

# Akhter Hameed Khan Resource Center



## Poverty Alleviation Policy Papers Series Monograph No.1



### Shelter for the poor: Legislation and Enforcement A Case Study of Islamabad

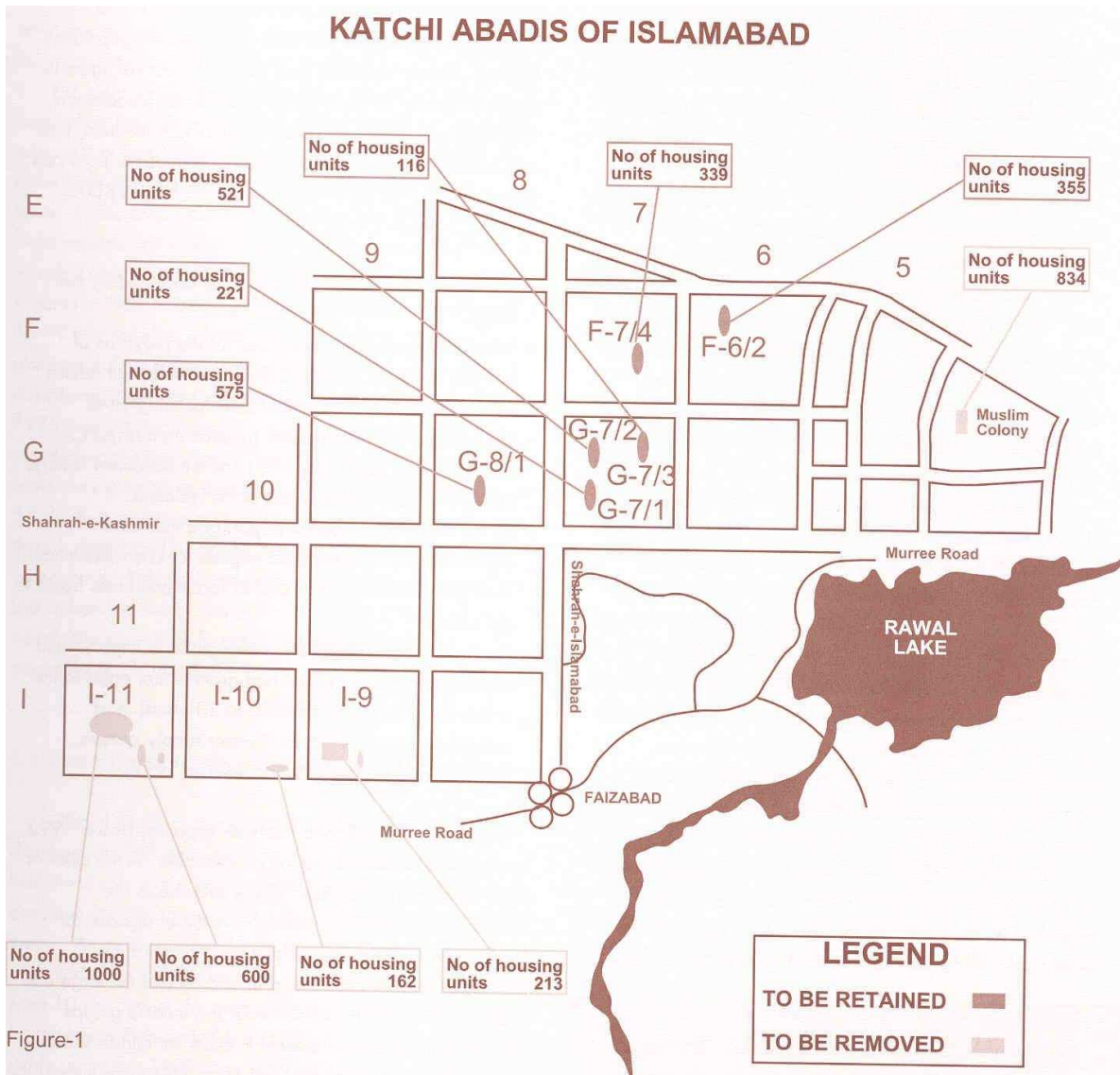
## Table of Contents

<b>Contents</b>	<b>Page #</b>
ABBREVIATIONS AND ACRONYMS .....	3
EXECUTIVE SUMMARY .....	5
BACKGROUND AND INTRODUCTION.....	8
PURPOSE AND PROCESS OF THE STUDY .....	8
<i>Literature Review:</i> .....	8
<i>Stakeholder Consultations:</i> .....	8
<i>Data Analysis and Report Writing:</i> .....	8
HISTORICAL PERSPECTIVE OF KACHI ABADIS.....	8
<i>Housing in Pakistan.....</i>	9
<i>Emergence of Kachi Abadis in Islamabad,.....</i>	11
STATE’S RESPONSE TO KACHI ABADIS.....	15
<i>An overview of housing policies in Pakistan .....</i>	15
<i>An overview of approaches used by CDA: .....</i>	20
KATCHI ABADI POLICIES IN ISLAMABAD - IMPLEMENTATION STATUS AND DEGREE OF SUCCESS .....	21
<i>Up gradation of Kachi Abadis at Present Site in Existing Form: .....</i>	22
<i>Up gradation of Kachi Abadis at site in the form of planned plots:.....</i>	23
<i>Relocation of Kachi Abadis to MUSP Farash Islamabad:.....</i>	24
<i>An overview of Model Urban Shelter Project (MUSP), Alipur Farash.....</i>	26
FACTORS HINDERING EFFECTIVE IMPLEMENTATION OF POLICIES (GAPS) .....	28
SUGGESTIONS AND RECOMMENDATIONS .....	33
BIBLIOGRAPHY .....	37
LIST OF TABLES .....	38
<i>Table-1: Mapping of Katchi Abadis in Islamabad .....</i>	38
<i>Table-2: Mapping of 11 Recognized Katchi Abadis in Islamabad.....</i>	38
<i>Table-3: Up gradation of Kachi Abadis at present site in existing form.....</i>	38
<i>Table-4: Kachi Abadis to be Upgraded at existing site in form of planned plots .....</i>	38
<i>Table-5: Kachi Abadis to be Relocated to MUSP .....</i>	38
<i>Table-6: Shifting position of Katchi Abadis to MUSP.....</i>	38
<i>Table-7: Facilities at MUSP.....</i>	38
<i>Table-8: HH and Population in 34 Katchi Abadis in Islamabad .....</i>	38
<i>Table-9: Data of Clans and Creeds in Katchi Abadis .....</i>	38
<i>Table-10: Family Size in Katchi Abadis .....</i>	38
<i>Table-11: Data of Ages of Earning Hands .....</i>	38
<i>Table-12: Average Monthly Income in Katchi Abadis .....</i>	38
ANNEXURE.....	39
<i>ANNEX-A; Profile of Kachi Abadis in Islamabad.....</i>	39
<i>ANNEX-B; Results from a Socio-economic Survey of katchi Abadis .....</i>	40
<i>ANNEX-C: Issues Faced by Kachi Abadis of Islamabad: .....</i>	42
<i>ANNEX D: Criteria/Guidelines for Allocation of Housing Unit Number in Katchi Abadis .....</i>	43
<i>ANNEX E: Policy Decisions Announced by the President of Pakistan.....</i>	44

## **Abbreviations and Acronyms**

CDA	Capital Development Authority
CIDA	Canadian International Development Agency
DFID	Department for International Development
FGD	Focus Group Discussion
FAUP	Faisalabad Area Upgrading Project
GoP	Government of Pakistan
HH	Households
ICT	Islamabad Capital Territory
IESCO	Islamabad Electricity Supply Company
ILO	International Labour Organization
KAC	Katchi Abadi Cell
LIFE	Local Initiative Facility for Improvement of Urban Environment
MUSP	Modern Urban Shelter Project
MNA	Member of National Assembly
MoE LG&RD	Ministry of Environment, Local Government and Rural Development
NCPC	National Child Protection Centre
NGOs	Non Government Organizations
NOCs	No Objection Certificate
OPP	Orangi Pilot Project
PPP	Pakistan People’s Party
PIMS	Pakistan Institute of Medical Sciences
PIEDAR	Pakistan Institute of Environment Development and Action Research
SKAA	Sindh Katchi Abadi Authority

- SIDA                      Swedish International Development Agency
- TORs                     Term of References
- UNDP                    United Nations Development Program
- UNICEF                 United Nations Children Education Fund
- UNDP                    United Nations Development Program



## Executive Summary

Since the 1960s, major cities in Pakistan have faced an unprecedented rate of urbanization and increasing poverty. As a consequence, an uncontrolled proliferation of slums (Katchi Abadis) was seen. The populations of slums lack the most basic municipal services, such as water supply, sanitation, waste collection or infrastructure etc. Many approaches have been adopted to solve this problem but it still remains a big challenge for urban planners and development actors.

This research study is being carried out with a purpose (1) to explore the historic perspective of slums in Pakistan in general and in Islamabad in particular (2) to review the policies and status of their implementation, (3) to assess the gaps in implementation of the policies (4) to take stock of the issues emerged as a result of implementation gaps (5) to analyze the perspective of rights holders and duty bearers and (6) to explore possible and viable suggestions to devise future course of action.

In terms of methodology, a team of two researchers has carried out this research and analysis based on a) review of secondary data b) Individual Interviews c) focus group discussions with stakeholders and d) triangulation and verification of findings of the secondary review with the primary information collected during FGDs with rights holders and duty bearers.

At present housing backlog in the country is around 6 million units and existing housing conditions are characterized by overcrowding, inadequate sewerage, pollution and poor building construction, which offers no security of tenure or protection from weather extremities. In 2008, the yearly estimated housing demand was 570,000 units while the actual supply was only 300,000, leaving a shortfall of 270,000 units per year. As a consequence of this situation, almost half of the total urban population is forced to live in squatters or informal settlements as indicated in the National Housing Policy 2001.

The phenomenon of unplanned urban slums (Kachi Abadis) has been on an unprecedented rise in Pakistan over the past 3-4 decades. This increase is a direct consequence of population growth, rural urban migration and non provision of built houses/serviced plots for the low income. The deterioration of old urban settlements has further aggravated the issue. According to March 23, 1985 Policy, there were 2,460 Identified Kachi Abadis among them 2,184 were to be regularized having a population of 5.10 million living over an area of 36,022 acres in Pakistan. There were 11 Abadis in Islamabad identified for regularization during initial surveys but the number of total Kachi Abadis is increasing day by day and has reached 34.

In capital city initially when labour came to fill the need of construction of capital city, two places were selected for residence of labour in shape of camps at Muslim Colony and G-8/3. The labourers setup temporary housing in the shapes of tents, and mud and bush structures which later on expanded as rapid growth of construction activities created increased demand for labour resulting in more populous labour camps at both locations.

The process of growth in Katchi Abadis continued and it is to be noted that some of the settlements are pockets of few households while others have a sizeable population. Moreover, the process of formation of Katchi Abadis has been almost similar since the first such settlement was formed in Islamabad, which shows that no effective strategy was formulated to counter the factors responsible for their formation by the concerned authorities.

In order to limit the growth of the Katchi Abadis CDA has adopted several conventional and non-conventional measures. The evictions, resettlement within residential sectors, resettlement to new locations, rehabilitation of Katchi Abadis through cooperative societies, rehabilitation of Katchi Abadis on existing sites and upgradation of Katchi Abadis on existing sites in an organic way were they key strategies adopted by civic agency. Those strategies and the efforts include demarcation of land through erection of pillars and boundaries, land eviction, resettlement and rehabilitation through co-operative societies, provision of infrastructural facilities etc.

Although there are several measures to tackle the issue of Katchi Abadis in the capital city but there is clear and established evidence that the pace of development and implementation of policy decisions is exceedingly sluggish and unsatisfactory. Rehabilitation of these settlements was carried out by CDA under the three dimensional policy 1) upgradation of Kachi Abadis at present sites 2) relocation of Kachi Abadis to MUSP Farash and 3) upgradation of Kachi Abadis in the form of planned plots.

Out of the 11 recognized Katchi Abadis, five were located within the right-of-way of roads, plots or green areas. When the problem of the Katchi Abadi was brought to the notice of the Federal Cabinet in 1997, it directed CDA to propose alternatives for their removal and relocation outside the Capital. CDA thus carried out a survey of the area (1,400 square miles 3,629 square km) and prepared a plan for the identified 11 Katchi Abadis in accordance with its policy that, "the Katchi Abadis existing in sensitive areas or in right of way of roads or encroaching planned plots should be demolished whereas other Katchi Abadis will be upgraded at their existing locations".

According to CDA, those who are to be resettled to an alternate site come under "rehabilitation and resettlement at existing site" , also referred to as upgradation. Out of the 11 Katchi Abadis, six Katchi Abadis in sectors F6/2, F-7/4, G7/1, G-7/2, G-7/3 and G-8/1 were selected for upgradation on an incremental basis. The remaining five Katchi Abadis in sectors I-9 (Essa Nagri), I-10/4 (Dhok Najju), I-11 /1 (Miskeenabad and Afghan Basti), I-11 /4 (Haq Bahu/Benazir Colony) and Muslim Colony were earmarked to be demolished as they were situated in plots planned for future use, existing residential plots or roads.

At present CDA seems unable to deal with the issue and not able to accomplished thie plans as per the agreed policies. There are numerous factors which contribute to ineffective and week implementation of the measure taken under the policy directions. The national policy on Katchi Abadis, Urban Renewal and Slums Up gradation developed in 2001 makes provision for a series of policies measures including: planning, regulations control; and resettlement plans. However these measures have not been implemented properly.

This study has exposed many gaps in the process of dealing with the issue of Katchi Abadis in capital city. Some of the major remains the denial of the Issue for quite a long time, unorganized communities with leadership deficit, delay in Implementation process, overlooking complementary measures to facilitate the dwellers. Furthermore, it is quite evident that the strategic approach to development remains missing, and the policy formulation process was top-down with weak community consultation mechanism.

The civic agency remains unable to establish an effective and efficient monitoring mechanism required to take care of expansion issue within existing Abadis and to new ones. The capacities of the staff members dealing with Katchi Abadis was not properly taken care off. CDA also kept on denying and avoiding to deal with the people who were left out of policy coverage. Political intervention, Non

Provision of Basic Urban Facilities in Katchi Abadis, Corruption, Lack of Enforcement and less coordinated role of the line departments, has added to the complexity of problem. Violations of National Policy are also observed various times when CDA has adopted approach of forced evictions.

The existing 'Kachi Abadis' in the capital city continue to pose a grave challenge to the concerned authorities that are yet to reach a viable solution to the issue. Some experts are of the view that it is almost impossible for the government to provide housing facilities to all, so instead of starting from scratch in a flawed system that prevents the success of new low-cost housing schemes, why not first improve the existing low-income housing stock in which many people live in dilapidated conditions. But many others do not agree with this idea as they say that it can put hurdles in the way of introducing new public sector housing schemes that are vital to cope with the growing requirements for residential units.

CDA could have been able to handle the problem while showing a will and commitment to cause while promoting empowered partners with dwellers and experts. Further, civic agency has to look into invest on capacities of institutions and human resource and avoiding forced evictions. Adopting a bottom-up approach for policy Implementation, Introducing accountability and transparency mechanisms could add value to the make the implementation process making it more efficient. There is need for adopting a strategic approach while getting rid of adhokism. Consistently and pace of the development initiatives are key to success as CDA has good models in shape of G-8 developed by renowned experts of the area like Tasneem Ahmed Siddiqui.

Experience has taught us that the problem of getting basic services to slums can be solved at a very reasonable cost if done properly. Indonesia, for instance, has had twenty-five years of experience with its Kampung Improvement Programme. From its beginnings in Jakarta, the Bank-supported share of KIP reached nearly 5 million people in fifteen years (the total program reached 15 million over 30 years). It involved some 300 local government units around Indonesia, emphasizing the provision of water, sanitation, shelter and roads. Similar efforts have been undertaken in Brazil, India, Jordan, Tunisia and the Philippines, among others. Technically and financially such programmes are feasible, but what is essential is political commitment, a commitment at the top and commitment over time.

## **Background and Introduction**

### **Purpose and Process of the Study**

The purpose of this research study is (1) to explore the historic perspective of slums in Pakistan in general and in Islamabad in particular (2) to review the policies and status of their implementation, (3) to assess the gaps in implementation of the policies (4) to take stock of the issues emerged as a result of implementation gaps (5) to analyze the perspective of rights holders and duty bearers and (6) to explore possible and viable suggestions to devise future course of action.

In terms of methodology, a team of two researchers has carried out this research and analysis based on a) review of secondary data b) Individual Interviews c) focus group discussions with stakeholders and d) triangulation and verification of findings of the secondary review with the primary information collected during FGDs with rights holders and duty bearers.

### **Literature Review:**

A scan of key literature was undertaken to perform analysis. This included national legislation and policies, books, publications, research studies and other relevant material. During the review process, CDA, Government, relevant institutions, NGOs and community members were contacted for in-depth exploration of the issue and validation of information.

### **Stakeholder Consultations:**

Although desk review is a useful analysis method, yet it cannot be a substitute for direct consultations and participation of stakeholders such as dwellers of slums, policy makers and other key informants, whose views are vital for exploring and analyzing the issue. Therefore during the second phase, researchers carried out consultations with key stakeholders and experts.

CDA officials were contacted to collect relevant information on the intervention related to slums, their status and outcomes and key questions were identified to be explored during primary consultations with the dwellers of slums in addition, in-depth interviews and focus group discussions were carried out with key informants including individuals and organizations as well as residents of slums. Physical visits of slums were also carried out to observe on ground Situation.

### **Data Analysis and Report Writing:**

Interpretation and analysis during the secondary data review and primary consultations was carried out on the basis of identification of key issues, gaps, and review of the major causes of the failure and limitations of policies. This study report is based on conclusions and recommendations in line with the agreed TORs and proposed methodology.

## **Historical Perspective of Kachi Abadis**

### **Housing Rights**

Since the 1960s, major cities in Pakistan have faced an unprecedented rate of urbanization and increasing poverty. As a consequence, an uncontrolled proliferation of slums (Katchi Abadis) was seen. The populations of slums lack the most basic municipal services, such as water supply, sanitation, waste



collection or infrastructure etc. Many approaches have been adopted to solve this problem but it still remains a big challenge for urban planners and development actors.

The Universal Declaration of Human Rights 1948 holds that, “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”

**(The Universal Declaration of Human Rights 1948 - Article 25)**

“The state parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing and to the continuous improvement of living conditions. The state parties will take appropriate steps to ensure the realization of this right...”

**(International Covenant on Economic, Social and Cultural Rights (1966) adopted by UNGA resolution 2200A(XXI), 16 Dec 1966, entered into force on 3 Jan 1976. Article 11(1).**

To ensure compliance and extend commitment, the government of Pakistan declared that

“Everyone has the right to a standard of living adequate for the health and well being of himself and his family, including .... ..”

**(Article 38(a) Constitution of Pakistan)**

**Other famous Covenants and conventions for housing as a Human Right;**

Article 27 (3)	Convention on the rights of the child;
Article 14 (h)	Convention on the Elimination of All Forms of Discrimination against Women;
Article 5 (c)	International Convention on the Elimination of All Forms of Racial Discrimination;
Paragraph 61,	Habitat Agenda (Second United Nations Conference on Human Settlements, Habitat II)
Article 14, 23, 24	Constitution of Pakistan

**Housing in Pakistan**

Pakistan is faced with the challenge of urbanization and inadequate housing due to exodus of population from rural to urban areas since the 1960s. Of the total population of almost 160 million the urban population in Pakistan constitutes about 33%, and is increasing at a rate of 4% per year. This process of rapid urbanization has resulted in overcrowding of cities and deterioration of environment. It has also taxed the already inadequate civic amenities and services to a considerable extent. It is estimated that 35-40% of the total urban population lives in informal squatter settlements.<sup>1</sup>

At present housing backlog in the country is around 6 million units and existing housing conditions are characterized by overcrowding, inadequate sewerage, pollution and poor building construction, which offers no security of tenure or protection from weather extremities. In 2008, the yearly estimated housing demand was 570,000 units while the actual supply was only 300,000, leaving a shortfall of 270,000 units per year. As a consequence of this situation, almost half of the total urban population is forced to live in squatters or informal settlements as indicated in the National Housing Policy 2001.

<sup>1</sup> Statement by Mr. Tahir Iqbal, Minister of State for Environment, Local Government and Rural Development in the Twelfth Session of the UN Commission on Sustainable Development (30 April 2004).

The failure of the State to provide a decent living environment to its citizens has manifested itself in the shape of increased density of existing dwelling units, converting legal settlements to slums due to neglect in basic services, and a proliferation of Kachi Abadis – squatter settlements which have gradually deteriorated into slums.

**Evolution of Kachi Abadis in Pakistan**

Pakistan is the world’s sixth populous country with 33% urban population and estimated 4% annual growth rate. It is generally believed that Katchi Abadis emerged in Pakistan for the first time in 1947 as settlements of Indian refugees<sup>2</sup>. At the time of independence, housing was a major problem for millions of people migrating into a new State. As the State was unable to provide adequate housing for its population, squatter settlements soon appeared and were largely tolerated by the government. Later in 1960s increasing industrialization and urbanization accentuated the situation with refugees and rural migration contributing to the growing number of urban poor.<sup>3</sup>

Any area or part thereof which was occupied unauthorized before the 23rd of March 1985 and continues to be so occupied and has at least forty dwelling units on it is to be a Kachi Abadi:  
(THE PUNJAB KATCHI ABADIS ACT, 1992 (Pb. Act VIII of 1992))

In Pakistan, slums and squatter settlements (also called Kachi Abadis) can be divided in two types; “settlements established through unorganized invasions of State lands” which happened at the time of partition and most of these have been regulated in the 1960s , and the other “informal subdivisions of State land (ISD)”. ISDs are further subdivided in two categories: the notified Kachi Abadis that have been earmarked for regulation and can obtain a 99 year lease and development of infrastructure, and the non notified Kachi Abadis, also referred to as slums, that will not be regularized because the State either wants the land back for development or deems the land to be ecologically unsafe. Most of these lands are owned by the different departments of government which are reluctant to transfer this land to Kachi Abadis.

<b>Urbanization (2008)</b>	
Total Population	167m
Urban Population	60m
<b>Annual Growth Rate</b>	
National	1.8%
Urban	3%
<b>Major Cities</b>	
Karachi	12.4m
Lahore	6.7m
Faisalabad	2.6m
Islamabad/Rawalpindi	2.5m
<b>Slum Indicators</b>	
Slums to Urban Population	48%
<small>Source: UN HABITAT</small>	

The phenomenon of unplanned urban slums (Kachi Abadis) has been on an unprecedented rise in Pakistan over the past 3-4 decades. This increase is a direct consequence of population growth, rural urban migration and non provision of built houses/serviced plots for the low income. The deterioration of old urban settlements has further aggravated the issue. According to March 23, 1985 Policy, there were 2,460 Identified Kachi Abadis among them 2,184 were to be regularized having a population of 5.10 million living over an area of 36,022 acres in Pakistan. There were 11 Abadis in Islamabad identified for regularization during initial surveys but the number of total Kachi Abadis is increasing day by day and has reached 34.

With a backlog of more than 300,000 units per year, emergence of Kachi Abadis is quite natural. The government formulated a pragmatic policy in 2001 to deal with the issue, which among others, stipulates that the dwellers of all Kachi Abadis consisting of at least 40 households, who were in

<sup>2</sup> Low Income Housing in Pakistan by Imtiaz Alvi 1997:76;

<sup>3</sup> National Housing Authority reports and website

occupation up to 23rd March 1985, were entitled to proprietary rights through a process called “Regularization of Kachi Abadis”. For Kachi Abadis which have to be relocated due to practical reasons, the dwellers will be shifted after preparing re-settlement plans by the land owning agencies. The government has also made it compulsory for all government housing schemes to include plots for low income people which shall be offered to them.

A review of the causes of the proliferation of Kachi Abadis reveals that the main contributing factor to this phenomenon is the inability of the city management agencies to cater to the increased demand for shelter. Most city planners associate the phenomenon to increased urbanization which is true to a great extent. However, with the sizes of our cities, mere natural growth of population, the pace of transition from joint to nucleus families especially in the low income group, largely contribute to the formation of Kachi Abadis.

In smaller cities, however, the main cause of the formation of Kachi Abadis is definitely urbanization, a development phenomenon, to be addressed and not to be condemned. It must be acknowledged that people migrate to urban settlements as a last resort for a better future, more for their future generations than for themselves. These migrants cannot afford to buy a conventional shelter for themselves and neither are the city management agencies. Hence, the migrant population has to make their own arrangements.

As a matter of fact, katchi Abadis are throbbing with economic activity. They are the life line of all economic activity in the city.

Tasneem Ahmed Siddique

### Emergence of Kachi Abadis in Islamabad,

Islamabad the capital of Pakistan is the tenth largest city of Pakistan with an estimated population of 0.8 Million<sup>4</sup> people. According to an estimate about 30% live in the Kachi Abadis<sup>5</sup>. With the start of development of the city, there was a huge demand for labour over an extended period. In order to meet the demand, government and contractors encouraged labour from small cities and rural areas to come to Islamabad. As a result, during the early days of city development hundreds of people migrated to the capital looking for livelihoods. Most of the workers and labour class were brought in from other cities to support construction work, but there was no plan devised for their residence.

Initially, two places were selected for establishing labour camps. The labourers setup temporary housing in the shapes of tents, and mud and bush structures near the existing population of **Bari Imam in Noorpur Shahan**, which was later named **Muslim colony**. Later on, another location for **labour camp** was nominated in **G-8/3** (PIMS area) which was closer to the place where most construction work was in process. Rapid growth of construction activities created increased demand for labour resulting in more populous labour camps at both locations. The dwellers of these labour camps lived there without any interruption for almost a decade.

Since the formation of the capital, the issue of housing for labour and working class was not kept in front by planners as well as State agencies. The agencies kept on dealing the issue through ad-hock measures rather than a comprehensive strategic approach

With the start of the construction of PIMS hospital in 1976-77, as the government required land for construction purpose, it started the eviction process. This was the first time that the eviction approach

<sup>4</sup> www.islamabad.net

<sup>5</sup> Report of Fact Finding Mission on 3<sup>rd</sup> March 2003

was carried out by enforcement wing of CDA and people were forced to evacuate labour camp at G-8/3. The dwellers resisted this eviction, which caused a clash between dwellers and law enforcement agencies which took some of the dwellers' lives. (Reported numbers are 3-5). Later on, with the failure of the forceful eviction process, CDA, by means of dialogues and discussions with the community, offered relocation to the suitable nearby places where the construction process was going on.

CDA carried out a quick appraisal and the dwellers were given a certificate of relocation to designated alternative places. This eviction resulted in initiation of establishment of new squatter settlements in sectors F-6, F-7, G-7/1, G-7/2 and G-8/1 as well as at the designated space for F-9 Park in Zia's regime<sup>6</sup>.

These settlements were located on neglected land (Near Drains). Some of the people shifted around the locations of 66-Quarters, 48-Quarters and 100 Quarters, which gradually turned these quarter schemes into big squatter settlements.

CDA officially allocated the land for relocation of dwellers and relocation certificates were issued (specimen<sup>7</sup> given below).

**QUARETERS**  
100 Quarters, 66 Quarters, 48-Quarters were schemes of CDA which were allotted for the lower income staff (sanitary workers etc.) located in Sectors G-7 and F-6

**CDA (Directorate of Enforcement)**

No \_\_\_\_\_ Dated: 29-11-1979

Mr. Salamat Maseeh sweeper s/o Sardar Maseeh presently resident of labour camp G-8/1, Islamabad, you are given a land on temporary basis by CDA in Sector G-8/1 (at Qadir Colony). You are requested to shift from labour camp to allocated location while doing arrangements for your residence by your own.

SIGNED BY  
Director Enforcement  
CDA, Islamabad

At the time of development of sectors I-11 and I-12, the CDA started land acquisition process back in 1974 when the first 'award' was announced. However the process hit one stumbling block after another. The locals, usually referred to as 'affectees', continued to counter CDA's efforts for taking physical possession of the land by filing cases against the rehabilitation and compensation announced by the CDA for acquiring land in these sectors. CDA eventually gave up all efforts to take over physical possession of land in sectors I-11 and I-12 when Afghan refugees started arriving in the capital as a result of the 'war' in Afghanistan in 1979.

During 1980s a large 'katchi abadi' (shanty town) appeared in the area near fruit and vegetable market which served as one of the biggest Afghan refugee camps commonly known as 'Afghan Basti'. In addition other Katchi Abadis appeared in sector 1-11, 1-12 area on the land owned by railway carriage factory.

<sup>6</sup> CDA Official documents

<sup>7</sup> Original certificate is in URDU and present with dwellers of Katchi Abadis

Environment department of CDA initiated a low cost housing project in 1980-81 in order to relocate the people evicted from the Katchi Abadis located at sensitive areas. Dwellers of Katchi Abadis in F-9 Park area in 1991-92 were resettled in Ali Pur Farash. Unfortunately, this project to-date remains neglected and has no proper housing facilities.

The phenomenon of development of katchi Abadis still continues and according to a recent mapping exercise carried out by national child protection sector, 34 Katchi Abadis are present in Islamabad capital territory at the following locations.

Table-1: Mapping of Katchi Abadis in Islamabad

Sr. #	Area (Sector)	# of Kachi Abadis	# of HHs
1	Diplomatic Enclave Area	2	3900
2	E-Sector	2	2568
3	F-Sector	6	1898
4	G-Sector	9	1877
5	H-Sector	5	263
6	I-Sector	10	1804
Total		34	12283

Source: Survey Undertaken by NCPS

Out of these, CDA has recognized 11 Katchi Abadis<sup>8</sup> which are mapped below along with their location

Table-2: Mapping of 11 Recognized Katchi Abadis in Islamabad

Sr #	Area (Sector)	Name of Kachi Abadis	# of Households
1	G-8/1	Charles/Hansa Colony	575*
2	F-6/2	Around 100 Quarters	355**
3	F-7/4	France Colony	359*
4	G-7/1	Tent/Faisal Colony	221*
5	G-7/2	Around 66 Quarters	521**
6	G-7/3	Around 48 Quarters	154*
7	1-9	Esa Nagri	213**
8	1-10/4	Dhoke Najju	162*
9	1-11/1	Maskeen Abad/Afghan Basti	1000*
10	1-11/4	Haq Bahu/Benazir Colony	600*
11	Diplomatic Enclave	Muslim Colony	834**
Total			4994

<sup>8</sup> Official notification from CDA

\* As per surveys conducted by CDA in 1995 and 1998

\*\* As per survey conducted by PIEDAR/CDA in 1995

The process of growth in Katchi Abadis is yet not over as recently developed and relocated Kachi Abadi of Shahzad Town faced eviction on 18<sup>th</sup> May 2009, the dwellers first started to live on the green belt of G/7-2 and later moved to a place close to H-11 graveyard.

It is to be noted that some of the settlements are pockets of few households while others have a sizeable population. Moreover, the process of formation of Katchi Abadis has been almost similar since the first such settlement was formed in Islamabad, which shows that no effective strategy was formulated to counter the factors responsible for their formation by the concerned authorities.

Although there are several measures which will be discussed in this research report to tackle the issue of Katchi Abadis in the capital city but there is clear and established evidence that the pace of development and implementation of policy decisions is exceedingly sluggish and unsatisfactory.

## State's Response to Kachi Abadis

### An overview of housing policies in Pakistan

Since 1947, housing of the poor people remains an unsolved problem with multiple factors contributing to the state of housing deficit in Pakistan. Housing agenda in Pakistan has gone through many evolutionary stages and has a distinct political history. Before 1971, efforts in housing sectors were focused more on construction of houses, providing plots for construction, eradication of Katchi Abadis and providing houses to the residents on same or other location. A review of the period before 1971 reveals that most of those resettlement schemes were out of reach for low income communities, as a result of which, many schemes such as the one in Orangi ( Karachi) and the other in Township ( Lahore ) are still unused by the evictees of Katchi Abadis in those areas.

Popular government of PPP led by Zulfikar Ali Bhutto in 1971<sup>9</sup> is considered to be a pioneer in taking people centred steps to deal with the issue of housing for low income communities. PPP government in their policies put emphasis on providing the poor people with low cost plots within existing housing schemes instead of offering alternate locations. They introduced slums improvement programme, instead of removing the slums, started acquisition of land for low income housing schemes and introduced projects like ART (Awami Rehaishi Tanzeem)<sup>10</sup>. Decisions regarding regulation and recognitions of slums were also taken.

During Zia's regime the issue of Katchi Abadi remained in focus and the policy of regularization and improvement remained intact as in a statement given in 1978, Zia made commitment for provision of housing rights and improving the status of Katchi Abadis comprised of 100 households. In the fifth (1978-83) and sixth (1983-87) five year development plans, the issue was given attention , and a committee formulated in 1981 started drafting national housing policy along with establishment of Katchi Abadi Departments.

Under the umbrella of Zia's dictatorship, Junejo government made serious efforts to address the housing deficit by announcing a housing policy aimed at catering to the housing needs of the citizens, particularly of the middle and lower income groups. Junejo government revised Zia's decision of recognition of Katchi Abadis with 100 households to the minimum level of 40 household as of 23<sup>rd</sup> March 1985 in an announcement made in April 1986. Besides allocation of funds for elected representative with the condition of spending 50% for housing of low income communities, Junejo government took steps to improve the draft National Housing Policy. Junejo government introduced 1.5-million houses programme which was to be completed by the end of the seventh five-year development plan (1989-93). A national housing authority was setup to complete this task.

Some salient features of Junejo's plan included: (1) free distribution of 2.2 million seven marla plots among the poor shelter less people of rural areas; (2) free distribution of three marla plots to the destitute people in urban centres; (3) allotment of three marla plots to the shelter less people in urban centres at nominal rates; (4) construction of one million houses for the shelter less people in the country, including 20,000 rural and 15,000 urban houses in each province; (5) development of townships at all district headquarters; (6) allotment of 10,000 small plots, ranging from 90 square yards to 140

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<sup>9</sup> PPP Came into power with the popular support of the masses, especially low income communities with the slogan of Roti, Kapra and Makan (Bread, Clothing and House respectively)

<sup>10</sup> Peoples' Housing Organization

square yards to the low paid government employees in Islamabad; and,(7) development/regularization of pre-March 23, 1985 Kachi Abadis and handing over proprietary rights to their legitimate owners.

During 1990s, due to unstable political scenario in the country, political governments were unable to deal with the issue besides taking some measures to regulate and upgrade some of the Katchi Abadis despite having successful models like OPP, Khuda Ki Basti, Lahore Urban Development projects etc. to follow. In the country, housing remained under the jurisdiction of the provinces and registration of housing co-operatives was done through the registrar. The provincial cooperative housing authorities had the power to oversee and take control when co-ops failed to comply with their own by-laws.

In Musharraf's regime<sup>11</sup>, Ministry of Housing and Works formulated a viable and effective housing policy and submitted its recommendations to the government. The National Katchi Abadi Policy was approved in principle by the President and Chief Executive on 22nd June 2001. The major emphasis of the policy was on resource mobilization, land availability, incentives for home ownership, incentives to developers and constructors, and promotion of research and development activities to make the construction cost effective. The broader objective under National Katchi Abadi Policy was to ensure affordability, especially for the low income groups. Following policy directions were issued;

- The process of the regularization and upgradation of the pre-1985 katchi Abadis shall continue as per the current policy.
- The concerned land owning agencies shall inventorize all katchi Abadis which have come into existence after 1985.
- From amongst the pre-1985 katchi Abadis, the settlements required to be relocated shall be identified. This exercise shall be completed by the Provincial Governors and the concerned Ministries by 28th February 2001.
- The Provincial Governors shall identify appropriate land, preferably within the cities and towns, in coordination with the concerned Ministries, where the evictees of katchi Abadis can be relocated, by 28th February 2001.
- Resettlement plans for the residents of katchi Abadis identified for relocation shall be drawn up by the end of June 2001.
- The work of relocating evictees of katchi Abadis shall commence by the end of June 2001. Until then, there shall be no evictions.
- The Capital Development Authority will finalize one model urban shelter project by the end of April, 2001.
- A plan for upgrading the pre-1985 katchi abadis which would remain, shall be prepared on the lines of the model proposed by the Director General, Sindh Katchi Abadis Authority
- The Ministry of Railways and the Ministry of Housing and Works shall be associated with all measures concerning the relocation, rehabilitation and upgradation of katchi abadis.
- The Ministry of Railways will issue NOCs for all pre-1985 katchi abadis under the 1985 policy, other than those to be relocated under sub-paras (c) & (d).
- In future, all housing policies launched by development authorities at the federal and provincial levels shall include plots for low income people which shall be offered to them at affordable prices.

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<sup>11</sup> 12 October 1999



- The Provincial Governors will constitute committees comprising representatives of all concerned to implement these decisions. The Federal Minister for Environment, Local Government and Rural Development will coordinate with the Governors in this regard.

On behalf of the present allied political government led by PPP, Prime Minister Yousaf Raza Gillani has announced a special programme for housing sector on 29th March 2008; which clearly says;

- In order to provide residential facility to the common man the government would launch a programme to construct one million housing units annually.
- A Policy would be introduced to regularize Katchi Abadis.
- Steps would also be taken to provide better residential facilities to the government employees
- A house/apartment would be given to each Government employee on his or her retirement.
- Five-marla schemes would be launched in rural areas, and flats and 80 sq. meter houses would be built in the urban areas<sup>12</sup>.

### **Policy Measure taken in Islamabad to cater to the Issue of Katchi Abadis**

Development of the capital in 1960s has opened new avenues for the labour class to come and earn a decent livelihood. Earlier workers who came to the city were accustomed to living on unauthorized land. Although the CDA was constituted to undertake the task of planning, development and construction of the capital city, yet it lacked proper strategy for providing housing facilities to labour class and to low income communities. At the same time policy makers did not foresee the emerging challenge and therefore remained unprepared to tackle the issue.

Until 1995, Islamabad refused to follow the national policy for regularization and upgradation of Katchi Abadis, and Katchi Abadis were bulldozed without providing alternative plots or ownership rights to the evictees.

Although the very first master plan of Islamabad did not offer any provision for housing of low income communities, yet the CDA constructed the 48-Quarters, 100 Quarters and 66 Quarters for its low-paid staff to accommodate them. These quarters were only offered to CDA's contractual employees, most of whom were sanitary workers.

**Eviction**

National Policy on Katchi Abadis and its guidelines strictly discourage eviction, and insist on negotiations and alternative place.

The labour camps situated at Muslim colony and sector G-8/3 continued to grow until government initiated the construction work of PIMS hospital in 1976-77. The resistance put up by the residents of G-8/3 labour camp against eviction made the CDA realise it was high time they adopted comprehensive approach based on the successful experiences in developing countries. After consulting with the experts, CDA dealt with the issue on an ad hoc basis. Its decision to relocate the dwellers from labour camps to miscellaneous locations was actually marked the beginning of the spread of Katchi Abadis in the capital. Formation of Katchi Abadis at F-6, F-7, G-7/1, G-7/2 and G-8/1 sector and F-9 Park was a result of this decision.

In 1980s, following the direction of GoP, CDA made efforts to devise a permanent and feasible solution for settlement of the Katchi Abadis and improving environmental condition. Environment department of CDA initiated a low cost housing project in 1980-81 in order to alter the Katchi Abadis in the capital and

<sup>12</sup> [www.nhgov.pk](http://www.nhgov.pk)

to accommodate low income communities. During this period, the Afghan refugees continued to set up new Katchi Abadis in I-10, I-11 and I-12 sectors of the capital.

After 1985, CDA started to make efforts to limit the growth of existing Katchi Abadis by demarcation of land through erection of pillars and boundaries, land eviction, resettlement and rehabilitation through cooperative societies, provision of infrastructure facilities and establishment of Katchi Abadi Cell(KAC) in planning wing of CDA. In 1991-92 almost 1,208 dwellers of F-9 Katchi Abadi were settled at Ali Pur Farash.

In 1990, CDA allotted 190 plots (20' x 30') to the Christian Multipurpose Co-operative Society headed by George Clement, former MNA, around the existing Katchi Abadi in F-6/2 for the construction of low.- cost houses for the Katchi Abadi dwellers.

In 1995, CDA with the support of UNDP-LIFE<sup>13</sup> assigned PIEDAR<sup>14</sup> to carry out a survey of 11 Katchi Abadis - socio economic and physical survey- to produce digital maps. The survey of 1995 recorded 4,936 housing units in 11 Katchi Abadi settlements in Islamabad not including Afghan Basti in 1-11/1. Through this survey "C" numbers were allotted to the Katchi Abadis. The data was updated with Cs and Cb numbers in 1999-2000 and in 2002 when CDA developed a partnership with UNDP-LIFE.

Following are some of the notable measures taken by CDA to address the issue of low income groups in the capital city;

- Upgradation of Charles/Hansa Colony in sub-sector G-8/1 during 1995 on existing location following the process of incremental development
- Allotment of small plots at subsidized rates within developed sectors to dwellers of Kachi Abadis and other low income groups (Follower's Colonies in G-7, G-8 and F-10)<sup>15</sup>
- Resettlement of dwellers of Kachi Abadis in the peripheral areas by allotments of small plots at subsidized rates (Dwellers of F-9 Park resettled at Farash Town, 1991-92 and in 2004 Government accorded approval for allotment of plots to these dwellers)
- Removal/Control over expansion of Kachi Abadis through enforcement measures.
- Construction of small houses for CDA Workers (Sector F-6/2, G-6/2, G-7/3, G-9).

In pursuance to the Cabinet Decision in 1997, CDA started rehabilitation of Kachi Abadis and decided to recognize Kachi Abadis that existed up to 31<sup>st</sup> December 1995. At that time there were ten recognized Kachi Abadis with a total of 3,805 households which were later updated as 4,936 housing units in 11 Katchi Abadis<sup>16</sup>. Efforts were made to do physical and socio-economic surveys and prepare a list of bona fide dwellers through consultation with local committees. On 10<sup>th</sup> December 1995, the then Prime Minister of Pakistan gave approval for allotment of 575 plots in Katchi Abadi of G-8/1<sup>17</sup>.

Rehabilitation of these settlements was carried out by CDA under the three dimensional policy:

- Up gradation of Kachi Abadis at present sites

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<sup>13</sup> Local Initiative Facility for Urban Environment (LIFE)

<sup>14</sup> An National NGO (Pakistan Institute of Environment Development and Action Research)

<sup>15</sup> CDA's Official Brief about Katchi Abadis in Islamabad

<sup>16</sup> As described in National Katchi Abadi Policy; page 11

<sup>17</sup> Katchi Abadi Selected for upgradation as per Incremental Development Process on Model Basis

- Relocation of Kachi Abadis to MUSP Farash
- Up gradation of Kachi Abadis in the form of planned plots

In June 1998 CDA on the basis of policy guidance from federal government decided that;

- Kachi Abadis emerging in the rights of way of roads, encroaching planned plots and green areas should be demolished and relocated to some alternate places;
- Where Katchi Abadi can continue at existing locations, these should be upgraded; and
- Residents covered under CDA surveys conducted up to December 31<sup>st</sup>, 1995 (cut-off date) shall be eligible for benefit under the scheme.

Out of 11 Katchi Abadis, those in F-6/2, F-7/4, G-7/1, G-7/2, G-7/3 and G-8/1 were selected for up gradation on an incremental basis and the remaining five in I-9/ (Essa Nagri), I-10/4 (Dhok Najju), I-11/1 (Maskeenabad and Afghan Basti), I-11/4 (Haq Bahu/Benazir Colony) and Muslim colony were earmarked to be demolished as they were situated in the plots required for other purposes.

In a CDA Board meeting in January 1997 it was decided to request Tasneem Ahmad Siddiqui, DG, SKAA to give his expert recommendations for this purpose. He visited all Katchi Abadis in Islamabad and recommended the establishment of a Katchi Abadis Cell. It was he who suggested that CDA draw on UNDP resources to conduct a detailed survey of the katchi Abadis and introduced the concept of model of Khuda ki Basti in Karachi, suggesting that CDA upgraded and rehabilitated the Katchi Abadis along the same principles.

In the Board meeting of 17<sup>th</sup> January 1998, the establishment of Katchi Abadi Cell (KAC) was approved, and a course of action was suggested with respect to 11 Katchi Abadis (given as annex to this study). In the same meeting the Board gave a green signal to CDA to seek assistance of UNDP in dealing with the issue of Katchi Abadis.

The establishment of KAC was aimed to build upon CDA's ongoing efforts to solve the Katchi Abadis issue in a more coordinated and effective manner. KAC was entrusted to do the following:

- Survey of Katchi Abadis
- Data Management
- Coordination with community members and donor agencies
- Preparation of development/improvement plans and coordination with the implementing agencies
- Monitor and control over expansion of Katchi Abadis

CDA in partnership with UNDP initiated a project for upgradation and rehabilitation of Katchi Abadis in September 1999 with the financial assistance (Rs 2.709 million) of UNDP-LIFE. A steering committee chaired by DG SKAA, Tasleem Ahmed Siddique was set up to monitor the work. . For several years, the LIFE Programme worked with the CDA on regularization of Katchi Abadis in Islamabad, which accepted and adapted the Sindh Katchi Abadi Authority (SKAA) model of incremental development.

In order to carry out the upgradation work, following process was followed;

- Updating data of survey, maps carried out by PIEDAR/CDA with the support of UNDP in 1995.

- Preparation of draft list of eligible dwellers, display of list for objections and comments and revision after assessment, further processing and displaying of final lists in the communities.
- Preparation of updated plans for widening of streets, sewerage system etc.
- Determination of rates of various plot sizes

Government made some further advancement in the area of settlement with the following decision of allotment of 1,065 plots to the dwellers of Katchi Abadis of I-9/1 with the approval of the Chief Executive and later through the Cabinet decision dated 27<sup>th</sup> October 2004 for allotment of 1208 plots at Alipur Farash and 1300 in other Katchi Abadi (G-7/1, G-7/2, G-7/3 and F-7/4) at the existing locations. CDA launched MUSP to relocate Muslim Colony, Capital's biggest Katchi Abadi located near Prime Minister's House, but later, after the 2001 flood, the civic agency included three more Katchi Abadis in the project namely Dhok Najju in I-10/4, Esa Nagri, I-9/1 and Haq Baho in I-11/4.

During 2005-2007 the upgradation work was paced up due to special attention by the chairman CDA but was again slowed down in 2008 after a change in CDA top management.

#### **An overview of approaches used by CDA<sup>18</sup>:**

CDA has tried to limit the growth of the Katchi Abadis through several conventional and NON-conventional measures which would be discussed in brief below. The efforts include demarcation of land through erection of pillars and boundaries, land eviction, resettlement and rehabilitation through co-operative societies, provision of infrastructural facilities etc.

#### **Evictions:**

This approach was first adopted in the 1980s in the labour camp of G-8/1 and later in Katchi Abadis at Sumbal Kurk, Saidpur, Shahzad Town, F-9 Park, Afghan Basti etc. The dwellers of these settlements were moved to other sites in the city.

#### **Resettlement within residential Sectors:**

Under this approach, CDA tried allotting small plots to katchi abadi dwellers in residential sectors. The plots were well planned and had basic infrastructure. Most of the allottees sold off their plots at a good price to higher-income people and returned to Katchi Abadis

#### **Resettlement to new locations:**

In the early 1990s, CDA removed a squatter settlement located adjacent to the F-9 Fatima Jinnah Park to a new suburban centre, Ali Pur Farash, located at a distance of 10 km from the city. This was repeated with some other Katchi Abadis also such as Muslim Colony, Ghoke Naju, Esa Nagri etc.

#### **Rehabilitation of Katchi Abadis through Cooperative Societies**

In 1990, CDA allotted 190 plots (20' x 30') to the Christian Multipurpose Co-operative Society headed by George Clement, former MNA, around the existing Katchi Abadi in F-6/2 for the construction of low.-cost houses for the Katchi Abadi dwellers. However, the allotment was cancelled due to gross misconduct and violation of the terms of agreement by the Society.

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<sup>18</sup> Based in review of CDA-KAC documents and Climbing Out of Poverty by UNDP-LIFE

**Rehabilitation of Katchi Abadis on Existing Sites:**

This approach was implemented in the vicinity of the Katchi Abadi Charles/Hansa Colony in sub-sector G-8/1 during 1995. It entailed the provision of planned plots of 20' x 30' at a subsidised rate of Rs. 40,000 per plot, against a down payment of Rs. 15,000 as cost of land, and Rs. 25,000 as development cost due in 50 monthly instalments of Rs. 500 each. The land had good infrastructural facilities with provision for roads, sewerage and water supply. This approach too had severe limitations and was expected to encourage the sale of these plots to other high-income groups as well as expansion of existing Katchi Abadi.

**Upgradation of Katchi Abadis on existing sites in an organic way:**

SKAA model- This approach evolved as an outcome of a three day workshop "Community Based Low Income Housing for Rawalpindi/Islamabad Metropolitan Area" conducted in December 1995 by CDA, UNESCAP and UNDP. The recommendation of the workshop was that, "wherever possible, Katchi Abadis should be regularized and upgraded at the existing locations in an organic way to cater for the shelter needs of the followers, poor and the down trodden." Out of 11 Katchi Abadis, those in F-6/2, F-7/4, G-7/1, G-7/2, G-7/3 and G-8/1 were selected for the up gradation.

**Katchi Abadi Policies in Islamabad - Implementation Status and Degree of Success**

Civic agency in federal capital tried to deal with the issue of Katchi Abadis in different ways but the measures taken under policy dimensions often remained ineffective due to bad governance, corruption, inappropriate regulation, and above all, an absence of the required political will. In this section of study we will take stock of the efforts made by CDA in order to implement the policy decisions discussed earlier. CDA's efforts have been severely hampered by lack of finances, continuity of plans, lack of comprehensive policies as well as resistance by some interest groups.

As discussed in earlier chapters, out of the 11 recognized Katchi Abadis, five were located within the right-of-way of roads, plots or green areas. When the problem of the Katchi Abadi was brought to the notice of the Federal Cabinet in 1997, it directed CDA to propose alternatives for their removal and relocation outside the Capital. CDA thus carried out a survey of the area (1,400 square miles 3,629 square km) and prepared a plan for the identified 11 Katchi Abadis in accordance with its policy that, "the Katchi Abadis existing in sensitive areas or in right of way of roads or encroaching planned plots should be demolished whereas other Katchi Abadis will be upgraded at their existing locations".

According to CDA, those who are to be resettled to an alternate site come under "rehabilitation and resettlement at existing site", also referred to as upgradation. Out of the 11 Katchi Abadis, six Katchi Abadis in sectors F6/2, F-7/4, G7/1, G-7/2, G-7/3 and G-8/1 were selected for upgradation on an incremental basis. The remaining five Katchi Abadis in sectors I-9 (Essa Nagri), I-10/4 (Dhok Najju), I-11 /1 (Miskeenabad and Afghan Basti), I-11 /4 (Haq Bahu/Benazir Colony) and Muslim Colony were earmarked to be demolished as they were situated in plots planned for future use, existing residential plots or roads.

As discussed earlier CDA followed three dimensional policy of:

- Up gradation of Kachi Abadis at present site in existing form
- Relocation of Kachi Abadis to MUSP Farash
- Up gradation of Kachi Abadis at site in the form of planned plots

**Current Implementation Status:**

In this section of study, we will discuss the current implementation status against the policy measures adopted by CDA to provide a solution to the issue, along with the degrees of success in implementation process.

**Up gradation of Kachi Abadis at Present Site in Existing Form:**

In order to rehabilitate the Katchi Abadis of F-7/4, G-7/1, G-7/2, and G-7/3 under the policy dimension of “upgradation at existing site in the, present form”, CDA has issued the application forms to the bona fide dwellers<sup>19</sup> complying with the decision of providing the dwellers with the three marla plots in these Abadis and awarding them with proprietary rights. Out of 1,299 housing units, 782 have received application forms and 509 have submitted application forms with down payment. It was decided that after scrutiny of application forms and completion of formalities, propriety rights will be awarded; physical infrastructure will be awarded i.e. door to door water supply connections, protection measures along with nala (drain) sides, sanitary and sewerage system as per site position and pavement of existing street network. Gas and electricity will be provided to eligible dwellers of Kachi Abadis as per CDA’s List.

Today, one decade after the above rehabilitation decisions were taken, some are still in the pipeline while others have not even been initiated. This study has explored the progress both from the point of view of civic agency as well as the on-ground situation to have a better understanding of the current status of implementation process.

<b>Sr. #</b>	<b>Name of Abadi</b>	<b>No of HH</b>
i)	G-7/1	308
ii)	G-7/2	475
iii)	G-7/3	98
iv)	F-7/4	418
<b>Total</b>		<b>1299</b>

- As a matter of fact, none of the dwellers of these Abadis (G-7/4, G-7/1, G-7/2, and G-7/3) has received property rights till this study was carried.
- There is only a partial boundary wall in Abadis of F-7/4 and F-6/2 which is claimed by CDA as giving 50% and 20% coverage to these Abadis and there is no progress in the rest of the two Abadis. This gap is encouraging people to extend the area of the Abadis.
- The families who were left out of the surveys were not taken care of and their houses were demolished by CDA many times but dwellers managed to rebuild them.
- There is no development around these Abadis, nor a retaining wall around the nala which is adding to the vulnerability of the people, especially children, during rain and flood season. Many houses are constructed right above the nala, which CDA has not been able to reverse to 20 feet far from the drains. Although some of these houses were demolished by CDA initially but after some time they were rebuilt by the dwellers.
- According to an overall analysis, CDA has not been able to provide these Abadis with 100% of electricity and gas connection. In order to request connections, dwellers have to seek NOC from CDA but the lengthy process involved promotes illegal means of getting these facilities. This

<sup>19</sup> Recognized and Counted under the surveys carried out by CDA

contributes to a loss of electricity and gas, and increases vulnerability of people to electric shocks and other accidents.

- To date there has been no progress in terms of water supply schemes for these Abadis and people are forced to get water by breaking the main pipe, which also leads to contamination of water.
- In order to widen the lanes to 8 feet, many houses were pushed back. However some residents refused to follow the direction and resisted the decision. CDA asked the communities to mutually decide in the matter but the decision of widening and aligning the streets could not be fully implemented.

There has been no progress on the issue of solid and liquid waste management despite the fact that the estimates were prepared way back in 2002. People are putting all of their liquid and solid waste in the nalas which are gradually becoming more polluted and shrinking.

Considering the above facts, it seems quite unlikely that the issue under discussion will be resolved anytime soon. The reasons of this delay will be further explored in the following chapters.

### **Up gradation of Kachi Abadis at site in the form of planned plots:**

In the process of formation of policies to address the issue of 11 recognized Katchi Abadis, it was agreed that one Katchi Abadi in G- 8/1 would be taken up for upgradation on a self-finance basis. Upgrading consists of improving the existing infrastructure, e.g. water supply, sanitation, storm drainage and electricity etc. Up to a satisfactory standard, it has significant advantages; Not only is this an affordable alternative to clearance and relocation, it also checks disturbance to community’s social and economic life .

The project entailed redevelopment of the katchi abadi, in phases, into a properly planned and developed residential colony comprising 575 plots measuring 20 x 30 feet. In the first phase, 105 plots were allotted to people at a subsidized price of Rs. 40,000 per plot. This process was completed in 1996 and possession was handed over on receipt of down payment of Rs. 15,000. The remaining Rs. 25,000 was to be paid in monthly instalments of Rs. 500 over a period of four years – (up to 31 December 2000). The recovery rate, however, was on the low side with more than 80 percent default. The second phase of the project had to be abandoned midway in view of the Lahore High Court Stay Order obtained by the neighbouring residents who viewed the Colony as incompatible for development. CDA defended this case in the Lahore High Court, Rawalpindi Bench and the Stay order was vacated. A revised development plan was prepared in line with the requirements of the neighbouring residents and the upgradation work was resumed.

In a model “on site development “project with community involvement in the Abadi of G-8/1, the Abadi was divided into five zones with the decision to shift people of Zone 1 to the newly developed Kachi Abadi named as Jay Salik colony, while the houses of Zone 1 would be demolished. Zone 2 would be shifted to Zone 1 and work would start in Zone 2. Following this model, it was decided that community would demolish their houses as a good will gesture and CDA would construct the infrastructure.

<b>Table-4: Kachi Abadis to be Upgraded at existing site in form of planned plots</b>		
<b>Sr #</b>	<b>Name of Abadi</b>	<b>No of HH</b>
i)	G-8/1	575
ii)	F-6/2	300
<b>Total</b>		<b>875</b>

Out of 575 eligible dwellers, 400 heads of houses were allotted plots in improvements/ up gradation scheme of Kachi Abadi G-8/1, about 460 were shifted to the allotted plots in the same Abadi at a different location and remaining allottees started construction of their houses. Up gradation of Abadi is in the process and the remaining dwellers would soon be allotted plots. However, this project is still deprived of the basic facilities which the CDA claims to have provided, such as door to door water supply connections, protection measures along drain sides, sanitation and sewerage system as per site position, and pavement of existing streets. Gas and Electricity connections have also not been provided. The dwellers are still struggling to lobby the CDA to include the missing houses, arguing that there is enough space to accommodate them.

Case of G-8/1 is more an implementation failure rather than a design of concept fault

This initiative was designed after receiving the input from experts like Tasneem Ahmed Siddique and was considered to be a model for replication in other Abadis. However, despite its excellent concept, delay in the project has raised many questions such as if the civic agency is unable to complete the model project in 15 years, how long will it take to replicate it? This has also posed questions regarding seriousness, priority of agenda on the part of administration and implementation capacity of the authorities concerned.

As far as the decision to include F-6/2, Katchi Abadi in the upgradation and rehabilitation programme, 95 percent work on physical survey, house numbering, house count survey and socio-economic survey was completed and a draft list of the residents was put out. However, the survey had to be cancelled due to a cancellation of the allotment letter to the NGO concerned<sup>20</sup>. The NGO headed by George Clement, former MNA, after an agreement with CDA, announced a scheme of constructing three marla houses in the Colony and collected Rs. 55,000 each in advance (Rs. 40,000 as cost of land plus Rs. 15,000 development charges) from the residents. The total estimated cost of the house was Rs. 325,000 (Rs. 50,000 as advance, Rs. 50,000 upon completion, and subsequent monthly instalments of Rs. 2,000). It turned out, however, that once a substantial amount had been collected, the NGO started selling off plots to outside parties other than those who had paid for it. CDA intervened and after investigation, cancelled the NGO's allotment letter. Since then there has been no progress on the project.

### **Relocation of Kachi Abadis to MUSP Farash Islamabad:**

One measure to prevent the spread and expansion of Katchi Abadis was to relocate the residents to sites located outside the city. However, moving the people or replacing their physical facilities did not work well. The Ministry of Environment, Local Government and Rural Development (MoE LG&RD) constituted a "National Committee on Katchi Abadis, Urban Renewal and Slum Upgradation" in April 2000 to propose a long term solution to the problems of the Katchi Abadis. The Committee was chaired by Tasneem Ahmad Siddiqui, the Director General of SKAA and was entrusted with the task of formulating a national policy on Katchi Abadis.

The policy recommendations put forth by the Committee were presented to the Chief Executive in January 2001. It was decided at the meeting that, "CDA, Islamabad would finalize a Model Urban Shelter Project (MUSP) for the relocation of one of the Katchi Abadis by the end of April 2001." Earlier in 1992 around 1,200 households from F-9 park location were allotted plots in Ali Pur Farash. Same site of Alipur Farash was identified for relocation under this pilot project. Initial data collection and development work at Farash, started in February 2001 on an urgent and immediate basis,

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<sup>20</sup> Christian Multiple Cooperative Society



The Abadis mentioned in table above were allocated 1,231 plots in Model Urban Shelter Project, Ali Pur Farash Islamabad. Though CDA launched MUSP to relocate Muslim Colony, Capital's biggest Kachi Abadi located near Prime Minister's House, but later, after the 2001 flood, the civic agency also included three more Kachi Abadis, including Dhok Najju in I-10/4, Esa Nagri, I-9/1 and Haq Bahu in I-11/4, in the project. The relocation process was never welcomed by the dwellers of these Katchi Abadis, especially of Muslim colony despite offer to provide free transportation for shifting of dismantled building material by the CDA. The enforcement staffs were supposed to demolish the housing units belonging to people who opposed the shifting, but due to corruption and political pressures, these orders could not be implemented.

Dwellers of Muslim colony put across a number of demands including permanent regularization of Muslim Colony as opposed to relocation, a reduction in down payment, allotment of free plots, provision of public facilities like health and education, increase in plot size and allotment of housing unit numbers on the basis of families instead of chardewari. They also demanded other facilities such as school, water supply, reception centre etc to be established before they moved to Alipur Farash. Though CDA was unable to respond positively, many dwellers sold off their Farash plots and returned to Muslim Colony.

<b>Table-5: Kachi Abadis to be Relocated to MUSP</b>		
<b>Sr#</b>	<b>Name of Abadi</b>	<b>No of HH</b>
i)	Muslim Colony	993
ii)	Haq Bahu	243
iii)	Dhoke Najju	182
iv)	Essa Nagri	213
<b>Total</b>		<b>1631</b>

Currently, there are approximately 1,600 four-wall structures in the Muslim Colony, while in 2004 the number was 1,000. Similarly, the number of housing units in three other Kachi Abadis is also on the rise. Besides political intervention, role of land mafia and negligence on part of CDA's enforcement department is also allowing the situation to deteriorate.

Except the Abadi of Dhok Najju which was properly demolished, rest of the Abadis falling under the policy dimension of demolition and relocation to MUSP Alipur Farash still exist in some shape. The growth trends provide the implementers with clear proofs of their failure. Following table provides a clear picture in this regard:

### Shifting to MUSP<sup>21</sup>

Table-6: Shifting position of Katchi Abadis to MUSP

<b>Sr.No</b>	<b>Name</b>	<b>Ho of Housing Units</b>	<b>No of Plots allocated in MUSP</b>	<b>Shifting Position</b>
1	Dhok Najju	182	170	100%
2	Essa Nagri	213	69	17%
3	Haq Bahu	243	239	82%

<sup>21</sup> As per the data provided by CDA

4	Muslim Colony	993	753	61%
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Although CDA has served several notices and has identified many times the increasing incidents of erection of structures in these four Abadis, but the enforcement department did not carry out any anti-encroachment drive against them owing to unexplained reasons This indicates negligence on part of the enforcement department and lack of coordination between two departments of CDA permitting Katchi Abadis to grow on the face of the capital and leading towards the failure of all possible solutions.

### **An overview of Model Urban Shelter Project (MUSP), Alipur Farash**

Project of Alipur Farash was initiated by the Environment Wing of CDA with the idea to relocate the Katchi Abadis within the capital. The first relocation of around 122 households was carried out in 1991-92 from the Abadi located at F-9 Park and later in 2004 as the government approved of allotments of plots.

The scheme of MUSP Farash has been planned in three pockets which are spread over an area of 165 acres consisting of 4,000 plots, measuring 3 Marla each. In MUSP, CDA had a total of 4,000 plots which had to be allocated for the dwellers of Kachi Abadis being shifted to Alipur Farash, plots were given away to the families evacuated from F-9 park area, 1,250 were given to the families who were residing in four Kachi Abadis, while 1550 plots are still lying vacant.

**Ali Pur Farash Model**  
**An over view**

- 4 katchi Abadis located on the rows of roads, on allotted plots or in sensitive areas, are relocated to Alipur
- The dwellers are being allotted plots at a nominal price of Rs. 21,000
- Payment is made in instalment of Rs.475/month

So far CDA claims to have spent an amount of Rs. 20.820 million on construction of roads, streets, and systems for drainage, sanitary / sewerage, and water supply through community hand pumps. The construction of houses can be noticed here but the settlement still lacks many basic facilities restricting people to come and start their living at the location, which is at least 22 km away from the main city.

### **Facilities Provided in MUSP, Farash<sup>22</sup>**

Table-7: Facilities at MUSP

Sr#	Facility	Planned	Allotted	Un allotted	Constructed
1	School	10	7	3	3
2	Masjid	6	-	-	3
3	Dispensary	3	-	-	-
4	Post Office	1	-	-	-
5	Community	3	-	-	-

<sup>22</sup> As per data provided by CDA

	Centre				
6	Inquiry office	1	-	-	-
7	Graveyard	1	-	-	-
8	Parks	4	-	-	-
9	Play Ground	5	-	-	-

Although many dwellers of Katchi Abadis selected for relocation to Alipur Farash had taken possession of the plots there, yet many of them sold their plots to land mafia agents against profit and did not move from their four-wall units in Kachi Abadi. The above given table is self explanatory in presenting the reason why people have not relocated to the new place. Ironically, and for unexplained reasons, the authorities and political actors continued to provide facilitates at the places which were to be moved to MUSP.

### **Factors Hindering Effective implementation of Policies (GAPS)**

There are numerous factors which contribute to ineffective and week implementation of the measure taken under the policy directions. The national policy on Katchi Abadis, Urban Renewal and Slums Up gradation developed in 2001 makes provision for a series of policies measures including: planning, regulations control; and resettlement plans. However these measures have not been implemented properly. In the following section, we will discuss these factors in details so as to get to the bottom of the problem and recommend some workable solution.

#### **Denial of the Issue:**

The problem of the Katchi Abadis could have been less complex if there were acceptance of the issue. Until 1995, Islamabad refused to follow the national policy for regularization and upgradation of Katchi Abadis. CDA remained reluctant to take any concrete and solid steps to deal with the problem. Even after the acceptance of the issue and having devised policies, there was negligence, ignorance and undue delay in the implementation process which contributed to failure of many good initiatives. This state of denial and negligence has added to the complexity of the problem which would eventually become almost impossible to tackle after a few years considering the fast spread of the Kachi Abadis. Even the Government did not take keen interest in provision of funds and support for different model projects while on the other hand, it patronised several mega project in the capital city.

#### **Unorganized Communities with Leadership Deficit:**

One of the major constraints in effective implementation is unorganized communities. This non organization has caused many problems for the community. Although many development agencies including INGOs, UN agencies and other development funds from foreign embassies remain operational in the area but in the absence of any organized forum and rights based organizations in the capital, communities have not been able to claim their housing rights. One of the examples is Plan Pakistan, which is working with these communities since 2004, yet the communities have not been able to take their agenda forward.

Communities of Katchi Abadis have set up forums like PANKH (a community based NGO) but it lacks any solid strategic approach to solve the issue. In this situation, CDA has worked with the community members on pick and choose basis to ease the process on their part which has ultimately resulted in ineffective implementation.

There is enormous scope for NGOs to take up the issue of housing rights of Katchi Abadis in capital city and engage the communities and civic agencies to adopt a focused and strategic approach to prevent spread of new Katchi Abadis and improve the existing, as per the policy directions.

#### **Delay in Implementation Process:**

Under the direction given in National Policy on Kachi Abadis 2001, the majority of existing Kachi Abadis were supposed to be regularized and upgraded, with the dwellers being granted ownership rights of the land which they were occupying and CDA developing services like electricity, gas and water. However, not a single dweller of Kachi Abadis has been able to obtain housing rights and the pace of development in the existing Katchi Abadis is also compromised.

Similarly, under a simultaneous Model Urban Shelter Project, the dwellers of four other Kachi Abadis in the ICT were to be relocated by allotting three marla plots each in a new settlement in Alipur Farash, to be developed by CDA. But neither the development work was completed nor was the community given

plots. As a result, people receiving plots sold them off and returned to their Abadis. Delays in development and regularization can be seen in every project.

1. The project of Model urban shelter Farash Town was started in 2000/01 and there were 4000 Plots available for relocation of Kachi Abadis but so far only 1631 plots have been allotted (most of which have been re-sold by now )
2. Due to complex process adopted by CDA, no “Property Rights” have yet been awarded in any Kachi Abadi.
3. Lack of development work (roads, Sewerage etc) has caused failure of projects.
4. Sui Gas, electricity , water supply etc. are yet awaited
5. The model project of onsite up gradation of Kachi Abadi G/8-1 is also facing chronic delays. After 9 years only 400 households are settled out of total 575, but even they are awaiting roads, paved streets, water connection etc.  
The Abadi of F/6-2 having 300 Households (which had to be developed by Christian Multiple Cooperative Society) is also facing a halt.

#### **Violation of National Policy-Forced Evictions:**

Former President Pervez Musharraf directed on 15 January 2001 that the deserving ‘Kachi Abadi’ dwellers that had no alternative shelter should not be summarily evicted. The provincial governments were asked to finalize resettlement plans to provide homes for the shelter less. A committee comprising representatives of various government departments was directed to coordinate with the concerned authorities to implement the directives.

However, forced eviction of slum dwellers is still continuing and practiced by CDA, which corroborates the notion that the stronger and more powerful lobby always wins and has its way while the weaker section is marginalized and evicted. To stem the violation of human rights, especially housing rights, it is important to balance the power relationships in the society. The weaker sections should be included in the decision making processes so that they are able to develop plans that suit their situation and capacities<sup>23</sup>.

#### **Overlooking Complementary Measures:**

The main focus of CDA was on upgradation and relocation, which required some necessary measures to facilitate the process, in addition to providing communities with a plot to an alternative place. These complementary components which were overlooked by CDA include:

- The regulatory authorities and policy regimes were not made responsive or people centred No concrete efforts were made to engage the financial institutions to offer access to credit for housing and investment in service to the poor, including both financing for developers and infrastructure providers and micro credit for households.
- Less attention was given to facilitate and strengthen the organizational capacities of civic agency as well as communities, access to information and social capital of the poor communities.
- In general the communities were not organised for making collective efforts to improve situation of the settlements. CDA consulted with handpicked people from the Kachi Abadis who were not true representatives of the people.
- Proper resources were not tapped in term of finance and expertise and where tapped, they were not fully benefited from (in case of Tasneem Ahmed Siddique and UNDP-LIFE project).
- Creation of support organization to guide and support the implementation process.

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<sup>23</sup> The News; 24 Jul 2009

**A Strategic Approach to Development remains missing:**

Since the relocation of first Katchi Abadi in the form of layout camp at G-8 was under taken , to the recent eviction and relocation of Katchi Abadi of Chak Shahzad, it is quite evident that instead of following a comprehensive strategic approach, CDA's processes were arbitrary and ad-hoc. It experimented with almost every possible solution but without any consistency and strategic vision, many initiatives were abandoned half-way

The development policy of CDA is creating a menace for these urban poor, which states that people have to demolish their houses and again re-construct them when CDA provides planned plots. Theoretically this seems to be a catchy idea, but in reality, poor people do not have enough money to reconstruct their houses, as a result, we can see poor housing and unhealthy living standards on the model project of G-8/1.

One of the UNDP-LIFE project reports reflects that, *“the lack of a clear and consistent policy regarding rehabilitation matters and related modalities was a big constraint in smooth implementation of the project”*.

**Top-Down Policies:**

After a careful analysis of the case of Katchi Abadis in Islamabad, it can be seen that the process of formation of the relevant policies had been top down. The consultation with primary stakeholders (community) was altogether missing. The conspicuous absence of people and environment in the policy is ample evidence to suggest the limitations of debate and consultancy involved in its making. Experts in their feedback to CDA have also pointed out this gap.

**Weak Community Consultation Mechanism:**

Before CDA has entered into partnership with UNDP, there was minimal or no community participation in the entire process of dealing with Katchi Abadis. The concept of community participation was first introduced to CDA during their joint venture with UNDP-LIFE, and efforts were made to form local committees as well as include some community people in the Steering Committee. List prepared by the survey team were displayed in communities for their feedback, they were asked to raise objection over the list as we as suggest the corrections. This effort has set a precedent to capitalize on participatory mechanism with transformation from “giving information”, to “receiving and valuing feedback and suggestion”. CDA remain unable to built and strengthen the local level institutions to be function as support mechanism and contribute to the process.

CDA did not make use of experienced human resource in the field of social mobilization and community participation. There were elements of nepotism, bribery and favouritism which deprived genuine cases of the due focus. Some key CDA staffs had a hostile attitude towards the residents of Katchi Abadis and used humiliating tone and language while interacting with them.

**Weak Monitoring Mechanism & Staffs' Capacity Issues:**

Human resource constraints both in term of capacities and number on the part of KAC made the project monitoring very challenging. They were unable to monitor emergence and development of new Katchi Abadis, extensions in already developed houses, and land grabbing. This resulted in turning minor issue to major issue with added complexity and it has not came into CDAs notice, until the problem became massive and out of CDA's control e.g. in newly developed Kachi Abadi Chak Shahzad, people started to develop temporary shelters, brought their families and extended the building structures. Till this time

CDA was unaware and quite. Within two months, a big Abadi developed comprising almost 250 households, which alarmed the CDA, but since the problem had been blown up, Police and allied agencies had to be called in. People occupied the green belt of G-7/2 and after much effort; they were convinced to shift to H-11 after several months.

The Kachi Abadi Wing of CDA did not have enough staff. For years, it managed to work with only 3 members who were not qualified and skilled enough to manage the project. The CDA team did not have an expert in community (social) mobilization and neither was there any provision in the project for training or technical assistance in this matter. Most CDA staff was unaware of participatory approaches and community facilitations e.g.

According to a report of UNDP-LIFE project,

*“The community organization and mobilization aspect was not very formalized and lacked specific guidelines or procedures. It seems that except for the Deputy Director, KAC, the rest of the CDA team was not well oriented with the SKAA approach.”*

#### **People left out of Policy Coverage and Influx of New Population:**

There were many people who were left out when the surveys were taken due to various reasons like unavailability of people at the time of surveys, personal biases of community members facilitating the survey teams etc. Though they have followed up with CDA to get included in the lists but many of the cases were rejected although they were supported by enough evidence. Research team has able to get some of the sample cases as well which are applied with proper evidence but rejected by CDA. Though those people were not included in the surveys but they use to live at the same locations even till the time of this study is being undertaken. In the same manner as discussed in above section the influx of population remains continued and now has become a denied reality.

#### **Political intervention:**

Although CDA is autonomous for taking decisions for development of Islamabad capital territory, and has authority to devise and implement policies yet political interference has had negative effects on the policies and practices. Whenever CDA tried to check the development of new Abadis and expansions of already recognized settlements, this issue was taken politically which ultimately led to formation of new Kachi Abadis. To secure votes, the political parties also provided the communities with basic facilities like gas, electricity, street pavement in the Abadis which were decided to be relocated to MUSP. This also caused a slowdown in the eviction and relocation process agreed in case of four Katchi Abadis.

#### **Non Provision of Basic Urban Facilities in Katchi Abadis:**

Capital Development Authority is working on implementation of policies but it is unable to check development of new unplanned settlements as well as the growth within existing Katchi Abadis. In fact, every time CDA implemented its policies, it resulted in either development of new Kachi Abadis or extension of already established ones.

The policies of regularization and up gradation of Kachi Abadis are presenting unsatisfactory results; the people already in the books of CDA are yet waiting for property rights and development in their areas. On the other hand CDA is reluctant to find way out for new population came after the cut off date.

Alipur Farash is still without gas despite the fact that development work had been going on in the settlement for the last seven years. Similarly, the CDA about three years back had issued NOCs so that

the predominantly Christian settlements in F-6, F-7 and G-7 could obtain individual electricity and gas meters. However, later the NOCs were invoked. Transportation which was biggest issue of the people was launched after no less than nine years.

**Corruption:**

The element of corruption has been pointed out by community very prominently as they are of the view that the CDA in connection with some handpicked community members (who were not true representative of the community), promoted corruption. During the study process the research team found many evidences and incidents to prove the element of corruption involved in the process.

**Lack of Enforcement and less coordinated role of the line departments:**

The existing 'Kachi Abadis' in the capital city continue to pose a grave challenge to the concerned authorities that are yet to reach a viable solution to the issue.. Different wings of CDA including Planning Wing, Kachi Abadi Wing and enforcement wing are facing various problems in execution of the announced plans for up gradation of the six 'Kachi Abadis' in their existing location and shifting of four others to Ali Pur Farash . Lack of integrated approach among different sections of the CDA, absence of coordinated and collaborative efforts and frequent shuffling of the officials has also contributed to slowing down the process.

Some experts are of the view that it is almost impossible for the government to provide housing facilities to all, so instead of starting from scratch in a flawed system that prevents the success of new low-cost housing schemes, why not first improve the existing low-income housing stock in which many people live in dilapidated conditions. But many others do not agree with this idea as they say that it can put hurdles in the way of introducing new public sector housing schemes that are vital to cope with the growing requirements for residential units.



## **Suggestions and Recommendations**

### **Investing on Capacities of Institutions and Human Resource:**

As ignored in past, there is a dire need to adopt a comprehensive plan for building capacities of the institutions, departments, Cells and personnel involved in dealing with the issue at different levels ranging from conceiving, implementing or monitoring of the interventions. Without relevant technical expertise and knowledge at the organizational level, CDA and KAC will continue to struggle in delivering their mandate. Similarly, there is a need to extend technical assistance to the community level institutions

### **Promoting Partnerships with Communities:**

Adopting an approach of partnering with the primary stakeholders, the dwellers of Katchi Abadis should be made active partners in the entire process in order to ensure effective planning and implementation. This model could be helpful in overcoming the gaps identified in the previous initiative of CDA and KAC and could also result in reducing their burden. However, this requires a visionary leadership, positive and problem solving attitudes and skilled resources and institutions both at CDA and at Katchi Abadis level.

Community participation is also essential for sustainable solutions. Effectively organized, it can improve the responsiveness of policies and programmes to their needs and ensure transparency and accountability in policy-making and implementation processes. Genuine participation, however, involves engaging not just a few chosen ones organizations but all members.

In the same way, CDA should be proactive in involving other institutions and organizations working in the area for shared responsibilities, tapping resources and capitalizing on their expertise. One of the resources could be Plan Pakistan, as it is present with a bigger scope and long term commitment in the Katchi Abadis.

### **Need for Will to Implement the Policy:**

So far the research has explored lack of will on part of the civic agency to deal with the issue which has resulted in a weak follow up on the policy implementation. This decreased focus has resulted in delay or abandonment of many initiatives, thus making the problem more complex. In order to see some positive results and to enforce the policy measures a strong will and commitment from the government is required. The upgradation process adopted by CDA in its policy dimension should be paced up to enable people to obtain an improved, healthy and secure living environment without being displaced.

It is in the interest of politicians and bureaucrats alike, to keep katchi abadi dwellers in their illegal situation, to delay solutions to their problems and thus, to keep them in a dependent position.

(Katchi Abadis, Problems nad Ways to solution by Tasneem Ahmed Siddiqui)

**Avoiding Forced Evictions:**

As endorsed by National Katchi Abadi Policy 2001, tearing down of houses should not be practiced as there is already a shortage of housing facilities in the country and tearing down of shelters will increase problems for the government.

**Adopting a bottom-up approach for policy Implementation:**

The prominent absence of people's consultation and participation in the policy implementation processes was a major constraint in achieving the intended results. A democratic and consultative process, particularly involving the most vulnerable people, civil society, and the government can help effective implementation of policy. Special forums should be organized to debate the social, economic, political and environmental significance and implications of issue. Proper mechanisms should be introduced to ensure wider participation, particularly of local communities, in making decisions on utility of social welfare funds.

**Introduce accountability and transparency mechanisms:** Accountability and transparency mechanisms, involving all stakeholders, should be introduced to ensure adherence to the decisions. The CDA must share its progress reports in a transparent manner so that information is available to public. A committee comprising stakeholders should be formed and given legal entitlement to oversee progress of policy measures. This will also minimize chances of corruption.

In addition, CDA needs to focus on monitoring the projects and the increment process to avoid further expansion of the existing Katchi Abadis and formation of new ones.

**Need for a Strategic Approach with Continuity and Consistence:**

In order to control the creation of Katchi Abadis, the government should adopt a pragmatic housing policy to ensure provision of sufficient planned housing stock for all income groups according to their proportion in the Islamabad.

The following measures should be taken to regularize and upgrade existing slums and Katchi Abadis so that these areas may be incorporated in the Master Plan of Islamabad:

- The slum improvement programme should be launched on the pattern and scale of the Katchi Abadi Improvement Programme.
- The Regularization and of all existing Katchi Abadis should be expedited to avoid frustration of residents and to implement the cut-off date in letter and spirit.
- Re-alignment of streets should be done where necessary, using partial surgery technique causing minimum disturbance to the existing houses.
- Slum improvement and Katchi Abadi improvement programmes should be prepared by professional Town Planners by involving local communities and in line with the established Town Planning principles.
- The infrastructure facilities such as sewerage, water supply, drainage, electricity and gas should be provided in the slums and Katchi Abadis.
- Public facilities such as schools and dispensaries should be provided with the help of private sector and the local NGOs.
- Public participation and community empowerment should be ensured in all upgrading programmes at the stage of planning as well as implementation of various improvement projects on the pattern of Orangi Pilot Project (OPP), Sind Katchi Abadi Authority (SKAA) and the Faisalabad Area Upgrading Project (FAUP).
- Building and development control should be exercised in Katchi Abadis.

### **Coordinated efforts:**

Adopting a strategic approach and integrated operational mechanism among institutions like enforcement wing, KAC, environment wing, IESCO etc could help in improving coordination among different departments, which is needed to work towards a sustainable solution.

In the same manner, very frequent changes of concerned staff which affect the progress of the interventions should be avoided.

### **Lessons to be learnt from the world:**

The World Bank, the regional development banks, the United Nations (Habitat, UNICEF, UNDP and ILO, in particular), most bilateral donors including CIDA, DFID, French development cooperation, GTZ, SIDA, Italian aid, USAID; and thousands of NGOs and community groups have gained considerable experience over the last 25 years in implementing projects designed to upgrade Katchi Abadis worldwide. A large number of these projects have successfully demonstrated that Katchi Abadis and the lives of their residents can be improved.

Some of these lessons are:

- Upgrading of slums and settlements is a viable and effective way to help the urban poor solve their need for shelter and a clean, safe and healthy living environment.
- Local participation is critical. Projects need to be designed bottom up, working with communities so that the communities decide what levels of service they receive.
- Upgrading programmes are most effective when led by the municipal authority and implemented at the community level through a broad set of intermediaries including community based organizations, NGOs, and UN agencies such as UNICEF and Habitat.
- This is important because the relocation scheme does not work properly as they are too far from employment areas (especially the casual employment on which many depend) and also lacking basic social facilities e.g. education, health etc.

#### **Need to Learn from Model of SAIBAN**

A conscious effort in the area of research and development for the last twenty years has recently yielded sustainable results. Saiban, a non profit organization, was established in 1991 by Tasneem Siddiqui, retired senior civil servant of the Sindh government. The purpose of the NGO was to serve as a hub of action research for shelter. Saiban 's successful model has been implemented in eight schemes in two provinces providing healthy environments of community participation to over 60,000 citizens of Pakistan.

The success of Saiban has come, firstly, in Effectively requiring clients to move on site upon down payment, thus eliminating the investors. Secondly, Saiban was able to bring amenities such as water, sewerage, road, and electricity on an incremental basis. This method of incremental development —coupled with deferred payment for the land —allowed them to offer extremely low cost plots in Karachi.

Experience has taught us that the problem of getting basic services to slums can be solved at a very reasonable cost if done properly. Indonesia, for instance, has had twenty-five years of experience with its Kampung Improvement Programme. From its beginnings in Jakarta, the Bank-supported share of KIP reached nearly 5 million people in fifteen years (the total program reached 15 million over 30 years). It involved some 300 local government units around Indonesia, emphasizing the provision of water, sanitation, shelter and roads. Similar efforts have been undertaken in Brazil, India, Jordan, Tunisia and the Philippines, among others. Technically and financially such programmes are feasible, but what is essential is political commitment, a commitment at the top and commitment over time.

### **Three major starting points for a successful policy**

(1) The acceptance of an incremental approach. Low-income people, often having irregular incomes, can only realize their houses and the infrastructure in a flexible, incremental way. This has to be allowed and supported. By implication, traditional standards for construction and infrastructure are meaningless and even harmful, because they exclude many of the poor from access to affordable shelter.

(2) Ways have to be found to provide plots of land only to those who really need such plots to live on them, and so to exclude those who want plots for the sake of investment and/or speculation only.

(3) Procedures have to be simple, straightforward, transparent and efficient.

(Tasneem Ahmed Siddique, Katchi Abadis, Problems and Way to Solutions)

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## **List of Tables**

**Table-1: Mapping of Katchi Abadis in Islamabad**

**Table-2: Mapping of 11 Recognized Katchi Abadis in Islamabad**

**Table-3: Up gradation of Kachi Abadis at present site in existing form**

**Table-4: Kachi Abadis to be Upgraded at existing site in form of planned plots**

**Table-5: Kachi Abadis to be Relocated to MUSP**

**Table-6: Shifting position of Katchi Abadis to MUSP**

**Table-7: Facilities at MUSP**

**Table-8: HH and Population in 34 Katchi Abadis in Islamabad**

**Table-9: Data of Clans and Creeds in Katchi Abadis**

**Table-10: Family Size in Katchi Abadis**

**Table-11: Data of Ages of Earning Hands**

**Table-12: Average Monthly Income in Katchi Abadis**

## Annexure

### ANNEX-A; Profile of Kachi Abadis in Islamabad

*Derived from NCPC Profiling of Katchi Abadis*

The Capital Development Authority (CDA) has registered eleven Kachi Abadis in different locations of Islamabad but in actual there are total of thirty four Kachi Abadis in centre as well as peripheries of Islamabad.

National Child Protection Centre (NCPC) has carried out a survey of 34 Kachi Abadis in Islamabad where a set of question was asked from 1086 households. The following chapter is derived from the data collected by NCPC during their survey.

Table-8: HH and Population in 34 Katchi Abadis in Islamabad

Sr #	Area (Sector)	# of Kachi Abadis	# of HHs	Population
1	Diplomatic Enclave	2	3900	2322
2	E-Sector	2	2568	17976
3	F-Sector	6	1898	13286
4	G-Sector	9	1877	13139
5	H-Sector	5	263	1652
6	I-Sector	10	1804	12628
Total		34	12283	85981

#### Clan and Creeds at Kachi Abadis

The Kachi Abadis of Islamabad has people from all over the country. Majority of the population of Kachi Abadis is comprised of Christian community originating from central Punjab. The number of Punjabi communities like Potoharies, Sheiks, Awans and other communities has jointly constituted the population of Kachi Abadis in Islamabad. Afghan refugees, Pakhtoons from NWFP as well as some of the families from Balouchistan are also part of the population

Table-9: Data of Clans and Creeds in Katchi Abadis

Sr #	Clans and Creeds	# of HHs	% age
1	Punjabi (Potohari)	3424	27.88%
2	Kashmiri	771	6.28%
3	Hazara	135	1.10%
4	Pakhtoon-NWFP	1478	12.03%
5	Afghan Refugee	1222	9.95%
6	Christian	4522	36.81%
7	Saraiki	613	4.99%
8	Norther Areas	96	0.78%

9	Balouch	22	0.18%
Total		12283	100%

Table-10: Family Size in Katchi Abadis

### Family Size

Most of the families residing in Abadis have big family size and out of the sample 1086 households only 17 % has family members which are less than 4.

Sr #	# of Family Members	# of Respondent	% age
1	1-4	192	17.68%
2	5-8	663	61.05%
3	9-12	183	16.85%
4	12 Plus	48	4.42%
Total		1086	100%

### Age of Earning Hands

More than 50 % of the people who are supplementing the income of their families through their engagement in variety of labor are of age less than 18 years. This data reflect the intensity of child labor prevailing in the area.

Table-11: Data of Ages of Earning Hands

Sr #	Age of Earning Person	# of Persons	% age
1	11-15	351	22.09
2	16-18	553	34.80
3	Above 18 Years	685	43.11
Total		1589	100%

### Monthly Income of Families

As similar to the other Kachi Abadis in the country the dwellers of Kachi Abadis of Islamabad has also very low income in spite of the contribution from most of the family members including children as well.

Table-12: Average Monthly Income in Katchi Abadis

Sr #	Monthly Income	# of Respondent	% age
1	Rs. 1000-2000	163	15%
2	Rs. 3000-5000	573	52.76%
3	Rs. 6000-8000	309	28.45%
4	Rs. 9000-15000	39	3.59%
5	Rs. 16000-20000	2	0.20%
Total		1086	100%

## ANNEX-B; Results from a Socio-economic Survey of katchi Abadis

*Results from a Socio-economic Survey of katchi Abadis (1995)*

### Housing units with reference to families

A comparative study of five katchi abadis in Islamabad with reference to family size revealed that 72 percent of the housing units in G7/2 were single family housing units; the proportion ranged from 58 to 66 percent in the other abadis. Depending on the abadi, 17 percent (in G7/3) to 28 percent (in F-7/4) of the housing units were two-family housing units. As many as 10 percent of the units in the G7/1 Pocket



1 were threefamily housing units while G-7/1 Pocket 2 had the smallest proportion of 7 percent. The proportion of four-family housing units ranged from 1:5 percent in G-7/1 Pocket 1 to about 4 percent in F-7/4. The proportion of five-family housing units ranged from 0.3 percent in G-7/2 to 2.3 percent in G-7/1 Pocket 2. Only G-7/2 had six-family housing units (0.3 percent of the total units there).

### **Reason for shifting**

Of the main reasons quoted for migrating to the urban area of Islamabad, unemployment was the most frequently reported reason, cited by as many as 70 percent of the residents of G-7/1 Pocket 2 and 97 percent in G-7/2. In G7/1 Pocket 1, 9 percent of the residents cited flooding of native area as their main reason for shifting to the locality. A high of about 7 percent of the residents of G-7/1 Pocket 2 and a low of 2 percent in G-7/1 Pocket 1 cited low income elsewhere for moving there. Unaffordable rent elsewhere was mentioned by 7 percent of the people in G-7/1 Pocket 2. Retirement forced 3 percent of those living in F-7/3 to move there. Ownership rights were the reason for shifting cited by 4 to 1 1 percent of the people, the low proportion being in F-7/4 and the high proportion in G-7/1 Pocket 2. Other reasons were cited by 2 percent of the people in G-7/3 and 19 percent in G-7/1 Pocket 1.

### **Income**

Those who reported no income fall in the range of 12.70 percent people in G-7/3 to 9.97 percent in G-7/1P1. 4.76 percent in G-7/3 to 0.97 percent in G-7/1-P I reported income level between Rs 1 to 100 whereas 15.87 percent in G-7/3 to 4.65 percent in G-7/1-P2 reported an income level between Rs 1001 to 2000. Those who possess

an income level between Rs 2001 to 3000 are in the range of 57.90 percent in G-7/3 to 23.15 percent in G-7/2. 25.59 percent in G-7/1-P2 to 7.97 percent in G-7/3 have income levels between Rs 3001 to 4000. Those with an income level between Rs 4001 to 5000 are in the range of 14.92 percent in F-7/4 to 9.30 percent in G-7/1-P2. Those with an income between Rs 5001 to 6000 are 14.14 percent in G-7/2 to 1.59 percent in G-7/3. 10 to 4 percent have an income between Rs 6001 to 7000 in F-7/4 and G-7/1-P2 respectively. Those with an income between Rs 7001 to 8000 are from 4.76 percent in F-7/4 to 3.90 percent in G-7/1-P and from 1 .92 percent in G-7/2 to 0.48 percent in G-7/1-PI are earning between Rs 8001 to 9000. Those in the income category of more Rs 9000 plus are from 3.86 to 2.22 percent in G-7/1-PI and F-7/4 respectively.

### **Method for garbage disposal**

89.86 percent to 2.27 percent in G-7/1-P1 and G-7/1P2 reported that they throw their garbage at the CDA disposal point. Those who throw it in the nullah are as high as 97.73 percent people in G-7/1-P2 to 10.14 percent in G-7/1-P. 6.25 percent in G-7/3 and 0.31 percent inhabitants of F-7/4 use open space and 3.80 percent in F7/4 to 3.53 percent in G7/2 quoted other sites for garbage disposal.

### **Mode of transportation for work**

63.55 to 13.96 percent in G-7/1-P1 and F-7/4 use wagons respectively. Those who travel on foot are between 27.80 percent in G-7/1P1 to 1.72 percent in G-7/3. 48.57 to 2.25 percent in F-7/4 and G-7/2 respectively, use cycle. Motor cycle is used by 8.62 percent in G-7/3 to 1.90 percent in F-7/4. Those who use taxis are between 0.72 percent in G-7/3 to 0.37 percent in G-7/1-P1 . 18.70 percent in G-7/2 to 14.92 percent in F-7/4 mentioned other modes of transportation.

### **Occupation**

Sanitary workers are in the range of 76.77 percent in G-7/2 to 2.27 percent in G-7/1-P2. 20.45 to 0.96 percent in G-7/1-P2 and G-7/2 respectively are drivers. House servants are from 9.38 percent in G-7/3 to

0.48 percent in G-7/1-P1 and 17.18 percent in G-7/1 to 2.27 percent of people in G-7/1-P2 are labourers. 4.96 percent people in G-7/3 are mechanics whereas 6.34 percent in F-7/4 to 0.96 percent in G-7/1-P are shopkeepers. 4.54 percent in G-7/1-P2 to 1.93 percent in G-7/1-P belong to the police and 2.27 percent to 1.45 percent in G-7/1-P2 and G7/1 PI are gardeners. Machine operators fall in the range of 9.09 to 0.95 percent in G-7/1-P2 and F-7/4. 15.90 percent in G-7/1-P2 are builders. 6.81 percent in G-7/1-P2 and 0.48 percent in G-7/1-P are naib qasids. Tailors are within 2.27 to 0.64 percent in G-7/1-P2 and G-7/2 respectively. 4.54 to 0.96 percent in G-7/1-P2 and G-7/1PI respectively are LDC. Those belonging to other occupational categories are in the range of 18.75 to 2.45 percent in G-7/3 and G7/1-P2 respectively.

### **Occupancy of housing units**

This section related to occupancy of vacant land of government / semi government and private organisation. Those who had occupied available vacant land are 100 percent in G-7/3 to 81 .41 percent in F-7/4. 2.27 percent in G-7/1-P2 to 0.48 percent in G-7/1-P1 had been provided land/houses by relatives and 13.27 to 4.37 percent in F-7/4 and G-7/2 respectively said that they had been allotted housing units by the government. 5.3 percent in F-7/4 and 4.68 percent in G-7/2 are those who did not conceal information.

### **Place of migration**

Majority of the people have migrated from Punjab (Narowal and Sialkot) and NWFP (Peshawar). Rest of the families have migrated from Muzaffarabad and other cities of Pakistan. Those who have migrated from Punjab are from 80.71 percent families in G-7/1-P1 to 4.55 percent in G7/1-P2. More than 52 percent in G-7/1-P2 to 0.32 percent in G-7/2 have migrated from NWFP and 1.4 percent to 6.8 percent in G-7/1-P1 and G-7/2-P2 have migrated from Muzaffarabad. Those belonging to within Islamabad are between 29.69 to 10 percent in G-7/3 and G-7/1-P1 respectively. Those who have migrated from other provinces fall in the range of 18.75 to 4.83 percent in G-7/3 and G7/1-P1.

### **ANNEX-C: Issues Faced by Kachi Abadis of Islamabad:**

Research team during focus group discussions have tried to reflect on the social issues affecting the dwellers of urban squatters and slums. Below is the detail of the issue and their affect on the population.

- Population faces problems in getting admission in schools being dwellers of Kachi Abadis, beside these educational expenses are also unbearable which ultimately contribute to the addition to illiterate population.
- Parents lack awareness about children's proper growth and education of their children.
- There are severe water, sanitation and environmental issues contributing to the unhealthy and unsafe environment of Kachi Abadis. These water and environmental issue has affect on the health of communities as well. Most of the dwellers of the Kachi Abadis have to do a struggle to get water for them. The streets and roads are unpaved. The general infrastructure is very poor in the Abadis. Gas is also avail be in few places and most of the dwellers collect and burn woods for cooking.
- There is low availability of credit facility and entrepreneurship skills which if available could be a big opportunity to enable then to earn a better living. Only one organization named PANKH which is supported by Plan Pakistan is working in this sector but their scope is limited.

- Discrimination and exploitation in different social settings is common which restrict the mainstreaming and squeeze opportunities for the dwellers of Kachi Abadis.
- General health status of communities especially children and women is not up to the mark and many diseases are common on the area. In terms of availability of the service, although big health facilities are available in surrounding yet the population has to face many difficulties in accessing quality health services. There is no proper facility for maternity related services for the poor and women face severe gynaecological and maternity related problems. Getting admission in P govt. dispensaries and hospitals is also very much difficult.
- Uncongenial environment for children's growth and development
- People are vulnerable in the rains and floods because majority of Kachi Abadis are located on the bank of the natural water streams which in rains affect the population severely and the resilience of the communities to face such hazard is also low. They are not properly trained and oriented to reduce the vulnerability of the disaster risks.
- Most of the households have constructed the Latrines on self help basis and with the support of different NGOs and IRM as well but their utility is very low because of choked or inappropriate sewerage measures.
- Unavailability of income opportunities push youth and adults to involve in the involved in drug business as well. drug mafia is also very active in the Abadis.
- Children have to face many protection issue and there are common cases of child abuse as well
- Dwellers of slums and Kachi Abadis are also affected by the food price hike; the high food prices are forcing a household to comprise a large share of the Poor's total expenditures. Inflation has severely eroded poor household purchasing power.
- Dwellers are divided into different interest groups instead of working together for the betterment of their community through collective efforts. Leg pulling is very common and this situation is exploited by many external elements to obtain their objectives and in result some of the individuals benefits.

#### **ANNEX D: Criteria/Guidelines for Allocation of Housing Unit Number in Katchi Abadis**

##### *Criteria/Guidelines for Allocation of Housing Unit Number in Katchi Abadis*

1. Only those residents who are residing in the housing unit, as per survey conducted up to 31 st December 1995 shall qualify.
2. Those who are involved in the sale and purchase of housing units) after the survey of 1995 shall not be eligible for any benefit and the housing unit will be gotten vacated.
3. The housing units which have been divided into more housing units after survey of 1995 shall be considered one housing unit.
4. One 'Chardewari' as per survey conducted during 1995 shall be considered one housing unit
5. As per survey conducted by PAIEDAR, the spaces which have not been allocated number, shall not be allocated numbers unless the residents) come up with irrefutable proof that structure was existing in 1995.
6. Structures constructed adjoining to CDA quarters shall not be given any numbers and shall be demolished. The housing units not obstructing the overall plan of katchi abadi and not adjacent to CDA quarters maybe adjusted as appropriate.
7. CDA latrines converted into residential use should also not be numbered.

8. For allocation of numbers, independent housing units should be numbered but encroachments should not be 16. given any number.
9. Structures being used for purposes other than residential use (church, kabarkhana, shop or dispensary etc) except a dwelling unit which existed before 31 st December 1995 should not be numbered. The housing unit encroaching upon the streets should not be numbered.
10. The heads of all families shall be considered as joint occupants of a housing unit (Wafaqi Mohtasib decision in case No. REG.H/19359/96 dated 30.10.1996).
11. In case of housing units where the father is the head of the family, the housing unit should continue in his name instead of including the name of head of each family member (Wafaqi Mohtasib decision in case number REG.H/12717/98 etc. dated 15.10.1998).
12. In katchi abadis, where CDA's survey is available, no number should be allocated to spaces marked on PIEDAR survey but not marked on CDA's sketch maps except after physical verification at site and irrefutable proof that the structure was in existence in 1995.
13. Transfer of housing units within the family will be permitted to those who have been residing there since before 31 st December 1995, and only if the transferee continues to reside in the same hosing unit otherwise it will be demolished.
14. The housing unit affected due to lying of planned service lines shall be demolished and readjusted as appropriate.
15. If the housing unit or its portion has been rented out or the original occupant is also residing there, number may be allocated in the name of original occupant. In case the original occupant is not residing there, housing unit number may be allocated in the name of tenant. The premises other than dwelling units on rent should be demolished.
16. The housing units which were allocated separate Cnumbers in 1995 or on PIEDAR drawings but now have merged into one unit may be allocated one C-number and occupants may be considered as joint occupants.

#### **ANNEX E: Policy Decisions Announced by the President of Pakistan**

Policy Decisions Announced by the President of Pakistan for Resettlement, Regularisation and Upgradation of katchi abadis on 15.01.2001

1. The process of the regularisation and upgradation of the pre-1985 katchi abadis shall continue as per the current policy.
2. The concerned land owning agencies shall inventorise all katchi abadis which have come into existence after 1985.
3. From amongst the pre-1985 katchi abadis, those settlements which need to be relocated shall be identified. This exercise shall be completed by the Provincial Governors and the concerned Ministries by 28th February 2001.
4. The Provincial Governors shall identify appropriate land, preferably within the cities and towns, in co-ordination with the concerned Ministries, where the evictees of katchi abadis can be relocated, by 28th February 2001.
5. Resettlement plans for the residents of katchi abadis identified for relocation shall be drawn up by the end of June 2001.
6. The work of relocating evictees of katchi abadis shall commence by the end of June 2001. Until that time, there shall be no evictions.
7. The Capital Development Authority, Islamabad will finalise one model urban shelter project by the end of April, 2001.

8. A plan for upgrading the pre-1985 katchi abadis which would remain, shall be prepared on the lines of the model proposed by the Director General, Sindh katchi abadis Authority
9. The Ministry of Railways and the Ministry of Housing and Works shall be associated with all measures concerning the relocation, rehabilitation and upgradation of katchi abadis.
10. The Ministry of Railways will issue NOCs for all pre1985 katchi abadis under the 1985 policy, other than those to be relocated under sub-paras (c) & (d) above.
11. In future, all housing policies launched by development authorities at the federal and provincial levels shall include plots for low income people which shall be offered to them at affordable prices.
12. The Provincial Governors will constitute committees comprising representatives of all concerned to implement these decisions. The Federal Minister for Environment. Local Government and Rural Development will coordinate with the Governors in this regard.

Source: [www.urckarachi.org](http://www.urckarachi.org)

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