



THE REALITY OF HOUSING IN PAKISTAN

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Housing papers on Pakistan usually get bogged down with statistics on supply, demand, and backlog, which do not tell us how the existing housing stock has been created or who the actors in the drama are. This essay tries to understand how housing, especially for low-income groups, is created in Pakistan and then tries to link it with some policy directions.

LOW INCOME GROUPS

Housing for low-income groups is normally created by the people themselves on government land or on encroached private land. Except for land and some cases of water supply, road pavement, and drainage made possible by MNA/MPA funds, there is no other government input in this development. Houses are made incrementally by residents themselves and often funded through savings committees, loans from small contractors, and sales of assets such as women's jewelry¹.

The problems with this housing stock is that they are of poor levels of construction, electricity, ventilation, insulation from heat, and sewage disposal. In addition, the legal acquisition of land is a major issue. It is estimated that forty percent of urban housing units (2,730,368) have been developed in this manner and have increased by 1,172,025 in Karachi alone between the 1998 and 2017 censuses².

DENSIFICATION OF EXISTING STOCK

Low-income housing is also created by the densification of existing settlements. Existing homes in katchi abadis (informal settlements), which are normally one or two stories high, get converted into four to seven stories either by the owners for their expanding families or by the understanding of the house owners with informal developers who purchase the land from the owner and build apartments for sale or rent. There is a market for such accommodation, especially if it is near the city centre, since traveling to and from the center is time and finance consuming and there is an absence of social facilities far from the centre. It is becoming cheaper to rent near places of work rather than own a home at a distant location³. Much of this construction is also substandard in nature and causes major heat island effects, especially in locations where you have black tar covered roads and no vegetation.

The density of these kinds of settlements can be as high as 3000 persons per hectare. This is a sharp comparison of the density of elite settlements, which can be as low as 80 persons per hectare⁴. This difference results in enormous social disparity and also in a major mismanagement and the loss of land for housing.

¹Hasan, A and Arif, H: The Causes and Repercussions of the Housing Crisis: IIED UK: October 2018.

²Government of Pakistan: Pakistan Bureau of Statistics

³Hasan, A and Arif, H: The Causes and Repercussions of the Housing Crisis: IIED UK: October 2018.

⁴Hasan, A: High Density Housing that Works for All: IIED UK: March 2010.

CHANGING LAND USE

Until the beginning of this century, low-income settlements, by and large, were located on the fringe of existing settlements. However, with a government-promoted boom in real estate development, the fringe areas became ideal for the development of middle and elite 'colonies' and the development of low-income settlements was pushed further out, increasing transport and financial problems for the poor. Housing as a result has also started developing in villages. This is because the use and availability of motorcycles have made the city centre accessible at a faster and cheaper cost. In small, easily accessible road towns surrounded by agricultural fields, this is also taking place, making use of water allocated for agriculture for urban use.⁵

COLONIES

The concept of colonies mainly in the Punjab, of societies in Sindh and of real estate developed by the armed forces all over Pakistan, has caught on in a big way. These are large, self-sustaining townships containing all social and physical facilities required for living (such as schools, sports grounds, and eating places; some of them are even larger in size than Manhattan)⁶. There are also numerous smaller versions of this where basic facilities such as shops, gyms, swimming pools, etc. are available. There is great concern among planners, civil society, and the media that the colony building process is resulting in a massive loss of agricultural land and orchards, causing immense economic loss to the country. For example, the loss of mango orchards in Multan resulted in a major loss in exports from Pakistan⁷.

The main reason given for the development of colonies by their promoters is that they provide security to the residents as they are guarded and have only one entrance and exit gate. In Karachi, the reasons given for seeking security are ethnic and religious violence. In the rest of the country, it is fear of lawlessness and possible interaction with low-income groups⁸. The major damage that these colonies create is the segregation of different groups from each other, which adversely affects social and political relations. Even smaller apartment complexes have adopted security systems similar to those of societies. Another problem with colonies is that the acquisition of land in such large quantities is possible only by acquiring it through coercion, and the displacement of villages and associated agricultural labour creates unemployment and homelessness. The densities of such settlements are also very low⁹.

POSSIBLE DIRECTIONS

As a result of the above discussions the following directions for a housing program for urban Pakistan can be adopted.

1. A retrofitting program that people can follow needs to be initiated for existing low-income housing. The program should consist of i) creating cross-ventilation and natural lighting in existing homes; ii) carrying out research in partnership with paint companies for producing a low cost (rupees 6-8 per square foot) weather insulation paint for roof and external walls of the house; iii) developing a model and extension services for making nonporous water areas of the house/apartment block; iv) creating open spaces by relocating some of the existing homes; and v) promoting the above through an extension program with informal developers and providers of building material and technology to low income house builders; vi) allotting land for the development of self-built low income housing and developing the regulations for preventing speculation. This will improve the enormous housing stock that we already have.
2. For densifying settlements, developing ground plus three floor housing plans for informal developers to follow, construct, and market. Construction and supervision advice should be provided by developed training units at the district or union council level or through NGOs working on the subject. This will improve the housing stock being developed through densification.
3. A non-utilisation fee of ten percent of the value of property per year would be imposed on every property, and its proceeds should be used for the benefit of the settlement's infrastructure and/or its management. This will discourage speculation.
4. No housing scheme should have a density of less than 700 persons per hectare or not more than 1000 persons per hectare. In addition, no individual should be permitted to own more than 500 square meters of urban residential land. This will save a substantial amount of residential land and also prevent speculation.

In order for the aforementioned points to be possible, research into the dynamics of house production in urban Pakistan is required: who does what, why, where, how, and their relationship with each other. Such research will also aid in understanding the weaknesses and the link between the sociology, technology, and economics of housing and the larger constraints in delivering housing to the people of Pakistan.

⁵Karim, U. (Advisor to Sindh Government on Water Policy): In Conversation with the Author: September 2023

⁶Hasan, A: Understanding the Truth Behind the Facade: Daily Dawn: February 2021

⁷Hasan, A and Arif, H: The Causes and Repercussions of the Housing Crisis: IIED UK: October 2018.

⁸Hasan, A et al: Karachi: The Land Issue: OUP: 2015

⁹ibid

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