improvement Programme for the 6th Five Year Plan period of 1983-1988, and for KMP period 1974-1985, has failed miserably. It has managed to regularize about 18,000 out of an approximate 223,000 houses after having spent many hundred million rupees.

4.4.4 Further gains for *katchi abadis*

MLO 183 decreed that only *abadis* existing on or before January 1, 1978 would be regularized. The rest were to be demolished. However, on April 7, 1986, the Prime Minister of Pakistan announced that all *abadis* settled before March 23, 1983 could be regularized. This is an indication of the growing political power of the *abadi* residents and of the acceptance by the government of the fact that it cannot provide regularized land for the urban poor.

5. CAUSES FOR THE FAILURE OF THE KMP PROGRAMMES

5.1 Market Forces

5.1.1 An Affluent Middle Class

In Karachi there is an affluent middle-class that regularly invests in land as it considers such investment to be the safest, and perhaps the only way to beat inflation. Thus most KDA schemes are purchased by this class and held for speculation. This is borne out by the fact that the KDA received 224,587 applications for the 12,210 plots whose development it announced in 1979 in Gulistan-i-Jouhar, Metroville III and Shah Latif Town. That means that there were 18.4 applications for each plot. In the process the KDA collected Rs 45,972,000 as down payment alone (24).

5.1.2 Development on too small a scale

Development carried out by the KDA is either on too small a scale to kill such speculation or takes many years to materialize, in which case large sums of public money remain tied up unproductively. If the scale of development was larger, with lower standards, things might be different.

5.1.3 Developer's lobby

The Karachi developers are a powerful political lobby and their organization, the Association of Builders and Developers (ABAD) has a major say in policy formulation. ABAD cannot involve itself in housing for the poor, as there are no major profits available in it. It has, however, often managed to subvert government programmes for housing the poor, and transformed them into middle income commercial housing. With the continuing failure of government policies, ABAD's influence as a pressure group has increased considerably in recent years.

5.2 The Socio-Economics of the Poor

Government planning has, from the outset, been incompatible with the economics and sociology of the lower income groups. This is the major reason for the failure of government policies.

5.2.1 The cost of development and/or lease is too high

The cost of KDA development, complete with all services, is far too high for the poor to afford. Thus in Metroville 1, the price of a plot was put at Rs 2,500. In 1974 this price was not affordable for an income group of Rs 500 to Rs 1,000, to which the programme was supposed to cater. In the case of the recent townships, where allotments are made by ballot, the KDA demands a down payment of Rs 5,000 with the application, and the total cost of a 120-yard plot works out to Rs 26,000. No low income family can possibly pay such large sums of money. Special government loans are available for low income housing and land for such schemes is provided by the KDA at subsidized rates. Housing being developed by ABAD members through these loans and on these plots costs between Rs 80,000 to Rs 250,000. Compared to this, a plot in a new *katchi abadi* costs about Rs 600 to Rs

1,000, and with help from the neighborhood building components yard a house can be built over a period of time for Rs 20,000.

Again, in the case of IRP, the lease charges are far too high. The minimum charge is Rs 78 per square yard of plot area. This works out to Rs 9,360 for a 120-square yard plot, a sum no resident would be willing to pay at one go, and recovering money in installments from the poor is a complex and expensive process, which has a very limited history of success in Pakistan.

5.2.2 People want land immediately

All lower income groups want land for their immediate needs and cannot wait for the development process to be completed. In some KDA schemes this may take more than 10 years. For example, in Shah Latif Town, development is far from complete, although the scheme was launched in 1979. People cannot move in before at least water is made available, and in no case before official permission is granted. Lack of coordination between government agencies for provision of transport and other necessities of life make existence very difficult for the residents for a considerable period of time.

5.2.3 Culture gap

To get land people must first get to know about its availability from the media, then apply for it, fulfill a series of formalities and deal with state officials. Given the relationship between the working classes and the state in Pakistan, and given the time wasted in bureaucratic red tapism, the poor do not apply for these plots even if they are willing to wait for years to occupy them. This is especially true for the residents of *katchi abadis* who wish to acquire a lease. They have to make an application for a lease with tax receipts and supporting documents (which they may not have); get these verified by their councilors; have these papers scrutinized by the assistant director of Lands and Estate; get the plot dimensions, land use etc. checked by the Surveyor of the Lands and Estates Department at site; have a site plan prepared by the KMC office; get a demand note issued; deposit lease charges in a schedule bank; after which the KMC lease committee scrutinizes the papers and orders removal of encroachment of the affected portion of the plot (if any) by the resident, and only after this can the registrar execute a lease which in itself may take over four or five months. At every step in this procedure, the resident has to cater to corruption and harassment by state officials. In addition, he is subjected to hostility and viewed with suspicion by KMC functionaries.

5.2.4 Regularization announcement is security enough

Given the high cost of regularization and the complex manner of acquiring a lease, squatters feel that announcement of the regularization process for an *abadi* is security enough. Thus they prefer to spend the money they can raise on improving their houses rather than getting a lease.

5.3 The Nature of Political and Government Planning Institutions

5.3.1 Framing and implementation of government policies

In Pakistan, political institutions have always been controlled by big feudal lords in the two short periods of democracy that the country has enjoyed. For the rest of its existence, Pakistan has been under martial law. Thus the urban poor have had no representation in the framing of national policies. The majority of the technocrats who give physical shape to political thinking have also been from the middle classes, and have not only a very poor understanding of the urban poor, but look upon them with suspicion and hostility.

Thus government policies have invariably catered to the needs of the middle and upper classes at the expense of the poor.

Turner's thinking and other influences, especially from Latin America, have infiltrated into policy making. Such policies have acquired respectability for Pakistan planning authorities as they have been promoted by important international aid-giving agencies. However, when these policies are translated into action, they fail, for three reasons:

- The required social research to facilitate the translation of these policies into action has not taken place. Even the institutions for undertaking this research independently do not exist. In the absence of such research and direct contact with the target group, a wide gulf exists between government policy concepts and the reality of the urban poor.
- The government institutions involved in implementation have a fear of people organizing and asserting themselves. They see such developments as a threat to their political and economic power. Yet, the policies they are proposing cannot be implemented without organizing and empowering the people. Hence all community involvement concepts, which are pivotal for the success of all KMP proposals for housing the urban poor, have failed.
- New institutions operating at grassroots level are required for carrying out policies such as the *katchi abadi* improvement and regularization programme. However, the professionals operating such programmes are trained conventionally and have all the prejudices of the ruling elite and the professional and academic establishments in Pakistan. The few exceptions are ignored, if possible, or hounded out. The professional's training, his social background, and the 'club' to which he belongs make it difficult for him to innovate and experiment with institution building, even when the possibility to do so exists.

5.3.2 The inefficiency of government planning institutions

The inefficiency of government planning and implementation institutions can be judged from the fact that a major part of the 1,300 acres of planned area in Orangi cannot be leased out to the residents because of a dispute in court as to the actual ownership of the land which has been developed and sold by the local bodies. In the same way almost the entire area of Metroville-3 was encroached upon while development work was in progress, causing immense losses to the allottees. In addition, more plots were sold to the public in Metroville-3 than were available in the scheme. Again, schemes like Shah Latif Town, which were to be completed in 3 years, are still not complete after almost 13 years have elapsed, and only one of the seven phases of the Lines Area Redevelopment Project has been undertaken in 6 years, whereas the whole project was to be completed in this time period. Similarly, it is estimated that over 50,000 plots will be required to accommodate the shiftees from the *katchi abadis* after IRP takes place (25). Such a large number of plots for this purpose are just not available with the local bodies, and there seems no possibility of them being created in the foreseeable future. Also, the very fact that a major part of the IRP funding will be spent on providing accommodation to the shift tees, defeats the very purpose of the IRP.

5.3.3 Political pressures

In addition to the factors mentioned in 5.3.1, government technocrats have developed a laissez faire attitude, not only towards the policies they propose and develop, but also to the functioning of their institutions. This is because, over the years, they have had to give in repeatedly to political pressure and modify their programmes, thus making a mockery of the planning process. For example, in the 1977 election campaign, the Chief Minister of Sind told the residents of Lyari (an old Karachi squatter colony) that the lease rates for residential plots would be fixed at Rs 4 per square yard of plot area. In addition, he said that if all the leases were not completed and handed over to the people before June 30, 1977, the relevant KMC officials would be sacked. This meant that no improvement charges would be levied. Thus the whole financial basis of the programme was undermined (26). Also, it was physically impossible for the KMC to execute all the leases in the time span mentioned by the minister.

When it has suited its interests the developers lobby has been able to pressurize the government to remove squatter colonies through extra-legal means (27), and shopkeepers associations have managed to prevent the implementation of KDA or police traffic proposals which adversely affected access to their areas (28). Again, in the IRP for *katchi abadis*, local leaders, KMC officials and elected councilors, many of whom thrive economically and politically on the absence of ownership rights of the residents to the houses in which they live, have created major obstacles in the regularisation process, and in some cases have succeeded in having it suspended.

There are no effective consumer or users organisations to counteract these political pressures. Political parties which could have played this role have been badly mauled due to a decade of suspension and persecutions, and the elected local bodies have no say in policy making.

5.3.4 Powerless Municipal Corporation

The council of the Karachi Municipal Corporation (KMC) is an elected body. Elections take place every four years. However, the planning and implementation agency for Karachi's development is the KDA. The KDA is a parallel agency run by technocrats and is in no way accountable to the KMC and hence to the people. Consequently, the people of Karachi, especially the urban poor, have no direct or indirect say in the manner in which their city develops. Nor can they, through the process of electing their councilors, express their concerns and problems or through their councilors affect the development process. In addition, the KMC council can be dismissed by the Secretary of Local Bodies, who is a government civil servant, if the provincial government feels that the council has failed to discharge its duties and obligations. The functioning of the corporation is inspected once a year by an officer appointed by the government. If, after such an enquiry, the government feels that the corporation is not capable of running a particular department or programme, then it can take over the management of that department or programme itself (29). These laws make the councils very vulnerable to government dictates and deprive the people of power and influence over planning and implementation of urban policies.

5.4 Summing Up

The failure of government policies is summed up in the two tables given below: (30)

Table 1

Population Figures and Demand for Plots

Population 1974	4.2 million
Annual growth rate	5 %
Household size	6 persons
Housing units/plots needed	35,000
Idem, for low income groups	17,500
Population 1984	6.3 million
Population increase 1984/85	325,000 (5%)
Housing units/plots needed	52,500
Idem for low income groups	26,250

Table 2**KDA Schemes for Low Income Groups Since 1970**

Scheme	Year of announce-ment	Total No. of residential plots	Actually occupied on October 1984	Remarks
Metroville 1	1974	4,133	Approx.700	Plots sold in 1974 to lower middle income groups
Metroville 2	1980	4,379	Approx.2,200	Plots used for settlement of Bihari refugees
Metroville 3	1979	3,200	2	Plots sold in 1979
Metroville 4	1979/80	3,867	0	Area is encroached upon in early 1980s
Shah Latif Town	1969/70	43,891	1	15,000 plots sold in 1979, 10,000 in 1981 and 10,000 in 1983 (by ballot)
Deh Surjani	1980	51,000	0	Initially resettlement scheme, now middle income scheme

In addition to the conclusions one may draw from the tables above, it must be mentioned that over 12,000 acres of developed land, sufficient to accommodate 1,200,000 people, lie unutilized in the heart of the city (31). According to one estimate, in the early seventies 15 per cent of all developed land was vacant, whereas in the mid-eighties this figure is nearer to 30 per cent (32).

III. THE DEVELOPMENT OF THE INFORMAL SECTOR

1. THE INFORMAL SECTOR: AN INTRODUCTION

The inadequate and inappropriate response of government policies to the problem of housing the poor has led to the development of what is termed an "informal sector" in housing. This sector has consolidated itself over the years and built up its own institutions. It manages to supply land, with immediate possession, to the poor of Karachi at a price that they can afford. It arranges for the supply of water to the townships it develops, and lobbies successfully with government agencies for acquiring electricity and transport. In addition the building component yards in these areas provide materials on credit to the poor and give technical advice on house building. All this is done in defiance of government policies.

The informal sector has often been persecuted by the government and has had to deal increasingly with a clientele that is conscious of its needs. As a result, it has had to constantly adjust the manner of its operation to meet the challenges thrown at it by both the people and the state. Thus three types of informal sector developments have emerged in Karachi, each as a response to the politics of the age in which they developed. These 3 systems of development are squatting by unorganised invasion, by illegal subdivision and by organized invasion. In the following sections the three systems are discussed.

2. UNORGANISED INVASION

2.1 Origins and Growth

When the refugees moved into Karachi in the early 1950s they spontaneously occupied all open land in the city centre. The government did not discourage this process as it could offer no alternative habitation to the refugee population. However, with the passage of time this system of unorganized invasions spread to what was then the periphery of the city as well, and land along railway tracks, river beds and near government developed townships was occupied. Small settlements also developed near industrial complexes. The industrialists gave protection to these settlements as they were a source of cheap labour for their industries. However, in the 1960s the government launched a crusade against the squatter colonies and a large number of them were bulldozed. The inhabitants were shifted to new townships outside the city. Due to government persecution, lack of land in the city centre and an understanding of the value of land both by the people and the market forces, squatting by unorganized invasion became more and more difficult and is today an almost unknown phenomenon. The decline in the number of settlements formed by invasion is shown in the table below: (33)

Period	Settlements formed by invasion
1947-56	84
1957-66	45
1967-76	11

2.2 The Nature of the Settlements

2.2.1 Social

In most unorganized invasions, a clan or an ethnic group moving into the city identified a piece of land and settled there. Other clan members were then encouraged to settle in the vicinity. Thus, most settlements of this nature are ethnically homogeneous. Very often, the residents formed clan-based organizations and lobbied through them for facilities such as water. This lobbying, in the initial stages, was done by petitioning the local government followed by processions and demonstrations. With the passage of time a political relationship was established between the leaders of these organizations and the government, and lobbying became a matter of negotiations for votes in exchange for services.

Land Held for Speculation



Vacant cantonment land in the heart of Karachi



KDA scheme 33. Over 70,000 plots developed since 1975 are lying empty in this scheme.



HAJI MURID GOTH
UNORGANIZED INVASION PLANNING



PART OF ORANGI TOWNSHIP
ILLEGAL SUBDIVISION PLANNING

Informal Sector Planning



Lines area houses: unorganized
invasion planning



Orangi Township: illegal subdivision planning

2.2.2 Physical

Most settlement through unorganized invasions is haphazardly planned. There is no fixed size of a plot and the lanes may be as narrow as three to four feet. Playgrounds, schools and other urban facilities have not been planned for. Houses are of poor quality and congested. If they have improved, it has been over a long period of time, and many of these settlements are stagnating in their development.

The reason for the physical nature of the settlements is that they were not laid out according to a plan and no assistance in the shape of technical advice or loans of cash or materials were available to the residents for building their houses. The continuing stagnation of most of these settlements is due to a low degree of security of tenure.

2.2.3 Tenure

The majority of settlements through unorganized invasions are near the city centre. Even those that were on the periphery are now part of the inner city. Thus the value of the land on which they are situated is very high and there is constant pressure from commercial interests to expel the residents. This is one of the major reasons for the stagnation of a large number of these settlements. In this context it is important to note that the majority of settlements not marked for regularization through the IRP have been established by unorganized invasion. A large number of residents of these settlements have now acquired property in *katchi abadis* created through illegal subdivisions.

2.2.4 Future directions

Due to the development of informed market forces it is no longer possible for people to settle themselves through unorganized invasion. It seems that many of the inner city settlements will also be cleared through "redevelopment projects." In these projects, the settlement is bulldozed in stages; the commercially valuable land is sold to developers and finances the development of a site and services scheme on the remainder of the site for the residents. In the only settlement which has met this fate, the majority of the residents have sold their plots to commercial interests or people from a higher income group and moved out - many to a plot in an illegal subdivision.

3. ILLEGAL SUBDIVISIONS (ISD)

3.1 Origins and Growth

Illegal subdivision of state land took place as early as 1950 in Karachi. However, this system really expanded in the 1960s as a result of the government's action against squatter colonies and the increasing shortage of land in the city. Almost all informal sector development now takes place through this system and in spite of all government attempts to curb it, it continues to grow. The fact that Karachi is surrounded by unproductive state land helps in its growth. The table below illustrates the increase in the number of ISDs between 1947-76 (34).

Period	Illegal subdivisions created
-----	-----
1947-56	11
1957-66	14
1967-76	26

The figures in the table are deceptive. The earlier ISDs were much smaller in size than the later.

3.2 Mode of Operation

3.2.1 Involvement of government officials and influential people

The first ISDs took place without the involvement of state officials. However, by the 1960s it was well-placed state officials who were promoting and protecting this system and making large sums of

money in the process. Other agencies such as the police and the District Commissioner's office also got involved in the development process, and now a well-established relationship between them, the developer and the buyer has been established.

Illegal sub dividers are now well known to government officials and they are established in the business. Therefore, there is no problem of mistrust between them and the state officials. Normally they occupy a piece of government land and wait for someone to come and challenge their occupation. When that occupation is challenged, negotiations between the parties take place and it is agreed that the government officials will receive a share of the profits from the sale. In addition, a number of plots, sometimes up to 30 per cent of the development, are set aside for speculation for government officials. If there are any other claimants to the land, and if they have the muscle power to press their claim, a share may also be set aside for them. The local police does not receive a share from the sale, but the construction of a house cannot begin unless a set sum of money is first paid to the police by the owner. In most cases the system has developed to such an extent that the KMC, district and police officials now have regular agents who deal with the sub dividers and collect money from them on their behalf.

In the period of the People's Party government, (1972-77) the leaders of the ruling party, as well as government officials, gave protection to the sub dividers and received their political support in return. As a matter of fact, a large number of sub dividers joined the ruling party. During the years of democracy in Pakistan, development through illegal subdivision increased considerably.

3.2.2 The development process

After having negotiated the occupation of the land, the sub divider lays out the township in keeping with a plan he has "in his head." Planning is done as far as possible as per KDA regulations. Thus, commercial areas are laid out along with regular-sized residential plots on a gridiron plan. A standard width of primary, secondary and main roads is maintained and plots for schools, mosques and playgrounds may be set aside.

Initially plots are sold at a low price and sometimes even given away free, so that habitation may begin. Using his contacts with the state agencies, the sub divider arranges for bowzers from the KMC to supply water to the new residents and advises them to build ground tanks for storage. In some cases he may even construct a water tank in each lane or block. In the same way he "hires" government machinery such as tractors and bulldozers to clear the land and level the roads he has laid out. There are cases when sub dividers in the initial stages of development have even supplied people with free mats and bamboo poles to build their shacks.

3.2.3 The formation of an organization

In almost all cases, when there are a sufficient number of inhabitants, the sub divider forms a social welfare association of the residents and gets it registered with the relevant authorities. He appoints himself the leader of the organization and his trusted people the other office bearers. Through this organization he pressurizes the authorities to commence transport services and supply electricity to the area. Sub dividers have been known to hire journalists (the payment is in plots) to highlight the problems of their development schemes in the media so that the KMC may be forced to take some action.

3.2.4 Speculation and tenure security

It is in the interest of the sub divider and the officials who have acquired plots in the settlement that development take place as quickly as possible, so that the value of property increases. Consequently, people are pressurized into building at once. If a plot lies empty for more than a month or so it is resold to someone else and the money paid for it is confiscated. Due to these reasons, development takes place fast, and apart from a sewerage system, most other services are acquired by the settlement, (depending on the connections of its sub divider) in a two to four-year time period.

Land values in fully developed subdivisions are almost the same as of KDA developed townships in the vicinity. This shows how strong the security of tenure is in the ISDs. This tenure security is because of the large number of residents that form the subdivision, the good quality of housing in the

area, and the presence of services such as water, paved roads and electricity. All these have been made possible because of the financial involvement of state officials in this form of development. Once land in an ISD becomes unaffordable to the poor, adjacent land is occupied and developed.

3.2.5 Construction of houses

Houses in ISDs are of good quality as compared to those in settlements which have developed through unorganized invasions. This is because of the institution of the *thalla*, or building component manufacturing yard. Wherever subdivisions take place an entrepreneur establishes such a yard and supplies the residents with concrete blocks, cement, aggregates and galvanized iron roofing sheets. He also gives technical guidance, and sometimes takes on a contract for partially constructing the house. In addition, he arranges to supply building materials on credit to the owner and sometimes cash credit as well. He relies on social pressure to recover his debts and becomes an important man of the new community. Once business becomes slack in a settlement, the *thalla* moves to an area which is in the process of being developed.

In the same manner other entrepreneurs cater to the needs of the settlement. Someone establishes an electricity generator and sells electricity to the residents. VCR halls are built where films are screened, and video football and carom clubs come into being. All this activity is strictly against state laws but it flourishes because of police protection.

3.3 Government Attitudes to ISD and its Consequences

3.3.1 Reasons of government failure to control ISD

The government has always expressed its resolve at containing the growth of ISDs and in demolishing the non-regularized ones. However, it has never really succeeded in doing so for a variety of reasons. The government administrative machinery is too weak to deal with the mafia involved in ISDs and the cost of controlling this form of development would be exceptionally high. In addition, government officials who are in charge of implementing policy decisions are actively involved in promoting ISDs. Also, ISDs effectively solve the housing problem faced by the city of Karachi, something the government cannot do as its development costs are far too high for the poor to afford. Therefore, this illegal system is convenient for the government. Again, by tolerating this form of development, the state acts as an instrument of the capitalist class (35).

3.3.2 The government's IRP and its consequences on ISDs

The government's IRP has had a major effect on the land and rent values of ISDs which have been marked for regularization. The prospect of regularization and development has converted these low income areas into potential middle income ones. Hence there is already a movement of the poor out of these areas into new non-regularized ISDs. Again, as a large number of inner city colonies have not been marked for regularization, there is bound to be an exodus from them to the ISDs on the fringes of the city.

The April 7, 1986 announcement by the Prime Minister has made it possible for all *katchi abadis* established before March 23, 1983 to be regularized. The cut-off date before this announcement was January 1, 1978. This change in date is seen by the people and the sub dividers as an acceptance of their political power and there is now a feeling that the demolition or prevention of further ISDs will just not be possible.

4. ORGANIZED INVASION

Organized invasion is a new phenomenon in Karachi. In this form of development, a number of households, mostly families living in rented houses, get together, select a piece of land, and then move into it and build their houses overnight. The occupation of the land is followed by litigation with the government authorities and the squatters usually manage to get a stay order, pending judgment, from a court of law. After this they invite other people to join them in the settlement, seeking security in numbers (36).

The main reasons for the development of organized invasions are: one, that the very poor living in rented houses cannot afford to continue to pay rent; two, that the cost of buying a piece of land in an ISD near to work has become far too high for the very poor to afford; and three, buying a plot in an ISD on the fringe means considerable expense on transportation to and from work. A study of a settlement developed through organized invasion reveals that 85 per cent of its residents previously lived in rented houses and wished to escape from paying rent, and 70 per cent of them had no fixed jobs. As compared to this, a study of three ISDs shows that 48 per cent of the residents lived previously in rented homes and only 5 per cent had moved to avoid paying rent. In addition, 69 per cent of them had fixed jobs (37).

A number of organized invasions attempted in the past three years have been successfully squashed by the government. As such, what new directions this form of development will take in the future, remains to be seen.

5. FUTURE PROSPECTS FOR THE INFORMAL SECTOR

Karachi requires 26,000 plots per year for low income groups. It is unlikely that the government will be able to fulfill even a fraction of this demand in the foreseeable future. Thus the informal sector, mainly through ISDs, will continue to cater to the needs of the urban poor. At an average, 1,000 acres of government land has been illegally occupied every year for this development since 1977, compared to an average of less than half this figure for the previous decades. However, the cost of land (due to legal and illegal claims on it) is making ISDs more expensive and out of reach for the new poor. Also, as the city expands, these developments are taking place further away from the places of work and rents in the ISDs nearer to the city are increasing considerably. It is possible, therefore, that these factors, along with high transportation costs to and from work from the fringe areas, will make the ISD market unaffordable for the poorest of the urban poor. What the response of the informal sector to this crisis will be, remains to be seen.

Formal Versus Informal



Lane in Orangi sector 4-F. Area planned by KDA.



Lane in Bismillah colony, Area developed by land grabbers- identical to formal sector planning.

IV. GOVERNMENT PROMOTED SQUATTING: A SOLUTION? AN EXPERIMENT BY THE HYDERABAD DEVELOPMENT AUTHORITY

1. ORIGIN OF THE SCHEME

Gulshan-i-Shahbaz is a massive housing scheme developed by the Hyderabad Development Authority (HDA) in Hyderabad, a town of 2,500,000 persons, one hundred and twenty miles from Karachi. This scheme covers 5,500 acres, and 70 per cent of its development work is complete. However, of the 13,000-odd persons who have purchased plots here, not even one has begun to construct his house. A large area of the scheme is devoted to small plots ostensibly meant for low income groups.

When Tasneem Siddique became the Director-General (DG) of the HDA he began an investigation as to why Gulshan-i-Shahbaz is not being inhabited. He also began research on the functioning of the informal sector in housing in Hyderabad. As a result of these investigations, he decided to carry out an experiment in government promoted squatting in part of Gulshan-i-Shahbaz. His idea was that the government could take on the role of the illegal sub divider and thus provide the poor with regularized, though initially unserviced, plots at a price they could afford.

The initial planning of the scheme was kept secret. This was because there are powerful vested interest groups, both within and outside the government, who would do everything in their power to see that such a scheme should not succeed. After the scheme had been prepared, the Chief Minister's approval was obtained, and only then was it presented to the governing body of the HDA for approval. The scheme was named Incremental Development Scheme.

2. INCREMENTAL DEVELOPMENT SCHEME (IDS): A DESCRIPTION

The scheme is best described by quoting from an HDA publication of February 1987 (38).

"Provision of shelter for all is one of the main objectives of Hyderabad Development Authority. To fulfill this commitment, HDA had so far been concentrating its efforts on the sites and services schemes - for example, disposing of the fully-serviced plots under the Sind Disposal of Plots Ordinance, 1980. Fully-serviced plots means development of plots with blacktop roads, door-to-door water supply, door-to-door underground sewerage disposal facility, electrification and provision of gas.

"Under the above ordinance, applications for plots are disposed of through ballot if the number of applications exceeds the number of plots available for disposal.

"It is surprising to know that in spite of the fact that such a large number of plots have been developed in 8 years time, only 35 plots were constructed on and occupied while 44 are under construction. The gap between provision of plots and habitation is quite intriguing if it is juxtaposed with the housing backlog in Hyderabad.

"Besides the demand generated by the natural growth (which is 2.67 per cent, as per 1981 housing census), different surveys have shown that in 35,000 housing units, 6 to 9 persons live in one room, while 5,000 housing units accommodate up to 14 persons in one room. The above figures give some idea about the need of additional housing units every year to meet the natural growth as well as the spillover factor.

"This revelation set HDA a-thinking and different analyses were made to find out the lacunae in planning and execution of the housing schemes. One clear deduction was that somehow HDA's housing policy was not compatible with the sociology and economics of the poorer sections of the society, that is, the groups most desperately in need of shelter.

"Firstly, it is well-nigh impossible for a low salaried person to make a down payment of 25% of the plot and pay the remaining amount in three installments. Secondly, every person cannot get a plot even if he is ready to make 25% payment at the initial stage because applicants always far exceed the number of plots available, as stated earlier.

"It is an established fact that investment in real estate has proved to be the safest and most profitable business. Moreover, people also purchase plots as a cushion against galloping inflation and dowry for their daughters. In view of these factors whenever a new housing scheme is announced, speculators with huge sums of money at their disposal make it almost impossible for the needy people to get a plot in the ballot.

"In view of the above background, it was thought that the possibility should be explored by HDA of finding ways and means to contact the needy group and also evolve a system of allotment and recovery of development charges affordable by the poor.

"Provision of shelter by the informal sector, formation of *katchi abadis* and development of infrastructure on a cooperative basis was also studied in detail to evolve a housing strategy to meet the housing needs of people earning Rs 1,000 or less per month.

"Detailed surveys and in-depth study of the problem resulted in the introduction of a project by the name of 'Incremental Development Scheme' (IDS).

"The target group was selected by the HDA with the help of area councilors and social workers of the target area, which was a *katchi abadi* adjacent to Gulshan-i-Shahbaz, a massive government housing scheme of which a part was set aside for the IDS. The people indicated their urgent need of shelter, duly attested by the area councilors and area social workers.

"Regarding the affordability of payment of development charges, the maximum capacity of a family for expenditure on housing was found to range around Rs 50 per month only. Lists of family falling in the above category were prepared by HDA staff with the help of area councilors and social workers.

"Based on the above guidelines, the Master Plan Department of HDA launched the pilot project in Gulshan-i-Shahbaz, in sector D-6 and E-4 which were initially planned for residential plots of 80 square yards only.

"Application forms were distributed at the residence of the applicants and Rs 460 recovered as initial deposit which included Rs 10 for application forms.

"The applicants were called to the site and physical possession of an 80 square yards plot was given to them, along with a formal allotment order.

"As per terms and conditions of allotment they were to complete their construction work within one year. The choice of building material was left to them. The only building regulation they were required to follow was to leave a 3-foot corridor at the rear of their plot to enable them to provide a window for cross ventilation.

"The period for completing the work was kept on the liberal side as the allottees had assured the HDA that the moment they were given possession of the plots, they would start construction work or erect their shacks and shift to their new accommodation.

"However, the applicants did not honor their commitment. Only two applicants raised the construction above plinth level while 9 others laid only plinths, mostly serving as demarcation lines of their plots. The remaining 21 plots remained vacant for 15 days.

"Since the desired results were not forthcoming, HDA staff started worrying and initiated a feedback research on the project. The research revealed that 50 per cent of the applicants could not raise enough funds to start any construction work while the remaining 50 per cent after receiving their allotment orders felt satisfied with a false sense of ownership. They thought that HDA could not take any action against them as they already had legal allotment orders and that there was one full year to complete the construction, so why hurry? They thought they were in a better bargaining position with the allotment orders in their possession.

"After this feedback, HDA instantly discontinued issuance of formal allotment orders and reviewed the whole strategy.

"The new approach was that no title documents should be issued to the allottees. Instead, only the physical possession of the plots would be given and any documents to be issued would remain pending till the family had constructed the house and started living there. In order to assess the feasibility of the scheme and to identify the most needy group, the period of construction was reduced to 3 months only.

"As a result of this new strategy, plots were handed over to new applicants who were advised to complete the construction of their house within 3 months.

"Again, not much response was shown by the allottees. The possession of plot was considered enough by the applicant.

"This time the main reason was lack of initiative. Who should start first?

"HDA waited for 15 days and suddenly started cancelling all the previous allocations. Simultaneously, plots were allotted to the new applicants who were on the waiting list. This time the following instructions were issued:

- The applicant had to start construction immediately and maintain a steady construction pace so as to shift his family within a month.
- If the applicant failed to start the construction the next day, the allocation would be cancelled and the plot re-allotted to the next person on the waiting list.
- The allocation would remain valid as long as this allottee was maintaining a steady pace of construction. If for 3 consecutive days no construction work was noticed on the plot the allocation would be cancelled and the plot re-allotted to some other needy person.
- The plot would be non-transferable except by way of inheritance.
- The applicants whose allocation would be cancelled would lose their priority and have their deposit forfeited. Their names would be entered again as per waiting list maintained by HDA. This chance will be given only once.

"This policy was adhered to strictly and a number of plots were cancelled and re-allotted from the waiting list. This step made it very clear that HDA meant business and only those persons should, therefore, come forward who were seriously in need of plots to build their own house.

"The result of this policy was encouraging and within one and a half months 13 applicants started residing in their houses, 212 laid their plinths and 110 put up shacks where they resided during the daytime only. During this period 89 families constructed their houses with one or two rooms up to roof level.

"Then again the situation became static. No further increase in habitation took place. Incomplete structures stood there, discouraging the HDA staff.

"The problem of this poor rate of habitation was studied by HDA staff once again and it was found that the target group identified by the councilors and social workers belonged to the lower middle class who in their previous housing condition enjoyed electricity and house water supply. It was a difficult decision to leave all those amenities of life and live in a place without electricity and obtain water from stand-posts. Very clearly they had not been facing immediate housing problems and demanded to be classified for a comparatively upgraded living environment, and therefore in a sense HDA still failed to make contact with the target group. Further, the system of identification and allotment did not take care of the urbanization factor.

"While the system of identification through area representatives and allotment was going on, some of the families were in urgent need of shelter and could not wait. What they did was to shift their family

from their previous premises along with their household articles including their donkey, pushcarts etc., come to the incremental site and sit on a plot on which only the plinth was laid by the previous allottees. On enquiry they explained that their problem was urgent.

"This phenomenon indicated that the on-going system of allotment was inadequate in the sense that it did not cater for emergencies and would, therefore, not help in eliminating illegal squatting which was one of the equally important aims of this scheme.

"This incident indicated that those who bring their families and all household items on site for allotment of plot would be more genuinely interested to have a shelter of their own and in turn would therefore be facing equally powerful push forces from their previous settlement. Could HDA work out a scheme to accommodate this phenomenon in a systematic manner? This was the next question faced by HDA.

"HDA then evolved the solution of a reception area within the incremental scheme.

"It earmarked an open plot of land and named it 'reception area'. Those families which were in immediate need of shelter were required to bring their kith and kin with their entire household items. They were then put up in the reception area, where they erected a makeshift house. These families were watched for 5 to 10 days and after being satisfied of their urgent need, HDA earmarked regular plots of 80-square yards and advised them to shift their shack to the new location and build an improvised or permanent shelter while living in the same premises. The concept of incremental building thus evolved.

"This scheme was initiated on November 2, 1986 and by November 18, 1986 as many as 350 families shifted to their regular plots after passing through the reception area and all of them are residing there. No family who passed through the reception area scheme left their premises.

"At a later stage some complaints were received from some white-collar families whose social pattern of living discouraged them from living in a shack, especially because the women observed purdah.

"This aspect was studied and different proposals were examined to evolve a low-cost room to accommodate such families who were needy but did not wish to live in the reception area. This group belonged to the lower middle class, with stricter and different norms from the poorer sections of society.

"An allottee of this scheme belonging to a rural area had constructed a room of bricks with mud plaster with a thatched roof. The cost of this room was Rs 1,500 only. This price was very reasonable and it was decided to open this scheme for white-collar persons who were in need of immediate shelter. Their registration was done separately. They deposited Rs 2,000 for the construction of such a room.

"This scheme has also met with success, solving the problem of lower middle class people.

"A new model room was also developed in concrete blocks at a cost of Rs 2,250 only.

"The present procedure of allotment is that the desirous families submit a photocopy of their national identity card to HDA. The cards are numbered and date of submission stamped.

"HDA staff then pick out 20 families according to the serial number every Friday, and put up a notice on site informing them that they should bring their families and household items within one week of such a notice.

"On arrival with their families at the site they are issued a card for the reception area on receipt of Rs 460 as the down-payment of installment of occupancy value. This amount was fixed after a detailed survey and was found to be affordable by the target groups. After receipt of the card the family settles in the reception area and are watched for some days, then shifted to regular plots followed by a list of the next 20 families for the reception area.

"The total cost of the plot to be developed had been fixed as Rs 9,600 which would include water supply, sewerage lines, carpeted road and electricity. This payment will be made in easy installments of Rs 50 per month in 1986, and progressively increased by Rs 50 per year till 1989, after which the development charges would be static at Rs 110 per month. On completion of this payment a lease will be executed in favor of the resident.

"To solve the water problem one water tank was initially constructed by HDA followed by two more by the allottees on a cooperative basis.

"Initially the tanks were supposed to cater for drinking water facilities and limited construction activities but the settlers started constructing brick houses which needed substantial quantities of water.

"To cover this aspect, an 8" water line was arranged externally and public stand posts were also erected to solve the problem.

"The water supply scheme was to be developed by HDA out of the possession charges but it was found that if any facility was provided through the HDA directly, the beneficiaries did not look after it. In the beginning the HDA laid flexible nylon pipes to provide a temporary water supply facility to some families who had moved to the scheme. After two days the T-joints were found missing and nobody would accept responsibility for this loss. The knobs at the public stand posts were also found missing and one morning the entire pipe of 400 feet length also disappeared.

"This changed the thinking of HDA and for the future it was decided that the lane residents would contribute directly for the required level of services. A nylon pipe was laid by a lane and it remains undamaged. It was also noted that a person while crossing an excavated trench for the laying of sewerage lines accidentally pushed some earth into it with his feet. He stopped, brought a shovel and cleaned the trench voluntarily. The reason: he was paying directly for the sewerage.

"All the residents of a lane now choose their lane leader and also contribute for the desired services. One lane has applied for a sewerage line, another for a water line and work is in progress.

"A committee of the residents has been formed to oversee the allotment and development and to coordinate with the HDA. All money spent by the households on development of services will be deducted from the Rs 9,600 which they have to pay for the plot.

"A primary school has now been opened by the people; a doctor provides part-time medical facilities to the residents; government transport is operating four times a day; two mosques have been started in improvised accommodation, and two private generators are providing electricity during the night to those who can afford it. The scheme is thus on its way to success and has achieved its aim of providing shelter to the urban poor (though at a limited scale) for which they would pay gradually and carry out the development work on a cooperative and incremental basis."

3. MOST RECENT DEVELOPMENTS

3.1 Increases in the Number of Residents

The number of households in the scheme has now increased to over 1000. A number of neighborhood organizations have developed. Since the settlement is not illegal, the nature of leadership is very different from the sub dividers in the ISD and their musclemen. With the increase in numbers people have applied to the HDA for plots for setting up of schools, clinics and shops. Most of the necessities of life such as household provisions and medicines are now locally available.

3.2 Land Grabbers and *Thallawalas*

The HDA has inducted professional land grabbers and *thallawalas* into its development process. Land grabbers are now used to locate and move people belonging to the target group to the site. *Thallawalas* have been given plots by the HDA at subsidized rates in the scheme and they are now providing the same facilities to the people in the IDS as their counterparts do in the ISDs.

3.3 Lobbying for Services: The role of the HDA

The HDA has taken over the role of the sub divider in the ISDs. It is lobbying on behalf of the people with the relevant authorities for the provision of transport and electricity. Since it is a government institution, the HDA is better placed than any sub divider to play this role. In addition, the residents do not have to pay the large sums of money that their counterparts in ISDs do as fees to sub dividers who lobby on their behalf.

4. OPPOSITION TO THE SCHEME

4.1 The Engineers' Lobby

The engineers and contractors lobby, both in the HDA and other development authorities in Pakistan, have not received the scheme well. These people are responsible for the building of roads and services. When this development is provided incrementally and through community participation, it adversely affects the financial and political power of this lobby.

4.2 The Police, The Mukhtarkar' s Office and Local Politicians

The HDA staff allege that there has been harassment of their staff and residents by the police and *mukhtarkar' s* office. This is because these agencies can no longer exploit the residents of the new settlement as they are not living on illegally occupied land. In the same way, local politicians have thrived on the insecurity of the residents of squatter colonies and built up private empires as a result. Opposition from this group has also been noted.

5. FUTURE OF THE SCHEME

The HDA's IDS has shown that the government can provide the poor with initially un serviced plots at a price that they can afford if it takes on the role of the informal sector. Given the conditions in Pakistan, there is bound to be considerable pressure on the government to adopt the HDA's IDS as a model for future development. However, the likelihood of this happening in the near future is remote, as the makers and implementers of policy will have to part with a large measure of both financial and political power if they promote this idea. The emergence of stronger political institutions, and with it the emergence of political will, may speed up the process.

Footnotes

1. Karachi Master Plan : 1974-1985.
2. Doxiades Associates: "The Pakistan National Housing and Settlements Programme: 1959."
3. Ibid.
4. Ibid.
5. J. W. Schoorl, J.J. Van der Linden, K.S. Yap: "Between Basti Dwellers and Bureaucrats." 1983.
6. Ibid.
7. Ibid.
8. Ibid.
9. Ibid.
10. Islamuddin Siddiqui: "The Implementation of Metroville 1 Project in Karachi." 1980.
11. Ibid.
12. Ibid.
13. Ibid.
14. Peter Nientied and J.J. Van der Linden: "Legal and Illegal Plot Development: A Rationale for Illegal Subdivision of Land in Karachi." 1985.
15. Islamuddin Siddiqui: "The Implementation of Metroville 1 Project in Karachi." 1980.
16. Peter Nientied and J.J. Van der Linden: "Legal and Illegal Plot Development: A Rationale for Illegal Subdivision of Land in Karachi." 1985.
17. National Engineering Services (Pakistan) Ltd.: "Katchi Abadis of Karachi." 1984.
18. J. W. Schoorl, J.J. Van der Linden, K.S. Yap: "Between Basti Dwellers and Bureaucrats." 1983.
19. Ibid.
20. Peter Nientied and J.J. Van der Linden: "Squatter Settlement Upgrading in Baldia, Karachi." 1985.
21. J. W. Schoorl, J.J. Van der Linden, K.S. Yap: "Between Basti Dwellers and Bureaucrats." 1983.
22. Peter Nientied and J.J. Van der Linden: "Squatter Settlement Upgrading in Baldia, Karachi." 1985.
23. J. W. Schoorl, J.J. Van der Linden, K.S. Yap: "Between Basti Dwellers and Bureaucrats." 1983.
- 24.
25. Peter Nientied: "On the Future of Plot Development for Low Income Groups in Karachi." 1985.
26. J. W. Schoorl, J.J. Van der Linden, K.S. Yap: "Between Basti Dwellers and Bureaucrats." 1983.
27. Recent example is the demolition of Shorab Goth, a squatter colony established in 1972.
28. Department of Architecture, Dawood College, Karachi: "Comprehensive Environmental Design Project: Tariq Road Development." 1985.
29. Local Bodies Ordinance, government of Sind. 1979.
30. Peter Nientied and J.J. Van der Linden: "Legal and Illegal Plot Development: A Rationale for Illegal Subdivision of Land in Karachi." 1985.
31. J.J. Van der Linden: "The Sites and Services Approach Reviewed." 1986.
- 32.
33. J.J. Van der Linden: "Dalalabad: An enquiry into illegal subdivisions in Karachi."
34. J.J. Van der Linden: "Dalalabad: An enquiry into illegal subdivisions in Karachi."
35. Ibid.
36. J.J. Van der Linden: "Squatting by Organized Invasion in Karachi." 1982.
37. Ibid.
38. Mohammad Azhar Khan, HDA: Incremental Development Scheme."

CHAPTER TWO

INFORMAL LAND SUBDIVISION

A CASE STUDY OF YAKOOBABAD

I. INTRODUCTION

A case study of the squatter colony of Yakoobabad was undertaken as part two of the UNESCAP study on Metropolitan Fringe Development Focusing on Informal Land Subdivision. The case study has been carried out through in-depth interviews with the various factors involved in the subdivision drama and through a questionnaire answered by 100 households. These households were selected on an ad hoc basis. The questionnaire is a modified version of the questionnaire used by the Institute for Housing Studies (BIE) for its Pilot Project, Karachi 1983. This questionnaire was chosen as it was felt that a better design for a questionnaire for this particular study could not be achieved.

II. THE CHOICE OF YAKOOBABAD

Yakoobabad was chosen for the case study for three reasons:

1. LOCATION

Yakoobabad is located in the district of West Karachi. It is in this district that the major illegal subdivisions are taking place or are likely to continue to take place in the foreseeable future.

2. AGE OF THE SUBDIVISION

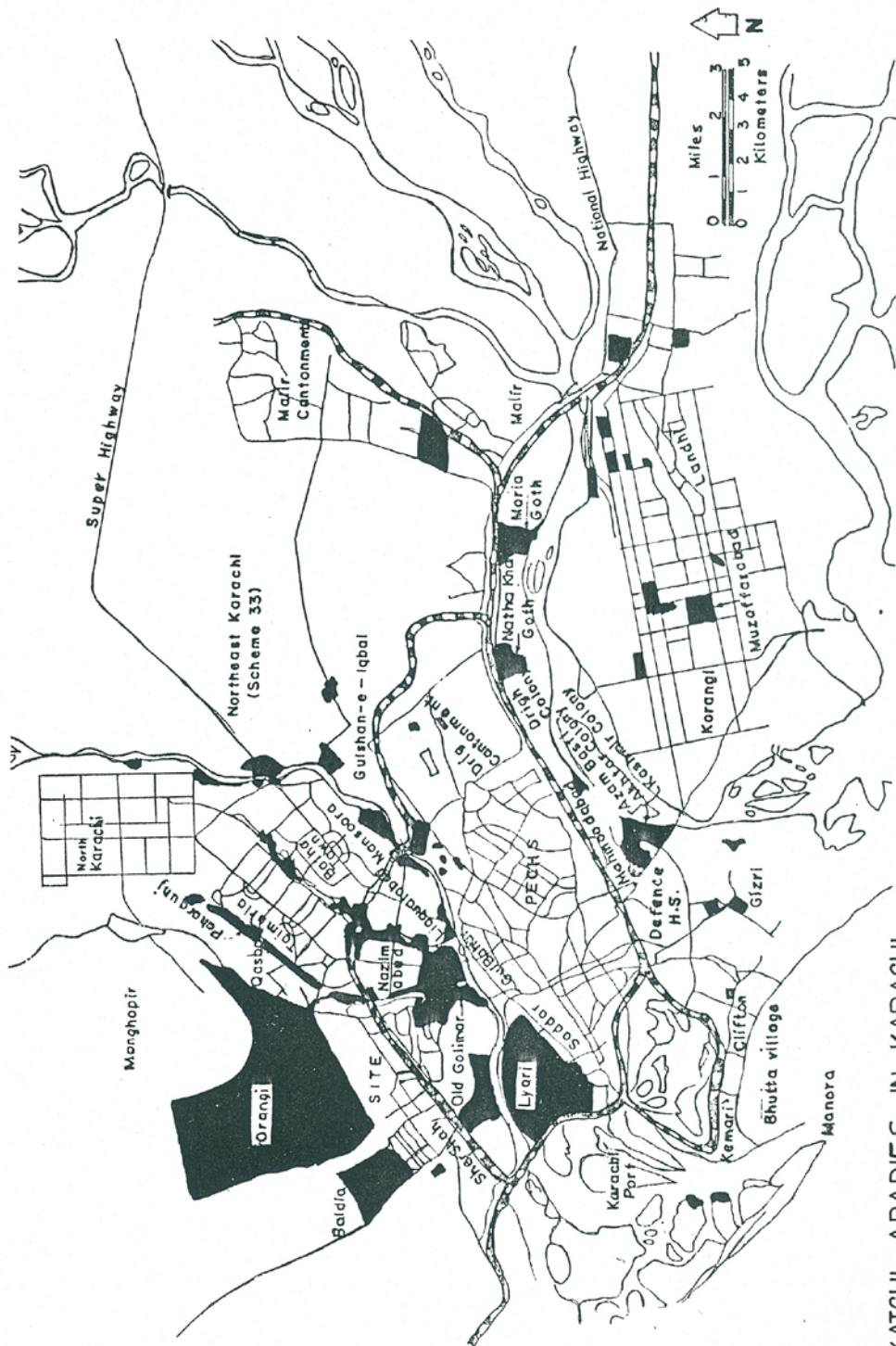
Development of Yakoobabad began in 1978. As such it is a new settlement and still has a number of vacant plots. Thus, the current socio-economic trends and the way they effect subdivisions would best be reflected in a settlement like Yakoobabad rather than an older settlement.

3. ESTABLISHED LAND GRABBERS IN WEST KARACHI

Subdivision in West Karachi is carried out by established land grabbers whose relationship with the Karachi administration has been informally "institutionalized" as a result of a long association with government officials. Their *shagirds* or students are learning this trade from them and establishing their own businesses. Subdivision elsewhere in Karachi is comparatively a risky business. The prospective plot owners are aware of this and therefore prefer to acquire land through sub dividers who have a "good reputation" in the market, or through the *shagirds* of such sub dividers. All the sub dividers active in Yakoobabad have a fairly long and successful history in their professions.

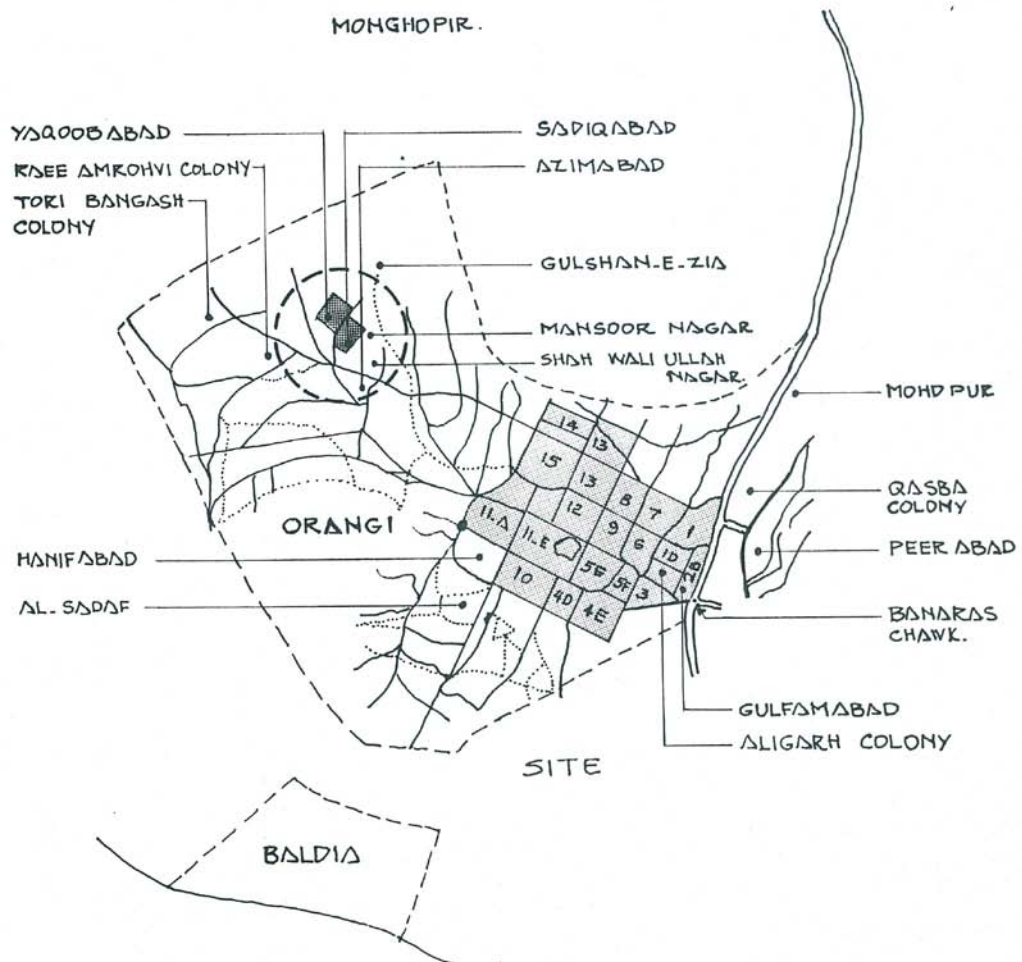
III. LOCATION OF YAKOOBABAD

Yakoobabad is situated on the north-western fringes of Orangi Township, the largest squatter settlement in Pakistan. To its south-west and south are the illegal subdivisions of Raees Amrohvi Colony and Azimabad. Both these settlements are older than Yakoobabad. To the south-east is Sadiqabad, whose development began at the same time as Yakoobabad. To the north-east is Gulshan-i-Zia. This is a newer settlement and is still expanding.



KATCHI ABADIES IN KARACHI

Courtesy - National Engineering Services Pakistan Ltd.



MAP OF ORANGI TOWNSHIP

LEGEND

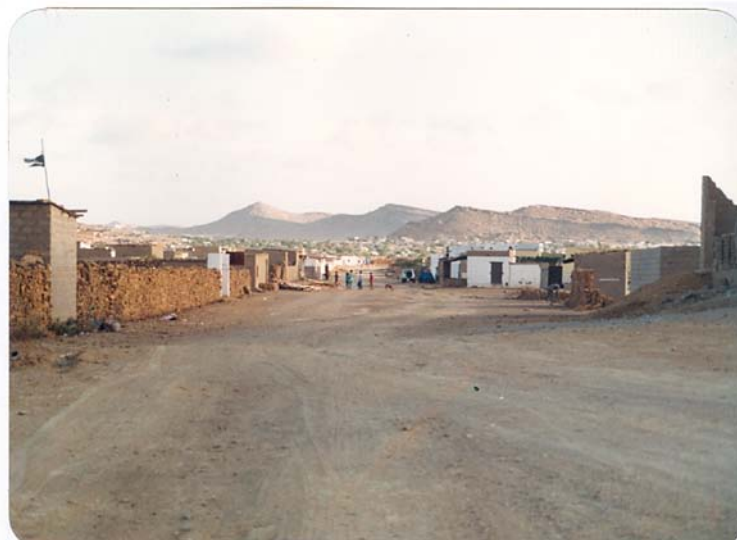
PLANNED AREA
UNPLANNED AREA
CASE STUDY AREA



Overview



Yakoobabad Overview: Stone walls around plots held for speculation.



Main street which separates Yakoobabad from Sadiqabad.

IV. ORIGINAL OWNERSHIP OF YAKOOBABAD LAND

The land which has been subdivided in Yakoobabad belongs to the Central Board of Revenue (CBR). Land to the north of the settlement belongs to Wadero Mohammad Khan, the elder of the Rind tribe, which has lived here since 1839. The Yakoobabad land has been given on a yearly contract to the Rind tribe by the CBR since the 1880's. Since this land is adjacent to the tribe's own property, they have priority over it in matters of contracting it or purchasing it, if it is up for sale. This right is known as *shifa*, and the law that governs it is known as *haq-i-shifa*, or the right of preemption.

In 1977, when development began on the Yakoobabad land it was in possession of Wadero Mohammad Khan, although it had not been officially contracted out to him.

The land is rocky and uneven. The gulleys in it have sometimes been dammed by the tribesmen, and the meager rain water thus collected, used for cultivation of corn and millet. Before the development of Orangi Township, this land, and the properties of the Rind tribe adjacent to it, were valueless, for they produced almost nothing in terms of agriculture.

V. THE DEVELOPMENT PROCESS

1. THE REASONS FOR DEVELOPMENT

Between 1976 and 1978 most of the plots in the older settlements adjacent to Yakoobabad had been occupied. As a result, the value of vacant plots in these settlements increased to such an extent that poor people in search of land could not afford to buy them. The West Karachi sub dividers felt that the time had come to colonize new land to satisfy their clientele in those Karachi *katchi abadis* where there was less security of tenure, or where people lived in rented or congested accommodation.

2. THE SUBDIVIDERS AND THEIR CONNECTIONS

The West Karachi sub dividers have settled more than one hundred and twenty thousand families through illegal sub divisions over a period of twenty five years. They are constantly in touch with Karachi Municipal Corporation (KMC) officials, the Central Board of Revenue, the police and the District Commissioner's office. These connections are maintained at two levels. One: the sub divider is an office bearer of a registered welfare organization whose membership consists of all persons who have purchased a plot from him. In this capacity he and his associates lobby with officials of various government agencies for services such as water, transport, road, and electricity for their settlements. The people pay for these services informally and this benefits both the officials and the sub divider financially. Two: before and during the development, the informal representatives of the KMC, CBR and police officials keep in touch with the sub dividers and keep a watch on their development work, so as to protect the financial and land interests of their clients. Thus, before a sub divider begins to colonize an area, he informs, gets approval and settles terms with the informal representatives of the various government institutions he has to deal with subsequently.

3. THE YAKOOBABAD SUBDIVIDER

The plan to colonize the area now known as Yakoobabad was first conceived by a well established developer whom we shall call Mr. X. He was also involved in the development of the adjacent settlements of Raees Amrohvi Colony and Azimabad. For a few years before he began work on his plan he used to stand on a hillock in Azimabad and imagine the "wide road that separates Raees Amrohvi Colony and Azimabad continue for miles and end up by meeting the RCD highway" (this is the main highway out of Karachi to the west). The plan of both Yakoobabad and Sadiqabad was in his mind "complete with shopping centers, mosques, schools and parks."

Meanwhile the people whom he had settled in the neighboring *katchi abadis* kept informing him of their relatives and friends who needed plots. Many social welfare organizations and public spirited people approached him, asking for help in settling refugees, widows and destitute. In 1977, it is not

clear in which month, he made a list of 100 such destitute families and then spoke to the informal representatives of government officials. They gave their blessings to the development of Yakoobabad. The KMC officials were to be paid Rs 200 for each plot which was sold and the police could collect Rs 200 for each construction undertaken in the settlement. These negotiations took place in the evenings in *chai khanas* (tea shops) in Orangi.

Other sub dividers have also developed land in Yakoobabad. However, they have had to work in areas which were not occupied by X. In all cases they have tried to link their planning with the original "master plan in his head."

4. OCCUPATION OF LAND AND NEGOTIATIONS WITH THE RIND TRIBE

In 1977 (February?) X moved into Yakoobabad with 100 families. These families were transported in trucks along with bamboo posts and mats for the construction of shacks. After they began to put up their huts the members of the Rind tribe arrived in jeeps carrying guns. They informed the people that the land was in their possession and they would kill anybody who tried to occupy it. A scuffle followed and some persons who had come with X were injured. It was decided that no houses would be put up but the "destitutes" could stay on the land till matters were settled.

Next day the elder to the tribe hired a lawyer and made a case in a court of law against the occupation of the Yakoobabad land on the basis of his right of preemption or *shifa*. The case was admitted. The subdivider on the other hand filed a complaint with the local police saying that the Rind tribe had caused "bodily harm" to his clients and associates.

Negotiation then took place between the tribe elders and the subdivider. According to one source these negotiations were arranged by mutual friends of the two parties and they received a few plots as fee for their services. According to another source the local police officials arranged the negotiations. As a result, it was decided that the Rind tribe would receive Rs 500 for every plot which was developed by the subdivider. Plots being given to the 100 "destitutes" were exempted from this payment. The developer also did not change any profit on these plots. Rs 200 per plot was however paid to KMC officials by the subdivider and this money was recovered from the plot owners, who also paid the police Rs 200 directly when they converted their shacks into a concrete block wall construction.

After the negotiations were completed the Rind tribe withdrew its case against the subdivider but filed a new one against the government for permitting the colonization of land on which the tribe had the right of *shifa*. The case is still in court after 10 years.

5. DEVELOPMENT OF LAND AND FURTHER NEGOTIATIONS

After the negotiations with the Rind tribe were completed the sub divider laid out the settlement consisting of about 2000 plots on a grid iron plan. For laying out the plots he used chalk, pegs and string. His apprentices helped him in this work. The roads were leveled by informally hiring tractors and a bulldozer from the KMC. The charges paid for this hire were much less than normal KMC charges for renting out machinery for development. Space for a mosque and a school were also set aside and plots on the main road were for shops and businesses. At this stage negotiations were entered into with the informal representatives of government officials, and about 30 per cent of all plots were set aside for them for speculation purposes. The sub divider was to sell these at an appropriate time on behalf of the officials.

Whoever purchases a plot in the settlement (except for plots reserved for officials and the sub divider himself), has to construct a house in a month's time and move in. If this does not happen the sub divider sells the plot to someone else and refunds the money to the first party. However, it seems that this money is not always refunded.

The price of an 80 yard plot was set at Rs 900. Rs 500 went to the Rind and Rs 200 to KMC officials. Rs 200 was the sub divider's profit.

The chief of the Rind tribe has appointed a *chowkidar* or caretaker who keeps track on the number of plots that are developed so that the sub divider may not cheat him. In the same way the KMC officials

Initial Shelter



Shack of mats and bamboo.



Stone house

Intermediate Shelter



Unplastered concrete walls and corrugated iron (CI) sheets.



A stone wall to a white washed concrete and CI house.

What the Residents Aspire To



Inside of a "pucca" house



A "pucca" house

What the residents aspire to



A house recently converted into a "pucca" structure

also have their informal representatives visiting the site regularly. Accounts are settled between the parties every week.

After the local body elections were instituted in 1979, the sub-divider has also given small sums of money to the elected councilors so as to "keep them on our side" and has tried, successfully in some cases, to make them office bearers of his welfare organization.

6. WATER SUPPLY ARRANGEMENTS

The sub-divider engaged donkey cart owners to supply water to the residents in Yakoobabad. These donkey cart owners acquire water illegally from the KMC water mains in Orangi and cart it to the adjacent squatter colonies. The payment for the first supply of water was made by the sub-divider after which the people dealt with the water suppliers directly. Initially the people collected this water in their utensils but later built their own concrete storage tanks. In many cases in the beginning, only one tank was built in most lanes by communal effort, and a committee of lane residents was selected to organize the purchase and distribution of water. Every house made a small contribution to this effort. Water in the early stages of the settlement's life was also acquired from the storage facilities available with the neighbourhood building component manufacturing yards or *thallas* as they are called locally. Sometimes this water was given free by the *thalla* owner as part of his PR for acquiring clients.

7. HOUSE BUILDING

After people began to move into Yakoobabad a number of *thallas* began operating in the new settlement. In most cases the *thallas* occupy 4 plots of 80 square yard each. They have a concrete platform for making cement concrete blocks and for mixing concrete. In addition, they have a large water tank and acquire water from the KMC mains in Orangi by donkey cart. They also stock steel doors and windows and galvanized iron corrugated sheets for roofing. All *thallas* have their own donkey carts in which they transport manufactured items to the under construction houses.

The *thallas* give materials on credit to the house builders and also technical advice. They also take on labor contracts for house building. All the *thalla* owners have moved their *thallas* to Yakoobabad from older settlements and say that they will move to new colonies once there is a shortage of construction work in Yakoobabad.

8. TRANSPORTATION AND ELECTRICITY

Transportation from Yakoobabad to the city is insufficient. One has to walk a mile from the settlement before regular transportation is available. The buses that ply from Yakoobabad are privately operated and permits for this route were given to them by the government due to pressure of the sub-divider's welfare organization.

There are very few electric connections in Yakoobabad, but the sub-divider is pressurizing the people to apply for such connections. When a sufficient number of applications have been collected then pressure for sanctioning connections will be put on the Karachi Electricity Supply Corporation (KESC) through the sub-dividers welfare organization. All development raises the value of property, and this in turn benefits both the sub-divider and the government officials who have plots for speculation in the settlement.

Meanwhile electricity is provided commercially to a number of houses from privately owned generators. This activity is strictly illegal but it is able to function as a result of police protection.

VI. RESULTS OF THE SURVEY

1. OCCUPANCY RATES

In the 10 years since its development began in Yakoobabad 32 per cent of the plots are still vacant. Most of these are on the main arteries and have compound walls around them. The sub dividers say

that they are held for speculation for government officials. The people claim that many are owned by the sub dividers themselves.

2. VALUE OF LAND

Before the riots in Karachi West took place in December 1986, the value of land in Yakoobabad had gone upto Rs 4,000 for a plot of 80 square yards. It had already become prohibitive for the poor in Karachi.

3. BACKGROUND OF THE HOUSE OWNERS

81 respondents out of 100 came to Yakoobabad from other parts of Karachi and 19 from other parts of Pakistan. 25 owned homes previously, 51 lived in rented homes and 20 with relatives.

4. OWNERSHIP OF LAND/HOUSE IN YAKOOBABAD

Only two of the respondents live in rented homes. Eight purchased the plot with construction on it, and 88 have constructed a house themselves.

5. REASON FOR MOVING TO YAKOOBABAD

67 respondents moved to Yakoobabad so as to become house or plot owners. 56 said that rent was a major reason for giving up their previous residence.

6. ROLE OF SUBDIVIDER

61 respondents purchased their plot from a sub divider; 9 from a relative and 14 from people from their own village.

7. WATER SUPPLY AND STORAGE

71 respondents get water from donkey carts, 23 from trucks and 1 from a water carrier. In addition, 55 have constructed their water tanks, 49 store water in utensils, and 1 in a roof tank. The people who have constructed their water tanks are invariably older residents of the settlements.

8. SANITATION

44 respondents have built soak pits, 31 have septic tanks; 16 use bucket latrines and 9 have no latrines at all. Again it is the earlier residents, or those whose family incomes are above average for Yakoobabad, who have constructed soak pits and septic tanks. Those who have no latrines have the lowest incomes.

9. ELECTRICITY

85 respondents do not have electricity. 2 have regular connections and 13 purchase it from generator owners.

10. CONSTRUCTION OF HOUSE

61 respondents built their houses through employing a mason and using family labor for unskilled work. 13 gave a sub-contract for labour to the *thalla* and 6 gave a contract of labor and materials. In the other 20 cases the actual relationship with the *thalla* is unclear. However, in all 100 cases there is an involvement of the *thalla* in house construction. In addition, 62 respondents took materials on credit from the *thalla* as well.

Sanitation



A latrine constructed by a new resident.



A latrine and soakpit recently constructed by an old resident.

Shops



Initially shops are constructed in this manner.



Slowly they improve and acquire this form.

11. FINANCE FOR CONSTRUCTION

73 respondents financed construction from their savings. 2 also took loans from a money lender and 4 from institutions. 21 respondents also took loans from friends in addition to tapping other sources.

12. TYPE OF CONSTRUCTION

66 out of the 100 houses are built with unplastered cement blocks and 24 with plaster. 7 are built with stone and mud walls and 4 with walls of mats and bamboo supports. 91 have corrugated iron sheets for roofing whereas 4 have used asbestos sheets or tiles, and another 4 have used mats. 71 houses have concrete floors as opposed to compacted earth floors.

13. SATISFACTION WITH THE HOUSE AND NEIGHBOURHOOD

85 respondents are satisfied with their houses and 92 with the neighborhood. The others are unhappy about lack of electricity, sewerage, water and continuous ethnic strife in the area.

14. ETHNICITY

The respondents are from various groups. 43, that is the majority, are Urdu speaking. 42 are from the Punjab and 5 are Pushto speaking. The remaining are Hindkos, Sindhis, Bengalis, Memons and Kashmiris.

15. SOCIO-ECONOMIC RESULTS

Average family size is 5.7 persons of which 57 per cent are males and 43 per cent females. Of the earning population 27 per cent have a fixed job; 52.6 per cent have no fixed job and 20.4 per cent are self employed. Again of the earning population 42.8 per cent are employed in the services sector; 18 per cent in business and 39 per cent are laborers. 56.5 per cent get a monthly salary; 35.2 per cent are daily wage earners and the rest are paid weekly or fortnightly. The average income of a family is Rs 1,842 per month and of an earning member Rs 1,103. This is 19.9 per cent lower than the Karachi average and 32 per cent higher than the Pakistan average.

VII. CONCLUSION

The survey establishes that the vast majority of people moving into illegal subdivisions on the fringe of the city are residents from other squatter colonies in the inner city, and not immigrants from the countryside. The reason for their movement to the illegal subdivisions is their desire to become house owners and to escape paying rent. A large number of them move in the search of a better physical and social environment. There is also a greater security of tenure in the settlements on the fringe than in the inner city where commercial pressure on land is increasing. The survey establishes the positive role of the sub divider. Most of the plots in Yakoobabad have been purchased through him.

The important role played by the *thalla* in house construction also emerges from the survey. All the respondents had dealings with the *thalla* during construction. Concrete block and tin roofs are the main elements of construction. Sanitation is given great importance by the residents as the majority of homes have soak pits or septic tanks in them. Electricity does not seem to be a priority, for after 10 years only 15 per cent of the respondents have acquired it. The socio-economic results show that not only the very poor acquire plots in squatter colonies but also a number of people from the lower middle income groups.

Services



Water being supplied by tanker



The electric generator of Faiz Mohamad Baloch which supplies electricity to 13 of the 100 respondents.

Institutions



Nawab Ali's thalla. Most houses in Yakoobabad early years received assistance from this institution.



A school established two years ago.

Colonization Continues



Developers push into Gulshan-I-Zia .North
East of Yakoobabad.



Roads under construction in Gulshan-i-Zia

CHAPTER THREE

INTERVIEWS RELATED TO INFORMAL LAND SUBDIVISIONS IN YAKOOBABAD

INTERVIEW - 01: Original Land Owner

Transcript of a taped interview of: **Wadero Mohammad Khan Rind**

He is the elder of the Rind tribe. This tribe was in possession of the land on which the squatter colony of Yakoobabad has been developed.

This interview was conducted by: **Arif Hasan and Hafeez Arain**

They are the Consultant and Social Organiser respectively to the Orangi Pilot Project on 24 March 1987 at Mohd. Khan Rind's house in Sector 12, Orangi Township, Karachi at 7:30 pm.

Q: Does the land on which Yakoobabad has been or is being developed belong to you?

A: No, it is not our land but we have always got a lease for it from the government. Now the touts of the government have taken it away from us.

Q: Do you own any land in the area?

A: Yes, a little.

Q: How did you get this land?

A: In 1914-1915 the government carried out a survey of this area. Before the survey, all this land belonged to our people, the Baluch tribes. The government transferred some of this land to our elders and took the rest away from us. But all the same the government used to lease this land (that it took away) out every year and according to the law of *Shifa* (preemption) we had a priority on it. So we always got this land from the government. It remained in our possession even though we did not own it in government records.

Q: This is barren land. What use was it to you?

A: Yes, the land is barren but we cultivated it. We built small dams in the gulleys and when it rained the gulleys got soaked. Then we tilled the soil and planted our crop. We got good harvests except when there was a continuous drought. In addition this land is very good for grazing goats.

Q: How have the sub-dividers occupied this land and settled people on it when it was in your possession?

A: They have done a great injustice to us. This injustice could not have been done without the help of the government. They are to blame. These *dallals* (touts) are the agents of government officers and so we have lost our lands.

Q: Yes, but how has it been done? Can you explain the case of Yakoobabad?

A: These *dallals* came with a lot of families and tried to settle them on this land which was in our possession.

Q: But it did not belong to you?

A: No - on the government register it belonged to the Sind government. To continue, these *dallals* came and tried to settle these people. We resisted and there was a fight. We used guns and one of their persons was injured. A murder case was registered against us. Due to

pressure of the police and the District Commissioner's (DC's) office we had to give in for a few days. Then we filed a case in the court against this occupation.

Q: Yes, but as it was not your land on what grounds did you file a case?

A: Listen, we have the right of *shifa* over this land since it is next to our land. We only wanted to exercise this right. In the old days this right was accepted by the DC. But now, before 1983, the DC gave away 425 acres of Orangi land to outsiders on lease. Also, previously the lease was a yearly one. One just had to go and renew it. In Bhutto's time (1972-77) it became a 5-yearly one. In Zia's time (1977 onwards) it became a 10-yearly one. After 1983 the government stopped leasing of land. I think that they stopped leasing of this land because of my case at the DC's office where I filed an application against these leases as they violated my right of *shifa*. The DC gave a verdict in my case that all the leases the previous DC had given were illegal and he then cancelled all of them. However he did not give any new ones.

Q: Coming back to Yakoobabad - you filed a case against the occupation of the land next to you. Then what happened?

A: Upon insistence from government officials I had to withdraw the case.

Q: It is rumoured that you withdrew the case because you came to an understanding with the *dallal* and he agreed to pay you Rs 200 for every plot that he developed?

A: That is an absolute lie. I just had to give up my right of *shifa* because the government officers were behind the *dallals*. I cannot fight the government servants or the police and still expect to survive. It is a lie that we have made money out of these illegal settlements. The government officials violate their own laws and make millions of rupees in the process and we get blamed for it. I ask you - is this justice?

Q: So your involvement with the *dallal* is just a rumour?

A: Listen, we, the Baluch, are just victims. Supposing, I have made a deal with the *dallals* - but what about the others? Mine was only the right of 'shifa' that was taken away, but the Gabools and the Farsis have actually lost their own lands to the *dallals*, for which they used to pay land revenue, and now thousands of people are settled on them. There are cases going on against this illegal occupation. Even if they win there are thousands of persons living on this land in *pucca* (permanent) houses. Can anyone eject them now? They have water and sewerage and roads. They have become permanent even if they are squatters. And what is more, the *Katchi Abadi* Directorate people have surveyed these areas and promised leases to these people. This is justice in this Pakistan - I ask you. This house in which we are sitting was on land which was previously ours, and to get a plot here we have had to pay Rs 20 per square yard. Even government schemes have been built on land which was in our name in government records and for which we paid land revenue. Gullu Wachani lost his lands to a government scheme and there is a case going on about it. We will all be dead before that case is decided. The people in the government scheme cannot get their lease until this matter is settled. I tell you all this is because of the *badmashi* (corruption) of the government officials and police who are the partners of the *dallals*.

Q: How can you say that the government and the police are the partners of the *dallals*?

A: Everyone knows who the *dallals* are. Everyone knows their illegal business. Has a *dallal* ever been arrested? If he has, has he ever been charged or sent to prison? The person, who is punished, if at all, is us or the person who builds the house. The culprit who creates the problems is never punished. So they are partners.

Q: I find it surprising that you have not come to some terms with the *dallal* regarding the land in your possession in Yakoobabad. It could have been...

A: Listen, people say many things, let them say it. Other people of my tribe may have come to some terms. I do not know about that, but I have not.

- Q: You own land adjacent to Yakoobabad. If you were offered a good price, would you sell it for development of plots?
- A: No, never! And anyway it is so valuable that no one would be willing to buy non-regularized plots at that price.
- Q: Have you ever considered doing plotting on the government lands which are in your possession, thereby becoming a developer?
- A: No. This is not our business. We are agriculturists and shepherds. If we began doing this then who would grow wheat? Who would supply milk? Also we are decent people. We cannot do illegal things and we cannot bribe government officials to break their own laws.
- Q: How much land do you have next to Yakoobabad and how much of Yakoobabad is on government land which was in your possession?
- A: I cannot say offhand how much land I have near Yakoobabad. However, I can tell you that all of Yakoobabad is built on government land which was in our possession.
- Q: You are the elder of your clan. How many people share this land with you?
- A: Maybe thirty or so.
- Q: One last question. Why did you not make a deal with the *dallals*?
- A: I was fighting for principles. I cannot be a party to this sort of thing.
- Q: But then why did you withdraw the case you had filed and why did you stop fighting against this injustice?
- A: I told you it was government pressure. Police pressure. It was not worth it. It would only have created problems for me.
- Q: Then you should have come to some terms with the *dallals*. It would have been very beneficial for you.
- A: Let's talk of something else. This can go on forever.
- Q: Do you own any property such as shops, houses, plots etc. in the squatter areas?
- A: I own this plot but it is regularized. I do not own anything else over here or in the squatter area.

NOTE:

Further investigations revealed that Mohd. Khan Rind has accepted compensation from the *dallals* who subdivided the Yakoobabad land in his possession. The case he had made against them was withdrawn after he was assured of a share in the development process and a verbal agreement to that end was worked out. However, he has made a case against the government for permitting settlement on land which should have been leased out to him. The case has been in court for the last eight years. For every plot developed Mohd. Khan Rind receives a sum of money. In 1978 it was Rs 15 per plot and today it is Rs 300 per plot. His relations with the *dallals* are excellent, notwithstanding the fact that he has made the *dallals* a party in the case he has made against the government.

Investigations further show that wadero Mohd. Khan Rind has purchased a number of commercial plots in the subdivisions and is the owner of at least 7 shops, which he has rented out.

INTERVIEW - 02: Developer

Transcript of a taped interview of

MOHAMMAD LATIF

One of the developers of Yakoobabad

This interview was taken by

ARIF HASAN and HAFEEZ ARAIN

Consultant and Social Organizer respectively of the Orangi Pilot Project on 25 March 1987 at Mohammad Latif's house in Orangi.

Q: Did the land you have developed in Orangi mainly belong to the Baloch?

A: Yes. Actually, from Aligarh Colony to Zaki's boundary, the land belongs to Karim Bakhsh's people. There is a court case in progress about the payment for that land and these people have already taken a sum.

Actually, what happened was that when the people from East Pakistan arrived we told them (the Baloch) that we had to house these people because these wretched people are coming here destitute (loot phoot) and we had to arrange for a place for them. These new comers were housed with the permission of those people (Baloch).

Q: In the Baloch settlement (*basti*)?

A: Yes. In this scheme, people like Rais Amrohvi and the Bantva Anjuman etc. were also participants. They (the Bantva Anjuman) said they would provide materials for the *jhuggis* (shacks), and Rais Amrohvi said that he (his organisation) would construct the houses, but you take on the job of planning. In this connection, we had talks with the government who issued proper NOCs (no objection certificate) for us, to settle these people. When a substantial number had been settled here, the Baloch made a claim: that this was their land and people had occupied it, therefore they should be given compensation. After this, Hafiz Pirzada made the decision that whatever the compensation amounted to should be given to them. So, in this connection, they were told that they would receive payment at the rate of Rs 1.50 a yard. But, when these people saw that the government was talking of Rs 9 a yard and giving them Rs 1.50, they filed a case in the High Court.

Q: When did this happen?

A: In the days of the previous government. Their case is still in the High Court. They have already taken a *lakh* to two *lakh* rupees, the rest is still lying there. Because a decision has not been made whether Rs 3 or Rs 1.50 will be given.

As for Wachu Wichhani's land, that extends from "L" Block to Rais Amrohvi. This is his *pakki zameen* (titled land). When that land was occupied, it was with the owner's consent and whatever happened...

Q: Did he actually say: "Alright, settle the Biharis here?"

A: Yes. After that, the result was that a collection was made and some money was given to him.

Q: This money was collected from the people?

A: No. The organisation (anjuman) would issue a slip (*parchi*) of Rs 2. And with that *parchi*...

Q: Was this your organisation (anjuman)? What was its name?

A: Awami Ittehad. And from that Rs 2, some would be given to the Baloch, some to the workers as expenses; some was used to provide food etc. for newcomers. In this way, we solved this

problem. Now about the Yakoobabad land. Over there the system is that... the land... because there they have about 21 acres of land...

Q: Who? The Baloch? Mohammad Khan's land?

A: Yes. Mohammad Khan Wadera and Dad Mohammad and others - they are from the same family. Now these people have started a system in which they have settled with the brokers that they should be given Rs 500, and the rest - that's up to them to do as they wish. The administration and the KMC's expenses are taken care of and Rs 500 has to be set aside for the Baloch as lieu.

Q: So, apart from that Rs 500 you deduct...?

A: Yes, after deducting the other expenses, apart from these Rs 500...

Q: How much does that amount to?

A: Approximately Rs 700 - 800.

Q: For the KMC etc... ?

A: Yes, for the KMC and Rs 500 for the Baloch...

Q: And how much does a plot sell for?

A: Rs 700, 800, 900, 1,000 - not more than that. Now, out of that, it is essential to pay the workers who work there. The real purpose is that somehow people get settled here anyway. In this, if there are any widows, or people who cannot afford to pay, they are settled free of cost.

Q: You just give them the land?

A: Yes. For this, there is even an order from the Baloch: that if there are 10-20 families of this kind, they should be settled for free - no funds etc. should be taken from them. We have settled approximately 250 people of this kind, those without any means. We provided them with materials (*samaan*) for their *jhuggis* from our organisation. Because the actual land starts past Gulshan-i-Bihar.

Q: Their own freehold land (*khatay ki zameen*)?

A: Their own land...

Q: But this is not *khatay ki zameen*.

A: This is state land, but these people have claimed it is theirs.

Q: You mean, they have occupied it?

A: Yes. They take money for the occupation....

Q: Have they got a lease on the land?

A: No. In British times, if someone pleased the British they would give them land as a gift - these 10 acres are yours, these 20 acres yours.

Q: Were there no documents for these?

A: Yes. There were documents. Anyway, in those days the price of land in Orangi town was, at the most, 50 paisas, 25 paisas, 10 paisas per yard. Even if someone bought an acre of land it would cost Rs 100 - 200. Because all this land was *baarshi* (rain cultivated) land. There was

no habitation, nor any farming. So these lands were taken on contract - for grass. Owners of animals that used these pastures were taxed in whatever way. These contracts were subsequently transferred to land rights. And the government has a *hesaab*, as I have seen from the maps, that if you were given 2 acres of land, 6 acres were left empty. Then again, if 2 acres are given, another 4 are left empty.

Q: Was this done deliberately?

A: The survey department... the ones who survey, make maps... whether they do it on their own or on the insistence of these people...

Q: How much land in Orangi is actually the property (inheritance) of these people?

A: In those *khatas* (books) there must be 21-22 acres of land.

Q: Is that all? In Yakoobabad or in all of Orangi?

A: All of Orangi.

Q: And the rest...

A: The rest was all land given on contracts (for grazing). But now it has been ages since that *patta* (contract) has stopped. It used to take place every year, but ever since the area became developed it has stopped.

Q: The government has stopped it?

A: Yes. Now all that remains is these people's *dadagiri* (bullying).

Q: You mean the land you have developed was largely *patta* land: government-owned land?

A: Yes. However, Wachu Wichani's land has proprietary rights.

Q: How extensive is his land?

A: I can only make an estimate. It begins from here (Rani Camp) and extends to Rais Amrohvi over 100 acres. Wachu Wichani's entire family is finished. Now he is a person who does not know where his land is actually scattered. And even if he knows, he is the type of man who, wherever he goes, settles down. Because God has given him a great deal, that is why... I once spoke to him, I had some of his papers with me. He said that when he applied to the government for the return of his land the government said that it had not occupied his land and the government has not included it in its survey. On the one hand the government says that is has not incorporated the land in its planning, on the other hand I see that the government's work is being carried out on that land. Roads are being built, water connections are being laid and other lease problems are going on, and on the other hand the owner is being told that your land has not been taken.

Q: How are your relations with them? For example, if you want to develop a piece of land do you first occupy it?

A: First we used to try this method. But as soon as we got to the lands these people would arrive and they filed cases against us in the courts, saying our land is being grabbed.

Q: Had you occupied the land? And where was it?

A: No. (In Yakoobabad). So when we received a notice, we went to court.

Q: Did you know whose land it was?

A: No. I did not. We just decided that people had to be settled here.

- Q: How many people were involved?
- A: We had about 100 members and we wanted them to be settled.
- Q: You had made a list of these 100 members?
- A: Yes. We received applications from people who said they were homeless and wanted to be given some land. There were some strange people among them (all from East Pakistan).
- Q: Did they all live in Orangi?
- A: Yes. Because they had several families paying rent and others living with relatives, therefore we were asked to settle them. We said to them, okay, we will try but you will have to bear the cost of 'expenses' for the authorities. It was decided that each person would pay Rs 200 for that purpose. When we got there we found that all the Baloch had congregated and claimed the land was theirs...
- Q: Did you arrive with all those families?
- A: Yes. We were beginning to shift the *samaan* (materials) for the *jhuggis* when these people arrived in cars. They had guns, rifles. "This land is ours and if anyone so much as sets foot here we will kill them." We said, let's sit and sort things out coolly. We talked and what was agreed was that these people were allowed to be settled only after they paid Rs 500 to the Baloch.
- Q: Rs 500 per plot?
- A: Yes. A 120-square yard plot. And if we settled anyone else here we were to pay Rs 500 per plot. So all of us decided that instead of this fighting and hostility it was better to agree. After this, as you must have seen when you toured the area, there is a fair amount of population there.
- Q: In spite of this agreement they filed a case against you?
- A: No. The settlement came later, the case was filed first. They filed a case then came to us, so that their threats would carry more weight. Also, if we did something they would be able to say that they only acted because we provoked them.
- Q: And is the case still in progress?
- A: No. They withdrew it.
- Q: So one can say that they are now party to what you are doing?
- A: Absolutely. They are equal partners or actually, more than us. If we get 50 paisas they get Rs 2.50!
- Q: Your decision to occupy the land.... before that you came to some arrangement with the KMC... the police?
- A: The KMC and the police have a share.... this is normal for unauthorized development... In Orangi, the custom is that if you start putting up plotting stones, a police car will arrive at the scene and so will the KMC *chowkidar*. So it is a proper arrangement with these people - that instead of sending a car, send one of your people over and whatever the collection is will be delivered.
- Q: One person is sent?

- A: One person is designated from the KMC and one from the *thana* (police station). They arrive, and however many plots are being delivered they take Rs 200 per plot.
- Q: Is this the set rate?
- A: Yes. It is the same for all over Orangi, Yakoobabad.
- Q: The police and the KMC get the same sum (Rs 200) and Rs 500 for the Baloch. That adds up to Rs 900.
- A: But the KMC's share of the money is given by the person building on the plot. The police, on the other hand, deals directly with us. If you yourself have occupied a piece of land and want to build, then you have to pay that Rs 200 direct to the police. For example, if you have built a boundary wall and want to build, the police arrive, and if you pay them Rs 200 they will leave.
- Q: What if you want to build an extension? Do you have to pay more?
- A: No. Once you have paid, that is it. As long as it is his duty. If he is transferred and someone else takes over you end up paying again!
- Q: In Yakoobabad, when the development began, how much did you charge per plot?
- A: In those days we were paying approximately Rs 250 to the Baloch and about Rs 500 -600 was the price of a plot. After that things changed, and we had to pay Rs 500 to the Baloch.
- Q: Before that you were paying Rs 250 to the Baloch. And Rs 500 was the price of plot?
- A: Afterwards it was decided that people were moving in and we had to pay Rs 500, or else they would give the land to some other broker. So we decided that because we had invested so much money and hard work we might as well concede that demand for Rs 500.
- Q: What is the price of those same plots now?
- A: Those occupied by people themselves go for about Rs 2,000 -2,500 while those in our hands go for about Rs 800-900. This is because the closer a plot gets to the city the higher its value. The further it is the less its value. As soon as an area is developed and people move in, its value increases.
- Q: Do you leave some plots undeveloped for future use?
- A: No. We give them all away. What happens is that those plots given on the basis of influence, to the authorities or to a person of some 'force' (power), are invariably bought to be sold. Because they do not build but instead say sell them and give us the price. In that case, we manage to make a few pennies as well.
- Q: How many plots are of this kind?
- A: It is difficult to estimate this. Every official wishes to be allotted a few plots. And one has to look after their interests - if you do not your "car does not budge." The big-shots have big demands, smaller fry have small demands. But no one settles for less than two.

If, for example, forty plots are demarcated, twenty are divided among people with influence. And 10 go to the really poor. For them, we do not even inform the owners that we have given the plots away for free. When they come to take stock and say that these plots have not been accounted for, we tell them that these were for poor people who could not afford to pay so were settled for free. If you want to uproot them, go ahead and do so. But we know that they cannot do so anyway. In this way, the problems of the poor are taken care of. Even now we have distributed 150 plots in Yakoobabad to these kinds of peoples.

- Q: What about the Baloch money? Did these people have to pay them?
- A: No. We told them that these are very poor people and cannot afford to pay a penny. Through them other people are arriving here, so if you uproot them your plots would not be sold. So they agreed.
- Q: How did you get involved in settling refugees in Orangi?
- A: This we first raised within our party (Pakistan People's Party, then the ruling political party). We installed the first camp when the ship 'Shams' arrived. We brought these people to Orangi Town. We presented a petition to Hafeez Pirzada (then minister) that these people were arriving from East Pakistan, and they need to be rehabilitated, so please cooperate with us. He wrote to the Deputy Commissioner (DC). The DC gave us a report which we gave to the Inspector-General, Police. The IG sent the report back to the DC. After that the SDM arrived and ordered an inquiry and three years later we were given an NOC. I still have that NOC.
- Q: Three years?
- A: The government too wanted people to be rehabilitated.
- Q: These people had arrived. There was a problem of resettling them. And through the government - you were in the People's Party in those days - using your political influence, you managed to get an NOC. What percentage of people from Karachi, were given plots?
- A: Approximately 20 out of 100. The rest were those who had arrived from East Pakistan.
- Q: There must have been a difference between the charges paid by the refugees and the other people?
- A: Yes, from the refugees Rs 2 and from the Karachiites Rs 10.
- Q: One of Karim Bakhsh's brothers is called Moula Bakhsh. They have no land of their own?
- A: They do have land. It starts from Aligarh Colony. I have their papers...
- Q: And Mohd. Khan Baloch, who has land in Yakoobabad, when he filed a case, how many people was it against?
- A: Eight people.
- Q: Was there a case against the government of Pakistan as well?
- A: No. First it was against us. They had not filed against the government at first, but they have now.
- Q: What is the case all about?
- A: That they be given compensation.
- Q: So that case is in the courts?
- A: Yes.
- Q: Even though they are getting compensation worth Rs 500 from you?
- A: Yes. But there is nothing in writing.
- Q: First, you have to give money to the Baloch. Then the KMC takes money when you build, the police takes. What share do the councilors have in this?

- A: The poor councilors only have *bhatta* (gift money), what else can they have? They take Rs 500, Rs 1000. Or they send some people and tell us to give them a plot.
- Q: Do you settle their accounts every week, once a month or annually.
- A: It's done on a weekly basis. And whatever the Baloch's share they take away as the administration takes its share, and the rest the workers take. You are mistaken to think that these plots are sold. Plots are not sold. It's a matter of settling people. And you know very well that in Pakistan, without giving and taking no one can be housed.
- Q: How much would these plots sell for now?
- A: If it was to be sold, each plot would sell for Rs 2,500-3,000.
- Q: From your point of view this is a matter of settling people. But for those who obtain a plot, they obviously tell their friends, even if they have only paid one rupee, that they have bought a plot. I am only saying 'sold' from their point of view, not casting aspersions on you. Now a constable comes around for the SHO's share. But for the Deputy Commissioner is it the *chowkidar* (caretaker) who comes around or an inspector?
- A: No. The entire area of Orangi Town is now under the KMC. The DC has nothing to do with this part now. In the past there was a DC. The survey department... people used to deal...
- Q: The SP...?
- A: No, it is not like that, but let's believe it is that way. Because in Pakistan these days, if a constable wants to come to Orangi he has to pay Rs 5,000 to his superiors and if an incharge wants to come here he has to pay Rs 60,000. This begins at the bottom and goes right to the top. Now their methods are different. They work in a different way - they put a burden on the SHO: "I have to fix this house", "I need to get furniture," "I am having 200 guests over and have to organise a wedding reception for them." So their needs are fulfilled in this manner by the incharge.
- Q: Weddings...? Are you talking of Munawwar's daughters marriages?
- A: No. Weddings keep happening. With the administration, weddings, parties, fun and games etc go on. And everyone knows this happens. Because some time ago you may remember that the previous IG said in a meeting, when some people complained that the police took bribes: "Do not talk of Saudi Arabia, talk of Pakistan. Over there the pay and expenses are equal. Here the pay is only Rs 600." What can he do? If there is a means this whole system will continue. So, everyone understands this. If there is a flaw, it's from above, not below. If they get nothing done in the area then their own livelihood is at stake.
- Q: When you started on this crusade to settle people, did the thought even enter your mind that by doing so a large land market was being created? In other words, through development this would spread further and more people will be attracted here?
- A: Yes. This is a separate matter. As far as the Biharis are concerned, if you settle them in Lahore or Peshawar or anywhere they will always end up in Orangi Town because they have a particular trait that, they want to go, where their own people are. The government has made lots of arrangements - given them space in Lahore, in Hyderabad, lots of other places. But they will always sell and come back here.
- Q: But because of the rise in population other people have also moved in?
- A: It is obvious that wherever there is some life, people arrive there. But if they had not come perhaps Orangi Town would never have become inhabited.
- Q: When did you start your development work here?

- A: First of all, the first local who started this work was Rahim Bakhsh Kallu.
- Q: Where was he from?
- A: Bara Board (an area in Karachi). When he started developing the area, I got a plot from him to live on. Even then it was like this: that you give a 5 rupee parchi and get a plot. After we moved in, quite a large number of people started moving in as well.
- Q: What did you do before starting on this line of work?
- A: I was a driver. I drove a car until the party elections.
- Q: Whose car?
- A: Rickshaw, taxi, whatever I could get on rent. After that, my work load increased here and I thought if I continued as a driver I would not be able to do the public's work. So I opened a small shop through which I managed to earn a little and then I started my work here: people's water supply problems, roads, etc. I started running around. So, I became interested only when people began arriving from East Pakistan. I had not done any work personally - the workers used to. On my own, all I have done is work on Gulshan-i-Ghazi and Yakoobabad.
- Q: You said that you settled 100 families in Yakoobabad. What arrangements did you make for their water supply?
- A: I supplied a tanker.
- Q: Do you still do that?
- A: Yes.
- Q: How did you acquire these tankers?
- A: At first we used the anjuman's funds for the tankers.
- Q: What was the name of your anjuman?
- A: Awami Ittehad Welfare Anjuman. After that when the councilors arrived, we informed them that people live here and have water problems. In this way, we got four tankers sanctioned for the area.
- Q: KMC tankers?
- A: Yes.
- Q: Are these free?
- A: Yes. These are free and their distribution is free too. No money is involved. The only money is the 15 paise for the one who sits at the water tank, for his work. Because one man is picked to distribute the water, it is his job to both bring and distribute the water. It is a kind of job for him.
- Q: So these people pay for him?
- A: Yes, per person. The man who collects the water - 10 paise or 5 paise per container or whatever is agreed upon together and they collect the money and pay, according to this formula. If you have a big family, 8 containers are yours etc. In this way, there are no disputes, there is a fair distribution and people get what they want.
- Q: Is there electricity in Yakoobabad?

- A: No. Not yet.
- Q: Have any applications been submitted?
- A: Yes. About a thousand forms have been submitted. A survey still has not been done, but the KESC numbers have been allotted.
- Q: Were the forms submitted together or individually?
- A: No. It is like this - a hundred submitted together, another fifty at another point in time and so on.
- Q: Did you organise this?
- A: Yes.
- Q: What is the population of Yakoobabad? How many plots have been demarcated?
- A: The developed area has approximately 3,000 plots. The other empty plots which people have occupied must number round 2000 - 2500.
- Q: About 5,000 plots in all... Now those people who have occupied plots but have not built on them, what happens to them?
- A: They are given notices.
- Q: By yourself?
- A: Yes. Please develop these plots, we tell them.
- Q: Is this done in writing or verbally?
- A: Both. We tell them personally and put up notice boards telling people to develop their plots, and if not someone else might grab the plot, in which case we should not be held responsible. We put whatever pressure is possible on them to develop the plots and the last resort is that if nothing else works, they are summoned and asked to take all the expenses they have incurred and hand the plot over to someone else because, you do not wish to settle while they do.
- Q: Are there no fights over this?
- A: No. It is the decision of the entire area. Everyone is involved in the decision. It is an *awami* (people's) decision, the decision of the *mohallah* (neighbourhood), that either you settle, or if you have some materials on the land, take the money for that and leave. Because if you leave your plot untended it is bad for us too. There can be robberies, and other things can happen. So people generally agree. And they are also told that if they are keen to have an empty plot, they should take a plot in an undeveloped area i.e. exchange and leave this current plot for those who wish to settle.
- Q: Do you make a map (plan) before plotting or is it all done in your head?
- A: It is all in the head. This is a road, this is a lane, this is a plot... everything remains in the head.
- Q: You have made a very grand road in Yakoobabad...
- A: One road is 60 yards wide, another is 75 yards, another is 150 yards.
- Q: What will you do with the 150-yard road? Will you make it narrower later?

- A: No. The big road is for the time when the population grows. We hope that heavy traffic will ply on that road because that road connects up with Mauripur Road and the Baluchistan road. There is a possibility that a lot of heavy traffic will use the road. That is why it was made 150 feet wide.
- Q: So, all these things were kept in mind?
- A: Yes. Because the planning we do... we know what will happen ten years hence, twenty years hence,... according to that we plan... What position this area will be in 50 years from now. It is another matter that we have left a 70-yard road and a plot owner has encroached 10 feet ahead. This happens when our control ends. While our control remains we do not allow anyone to encroach. But this is very much a Pakistani habit: greed - wherever they see a bit of space they think let's move 10 feet further. But the end result is their own loss. Because the road we have kept will remain. If a 70-foot road is being built and you have blocked the road, it is certain that your house will be broken to make way for the road. So, we had kept the road 150 feet wide at first. Despite the fact that we had envisaged in our plan that it should be at least 80 feet.
- Q: Are there any other people in Yakoobabad who developed plots?
- A: Yes. Saleem Saheb, Yusuf Chairman, and many others.
- Q: Did you all get together and distribute the area?
- A: No. It is like this. If you talk to the Baloch about a particular piece that comes under your control; if someone else talks to them about another patch, it comes under their control and so forth...
- Q: So you cooperate among yourselves?
- A: Yes. We cooperate to the extent that we do not interfere in one another's matters. And nor do we try to tamper or infiltrate the other group. They remain within their limits (boundaries) and we remain within ours.
- Q: Apart from the lawsuits, are there ever any physical battles with the Baloch?
- A: Such a situation has not arisen so far. But if some *goondas* (muscle men) arrive to occupy our land, then we have no option. In that case we try and use the authorities to drive them out. And if they join hands with the authorities and the authorities support them, then we are helpless. Both groups are then locked up in the *thana* (police station). And when we are locked up a decision is reached automatically.
- Q: One very crucial question. When this business of dividing scheme, started in Karachi (it is quite an old business stretching back to 1954), was it started by government officers or?
- A: I will tell you a special reason for this. There is one main reason. If you want to get a plot from the government, you are more likely to wear out the heels of your shoes than to get a plot. So, in desperation, people think that we want to go there. Because all the planning the government has done, firstly it is in the hands of big-shots and then when it comes down to a lower level the *pagri* (development charge) is so high or the bribery so rampant that a poor person cannot afford to pay. A poor person is one who can spend Rs 300 - 400 to occupy because he does not have any further room to maneuver. If his pay is Rs 500 - 1000, how much can he save? At the most 50 or 100 rupees, so he can neither take a place in any housing society nor take from the government. Even if he wanted to take from the government, there is a whole separate rigmarole: Submit an application, do this, do that - the poor get pushed from place to place. So if he gets a place he thinks he will build a hut and save himself from rent at least. In this way he manages to survive.
- Q: But who started this?

- A: This all started in Liaquat Ali Khan's days. At that time, people were arriving from India. The government made an announcement that wherever people can find a place they can sit there. Now what happened was that people made their own *anjumans* (associations) and began settling people. In some cases, people themselves grabbed land. In some places, people fought over occupation. What is important is that occupation took place - whatever the means. And after occupation it is obvious that government functionaries got in on the act. Because without them the 'car would not move'.
- Q: From what I understand, you started doing this work as a kind of social welfare activity? And you performed your work on behalf of the People's Party, from its platform. But there must also be a lot of people who went into this business purely on commercial grounds.
- A: Yes, there are lots of people whose only aim is to earn some money. Like Raja Sahib, who developed Mansoor Nagar...
- (Another voice speaks) There are lots of people like this. And there are leaders and political people who have made money out of this business. I developed Rais Amrohvi Colony and I refused to pay a penny to him. But I used this influence. I did not pay the Baloch either.
- Q: You did all that? What is your name?
- A: My name is Amir Mohammad.
- Q: And how come you did not pay the Baloch?
- A: Because I had big power.
- Q: But was there any basis for this power?
- A: The basis was the *hukoomat* (government) officials.
- Q: That was the strength behind you?
- A: The police incharge used to say whenever there was a problem "call the *nawab* (that's me), where is he?"
- Q: Then they must have had a share in the development you did?
- A: Absolutely. All of Karachi takes *bhatta* (kickbacks).
- Without the police no work can take place. Any KDA employee, and the KMC definitely is on the take - and the police.
- Q: Two rupees is the *parchi*. But after that did you give anything separately?
- A: (Latif takes over again). No, nothing at all. But those days, neither the police would take that much nor anyone else. Because in those days the people coming from East Pakistan were to be rehabilitated.
- Q: They were lying in camps...
- A: In that, the police used to take a small amount for expenses. But the police started their *dhandra* (trade) only after the area was developed.
- Q: In the new development schemes?
- A: Yes. in these, the police has a large hand. But it was not so bad previously.
- Q: What proportion of Yakoobabad's population do you think is Bihari?

- A: 50 paisas to a rupee (half). The rest are locals, there are also Pathans, Punjabis. (Latif replies: The Pathans have now run away).
- Q: Where do the local people who you give plots to come from?
- A: Where they are coming from you know as well as I do...
- Q: Are they from here, from the city (Karachi)?
- A: Some are from the city, some have come from the Frontier, others from God knows where. But they are all *purane log* (old residents) of the city.
- Q: Old Karachi residents - not newcomers. Are they leaving their former homes and coming here?
- A: Yes.
- Q: For one they can find relative safety here. Could the regularisation of *katchi abadis* be a reason for their arrival?
- A: No. It is like this. The houses they have are small. Now their culture is such that they cannot live in small houses. They need at least four plots for one family. The houses they have in the city are either taken on rent, or even if they are their own, they are only one man's house with a small courtyard. This is not satisfactory for their needs. Because they are in the habit of living in groups, there should be a large open space in which you lay 10 -12 *charpais* (beds). And there should be a place to sit and the house should be large. That is why they are forced to move out (to the outskirts). Our people can manage to survive in their houses, but these people cannot. Because, if one of them moves in then at least 20 guests descend on them. Uncle's sons and nephew's sons etc... they all start arriving.
- Q: Has there been any effect on development because of the recent riots?
- A: Yes. A great deal. Ever since the troubles, work has stopped.
- Q: Have prices fallen?
- A: Prices have fallen, people have stopped buying and even the developed areas now have empty patches. People have moved to the city and have rented accommodation.
- Q: Why do the Baloch not get involved in this business themselves?
- A: There is only one person among them - Gul Beg - who can measure land. The rest are incapable of measuring, making plans or telling what 100 yards is or what a foot is. They do not know even this much. There is only one man - Gul Beg - (who is their *chowkidar*) what knows what a foot is, a yard is...
- Q: He is the *chowkidar*, looks after the land. Do you have to deal with him most of the time?
- A: No. We deal directly with those people because they have removed him. There was some hassle over money and their trust in him was destroyed. From their accounts I can tell that if they receive Rs 10,000, they only get Rs 500 - 1000 in their share.
- Q: Why?
- A: Because there are 40 beneficiaries. So now a *mamoo's* son (maternal uncle's son) has 1/2 a plot, the *chacha's* (paternal uncle's) son has one plot - they are all *bhagidaars* (shareholders). So when money is divided among *bhagidaars*, they only get Rs 100 - 200 in their share.

- Q: The plotting that you do - you have a plan in your head and your work according to it - do you number each plot?
- A: Yes.
- Q: Afterwards?
- A: No. First there is a number on the *parchi*. After we survey and make a block, for example one block for every 500 plots or 1,000 plots, we then number them according to this.
- Q: Do you make a plan after this?
- A: I have never made a plan. It is all in my head.
- Q: In this plotting, do you employ your own men or seek help from the KMC?
- A: No. We do not seek help.
- Q: There is no KMC engineer etc.?
- A: No.
- Q: And when you build roads etc. do you use the KMC's tools and equipment?
- A: No. Sometimes we take tractors etc. from the Government.
- Q: Do you pay rent for these?
- A: No. We take them on a charitable basis. And sometimes we rent a tractor whose financing is provided by the *anjuman*. For example, if we have laid a road but a car cannot use it, to make the road plane we have to use a tractor. So for that tractor we have an arrangement that if they charge Rs 100 from others per hour they charge us Rs 50 because it is work for a cause. This money is not collected from the police. It comes from the *anjuman*.
- Q: Is all the development work you undertake done under the name of this *anjuman*?
- A: Yes, all the development work is undertaken in the name of an *anjuman*.
- Q: So, everyone who gets a plot becomes a member of an *anjuman*?
- A: Yes. And...
- Q: And does he donate to the *anjuman* every month?
- A: It's meant to be monthly, but people rarely practise this. Whatever they give on joining (at first) is it.
- Q: How much do you take?
- A: In the beginning, we had kept Rs 5 per *parchi*. But if we insist we can demand money, because they are members. But we do not because people live all over the place and we also do not want to harass them.
- Q: But to get a plot you must become a member. A membership *parchi* is made out...
- A: This is proof that a person has a plot here. If he has a *parchi* he has a plot.
- Q: Is your *anjuman* registered?
- A: Yes.

Q: Where?

A: With the government.

Q: Is it a joint stock company?

A: Registrar - Welfare.

Q: Under the Societies Act?

A: Yes.

Q: Have you ever held elections of your *anjuman* ?

A: We hold them every year.

Q: This is a very big thing! Even the government's *anjumans* do not have regular elections.

A: No. We have elections every year. It is a different matter that the same people get elected, because the elections take place among the same people. This is in general, public elections for the president are held. Sometimes every year, sometimes every two years everyone is called to vote.

Q: And do they take part?

A: Yes. And if they think that the president is working properly they cast their vote for him. But if they feel he is not working then there is a change.

Q: Are all these people in all these plots members?

A: Yes.

Q: When you make efforts to build roads, bring public transport, electricity etc. this is all from the anjuman's platform?

A: Yes. And we do not charge anyone for the expenses. The anjuman bears the cost.

Q: Where does the anjuman's money come from?

A: From the collection we make, the Rs 5 *parchi* we make out.

Q: Every year?

A: No. When we first enroll a member. That fund is used.

Q: How many members do you have approximately?

A: I think there must be more than 20 to 25 thousand. But I have never calculated. But from the books I can estimate 20 to 25 thousand.

Q: You have the books with you?

A: Yes. One token goes to them, the other remains with us. I have had a survey done of Orangi Town. Made plans etc.

Q: By whom?

A: The government.

Q: Do you have a hand in this system of giving leases? For example, in the survey that took place did you cooperate?

A: No. This was done by the councillors. We are in a way the "anti" group.

Q: Of whom?

A: The government.

Q: "Anti" group in what way?

A: Because I am the People's Party president. That is why I tried in the old days - because there was no interference. But this leasing that has started - there is nothing to it. It only exists in name.

Q: Why do you say that?

A: Because they have not yet supplied 'copies'. There is a dispute between the KDA and KMC- KMC has asked KDA for the copies and asked them to supply maps, plans etc. of the survey. They (the KDA) said they do not have any such thing. Because the KDA wants the area to come back to them and the KMC wants it to remain with them. So this battle is going on. They say, okay, we will give you the plans but you pay us for the cost incurred in the survey. And the KMC is not willing to go along with this.

Q: I notice beyond Yakoobabad a lot of land is subdivided by stone walls but it is unoccupied.

A: Yes. It is true. A proper stone boundary is built, so that it becomes occupied.

Q: How many people are involved in this work? For example, in Yakoobabad?

A: At least 8 people.

Q: And you must have a *chowkidaar* (caretaker)?

A: Yes, there is a *chowkidaar*.

Q: He lives there?

A: Yes.

Q: What is the *chowkidaar's* job?

A: He is meant to keep an eye on the plots- to see that no one occupies them.

Q: So there is more than one *chowkidaar*?

A: There are different *chowkidaars* in each sector. His expenses are paid by the plot owners.

Q: You have had a lot of work done?

A: You have not seen anything yet. There is a whole township full of my work.

Q: What is the area of Yakoobabad?

A: Approximately.... more than 150 acres.

Q: Where the plotting is complete?

A: Yes.

Q: Would you like to add anything to what has been said?

A: Yes. The government cannot give land to the poor because it spends too much money on surveying, making plans and estimates. It is not possible for it to work without expensive machines and bulldozers. So they have to get this money back from the poor people and they do not have the money to pay back. Only we can give land to the poor for we can work without machines, fancy engineers and the like. Come again, I will tell you other things.

INTERVIEW - 03: Developer

Transcript of a taped interview of: **Owaise Shaki**

One of the developers of Yakoobabad

This interview was taken by: **Arif Hasan and Hafeez Arain**

Consultant and Social Organizer respectively of the Orangi Pilot Project on 22 March 1987 at his house in Orangi.

Q: How did you get into this business of *abadkari* (property development)

A: The reason for this was that my mother suffered from a heart condition. We moved to this area because it was open and had fresh air. In that there was some profit, so we sold it and moved here.

Q: Yes, but how did you start in this line of work?

A: Actually, I used to work for the KDA. I found that some people here were involved in illegal buying and selling - which still continues. So as a social worker I thought I should participate. I have been working in the field of *abadkari* (property development) since 1969. Almost all the unauthorised settlements of *jhuggis* have been done by us.

Q: You came here in 1969...?

A: It was all a wilderness in those days. Slowly, we were told to live here, make someone's *jhuggi*, cut some plots. Slowly we expanded. Then Dhaka fell, in East Pakistan, which resulted in an avalanche of development (settlement) work.

Q: What were you employed as in the KDA?

A: As a clerk.

Q: And when did you leave?

A: In 1980.

Q: Till which time you were there?

A: Yes.

Q: Tell me (I should not be saying this) but certain KDA officials must have been involved in this...

A: By and large, they did not have a hand in things then. Many officers did not approve of settling these people. They said this was government land, it should be acquired through proper channels. The emergence of Bangladesh forced lots of Bihari brothers to come here and their settlement became essential. So the government could not arrange for this quickly. That is why the area became populated swiftly.

Q: You have worked in Yakoobabad. Can you tell me who the Yakoobabad land used to belong to?

A: Actually, there were numerous claimants. Some Parsis used to claim it was their land, some Sindhis and Baloch claimed it was theirs. Some people even fixed to show us certain papers, to prove that they had acquired the land on *patta* (lease). I could not really understand. Like they say, there must be real owners of this land. But I felt that the government owned the land.

- Q: How did you establish relations with those who laid claim to the land? How did you sort the matter out?
- A: They said no one would object. Go ahead and make plots if you know how. Give us some amount, keep some for yourself. On this basis they allowed us to carry out the plotting.
- Q: So, wherever you carried out plotting you paid those who laid claim to the land?
- A: They used to ask for it. Some took the money, some did not. There were many fake claimants as well who first would claim to be owners. But when we tried to pay them compensation - as soon as someone took a plot we told them it belonged to such and such a person and that they should be paid. Many took money, many did not.
- Q: What was your modus operandi? You liked a place and took it over. Did you choose a spot on that basis?
- A: It was like this: Originally this area was open space. A lot of it was on hillocks, a lot was plain. So we would cut plots on these. 80-yd or 120-yd plots, roads, streets. You must have seen they are cut according to a plan. We used to cut instinctively. After cutting we used to keep all plots so that if you wanted one, two, four, whatever... we used to give them in that way.
- Q: So, first you would go and occupy a piece of land. How was this done?
- A: We had lots of methods...
- Q: Tell me about some!
- A: Sometimes we would go and occupy it ourselves. That is, if we saw an empty piece of land, a few friends like myself would decide that it had no owner and would occupy it. Sometimes it was on the basis of personality...
- Q: Occupy in what way? Go there and make some people physically settle there?
- A: No. Not like that, not until we had cut a plot.
- Q: You would first cut a plot?
- A: First we would cut the plot in the proper manner - with *choona* (lime marking), measuring tape and all. Two things would then be clear. If there was an owner he would appear.
- Q: You mean while you were cutting the plot someone would appear and claim to be the owner?
- A: It often happened like that. Mostly, it was a Baloch party that came and claimed it was their land. Sometimes no one would show up. If they appeared, we would bargain with them - that if it was their land we would cooperate.
- Q: Did you cut your plots according to a plan (map)?
- A: No. We used to cut without *naqsha* (plans). The plan was in our head and we cut according to that.
- Q: For example, I have noticed that in Yakoobabad there is an imposing, wide road with commercial plots on both sides.
- A: We had earlier thought about it. We first did a survey of the area and studied it carefully. After that, we climbed to an elevated spot and decided we would build a big road from here, a small road from there. That is how we did our plotting.

Q: When you developed Yakoobabad, what sort of arrangement did you arrive at with the Baloch?

A: We had several different ways. Most of the talking was done at the location. Where they saw a lot of development work they knew they would make a large profit, where there was less they would expect to make less, so they would make a deal with us accordingly. For example, some would take Rs 200 per plot, others Rs 400.

Q: Is that the limit - Rs 300 to 400 after cutting?

A: Yes.

Q: You earlier mentioned those who did not take anything...

A: Yes. They were those who came along and said they were the owners. We told them to sit down, gave them tea, a meal etc. and when we wanted to give them money they disappeared.

Q: Why?

A: Because they were fake owners.

Q: Whose land is it?

A: The land is divided into pieces. Some of it belongs to Sindhis. Some the government has left for itself...

Q: One hears that the land belongs to the Central Board of Revenue (CBR).

A: Yes. We have heard this too.

Q: And the CBR gives the land on 30 years *patta*?

A: Yes. And some people have papers etc.

Q: Baloch?

A: Yes.

Q: Which *qaum* (clan)?

A: They are Brahvis.

Q: What is their name?

A: You know the ones who live here. They have a very nice name - Gul Beg. It is mainly people from this clan who own this land.

Q: So you have spoken to them?

A: Yes. We keep communicating.

Q: Would it be possible to talk to them?

A: Yes, absolutely.

Q: How many members are there in your team?

- A: Actually, our team is of the sort *jaisa des aisa bhes* (one dresses according to the occasion). They are basically just 3 - 4 friends who have right from the start always stayed together, and have worked together.
- Q: What are their names?
- A: One is my friend Raja. The others are Asad Ali, Afzal, a friend.
- Q: Now these friends - your team - does each one have the same role or do they have different roles?
- A: They have different roles, but whenever they see a profit they unite!
- Q: They work separately too?
- A: Yes.
- Q: Do you have any other occupation apart from this work?
- A: Yes. We have a hotel, behind the *thana* (police station). My father and younger brother work there. Apart from that I am an artiste as well. I do programmes for Radio Pakistan.
- Q: Really!
- A: It is just a minor interest.
- Q: Which programme do you participate in?
- A: *Ghazliat* (love poems) and things.
- Q: You mean, you recite *ghazals*?
- A: No. I sing them.
- Q: Only for Radio Pakistan?
- A: No. Apart from that I have also done lots of variety programmes here: comedy, stage shows.
- Other voice: His brother also has connections with Radio Pakistan and his father was a story-writer.
- Q: What was his name?
- A: Agha Jamil. He was a programme producer. He used to edit a magazine, "Mansoor", from Rawalpindi, and when Radio Pakistan was formed in 1948 and Bukhari Sahib was the Director-General, he brought my father to Karachi. He remained in radio and died in 1966.
- Q: Now when you decide to occupy a piece of land and start plotting, people come to you and you talk to them about rates etc. This is one aspect. But the government must also be in on the act somewhere?
- A: Actually, I did not really want to talk about this. But, now that we have got to such depths... I am sure you understand that one can only work through 'bargaining'...
- Q: Absolutely. So in this 'bargaining' - after all, it is the government's land...
- A: Actually, the KMC is most involved in this. Once upon a time it was merely a sub-division of the KDA. But long ago there were disturbances near Metro cinema and many official papers were burnt in the government offices there. After that the government decided to give this land to the KMC. So, since the KMC arrived we have largely dealt with them.

- Q: When did the KMC come in? Between 1982 and 1983?
- A: Somewhere between 1981 and 1983.
- Q: Let's return to Yakoobabad. Now, after you occupied the area and began plotting, the Baloch arrived - Gul Beg...
- A: Let me tell you the truth. When people arrived from East Pakistan, we were working on this land. We decided to name it Yakoobabad later, in those days we used to call it all Orangi. So, when the developments sprang up here we named them - Chishtinagar, Yakoobabad, G.A. Shah Noorani Colony, Tauheed Colony, Sabri Chowk etc. When these people arrived there was some land on which we did not have to cut plots. People begun to encamp there, we did the plotting afterwards. In some cases, when others began to arrive, we started developing lands in the other manner.
- Q: When did you start work on what is now known as Yakoobabad?
- A: It has been a long time, approximately...
- Q: 1977/78?
- A: Yes. I think that is right.
- Q: How vast an area is it? How many plots are there?
- A: 10 - 12,000.
- Q: And what is the average size?
- A: Mainly 80-yds. But there are also 120-yd plots in the residential section inside.
- Q: And the width of roads?
- A: We have our own calculations: for example, where we are sitting is also my development. Wherever we had a road we kept 50 feet for some and 70 for others. Over there the road is approximately 70 feet wide.
- Q: You do not make a plan?
- A: No, we do not. We make a plan, but only afterwards - after the area is populated.
- Q: Do you have someone do this for you?
- A: No. We do it ourselves.
- Q: You do not use a draughtsman?
- A: No.
- Q: Have you got any plans I could have a look at?
- A: Not here. This is my in-law's house. I will show them to you at home.
- Q: For plotting, do you make masonry markings or do you just draw chalk lines?
- A: What we do is 'pre-planning plotting'. We have a proper measuring tape, string, chalk, workmen. So we make a mental map of how the plot is to be cut.
- Q: Do you use right angles?

- A: We use them. But by God's grace a bad right angle has not happened. They are proper plots! If it happens we correct them.
- Q: When you go to the land and the Baloch arrive claiming the land is theirs, has there ever been a fight between your team members and them?
- A: Yes, it often happens.
- Q: On what conditions do you make peace?
- A: The condition is that some local residents who have become local notables - you know when you live in an area some people become mediators - make us sign a truce urging us not to fight and to settle matters amicably. Sometimes - and no one will admit this, but I will, as I am an outspoken person - it has happened that the government itself has mediated!
- Q: We would like to understand this whole system better. So, I want to ask you a few questions. First, when this land began to be given out and development started here, did you people take the first step or did the officials of the government of Pakistan?
- A: We did. We tried. The government first tried to deter us. They tried to stop us from developing the area. But because we were united and refused to agree to their demands, the government became silent.
- Q: When you settled things with the Baloch there must have been some "give and take." Or did you shut them up through sheer brute force?
- A: As far as give and take is concerned, what we have told them is that if we give anything to anyone, we will give it to them. When we would not receive anything, how could we give them anything? And that is how it happens.
- Q: When you have settled with these people and started your development plans, what sort of dealings do you have with the government? You cannot just move in out of the blue and start this work - there must be some support (or backing)?
- A: As I said earlier, we did some bargaining with the KMC - for us the KMC is, in effect, the government.
- Q: Do you deal directly with KMC officials or with their *dallals* (touts, middlemen) ?
- A: We mainly talk to the KMC inspectors and they pass on the word.
- Q: So you do not deal directly?
- A: No, we have never dealt directly.
- Q: Now is this what is their share? Do you keep plots for them or pay them?
- A: Both. We give them plots, as well as money.
- Q: Is the police also involved?
- A: The police only intervenes where there is a fracas or a fight, or a dispute over a plot. But by and large the police does not meddle.
- Q: So you do not give the police some sort of *bhatta* (payoff)? In Yakoobabad the police takes no share?
- A: No. The KMC is very much involved. Without them we could never carry on what we are doing.

- Q: And the DC's office and mukhtarkar, etc?
- A: No.
- Q: The mukhtarkar has never come forward in this?
- A: No. Once there was an order issued from the mukhtarkar's office which led to the breaking up of some poultry farms.
- Q: Were these legal or illegal poultry farms?
- A: They were illegal.
- Q: They had not been leased by the government?
- A: No.
- Q: So, you settled the area, gave away the plots etc. But that in itself does not mean proper rights of occupation. There must have been some sort of backing and not from the KMC alone...
- A: The backing was from some very good representatives of the government. General Iqbal, for example, came to this area and announced that they were going to give leases for all of Orangi. That has further strengthened the hands of those who live here - that now they will get leases.
- Q: Who are the people who are brought here? Where do they come from?
- A: Most of them, I think, are mohajirs.
- Q: Are they from some particular part of Karachi?
- A: There are some people who have come here from other Karachi *bastis* (settlements) but in Yakoobabad the vast majority is from East Pakistan. There is only a handful of local Karachi people who have bought property here.
- Q: How does this system of buying and selling operate?
- A: The system works like this: we look at a particular location and decide that, say, it is a commercial area and calculate its valuation accordingly. We have become quite experienced as we have been doing this kind of work since 1969! We first see, for example, the plot opposite was sold at Rs 400 but now it's worth is at least Rs 4,000. So, we sell according to this calculation. It's even happened sometimes that a plot we ourselves gave to people was both bought and then sold by us. This has happened frequently.
- Q: Now let me try and understand. You make a deal with the Baloch that you will first sell a plot and then pay them an amount...
- A: If, for example, they have 4 acres of land or 2 acres, we ask around and find out from people whether they are old residents and if the land is indeed their own. Then they (the Baloch) themselves give us a rate. For example, if there are 1,200 plots or 2,000 or 4,000, they ask for say Rs 400 a plot. We then have to think that if we give them Rs 400 there is also the question of the KMC employees with whom we have dealings and who we have to pay. For example, if they asked for Rs 200 a plot and we give it to them (there is never just one inspector, there are always 2 or 4) it would cost. Taking all these factors in account, we then sell the plot. Then, it's obvious, and you are intelligent enough to realise, how much the plot will sell for.

- Q: But the people who come to buy plots... how do they find out that there are plots for sale? Do you inform them in some way, like sending a message of some sort?
- A: No. There is a saying that the needy will search. It's like this. If two or three people buy a plot they themselves advertise the fact to friends and relatives - that we have bought plots in such a place and they are good, there are no problems there etc. There is also a question of surety. For example, if you'd take a plot... we give you a surety to go ahead and build, that no one will demolish your house, whether you make it out of mud or concrete...
- Q: What sort of surety do you give? What is the basis of this surety?
- A: I have talked so much and you still have not understood! The KMC is involved with us, you see. They give us an assurance not to worry about such an eventuality.
- Q: Is the KMC satisfied with one payment or is this a constant affair?
- A: No. The KMC receives its kickback in two ways. If we sell we pay them. If you build on a plot you too will have to pay them.
- Q: That is, if I buy a plot from you and build a house I will have to pay them.
- A: They have kept a margin - Rs 200 per plot or Rs 400 etc. As the area gets more settled (populated) their demands also grow.
- Q: What sort of arrangements do you make for water supplies? Do you arrange this or do the people who buy a plot?
- A: At first we used to organise a delegation and go to the KDA office, to the chief engineer, water.
- Q: From your own area?
- A: Yes.
- Q: And you yourself represented the residents?
- A: What could I do? We had to do everything ourselves....
- Q: So this was part of your service?
- A: Yes. But that is no longer the case. There is abundance of water here, now. So, anyway, we used to take people there and get a couple of water tankers allotted. We would sign, write an application and also make a noise and agitate...
- Q: You mean a proper demonstration?
- A: Yes. We would take people in Suzuki vans.
- Q: So now you have got your demand for tankers accepted?
- A: Yes.
- Q: Did the people have to pay for the tankers?
- A: No. That was taken from the government - for these are allotted tankers. But we would take Rs 10-15 from the people of the area who we would organise into a committee to make a cement storage tank. You have made this empty tank and it will be filled by those tankers and would be divided in the area. We used to get 240 canisters, so according to that calculation water would be distributed to the houses. In many places they would be charged 5

paisas per canister. In some places, 10 paisas, so, there was no money spent as such for the tankers, just for distribution and the storage tank.

Q: Because you developed an area did that automatically make you into a leader?

A: One only remains a leader as long as someone's problems have to be solved. When people 'develop' (advance), they do not recognise anyone as a leader.

Q: Have you had any associations with any political party?

A: (Laughs) Silence.

Q: Go on, tell me!

A: I have no connections of that kind now.

Q: But what about the past?

A: Yes, for a long period. There was only one party, the People's Party, with which I had links. But now there is no political link with anyone.

Q: The whole country had links with the People's Party once! What kind of links did you have with the PPP?

A: Hafeez Bhai will tell you.

Hafeez Bhai: His mother was the president of the PPP women's wing.

Q: Where the plotting takes place in different place, Yakoobabad for e.g. some people living there are with the Muslim League, some with other parties. Sometimes you supply people for various *jalsas* (political meetings) for which you give money. What is the reason for this?

A: There are various kinds of *jalsas*. One is of the political sort, the other is religious. Which type do you mean?

Q: (Hafeez Bhai speaks) When you summon someone for a political purpose... I have noticed that those who sell plots or work on developing areas are often the same people who supply people for *jalsas* or deal with problems.

A: That is because they want to keep themselves hidden, so that they do not enter the limelight. Also, you get to know about a particular ideology - which leader they support or which party.

Q: But Hafeez was asking a different question. I, too, wanted to approach it, but from a different route.

You were in the People's Party. You had links with it - your mother was an office-bearer. Did this fact help you in your line of work?

A: Everything I gained was through hard work. There was no external factor.

Q: When your mother was alive, she was president of the women's wing of the PPP. The area was going to be bulldozed - What is now known as Hafeezabad but was previously called Yahya Colony.

A: They did bulldoze the area. This house where we are sitting was the first to be demolished.

Q: When the area was being bulldozed Khalida tul Kubra (your mother), Mehmooda, Meraj Bibi etc. lay in front of the bulldozers and stopped the work. After that a delegation went to meet Hafeez Pirzada, who spoke to the DG and stopped the demolition. So there was some gain. That is why people get involved in politics.

A: But the PPP government had not come into power, they were only trying to.

Q: In those PPP days, did you ever use any government people for this work?

A: A great deal. We used them a lot.

Q: In what way?

A: Through newspapers, by going to offices - from Hafeez Pirzada to even as far as sending a circular to Bhutto Sahib. I have all that proof which I will be glad to show you.

Q: In the same way, did you ever use the KDA staff?

A: Yes, through pressure from our political party and also from our *Anjuman* (organisation).

Q: You have got it registered. What is its name?

A: Awami Ittehad Welfare Association.

Q: In which area?

A: All over Orangi.

Q: What are its aims?

A: It was formed for *falah-e-behbood* (social welfare activities). This includes *abadkari* (development). But it also goes into the sorrows and problems of its members.

Q: But there must be a manifesto. Does the manifesto actually mention *abadkari* as one of its aims?

A: Yes. We have written that. That is a must!

Q: Is it registered under the Department of Social Welfare or as a Joint Stock Company?

A: It is registered as a joint stock.

Q: That is a big thing!

A: We have been registered since 1969.

Q: And you submit your accounts each year?

A: Actually, they have never once asked for the accounts!

Q: So, have you ever had elections?

A: Only once. That is more than enough for us.

Q: After that you have never tried to organise one or submitted anything to the joint stock people, or even an audit? Have they never ever come back to you?

A: No. And that is because they have never received any complaint about us. I am sure if there were complaints they would ask. It all depends on complaints - like waking the dead.

Q: What were the benefits of getting registered as a joint stock company?

A: The biggest benefit is before your eyes: we have developed such a large township.

- Q: You do not think you would have managed without being registered?
- A: No. One has to have a reason. The biggest reason is that we are registered. There have been lots of companies; lots of people who came here without being registered and could not succeed. For example, where you are sitting is an area that used to be called Yahya Colony. There was a certain Kallu Sahib, who formed a society, embezzled lakhs of rupees and absconded. He could not develop the area.
- Q: When you plotted an area, say Yakoobabad, did you leave plots for schools, mosques, etc.?
- A: Yes. Schools and mosques have been built.
- Q: These were built on plots you had left for the purpose?
- A: Yes. Whenever we do any plotting we always leave plots for certain purposes, like schools, mosques, maternity homes etc. These are essential. One cannot exist without them.
- Q: And people build these amenities on the plots?
- A: Yes.
- Q: Who builds them?
- A: Obviously, those with money. They come forward themselves and offer to build.
- Q: So do you sell those plots for schools etc.?
- A: No. We do not. Neither schools, mosques nor maternity homes are sold.
- Q: Is that because if a school or maternity home is built it will raise the price of your plot?
- A: Yes, but we still do not charge. Why take from someone who is trying to practice self-help?
- Q: What help do you provide people who want electricity?
- A: For this, the government sets up its own plant. Second, we ask people in the area to fill in the appropriate form - we even distribute these forms in the area. When they go to fill them and an estimate is given, they give electricity on a bulk basis, for example, if 200 people go or 400 people...
- Q: You yourself submit these applications?
- A: We do.
- Q: Do you do this because it...
- A: We designate people and tell them you will do such and such...
- Q: What about looking after the plots? For example, you say that you give people a certain time limit to build, and if they do not you prefer to return their money etc. Do not you need a large staff for all this?
- A: We have a few people, as I said earlier, just 3-4 friends.
- Q: Now after you have cut a plot, is there not a *chowkidar* (caretaker) to keep an eye on it?
- A: We do it ourselves. It is like this: wherever there is a question of profit one even does one's own *chowkidari* (caretaking). There are 4 people working, for example, on plotting. The *chowkidari* happens quite automatically. People do it themselves. If someone tries some

hanky-panky or sells a plot, people from the area report it to us. We get reports sitting here at home! That is why we have never tried to hire a *chowkidar*.

Q: Do you make daily trips to the area?

A: Yes. Virtually.

Q: And how are your relations with people there?

A: By and large, good. Of course, one can make enemies among people who do not get plots - but that is another matter.

Q: When an area is settled and populated, and people build on the plots, do they pay the KMC through you or directly?

A: When we sell, we deal with them. But when people build they send their own people. Either the inspector arrives himself or sends a peon.

Q: If someone builds an extension, does he have to pay extra?

A: That is obvious. It is paid per plot.

Q: No. I mean, if you have got a room and want to build another.

A: On top?

Q: Yes. Do you have to pay extra?

A: Yes. You have to.

Q: Now if you get a water connection and you have it installed in your house. The line has been laid by the government...

A: The KMC makes you fill their *challan* (tax).

Q: There is no illegal payment of money for this?

A: No.

Q: About electricity. You said earlier that when 200-250 people get together, you go and...

A: Yes, on that basis we can fight...

Q: You go there yourself?

A: Yes. But sometimes we send local people. It is not necessary to go there yourself. We get to know people in there. You are not naive; you must know that illegal gratification takes place everywhere. The electricity office is no exception. Even then you have to 'give and take' to get things done. Even there we get to know people - then a name is often sufficient.

Q: To be able to do all that you do, you must need someone's support. Someone must provide the blessing for this development work...

A: The government has given us its blessings... (Laughs) - That is how we are here... Otherwise we would have long ago been blown away!

Q: Have you ever contemplated the idea that the government might withdraw its blessings?

- A: Yes. Absolutely. It can do so whenever it wants. But in the present situation it is very difficult. The government has made lots of promises for these cases. So it is thought that no, it would not happen. Then our prime minister has himself said that all the old settlements...
- Q: But that refers to the old ones. You seem to be carrying on with your work.
- A: As I said, they are classified as 'old settlements', *zameen khichi jati hai* (land gets stretched).
- Q: You provided the poultry farm people with plots at that time because they seemed cheap. Now you tell them that they cannot make a poultry farm here?
- A: Greed blinds one from thinking too carefully. The truth is that when we gave them land for the poultry farms, we gave it at 50 paisas a yard or 2 paisas a yard - 200, 400, 500 plots. After that time we did not know that they were going to start a poultry farm here. Afterwards, when they would start their poultry farms we would remain silent. It used to be a wilderness, anyway. But now when the population has moved in, one feels that there should not be poultry farms here. And the government has also realised this and they have been removing them.
- Q: But the government does not even want your illegal settlements to be made.
- A: That is obvious.
- Q: And you developed the area because of the need. The government also does not want the poultry farms. In the past you allowed the poultry farms people to buy up land because you wanted the money. But now if they remove the farms and plotting is done again, you stand to gain.
- A: But that cannot happen. A physical survey has been done. Those plots have been labelled 'open' by the KMC. Even trying for them will be futile. Many poultry farm owners made us an offer to buy up their 400 - 500 plots. But the government does not give its permission, so what can we do?
- Q: How deep is your knowledge of the laws of the *katchi abadis*, leases, and those designed to stop the proliferation of these *abadis*?
- A: As far as stopping them is concerned, the government has always tried to do so and always will. But there are some people who have become intensely involved in this business.
- Q: No, what I wanted to know was, how familiar are you with these laws?
- A: I think every resident must be aware of them, let alone I, who am an exceptional case. Everyone knows these laws, especially us. I will repeat what I have already said: these things happen through bargaining.
- Q: All right. You can get a lease here once a plot is sold. In your view will people take leases here? Where leases have been offered, like in Baldia, not even 10 per cent of the population has taken them in five years.
- A: No, that would not happen here.
- Q: Why should there be this difference?
- A: I have not really reflected on this.
- Q: But here you feel people will take on leases?
- A: Here we will get it. There seems to be a good chance. And the government has also made some promises. And the government is also interested in Orangi Town and areas like this.

- Q: After the recent riots here do you feel that there will be any changes in the methods of development work?
- A: Yes. A lot has already changed. No one is now willing to take a plot in Orangi Town. People are now scared. The BBC has also taken pity on our plight and labeled us 'the second Beirut'. That is why many people are scared to move here, while many want to sell and leave. So, there has been a change.
- Q: Have prices fallen?
- A: A great deal.
- Q: To what extent?
- A: To the extent that a house that cost Rs 1 lakh (Rs 100,000) now cannot even be sold for Rs 20 - 25,000.
- Q: In Yakoobabad you sold plots for Rs 5 in 1977. Before the riots what was the price of a new 80 yd. plot?
- A: Rs 2,500 - 3,000 or above.
- Q: And now?
- A: Now no one is willing to pay even Rs 500 because of the riots. People still feel that there will be another attack, another fight. That is why people are very confused.
- Q: Does it make a difference to you who buys your plot, Pathan, non-Pathan, Bihari?
- A: Actually, since the troubles, we have started consciously trying to avoid the sort of mix that could cause more riots. We make an attempt to settle Bihari's their own areas, and Pathans in Pathan areas. It was not like this before - we gave plots to whoever came along. But now we have become more cautious.
- Q: In Yakoobabad there must have been others involved in *abadkari* or are you the only one?
- A: No. There are many others. There is Raja Kifeyat Saheb, Rasheed Bhatti, Lateef (who is still carrying on his work on that side of the hill), *Fakhr-e-Orangi* (the pride of Orangi), Saleem Sahib, and lots of others.
- Q: How do you get on with the others?
- A: We are on friendly terms. We do not interfere in one another's work.
- Q: Have you divided up this entire area of Yakoobabad among yourselves?
- A: Whoever finds the Baloch first gets the land. The Baloch are the claimants,
- Q: But a long road goes through Yakoobabad. Now, on that road you have done plotting, and someone else has also done plotting....
- A: That has happened too.
- Q: So you must have got together and decided - this is your area, this is mine.
- A: Yes, we have jointly worked on many things. I have worked with them all - *Fakhr-i-Orangi*, Saleem Sahib, Raja Kifeyat.
- Q: Do you divide the area among yourself or what?

- A: In the beginning, we do it together. The areas are divided and named later - the first game is only plotting. As the population grows, we start dividing the areas.
- Q: I met some people beyond Gidar Colony who use engineers to plan...
- A: I have said earlier that the KMC is involved with us, so they can also do the planning.
- Q: Have you ever used the KMC's services for planning?
- A: No, never. We always make our own plans.
- Q: Has it ever happened that those plots left for mosques or *madrassah* (schools) have been moved here or there to satisfy some party who wanted those particular plots?
- A: Yes. It has often happened. Some self-interested people do that. For the sake of profit they hand over plots designated for mosques etc.
- Q: It has also happened that you have left 70 ft. or 150 ft roads, but if a customer came along you reduced them in width for their sake.
- A: Yes, this has also happened.
- Q: Had you deliberately left them wide, or was it only out of pressure?
- A: Neither. It was purely on the basis of profit.
- Q: The plots were more expensive on the wide road, but later the road became narrow. From sector 4 there was a road to sector 14. That road in, sector 14 was 300 ft wide. And that was supposed to be the RCD road. Now someone descended on that road in such a way that the plots were sold at a very high price. Suddenly, two more lines were built on it and the people were told this is not the RCD road, this is another!
- A: Yes, that happened. It was all for profit.
- Q: When you plan do you keep in mind the relationship the adjacent area has to it?
- A: That is thought about earlier - before planning.
- Q: Is it all in your mind?
- A: Yes, it is in the head. And one has to keep one's head prepared.
- Q: Like the road in Yakoobabad which goes down then up a hill and down again. There has been quite a lot of cutting and filling. Did you do this?
- A: We shared the work with the KMC. We share our work and also our booty with them!
- Q: In 1979, the local government councilors arrived here. Are they involved too?
- A: The councilors stand together with us. You have not asked any questions about them!
- Q: What is their share?
- A: They have different rates. Some take Rs 200 per plot, some Rs 400, some Rs 600.
- Q: In Orangi, which councilors are the most 'upright'?
- A: There are only a few that are fulfilling their duties!
- Q: Has the arrival of the councilors reduced the KMC's share?

- A: No. On the contrary, since they have arrived both the KMC and the councilor's share has increased! It has doubled.
- Q: Sometimes an *abadi* (settlement) is demolished with the connivance of the councilors. What is the reason behind this?
- A: That area or *abadi* is broken up where there is a feeling that it will bring greater profits later. 2 or 4 *abadis* are broken up after speaking to the councilors. We can only advance with their help. It was not like this before. But since they have arrived we say take these few houses. That gives a good impression. The next time round it is settled in a better way.
- Q: But why do you have them demolished?
- A: We do it because those houses are not occupied - they are empty. They are broken to exert pressure.
- Q: You do not demolish it to make the *abadi pukka* ? After demolishing the houses, filing a case in court and getting a stay order ... Is it not like this?
- Q: No. It is not. Actually it is like this. Say 20-25 houses are demolished. Then one man stands up and says 'stop' and becomes a leader. After the demolition stops there is a meeting at night and funds are collected from the entire *abadi*. If you do not pay, your house too will be demolished. The main thing is that those houses that are inhabited are not demolished, only empty houses are broken to raise funds from every house, and it is dispatched to its source: Some to the KMC, some to us, some to the councilors.
- Q: So this is done via the councilors?
- A: Yes. It cannot be done without them.
- Q: Before the arrival of the councilors, did this sort of bulldozing take place?
- A: No. This did not exist before them. We used to carry out our work on the basis of our fame or hanky panky. But since the councilors have arrived we have to work "through proper channels".
- Q: So by working through proper channels, people feel more secure? Is it correct to say that because of this local government system the people of *katchi abadis* have been given more security?
- A: Yes.
- Q: Even if they have to spend another Rs 200.
- A: Sometimes its Rs 500, but their security has been enhanced.
- Q: The KMC and the councilors are two of your partners. Is the third the police?
- A: The police has neither pestered nor harassed us...
- Q: Do you not worry about anything?
- A: I am not worried. As I said earlier, I am a very outspoken person.
- Q: You have one man at the Orangi Extension police station known as Niazi. It seems his duty is solely for this purpose: he comes to you and his rate is Rs 100,150 per plot. So there is this money as well...
- A: Yes, it is obvious.

- Q: You have certain functions and public programmes. Do you bear the expenses yourself or do you take them from the people of the abadis?
- A: We mostly bear our own expenses, for the sake of our own publicity. But wherever we feel it is beyond our capacity, we seek help from people.
- Q: What sort of functions?
- A: Many types. In some we just gather together the *abadi* (settlement) people and tell them, *Abadi karo! Rehaish karo* (get settled, build houses). There are also some musical functions and even some with political overtones.
- Q: What is their purpose?
- A: Their purpose is to satisfy the public. Nothing else.
- Q: I can understand the political functions, but...
- A: There are many other types - *qawwalis* (religious chants), *urs* (birthdays of holy men) etc. In an *urs* we can make collections.
- Q: Have you made any local *pirs* (holy men)?
- A: Actually, the truth is that we consider ourselves to be a *pir*!
- Q: How did you start on this line of work?
- A: We learnt by observing Moinuddin Dehlvi (an earlier developer). When we came to this area we saw him doing this work and we developed an interest. And we have continued ever since.
- Q: Did your working for KDA help at all?
- A: Not in Orangi. But outside, yes. Places like Gulshan-i-Iqbal, Federal 'B' Area, Defence.
- Q: Did you cut plots there?
- A: No. But I was involved in buying and selling.
- Q: Is your agency restricted to Orangi?
- A: No. It is for the entire city. We have a telephone. But most of our cases are from Orangi.
- Q: So you have also done work of this kind in other areas. Had you been involved in this work before moving to Orangi?
- A: I was a student in those days. I only learnt this work here.
- Q: And the buying and selling followed?
- A: Yes.
- Q: You set aside certain plots for the police, the KMC, your friends. Have you any outside political friends for whom you have kept certain plots?
- A: Yes, we did. But they did not keep them. They would sell them themselves, some they would give to friends. Some we sold for them.
- Q: So, there were such people?

A: Yes. There still are.

Q: Are there any well-known people?

A: What do you want me to say!

Q: In the local elections you put forward some of your candidates. How many of them have won?

A: Not a single one so far! (Laughs)

Q: Why not?

A: Because of the work we do. That is why, who would vote for our persons?

Q: I have been informed that the ADMs court, the police and the DC's office are all involved in some way in getting money out of this business. Do you wish to comment?

A: Why talk of it if you know all this? You are a clever fellow. What do you expect me to say? Even some journalists are involved. They are given plots by us so as to make publicity for us to highlight the problems of our *abadis*.

Q: Why?

A: It is obvious. When problems are highlighted the KMC is forced to take some action for improving things - like running transport. All this increases the value of land.

Q: What percentage of plots is given away to people of influence?

A: About 35 in 100.

INTERVIEW - 04: Government Official

Transcript of a taped interview of: **Tasneem Siddiqui**

Director-General of the Hyderabad Development Authority and author of government organised Squatting Scheme."

This interview was taken by: **Arif Hasan**

On 02 April 1987 in Arif Hasan's office in Karachi.

- Q: Prior to becoming DG of the HDA had you been involved with any development work (*abadkari*)?
- A: Not directly, but I was director land management for the KDA for a period of 4-5 months in 1979-80. After that, I was posted as Deputy Commissioner, Sukkur. So I cannot say I was directly involved.
- Q: But as you mentioned earlier, while you were in Sukkur there were some housing society schemes which were your first exposure to these problems.
- A: In Sukkur there were 20-25 housing societies which formed a union. They had formed this union and had received land 20 years prior to this, but they had certain problems that needed to be solved. So I attempted to do something. But the problem of housing poor people, and the problems they face building houses, came to my notice in Sukkur when we tried to move people from the river front and from playgrounds. I noticed how difficult it was for them to find alternative accommodation in the city - either on a rental basis or outright ownership.
- Q: When you became the DG of the HDA, did they not have any low income housing schemes here?
- A: No, they had none. In fact, the schemes they had were built on the normal government pattern: the site and services schemes. Even those worked at a very slow pace as far as building houses was concerned. For example, it has been about 5 - 6 years since Qasimabad was built. The area has all kinds of services, but despite every effort, no more than 50-60 houses have been built there. In the same way, in Gulshan-i-Shehbaz, a massive scheme which will ultimately be spread over an area of 5500 acres, 12-13 thousand people have bought plots there and made their payments. The HDA has completed about 70 per cent of its development work there. For example, there is water supply, external roads, internal roads to a large extent and internal water supply. Yet no one's prepared to build houses there. When we observed this, we did a detailed survey of the problem. There was no concept of low cost housing there. But keeping the example of Gulshan-i-Shahbaz before us, we conducted a study to ascertain why people are not building on the plots and also who the people who had bought plots here were. That is how we sorted out this problem.
- Q: Who were these people?
- A: Our study revealed that 80 per cent consisted of those who already had fairly decent houses in Hyderabad or Latifabad. But they had bought these plots as an insurance against future contingencies, to fight inflation or to have ready cash available, or for their children - their weddings etc. The idea was that whenever the prices increased they would sell. We did a small study in which we discovered that about 70 per cent of allottees never build houses on their plots. They sell the plot, and among the second purchasers 50 per cent do build houses.
- Q: This problem of speculation exists all over Pakistan. Land never reaches the target groups. Governments have never tailored their urban policies so that the low income groups receive the end-product. What is the reason for this?

- A: The main problem in our country is that whoever is in power, they only consider their own way of thinking and the interests of their own group as paramount when solving problems. They do not realise that 80 per cent of the population has an income below Rs 1,500 - whether they live in villages or cities. In fact, in cities there is a large group of people whose income is less than Rs 1,000. Their needs are never studied, because they do not have a constituency. Those who represent them have their own interests: class interests, income group interests. So, one factor is that there are very few people who understand the problem. Second, even if one tries to understand the problem it is very difficult, as it is a very complex subject. It is not as easy as evolving a development scheme, balloting the plots and collecting the income in the treasury. Getting the end-product to the target group is in itself a difficult matter. First, people think in terms of class interests. Second, *ye sehl pasand hain*. Third, they do not have people who can work that hard and study the problem's sociology and the target group's economics, to allow the end-product to reach it. That is the fundamental issue in my view.
- Q: But in places like Karachi there are speculators, people who carry out illegal subdivisions. They manage to deliver the goods to the target group at a rate of, say, Rs 1,000 a plot. And this is all state land. Why has the government not been successful in protecting its own land?
- A: The fundamental reason is that in our government, as you know, despite the fact that staff and facilities have been augmented, inefficiency and corruption have been growing day by day. People's fundamental need is for housing and the government is not fulfilling that need. At the same time it admits that in a place like Karachi, the population growth rate is 6 per cent, whereas the national average is 3 per cent. The government knows that 2 1/2 - 3 lakh people are arriving in the city annually. These people need housing. Someone has to fulfil that need. Land grabbers (or brokers as you call them) are fulfilling that need. There is government land but no one to look after it, or even if there is, they are not doing their job, and corruption continues at its old level. As you know, the land belongs to the Board of Revenue. In this the people who deprive the government of their revenue - the *patwaris*, *mukhtarkars*, the lower ranks of the police - take money from the land grabbers. They either shut their eyes or directly help them.
- Q: In my estimation, approximately 2 crore rupees worth of plots are developed annually in Karachi in the illegal sector. From this, about half are sold at three or four times the price within two years. We believe the turnover is something like 10-12 crores a year in Karachi. In principle, this money ought to go to the government, because the land is largely government land. Is there any concern or anxiety about this state of affairs among government officials?
- A: In my opinion, this problem is being solved by the informal sector by itself. And the government's approach to housing, as you know, started in Karachi, where low cost housing was to be provided and to an extent the resettlement scheme succeeded. Apart from that, the government took on other schemes from time to time, like the 'Metroville' scheme in Karachi. But all these schemes - Korangi, Metroville and recently Surjani Town - have failed to solve the problem. The government's approach is that the services are being provided by the informal sector, and this is recognised by giving them the name of *katchi abadis* and upgrading and regularising them. In their opinion there is a problem which they cannot solve, therefore their role is being played by the brokers and middlemen - regardless of whose pocket the money is going into. They have succeeded in solving a problem, therefore *sehl-pasandi ka taqaza* - that the government, in the name of regularisation and upgrading, is admitting it. The solution to the problem is the way these plots are being given in the informal sector. Apart from that, there is no solution.
- Q: So, for the time being, the government has given the green signal?
- A: It looks like it. Given the magnitude of the problem, unless some national policy is evolved from the lower level to big cities, there seems little hope of solving this problem. And the government seems helpless before the problem.
- Q: Do you have any direct involvement in Hyderabad's *katchi abadis*?

A: No. We have no direct involvement.

Q: How did you conceive this scheme in Hyderabad? How did it start?

A: In Sukkur, a small town of 300,000, there had been no housing developed in the last 35 years. The houses Hindus had left behind had been extended, say from one to two storeys. But given the sharp rise in population - from around 50 or 60 thousand at the time of partition to the present number - the government made no effort to provide low cost housing. So people occupied parts of the city's outskirts: playgrounds, the river edge, around railway tracks. But despite this, *katchi abadis* are sprouting everywhere and people are living in many dangerous locations - like the river front where there are floods. So what I found was that if we gave those people living on the river 50, 60, 80-yard plots, they would consider shifting. But, because I was transferred from Sukkur, I was unable to implement this scheme. When I got the opportunity to study the same problem in Hyderabad, in association with my staff, I conducted a survey to find out what people's requirements were. Why do plot holders and allottees not build houses? When I considered both these problems what emerged clearly was that the needy do not get plots so they live in rented houses. With incomes of around Rs 1,000 - 1,500, these people pay from Rs 250 to even Rs 400 as rent. But they are willing to shift and build their own houses if they can acquire a plot, especially if there is some sort of arrangement for water supply. On the other hand, despite all efforts, those who have bought 400-yard or 240-yard plots and have made all the payments, are not willing to build on their plots. This is because they have already got houses.

Q: Did you face any difficulties in launching your scheme?

A: What we did was not to inform anyone of this scheme in the beginning. If we propagated or publicised the scheme in the initial stages, certain vested interests would begin to oppose it. So we quietly went about planning the scheme in one sector of Gulshan-i-Shehbaz. Despite being a government employee, I took the risk that if the scheme were not approved and our governing body or the provincial government asked us why we had started it, I would be ready to be made answerable. The other action we took was to conduct many surveys beforehand. We tried to explain to people that the scheme was in their interest, so that when we started the scheme would not suddenly be stopped.

Q: You mean the people living in *katchi abadis*?

A: That is right. What we did was fix a target group and a target area. The *katchi abadi* adjacent to our scheme was made our target area. We went there and told people that those who live in the *katchi abadis* and have to pay for the privilege were being exploited. We told them that ours was a government scheme, with one fundamental difference. The first obstacle we had to face was the local councilors of the area. They argued that because the scheme was being started in their area, it should be done through them. They asked us to give them all the forms so they could distribute them. We dealt with this problem very tactfully. We said that these people will live in your area, and that we will seek your help and cooperation, but we did not give them any forms. After this, we did not face too many other obstacles. We wanted at least 3-400 families to settle there before we put it before our governing body. When we succeeded in getting the required number of families we explained to the governing body that we had done this and told them that our scheme was in keeping with the prime minister's programme. Then we got the Chief Minister to give his approval so that we could be given some political protection. This proved successful. After that, the next difficulty was the police and the revenue department, who saw our scheme as a threat to their lucrative business. You must have seen in Karachi how on the Board of Revenue's lands, the lower level policemen, the lower staff of the board itself or the junior KMC staff work together to help those who occupy government land. After that they began to harass some of our people. Also, those who had moved to our scheme were harassed and told they had occupied the Board of Revenue's land. We managed to sort out that whole problem at a higher level. But the pressure on us remains - from the local police and the Board of Revenue authorities, who harass our staff.

Q: What about those who settled in your scheme? Are they also harassed?

A: Sometimes. Some professional land grabbers have been inducted by us into our schemes, so that their role becomes integrated with our plans. These persons have been taken away on the basis of their past records, that they are land grabbers and made to part with money. So, we tell the police-men that when these people were in fact land grabbers you did nothing but you do when they are actually providing services - for example, they make huts, they supply the materials at cost price. We have deliberately inducted these people so that they keep out of mischief and we benefit from their experience. But now the police take these people away. We tell them that if they have done something wrong, punish them, but do not use their past records as a basis for harassment.

Q: Are any of the political parties interested in this scheme?

A: No, because our scheme is located in an area which is not too conspicuous: The Kotri industrial area near which there are some *katchi abadis*. Our scheme is just behind this. We inducted the chairman of the Kotri Municipal Committee, to the extent that we told him the work was taking place under his patronage, and that his constituency is being built here and these people might be useful. But because the scheme is outside Hyderabad's territorial jurisdiction, Hyderabad's political parties or other vested interests have neither created any obstacles for us nor come to our help. But the MNAs of the area did visit the scheme a couple of times and when it was ready, they tried to take credit. From our point of view this was acceptable because it provides political protection.

Q: You have talked of the difficulties in the way of launching the scheme. What are the difficulties in the way of operating and promoting the scheme?

A: When we started the scheme it was on an experimental basis. We had no clear idea as we had never implemented such a scheme before. So in the implementation stage we faced problems. For example the target group, if you go a little higher, like the Rs 2,000 income level, they do not behave like needy people. So they begin to say that there is no electricity or school, so we cannot stay here. One of our problems was to ensure that our target group remains the one we had conceived: the needy, who pay Rs 300 rent out of an income of Rs 1,000, with four children and other dependents. Their income is such that they cannot afford to pay Rs 300. They are willing to live here at any cost. That is one problem. The second is that once a scheme of this kind gets going a problem of leadership develops. Some people become self-styled leaders and say that all work should be done through them. And then groups emerge, and inter-group rivalry begins: so-and-so has embezzled funds, etc. So, we have had quite a few difficulties in the community participation aspect: how to involve people, keep them busy, help them and how to work with them. Because this scheme involves incremental development, just giving people plots and providing water connections is not enough. One has also to look to the future, that there should be sewerage facilities, door-to-door water, schools, other social services. And ultimately the scheme can only succeed if people believe that slowly these services will be provided. The people, for one, are not very well educated. Second, there is their habit of getting involved in petty politics and intrigues and fighting among themselves. An additional problem was that in many places we could not find homogeneous groups, because we have to collect money every month to lay service lines. So our staff organised several meetings in which people were told that until they sat together and trusted one another, things would not work. In this we have now had some success and people are beginning to pay up swiftly and listen to what we say and act on it as well.

Q: You must have also attracted people to your scheme who have bought plots for speculation? How did you deal with that?

A: Well, one, we said to the people that as many people come to us will be settled. Second, the initial setbacks were faced when higher income people came here and did not build.

These were overcome by setting up a reception area. The highest priority will be the man who moves with his family and his belongings and spends a night there. When we see that

he is indeed a needy person only then will we give him a plot, and not before. The second idea carried out was that we did not give allotment papers. We said you can have the plot. We take a very small amount as down payment - Rs 460 - and water is provided from a public stand post. When you have paid all the charges, only then will you get the plot allotted. Because of these three factors, very little speculation took place and there were very few cases where speculation was tried. For example, there are now about 1,000 families living here. With the exception of two or three who took Rs 1,000 and gave the plot to someone else, or because of the location they gave the plot away, all have remained.

Q: How did you manage to bear the expenses for this scheme?

A: As I said earlier, this scheme is one sector of Gulshan-i-Shahbaz. In the Gulshan-i-Shahbaz scheme, the developed plots are for Rs 120 a yard. The problem for the poor in this is that the down payment is 25 per cent, and the rest is to be paid in 3 installments, which they cannot afford. Keeping this problem in mind, we take Rs 460, the cost of land, from them. We have staggered the development charges over a period of 8 to 10 years. Now, whatever the cost of development that takes place here will have to be paid by these people. So, there is no element of subsidy involved. The benefit is that the money they would have to pay over 2 years has to be paid in 8 - 10 years.

Q: So it is a kind of 'bridge subsidy', while the other Gulshan-i-Shahbaz is direct payment?

A: For the time being. Ultimately they will have to pay for the entire cost of the land and development charges.

Q: There is still no electricity, and water is provided by tankers?

A: First we built a few tanks. Then we put water taps on them. Now we have built public stand posts in several places.

Q: And transport arrangements?

A: When people moved here, we lobbied with the government transport service and told them that now people live there, so please provide transport. So now, there are four government buses from the area and the fare is Rs 1.50 one-way.

Q: Have people applied for permission to open schools in the plots set aside for the purpose?

A: As soon as people moved to the area, they built a temporary mosque and in the mosque they have started a school in which 40-50 children now study. After that, some people have started in their own houses. For example, if someone has three sons, he has taken three plots in their name and they have told people that they are building a school on a temporary basis. I have just learnt that a school has been started where they are charging Rs 20 per child. But our aim is to persuade the voluntary associations in Hyderabad to step forward.

Q: Will you provide the plot?

A: Yes. Because this is a regular part of the Gulshan-i-Shahbaz scheme, we have left room for all amenities in its planning - parks, schools, clinics, a commercial area, everything.

Q: There is a population of 1,000 families. Will you open a clinic?

A: Yes, there are two clinics. One full-time private doctor works there.

Q: Did you give plots for the clinics?

A: No. People have given space in their own houses. But if anyone requires a clinic, we will provide a plot. We have commercial plots as well, so there is no problem.

Q: So it is a commercial venture?

- A: Yes.
- Q: Have people applied for telephone lines?
- A: No. Actually, people are currently pressing for electricity. Initially we suggested that they put up private generators which cost about Rs 10,000, so two generators have arrived. And the arrangement is that a tube light for Rs 250 per month or a bulb can be lit for 3-4 hours every evening. For this, people have collected money and given it to the people concerned.
- Q: So these are entrepreneurs...
- A: Now we are talking to WAPDA as well, as their line passes through the area. First street lights should be installed, and after that, as people collect money (they have now made pucca houses), they should speak directly to WAPDA.
- Q: That means that the illegal sub-divider's role has been taken over by your staff?
- A: More or less. When we started this scheme we studied their role very carefully. Why are *katchi abadis* made? What are people's needs? Why does the informal sector - the land grabber succeed? The HDA adopted the same role. And the people from the informal sector were inducted into this scheme.
- Q: Some questions about the future. Your scheme has succeeded in Hyderabad. Do you see any dangers ahead?
- A: Not in the near future.
- Q: Do you think this scheme can be replicated in other cities?
- A: You can look at this question from two angles. One, that in this scheme the physical planning and the development methods, are all very simple. For example, if people are told that there are plots available, there is water, take the plot, occupy it and begin to build a house, they do it. The other question is leadership and how it can be monitored. That, too, is possible. But the main factor is political leadership, political institutions. Let me say that a scheme of this kind may not be viable in cities like Karachi and Lahore, because the vested interests there are very powerful and the development authorities are unwilling to give up their role. But in cities like Hyderabad, Faisalabad, Multan, or other intermediary towns like Sukkur or Nawabshah, this can be done if the government decides it is necessary and that all those coming into cities from outside, even given the national growth rate, are the government's responsibility - for housing, that is. It is not that difficult to implement such a scheme, because virtually every city has Board of Revenue lands spread around it. And if this land is not reserved, if it is not utilized, in the future -even the next 5-10 years - people will have grabbed it and so it will not be available. Either people will grab these lands illegally, or certain big-shots might occupy them. The result will be that there will be no land left for future requirements. That is why, if our government wants to solve its problem, schemes based on our scheme can be implemented in all the smaller cities.
- Q: What are these Board of Revenue lands?
- A: All the land in Pakistan, of whatever kind, is considered government property. This has a long historical background - before the arrival of the British and after. Now whoever owns land is in fact a tenant. I will not go into the details, but in every city the land within the municipal areas are owned by the municipal committees, or town committees or municipal corporations.
- Q: On ninety-nine year leases?
- A: Yes. But the property is the government's. Similarly, other organisations in Karachi - say the Port Trust, cantonment lands, railways - own lands which can be given out to people on

leases. But as soon as you step outside the cities, the lands that do not belong to anyone are Board of Revenue lands. For example, the HDA has a scheme like Gulshan-i-Shahbaz. We bought land from the Board of Revenue at 5 rupees a yard. In Karachi, the KDA has been buying Board of Revenue land for 1 rupee. But in smaller towns, or on Karachi's periphery, because the Board of Revenue is not utilising a piece of land, land grabbers move in. They find out that the land belongs to the Board of Revenue. And because it owns so much land it is impossible to watch over all of it. And even where they know of this, the lower staff gets involved and at a very small price allows land grabbers and sub-dividers to use the land.

Q: Who is responsible for looking after the Board of Revenue property?

A: The hierarchy of the Board of Revenue consists of members, then the commissioners at the divisional level, then there is the deputy commissioner at the district level, then assistant commissioner and under him the *mukhtarkar*. The actual responsibility lies with the SDM, Assistant Commissioner and *mukhtarkar* in the area in which the land is located. There are the *patwaris* and the police too can be summoned if someone is grabbing land in the area.

Q: The municipal corporations have no hand in this?

A: No, not if that area is outside the municipal area.

Q: Does the Board of Revenue give this land on lease?

A: There are different types of leases. For example, if there is some land next to the river it can be leased for 5 years, or 10 years or whatever. This land is known as the *kachhe ki zamin*. They also give temporary allotments - say for one year or two years, and also for specific purposes. For example, in Karachi a large amount of land has been given out for poultry farms and dairy farms on a 10-year lease. In the same way, there is land in the interior - Thatta, Badin - which goes on 5-10 year leases. And there are certain lands which are sold through auctions (on 99-year leases). And some land is meant only for *haris* - it can only be given to *haris*.

Q: Is what is called *patta* given on a seven-year basis or does it vary?

A: There are different types. It can even be for one year. For example, the land near Sukkur barrage in the middle of the river, is given out on a one-year *patta*, and people grow vegetables there. If the branch authorities of the Board of Revenue ever need the land they can get it back immediately.

Q: Has any other development authority shown any interest in your scheme?

A: I have not noticed any interest yet. In fact, we are inviting them. We have had discussions and decided to try to invite all the development authorities, master plan people, the land management people as well as planning and development departments of all the provincial governments who deal with physical planning. We want to tell them about our scheme, then show them the site, elicit their views. If they are impressed, we will urge them to take on similar schemes.

Q: Have you discussed this scheme with the Planning Commission?

A: Only at an informal level. We informed the chief of the appropriate section. Now we will try to call them here, because unless people see for themselves, they will not be satisfied. Just showing them paper work is not enough - they might think it is all talk, just one scheme among many others. They should come and physically inspect the scheme, talk to residents and if they are satisfied, then they could incorporate it in their planning. The fundamental point is that the way we have attempted to solve the problem seems in our view to be the only solution. People are flooding into the cities. Small cities are growing rapidly. People are forced to occupy Board of Revenue lands, land next to railway lines, and lead lives in inhuman conditions.

If people began to settle in the manner in which our scheme envisages, one can foresee their social improvement, their environment will improve and they will feel that the government has given some thought to their problems. Of course, people are satisfying their needs even now and will continue to do so. But, if the government thinks that merely upgradation and regularisation will solve the problem, it will be left lagging far behind while the problem will accelerate.

Q: How has the HDA staff reacted to your scheme?

A: We should divide our staff into two parts: those responsible for physical development did not agree with the idea nor did they show any enthusiasm for it. Those who build roads and lay sewerage systems - well, it is like the situation in any such department in the country, they receive commissions etc. - these people did not respond with much enthusiasm. But among the master plan and the development control staff, we fortunately found very enthusiastic and active people who worked on the scheme, met people, conducted surveys. They worked beyond office hours, like social workers.

Q: Did they face any difficulties?

A: No. Once they understood the basic premise of the scheme, they began to put forward their own suggestions. Because they are normally engaged in routine everyday work, we found they can understand things better and can understand and point out people's problems, and offer suggestions on how to improve the scheme.

NOTE: Hyderabad is a town 120 miles from Karachi with a population of about 2 million.

INTERVIEW - 05: *Thalla Wala*

Transcript of a taped interview of:

Nawab Ali, *Thalla Wala*, (building components manufacturer).

This interview was taken by:

Arif Hasan

On 26 March 1987

At Nawab Ali's *Thalla* (building components manufacturing yard) in Yakoobabad.

Q: When did you start this *thalla*?

A: I began it in 1970.

Q: You began it in 1970 over here?

A: No. I and the *thalla* have been moving. As the development kept expanding we kept moving the *thalla* accordingly. Before we were in Abbas Market when development was taking place there. Then we moved to Shah Faisal Colony when plots were being cut there.

Q: But when did you begin this *thalla*?

A: This I began six or seven years ago when plots were being cut here.

Q: How did you become a *thallawala*?

A: Before I began this work I was a scout. That is all. My brother had a shop in Nazimabad. It was a general store. He went into real estate - selling and buying of plots. And we took over his general store.

Q: But how did you begin this business?

A: We saw that there was a need for this, as plots were being cut, and since our brother was in the real estate business we decided, with his advice, that we should go into it.

Q: You invested capital in this business?

A: Yes.

Q: Where did you get this capital?

A: We invested about Rs 50,000 in this business. We had some money ourselves and the rest we raised by selling our general store. We then purchased a plot and made a *thalla*.

Q: Was the material which you purchased originally from your own money or on loan?

A: We do not get anything on loan. Instead, we give materials on loan to the people and recover it in installments. Say someone has Rs 3,000 to 3,500 only, we take that and give him materials worth Rs 6,000 or 10,000, double what he pays us.

Q: Do you charge extra when you give materials on credit?

A: Yes, we do.

Q: How much extra?

A: About 5 - 10 per cent -- that is all.

- Q: How quickly do you recover this money from your clients?
- A: That depends on the financial condition of the house builder. Sometimes he gives back at a monthly rate and sometimes lump sum, (say if he wins a *Bisi* Committee, then he pays back a lump sum).
- Q: Does it happen that people do not pay you back?
- A: Rarely. But sometimes it happens that someone dies. Then, ofcourse, we do not demand payment.
- Q: How often does it happen that people do not pay back?
- A: About 10 paisas in a rupee (10 per cent).
- Q: When you constructed your *thalla* was there much development here?
- A: No, it was a wilderness. Some poultry farms, maybe a few houses but people were coming here regularly to buy plots. Some Pathans bought plots, then others.
- Q: You purchased these plots for your *thalla* yourself?
- A: I purchased them myself.
- Q: How many plots?
- A: I purchased four plots of 120 yards each. On two of these I installed a *thalla*. The rest I live on. They cost me about Rs 6,000.
- Q: How did you arrange for water for your *thalla*?
- A: I got tankers to supply water to me, KMC tankers. I paid them. Later, I got tankers from the water pump.
- Q: How much do you pay them?
- A: It varies, depending on the season and on the demand. Sometimes Rs 75, sometimes Rs 150, sometimes even more...
- Q: For this water you must also have constructed a tank...
- A: Yes. I had to, for one has to store a lot of water in this business.
- Q: Has it ever happened that you gave this water to your neighbours and charged them for it?
- A: I gave my neighbours water, it was a part of my help to them when they built their houses. Even later since I had a storage tank and they did not, I gave them water.
- Q: You charged them?
- A: Many could not afford to pay. Some did - those who could.
- Q: But you did not lose on this?
- A: No. I did not. I charged them money per drum. When the tanker was Rs 50 each I charged Rs five a drum. When it went up I raised the price. I have supplied water for many years to some families.
- Q: Why

- A: It helps my business. It is important to have a good reputation in this kind of work. Giving water is good public relations.
- Q: Do tankers still come from the city?
- A: No, not any more. There is water in Orangi now and so donkey carts bring water to Yakoobabad from places in Orangi. It is a good business.
- Q: Is this water taken legally from a stand post or is it taken from an illegal connection?
- A: I cannot say. It is difficult to comment.
- Q: Where does the material that you purchase for your *thalla* - aggregate, crush stone etc. - come from?
- A: Trucks bring this. There are Pathans who own trucks. We tell them to bring it. They do.
- Q: Cement?
- A: That we get from the agency. We pay them and then we arrange for transport. We ask a truck owner.
- Q: Do you get this material on credit also?
- A: The only material we get on credit is aggregate. We have deadlines to pay these credits back. If we cannot then we sell our plot to repay it - or something else.
- Q: How does this credit system function?
- A: The supplier gives you three or four or five trucks on credit and then you keep paying for the rest of the supplies. These trucks remain on balance.
- Q: Suppose you cannot pay back, and do not want to sell your property, what happens?
- A: Then you cannot do business, for you cannot be trusted and so people will not become your clients. In this business, trust is the key to the door of success.
- Q: But if your creditors do not pay...?
- A: Then we have to be lenient, sometimes even forget the final sum. All this establishes us as reliable people. We can only work with trust and friendship. There is too much competition. We have to be everyone's friend.
- Q: When construction was in full swing here how many blocks did you make per day, or whatever time period?
- A: It depended on the order. It also depends on the size of the platform. I cannot say.
- Q: Have the recent riots affected your work?
- A: Naturally. People do not build. Some who owed me money have left the area and gone.
- Q: Your work has not stopped, though.
- A: Nearly. You may even say it's stopped.

INTERVIEW - 06: Video Hall/Generator Operator

Transcript of a taped interview of:

Faiz Mohammad Baloch

Video Hall/ Generator Operator.

This interview was taken by:

Arif Hasan

on 26 March 1987

at Faiz Mohammad Baloch's video hall in Yakoobabad.

Q: Where did you live before you came here?

A: Lyari.

Q: What did you do there?

A: We were in the salt business there. We ground salt.

Q: Do you still do that business?

A: Yes.

Q: You go there every day?

A: Yes, every day.

Q: It is a long way to go, a long distance.

A: I have a car.

Q: But still you prefer this place to live.

A: Yes. I prefer it. It is an open area here, it is cooler. I still have a house there. It is on rent now. My relatives still live in that neighborhood.

Q: I notice that you have installed a generator here?

A: Yes. When I came here I installed a generator immediately after I constructed my house.

Q: How powerful is your generator?

A: It can illuminate 60 to 75 tube lights at one go.

Q: Then you rent out electricity?

A: Yes.

Q: How much do you charge?

A: Rs 30 per tube light. Rs 60 for a television.

Q: And for a fan?

A: No one has so far installed a fan. Only lights and TVs are used.

Q: How many connections have you given so far?

- A: Now very few... people have become poor after the riots. They have also left this place. Lots of Pathans have gone away. Before I had given 30 to 32 connections for tube lights and 4 to 5 TVs. Along those hills in the distance... they had connections from me. Now very few connections are left.
- Q: Did you recover your rent easily?
- A: It works like this. We take a month's rent in advance before giving the connection. We permit another month's default and after that we disconnect the line.
- Q: Do you bear the expense of the electric wire used in giving these connections?
- A: I do, yes. This is at my cost.
- Q: You take it overhead on poles?
- A: Sometimes. But most of the time we bury it under the ground, especially long distances. It is cheaper and safer. Strong winds do not disrupt underground lines.
- Q: You pass the pipe in an underground conduit.
- A: No. We just bury the wire.
- Q: But that is unsafe.
- A: It is still safer than travelling by minibus or crossing a road in Karachi.
- Q: Your generator is a diesel one?
- A: Yes.
- Q: How much diesel does it use?
- A: About 7 liters a day when it works from about 7 in the evening to 11 at night. Oil is in addition.
- Q: What are the costs?
- A: About Rs 30 for the diesel per day and Rs 150 for oil per month.
- Q: So it is not a bad business.
- A: It is a good business only if the generator works full capacity. Then there is no business like this one. However, now we have to give connections to people far away from here. The wire costs a lot of money if other people do not take connections on the way. Recovery will take a long time on our investment if long distances without many intermediate connections are involved.
- Q: Why then do you continue with this business?
- A: That is because I run a VCR here. Where you are sitting is really a cinema hall. It is thanks to this that there is light in this locality. If the VCR was not here there would be darkness.
- Q: When you installed the generator did you have in mind setting up this video hall?
- A: Yes, it was in my mind - both to sell electricity and to run this video hall. Even before I put the roof to this hall I had bought the generator and installed it and started giving connections. When I was making this hall, people made fun of me. They said that when there are no people here, who will watch a film? And I said I am making it anyway. If there are no people, I will use it for something else.

Q: You have even put exhaust fans here. What films do you show here? Indian ones?

A: Indian films. Sometimes I get a good Pakistani one.

Q: You buy these films or get them on rent?

A: On rent.

Q: How many people come here, say, on Friday?

A: On Friday - only on Friday - if 100 come for the first show then 70 to 75 come for the next.

Q: How many shows do you have?

A: One in the afternoon and one at night.

Q: What do you charge?

A: Rs 4 per person and in addition we give them the convenience of ceiling fans and exhaust fans. There are other halls too but they do not have this convenience and so people get drenched with perspiration.

Q: Do you serve tea or drinks?

A: Yes, we have a canteen and the neighborhood cafe serves cold drinks. Even the peanut vendor comes in here. All these people come here.

Q: If you want I can switch off this tape and ask you some indiscreet questions?

A: You can ask me with the tape functioning. I do not mind. Go ahead.

Q: How have you been given permission for this business of showing films?

A: I have not been given any permission.

Q: Then how does it function?

A: It is a joint venture. As far as the law is concerned, even having an Indian film cassette is illegal, let alone screening it publicly.

Q: Yes, that is true. That is why I am asking this question. Now this place is functioning because you have a connection with the local police station or...?

A: Those who are on duty, the CIA, the Special Branch chaps, the police in charge, we deal with them. They come, we seat them on a chair, give them a cold drink and negotiate. They know that if they are not reasonable the business will close down.

Q: Did you have any difficulty in establishing this business in the beginning?

A: No problems. When a few people came to see a movie, a few government chaps came to collect. Now there are more people so they come more often.

Q: What sort of arrangement do you have with them? Monthly, weekly?

A: No such arrangement. It is only when they come and it is a matter of bargaining. Sometimes in one week 6 or 7 persons turn up. There is no fixed rate.

Q: Apart from on Fridays, you have only one show?

- A: No. Two shows every day, at 3:30 and 6:30 in the evening, like in the city cinema halls. About 20 people come here for each show on week days. So it is all right. If the cassette rent is Rs 10 and the oil burnt is Rs 5, one still makes money and one charges Rs 4 per person.
- Q: You are a Baloch. Of what clan?
- A: We are Shahanis.
- Q: Then you are old residents of Karachi.
- A: Yes. We came from Iran 112 years ago after the British came here.
- Q: When did you buy these plots on which you have built this complex, and from whom?
- A: In 1984, from Saleem Sahib, the broker. They are four plots of 120 yards each.
- Q: Do you advertise these films?
- A: Yes. You see this blackboard outside? We write the name of the film to be shown, in chalk. That is because previously people used to make a noise in the hall and say they did not like the film. Now they cannot do that.
- Q: Your show begins on time?
- A: Always on time to the minute. People start coming at 2:45 pm and then we start the generator. At 3:30 the film begins.
- Q: What did your generator cost?
- A: 17 thousand rupees.
- Q: Have you recovered it?
- A: Many times over, I think.

Abbreviations and Local Terms

Abbreviations

CIA	Central Investigation Agency of the local police
DC	Deputy Commissioner : head of a district
HDA	Hyderabad Development Authority
IG	Inspector General of Police
IDS	Incremental Development Scheme
IRP	Improvement and Regularization Programme
ISD	Illegal Suddivision
KDA	Karachi Development Authority
KESC	Karachi Electric Supply Corporation
KMC	Karachi Municipal Corporation
MNA	Member, National Assembly
MPA	Member, Provincial Assembly
NOC	No Objection Certificate
OPD	Open Plot Development
RCD	Regional Cooperation for Development. This organization was established between Turkey, Iran and Pakistan in 1962
SHO	Station House Officer (head of a police station)
SP	Superintendent of Police
UWD	Utility Wall Development
WAPDA	Water and Power Development Authority

Local Terms

abadkari	development
anjuman	association
Baloch	a person from the province of Baluchistan
basti	settlement
bayrani	rain-fed land
Biharis	refugees from former East Pakistan
bhatta	a regular illegal gratification
bhagridars	shareholders
chowkidar	caretaker
chacha	paternal uncle
chatai	straw or rush mat
choona	lime
crore	10 million
dallal	a middleman. In this case, the land grabber/developer
dhanda	business
falah-o-behbood	welfare work
guniya	right angle
hesab	calculation
hukoomat	government
jalsa	gathering, meeting
jhuggis	shacks
kachhe	land irrigated through river inundation
katcha	unbaked, non-permanent
khata	records - in this case, revenue records
lakh	a unit of one hundred thousand
mohajir	refugee
mukhtarkar	head of a 'tehsil', or part of a district

mureed	follower of a pir
nullah	gulley, natural water channels
pacca	permanent, well-baked
partition	the partition of India which resulted in the creation of Pakistan
pir	holy man
patta	contract, lease
patwari	revenue collector in a 'deh' or a group of villages
qawwali	religious chants
rupees	Pakistani currency. 100 paisas to a rupee
saaman	materials/goods
sehl passand	ease loving
shifa	preemption
taqaza	demand
thalla	a building component manufacturing yard
thallawala	one who owns a thalla
thana	police station
urs	birthday of a pir (holy man)
ustad	master, teacher
zameen	land

Appendix - 1

SAMPLING METHOD OF SURVEY AND TRAINING OF INTERVIEWERS

1.1 SAMPLING METHOD OF SURVEY

The sampling for the survey was done in an adhoc method. Care was taken not to choose more than one house from each lane in Yakoobabad. In addition, Yakoobabad was divided into three sections for the purposes of the survey. The first section consisted of the area near the older neighbouring settlements and 40 respondents were chosen from this sector. The second section consisted of area inhabited later and 35 respondents were chosen from this area. The third part consisted of more recent settlers. 25 respondents were taken from this area.

The demarkation of Yakoobabad in 3 areas was done beforehand and the interviewers were asked to see to it that no more than one household per lane was made a respondent.

1.2 TRAINING OF INTERVIEWERS

The interviewers who were employed for carrying out the interviews of the respondents had previous experience of doing similar work. In addition, Mr. Anwar Rashid, Joint-Director, Orangi Pilot Project, was made incharge of coordinating the work of the interviewers. Again, Mr. Anwar Rashid has a vast experience of carrying out similar surveys.

On the first day the interviewers were given the sample of the questionnaire. It was read out to them and explained in detail. They raised questions regarding it, which led to certain modifications in the questionnaire format. The modified questionnaires were given back to them and they were asked to have one questionnaire each completed by a respondent. These questionnaires were then studied by Anwar Rashid and Arif Hasan and any shortcoming in them were pointed out to the interviewers. No need was felt to change the questionnaires as a result of this exercise. After this the interviewers went and interviewed 100 respondents.

.....

/Israr Rana/

April 1987