Katchi Abadis and Some Viable Alternatives

A Case Study and Operational Guidelines

Based on

The Capital Development Authority, Islamabad’s Approach

1998 to 2000

Final Report

September 2002

This report has been prepared in collaboration with the Rural Support Programme Network and authored by Mahe Nau Haider and Tariq Husain.
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<td>AMT</td>
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<td>Capital Development Authority</td>
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<td>DG</td>
<td>Director General</td>
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<td>DD</td>
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<td>KAC</td>
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<td>km</td>
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<td>KMC</td>
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<td>Local Initiative Facility for Urban Environment</td>
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<td>MUSP</td>
<td>Model Urban Shelter Project</td>
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<td>MoELG&amp;RD</td>
<td>Ministry of Environment, Local Government and Rural Development</td>
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<td>SAP</td>
<td>Social Action Programme</td>
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<td>UNDP</td>
<td>United Nations Development Programme</td>
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<td>UNESCAP</td>
<td>United Nations Economic and Social Commission for Asia and the Pacific</td>
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<td>UNICEF</td>
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Executive Summary

Planned development in Pakistan has not even come close to matching the growth of the cities and the demand for housing. By now, almost one-half of the country's population lives in urban areas. There are two informal mechanisms through which migrants to the city are accommodated when neglected by planners and the formal sector. These are: (a) the establishment of katchi abadis through the illegal occupation and subdivision of state land; and (b) the establishment of settlements through the informal (but legal) subdivision of privately owned agricultural land or waste lands. Most of the new migrants settle in squatter settlements (katchi abadis), and it is estimated that about 33 to 35 percent of the urban population (nearly 40 per cent in metropolitan cities of Karachi, Lahore, Hyderab, Peshawar and Quetta) lives in these settlements and low/under-serviced areas.

Official thinking, preoccupied by the notion of planned development until then, began to confront some of its limitations only in the 1980s, when donors, researchers and development practitioners aired their critiques and alternative views. One assessment of the situation observed that, "The formal sector has not been able to fulfill even 10 per cent of the annual need for housing during the last Five-Year Plan period (1983-1988)." Political leaders, back in power in 1985 after a gap of eight years, felt the growing importance of katchi abadis and announced various measures for "regularising" and serving them. Policies to this effect were announced with each new government, but the overall impact was very small.

Action research based on ground realities emerged in a number of urban development initiatives, alongside admissions of failure and critiques of planned development in the 1980s. A small but significant experiment came up in 1987 at the Hyderab Development Authority (HDA), which was at that time the local development agency for Hyderab, Sindh. This represented innovation in public sector approaches to the low-income group and this innovation was taken to the Sind Katchi Abadis Authority (SKAA) in 1991. The person responsible for both organisations at the time the changes took place is Tasneem Ahmed Siddiqui, who subsequently received the Magsaysay Award for public service, the first Pakistani honoured in his capacity as a government servant. His involvement in the CDA initiative to upgrade and rehabilitate the katchi abadis of Islamabat brought the HDA and SKAA experience to Islamabat.

Islamabad is rare among the cities of the world—it is new, planned and built in the second half of the twentieth century, and the capital of a country. The location was selected as the Federal Capital in 1960, and a Master Plan for the new capital prepared by the Greek firm of Doxiadis. The Capital Development Authority (CDA) was constituted under the CDA Ordinance of 1960 as the corporate body responsible for planning and developing the Federal capital in accordance with the approved Master Plan. Doxiadis and his associates planned the city on a grid divided into squares, or sectors, each of which is sub-divided into four parts called sub-sectors. Each sector is designated by the co-ordinates of the grid (e.g., F-6, G-8, I-10, etc.); each sub-sector is identified by a number between one and four (e.g., F-6/2, G-8/1, I-10/4, etc.).

Attention from successive governments has turned Islamabat into a privileged city. Relative to the other cities of Pakistan, Islamabat is green, clean and well served by the municipal authorities and utilities. Like other cities in the country, planners of Islamabat also did not provide adequate land for the urban poor. On the other hand, they could not control the natural growth of katchi abadis, enforcement of regulations notwithstanding. The laxity in the control and enforcement of regulations has lead to squatter settlements, or katchi abadis, that have come up in this privileged city. There are 11 identified katchi abadis in Islamabat. A 1995 survey recorded 4,936 housing units in these settlements and recent estimates place it at more than 7,000 (excluding the
Afghan Basti in Sector I-11/1). Out of the 11 kachi abadis, the six in F-6/2, F-7/4, G-7/1, G-7/2, G-7/3 and G-8/1 were selected for upgradation on an incremental basis. The remaining five in 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.

According to CDA, those who are to be resettled to an alternative site come under rehabilitation and resettlement at existing site is referred to as upgradation. In pursuit of a national policy formulated in 2001, it was decided that “CDA, Islamabad will finalise a Model Urban Shelter Project (MUSP) for the relocation of one of the kachi abadis by the end of April 2001.” The site identified for relocation was Muslim Colony, Noor Pur Shahan to Alipur Shahan. Initial data collection work in the Colony started in January 2001 and selection and development work of the new site, Farash, was also taken up.

CDA entered into an agreement with UNDP for carrying out data collection in five kachi abadis in F-6/2, F-7/4, G-7/1, G-7/2 and G-7/3. The project, “Upgradation and Rehabilitation of Kachi Abadis in Islamabad” was initiated in September 1999 under assistance from UNDP-LIFE and survey work was completed in four of the kachi abadis and their upgradation plans were prepared. The project has been implemented in six phases at a cost of Rs 2.709 million from UNDP. The specific objectives of the project are to identify areas of environment degradation, provide healthy environment by improvement of kachi abadis, to introduce socially, economically, administratively and politically acceptable measures and to control the further expansion of kachi abadis and to provide shelter to the shelter less at an affordable cost.

The initial activity conducted under the project was to update the physical survey conducted by PIEDAR in 1995 and built upon by a socio-economic survey. Some of the tasks performed by CDA, without the involvement of committees, are (i) mapping and (ii) numbering of houses. Other tasks like the house count survey and socio-economic survey were carried out with active community participation and formation of committees for interaction with CDA and the Steering Committee. Objections and questions raised by the residents were heard and listings of allotments were put up. The data collected from the field was collated at the CDA for analysis and formulation of plans for rehabilitation and upgradation. This was followed by mapping out design of services and preparation of cost estimates. The rehabilitation of dwellers of selected kachi abadis comprised of provision of alternate land at affordable cost and development of the area for the provision of metalled roads, water supply, sewerage system, health and education facilities. Part work in F-6/2 has been completed whereas work in G-8/1 was suspended due to stay order by the Lahore High Court that has since been vacated and upgradation work has been resumed. In the four remaining kachi abadis complete work has been carried out.

In line with the National Policy, the pilot project, “Model Urban Shelter Project (MUSP),” entailed relocation and rehabilitation of the residents of kachi abadi, Muslim Colony, Noorpur Shahan, on an urgent and immediate basis, at Alipur Farash. A survey was carried out in Muslim Colony and at Farash and the area of the Colony was divided into six functional zones of “halqas.” The rehabilitation plan envisaged preparation of 1,100 semi-developed plots at Farash that would be allotted to residents of Muslim Colony on easy terms and area development would be taken up on an incremental basis. The cost of one plot measuring 20 by 40 feet (89 square yards) is Rs 20,915.

The project faced numerous problems over the course of implementation. Some of these are problems faced in staff appointment, transport and logistics, equipment, procedural delays, difficulty in community mobilisation and data collection, maps and allotment of house numbers.
Unrealistic demands raised by the katchi abadi residents, damage and displacement caused by the floods in July 2001 and the absence of a specific National Policy on katchi abadis are also viewed as serious constraints. Phase I and II concluded in November 2000 and work was discontinued till January 2001. Phase III and IV were implemented from March 2001 to November 2001 but in view of the large volume of the work the project was continued and Phase V and VI were launched. The project has now been extended up to November 2002 and remaining work is being completed.

One of the most significant breakthroughs that the project has accomplished is the “official” recognition of the 11 katchi abadis in Islamabad and the reality of the problems that they represent. Till 1995, Islamabad had refused to follow the national policy for regularisation and upgradation of katchi abadis and katchi abadis were bulldozed without providing any alternative plots or ownership rights to the evictees. The CDA – SKAA collaboration represents not only a successful but a truly unique partnership in the sense that unlike prevailing norms, CDA has acquired all the required technical assistance from another government agency, SKAA. The relocation of the residents of the Muslim Colony to Alipur Farash without any major problems is also viewed as a success. On the whole the methodology adopted for the entire planning and execution of the project can also lay down specific operational guidelines for replication elsewhere. The fact, however, remains that to date no policy decision has been taken to institutionalise the approach and work of the KAC. The continuation of both programme and policy are vital for ensuring a sustained effort and unless it is institutionalised it remains extremely vulnerable to various factors, including change of governments, policy reversal and other political agendas. The need for CDA to explore other funding channels is evident and the initial intention of setting up the Kachi Abadis Cell as a centre for providing technical assistance to other cities/provinces for solving the problems of katchi abadis also remains to be achieved.

There are notable omissions in the project design and objectives regarding women involvement and participation. Women are also clearly absent from the community committees formed under the project and are thus excluded from the key decision making processes as well as in the interaction with CDA and the project Steering Committee.
1. The Context and Significance of *Katchi Abadis*

1.1 Squatters Among the Privileged

Islamabad is rare among the cities of the world—it is new, planned and built in the second half of the twentieth century, and the capital of a country\(^1\). Karachi was the capital when Pakistan came into existence in 1947, but the search for the location of a permanent capital began in earnest in 1959 when the government of President Ayub Khan appointed an eight-person Site Selection Commission. This commission recommended the present location in June 1959 and in September of the same year the Federal Capital Commission was constituted to prepare the Master Plan and Master Programme for the new capital. The Greek firm of Doxiadis prepared the Master Plan of Islamabad, which was presented by the Federal Capital Commission to the President and the Cabinet in May 1960 and approved soon thereafter. The Capital Development Authority (CDA) was constituted under the CDA Ordinance of 1960 as the corporate body responsible for planning and developing the Federal capital.

Doxiadis and his associates planned the city on a grid divided into squares, or sectors, each of which is sub-divided into four parts called sub-sectors. Each sector, of 2 x 2 kilometres, is bounded by roads and green belts and designated by the co-ordinates of the grid (e.g., F-6, G-8, I-10, etc.); each sub-sector is identified by a number between one and four (e.g., F-6/2, G-8/1, I-10/4, etc.). Every sector has a centre, called *markaz*, which consists invariably of a commercial area, an educational institution and a mosque, and these facilities are also present in the sub-sectors on a smaller scale. The total area of Islamabad is 906 square km and the overall zoning includes specified green belts, commercial, industrial and residential areas, and areas for government offices and the diplomatic community. In reality, however, commercial areas also include residential units, while residential areas also house offices and some types of commercial establishments.

Attention and investment from successive governments has turned Islamabad into a privileged city. Relative to the other cities of Pakistan, Islamabad is green, clean and well served by the municipal authorities and utilities. In addition to government servants and diplomats, it has attracted affluent and educated families from other cities, a large number of refugees from Afghanistan, and students from various parts of Pakistan and other countries. Those who live here have also invested heavily, some of them, particularly the long-term residents and institutions, not only in their own welfare but also in the city, its people and its surroundings. Now residents and visitors alike realise how different Islamabad is from the rest of the country, and some express this by saying that Islamabad is a city located a few miles from Pakistan.

Like other cities in the country, however, Islamabad does not have adequate land for the urban poor, and there is laxity in the control and enforcement of regulations. As a result, squatter settlements, or *katchi abadis*, have come up in this privileged city, where the planners anticipated none (see Map 1). This limited vision on part of the planners is the main cause of emergence of *katchi abadis* in a planned and organised city like Islamabad. The majority of those who live in these settlements are sanitary workers and people engaged in informal employment, and a large proportion of them belongs to the Christian faith. Living conditions in the *katchi abadis* of Islamabad have been miserable, but due to the absence of a national policy on *katchi abadis*, it has not been easy for the authorities, until recently, to come to grips with the issue. This too is something that Islamabad has in common with other cities. This case study tries to explain why

\(^1\) Brasilia and Canberra are the two other new capitals built in the twentieth century.
Katchi abadis are coming up in the cities of Pakistan, what has been done about this, and how the CDA has attempted, in recent years, to introduce some viable alternatives to prolonged neglect.
Map 1. Map of Islamabad showing location of *Kachi Abadis*.
1.2 *Katchi Abadi*: A Contradiction in Terms

Shelter and its requirements of land, materials, technology and the management of space, aesthetics, civic amenities and security define the way people live, build settlements and form communities. Individuals, families and communities in the process of finding shelter mark out the transitions a society is experiencing in its demography, economy, governance and value systems. At the core of these changes—and the filter through which so much of change is expressed and perceived—is land, perhaps the most prized and emotive of assets in a society. In times of transition, the kind of attachment to land that is the hallmark of settled, rural society is also transformed, as the centrality of land in rural livelihoods diminishes while its value in other uses increases in response to urbanisation, industrialisation and increasing incomes.

The human yearning that remains constant even in transition is summed up in the vernacular in the words *abad* (settled) and *abadi* (settlement), which have their root in the Arabic *abada* (to make lasting or permanent, perpetuate); *abad*, therefore, signifies an eternal duration. This at once contradicts and challenges the very notion of *katchi abadi* (temporary settlement), the term used to describe unplanned, illegal squatter development in Pakistan, of which one significant correlate is *katchi nameki* (temporary employment), a term used commonly for jobs outside the formal sector. Thus, whether unintended or not, planned development and the formal sector come to be endowed with the attribute of permanence, and to be settled or employed elsewhere connotes a lesser value. Not surprisingly, few aspects of development illustrate the limitations of formal approaches and planned development as sharply as the *katchi abadis*.

To start with, planned development has not even come close to matching the growth of the cities and the demand for housing. By now, almost one-half of the country’s population lives in urban areas. As state land has been depleted in almost all the urban areas of Pakistan, with the exception of Sindh and Islamabad, newer settlements are developing through informal subdivision of agricultural land. Most of the new migrants settle in *katchi abadis*, and it is estimated that about 33 to 35 per cent of the urban population (nearly 40 per cent in metropolitan cities of Karachi, Lahore, Hyderabad, Peshawar and Quetta) lives in these settlements and low/under-serviced areas.

There are, in effect, two informal mechanisms through which migrants to the city are accommodated when neglected by the formal sector, and EDC 1991, Arif Hasan 1992 and others have described these mechanisms. Hasan 1992 notes that the establishment of *katchi abadis* through the illegal occupation and subdivision of state land, and the establishment of settlements through the informal (but legal) subdivision of privately owned agricultural land or waste lands, are together the largest source of shelter. These two responses are briefly described below and both of them (as in Islamabad) create contradiction and conflict with planned development.

1.3 *Katchi Abadis* and the Informal Sector

The Government’s Seventh Five-Year Plan (1988 – 1993) reported that 89 per cent of the *katchi abadi* population lived on illegally acquired state land. The central figure in the development of *katchi abadi* is the *dalisal* (middleman), who organises illegal occupation, subdivides the land, and supplies it for immediate possession at a price the poor can afford. Thereafter, the process unfolds as follows (based on EDC 1991 and Hasan 1992):

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1. This section is based in part on Tariq Hasan’s contributions to the *Pakistan Country Report* for the World Summit on Social Development, 1995, published by the Government of Pakistan, Planning Division.

2. Based on data from the mid-1980s.
Some form of water supply is initially arranged by the *dallal*.

Informal arrangements are made for the provision of building materials on credit along with technical advice through the *thalla* (component manufacturing yard).

The informal sector in income generation, transport, education and health steps in, once the settlement is large enough, to cater to the needs of the residents.

As the *katchi abadi* becomes part of a municipal councillor’s ward, it becomes eligible for councillor-funded local government projects and its roads and lanes begin to get paved.

Finally, the state machinery is brought in to improve and regularise the *katchi abadi* and grant tenure rights to the residents. “Thus, with time (10 to 20 years) most settlements acquire electricity, water supply systems, transport and a road network” (Hasan 1992).

Motivating the second informal response, Hasan 1992 notes that “state land is no longer available” in the cities of NWFP and Punjab, so that “newer settlements are developing through [informal subdivision of agricultural land].” While there are no laws that prevent such development, agricultural land in and around the large and intermediate towns is expensive for low-income groups. Consequently, this development is either for middle income groups, or in very small plots (of 16 to 20 square meters) for low-income groups. As in the case of *katchi abadis*, the *dallal* is the key to successful development, serving as a middleman between the owner and the buyers (Hasan 1992).

For the middle income classes, co-operative housing societies are an increasingly popular way of acquiring land (EDC 1991). Development sponsored by such societies may be planned as well as serviced with basic infrastructure. Elsewhere, improvised responses are seen, including informal arrangements with municipal solid waste collectors, the use of tubewells for obtaining water, laying sewerage lines within the settlement, but draining into depressions and water bodies (Hasan 1992). Aggregate data on settlements developed in this manner are not available.

For long, *katchi abadis* have been ignored or even detested by the rich and affluent middle classes for whom the very sight of these *abadis* was an eyesore. They would either be bulldozed or dwellers resettled outside the city limits. It was only in the early seventies that *katchi abadis* were accepted as a reality. Early government attempts to resettle *katchi abadi* dwellers in built-up units (like Korangi in Karachi – 1959-60) or core housing (like the Metrovilles of the 1970s) failed to solve the problem mainly because the planners did not focus attention on issues like targeting and co-ordination between various government agencies. From 1975 onwards regularisation and upgradation of *katchi abadis* become state policy. Initially local government institutions were given the task to give ownership rights to the dwellers and to provide infrastructure. Unfortunately, though, Islamabad being the Federal Capital where mostly bureaucrats, diplomats and policymakers were supposed to live, refused to accept this policy and for a number of years no attempt was made to regularise and upgrade the emerging *katchi abadis*.

1.4 Limitations of Official Responses: An Overview

Official thinking, preoccupied by the notion of planned development until then, began to confront some of its limitations only in the 1980s, when donors, researchers and development practitioners aired their critiques and alternative views. An assessment of the situation by Hasan 1992 observed that, “The formal sector has not been able to fulfil even 10 per cent of the annual need for housing
during the last Five-Year Plan period (1983-1988).” Other assessments made in the late-1980s and early-1990s pointed out additional limitations in official policy and practice, including the following:

- The system for converting rural to urban land is not working well (World Bank 1989). The public sector agencies do not possess the financial resources to purchase land on the open market (Hasan 1992).

- The plot allocation system is biased against the poor (World Bank 1989). The urban poor cannot afford the schemes developed for them by the state (Hasan 1992).

- A lack of secure land tenure by the urban and rural poor is a serious constraint on investment and mortgage lending; in particular, “the majority of urban Pakistanis live in informal settlements without a clear title to the land they occupy” (Hasan 1992).

- The time lag between application for allotment and actual possession may be as long as 10 years (Hasan 1992). Obtaining legal title to land is beyond the reach of the slum dweller (EDC 1991).1

- “From either the perspective of the average household or from the aggregate economic perspective, formal finance is hardly making a difference” (Gardner 1988). Low-income groups are the least served by the state-owned House Building Finance Corporation (Zaki 1986); and the present system is inequitable, subsidising a privileged few (World Bank 1989).

- Subsidised interest rates and a high degree of politicisation in programme implementation are likely to limit opportunities for cost recovery (World Bank 1989). “Recovery of land and development charges is very poor. For example, the Lahore Development Authority has spent Rs 200 million on the programme [for katchi abadi improvement and regularisation] and recovered only Rs 10 million” (Hasan 1992).

Political leaders, back in power in 1985 after a gap of eight years, felt the growing importance of katchi abadis and announced various measures for “regularising” and serving them. Policies to this effect were announced with each new government. But, having noted the nature and scale of the task, the Eighth Five-Year Plan for 1993 – 1998 (GOP 1994) concluded on official policy as follows:

In view of the resource constraints, it is not possible to remove the housing backlog ... Only the incremental demand of residential plots and houses during the Eighth Plan Period will be catered for ... The Government’s role would be that of a facilitator in arranging the land for development of housing sites and services by the public and private sectors, and to expand availability of institutional credit for construction of houses ... Regarding backlog, efforts would be made to tackle this problem over a longer period.

1.5 HDA and OPP: Experiments with New Paradigms

Action research based on ground realities emerged in a number of urban development initiatives, alongside admissions of failure and critiques of planned development in the 1980s. A small but

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1 About 65-70 per cent of the annual requirement of additions to housing stock originates with low income groups (World Bank 1989; Hasan, 1992).
significant experiment came up in 1987 at the Hyderabad Development Authority (HDA), which was at that time the local development agency for Hyderabad, Sindh. This represented innovation in public sector approaches to the low-income group and was called the Incremental Development Scheme. Its beneficiaries called it Khuda ki Basti, or God’s settlement. In the words of Hasan 1992:

[HDA] adopted the strategy of the land grabbers’ informal development pattern. Unserved plots are given to the poor at a price they can afford and without any cumbersome procedures. On-site screening ... of the applicants makes speculation ... difficult, if not impossible. The owners ... pay for services over a 10 year period [and] ... tenure rights will only be given after all services have been developed and paid for ... [People’s] organisations ... finance and manage the development, ... maintain and operate services and collect revenues ... As such the HDA has ... overcome most of the constraints the formal sector faces in making land, infrastructure and credit available to low and lower income groups and at almost no additional overheads and costs.

The Orangi Pilot Project (OPP), a cluster of non-governmental organisations (NGOs), working with a population of over one million inhabitants of a katchi abadi in Karachi since 1980, developed another innovative response to the problems of low-income urban groups. “The OPP has motivated the people of the Township to organise themselves, collect money and thus finance, construct, manage and operate an underground sewerage system. Through research the OPP has lowered costs and made sanitation technology compatible to the sociology and economics of low-income areas. Through extension it has taken the results of this research to the people ... Due to people’s involvement ..., the relationship of the people with the local government has become a more equitable one ... [R]esidents of other katchi abadis are replicating the OPP model with OPP assistance ... ‘The OPP has shown that katchi abadis in Pakistan can be upgraded without massive overheads and international funding and technical assistance’" (Hasan 1992).

OPP’s experience of working with the government and the international agencies that assist the government includes the following four cases, focusing particularly on low-cost sanitation, that have been documented and assessed by Arif Hasan 1997:

- The Kachi Abadi Upgrading Programme in Karachi, assisted by the Asian Development Bank. “The Programme was relatively successful but the OPP methodology was not institutionalised and as such has not been utilised as yet for other projects.”

- The Urban Basic Services Programme in Sukkur, assisted by UNICEF. This programme failed to meet its objectives but “UNICEF nominated [it] as one of the best practices for the Habitat II Conference in Istanbul in June 1996. The nomination was accepted by the UN.”

- The Collaborative Kachi Abadi Improvement Project in Hyderabad, assisted by the World Bank. This project also failed to meet its objectives and “All the partners ... are of the opinion that the project has failed.”

- Collaboration with the Sindh Kachi Abadis Authority (SKAA) to upgrade kachi abadis in Sindh on the OPP model. “Here, a successful attempt has been made at institutionalising the OPP concept and methodology in a government department.”

Approaches such as these began to find some recognition among planners. The Eighth Plan, for example, contained statements acknowledging the concepts of incremental development, cost recovery in easy instalments and over longer periods of time, community involvement, realistic criteria for regularisation of katchi abadis, and private sector participation in urban renewal. Donor-assisted shelter projects also began to
incorporate some of these features, particularly those that help reach low-income groups. Change came slowly, however, while the *katchi abadis* grew rapidly.

1.6 Mainstreaming New Paradigms: The Problems and Progress of SKAA

Meanwhile, those who initiated the experiments at HDA and OPP began to work closely with each other as well as with interested officials, donors and NGOs. Their efforts have been documented, among others, by Arif Hasan, who has been associated with the OPP since it was founded, and Tasneem Ahmed Siddiqui, the Director General of HDA who initiated the Incremental Development Scheme and went on to head the SKAA.

The SKAA, however, was more than a replication of the OPP approaches to low-cost sanitation and other sectors. It entailed the comprehensive revamping—or re-engineering—of a virtually non-functioning government agency into one with a service orientation that was, at one time, head and shoulders above others. The re-engineering has been described in detail in Appendix 11 of Hasan 1997, which is a paper by Tasneem Siddiqui on the changes he made at the SKAA, and a detailed case study by Akbar Zaidi (2001) has also been published. For his work on reforming government institutions to serve low-income households in the cities, Tasneem Siddiqui received the Magsaysay Award for public service, the first Pakistani honoured in his capacity as a government servant.

Tasneem Siddiqui (in Hasan 1997) describes the situation at SKAA in July 1991, when he took over as its Director General, in the following words:

- The Authority was facing a serious financial crisis. SKAA was supposed to become self-financing by 1990. But it did not, and the government totally stopped its budgetary allocation. From July 1990 onwards it was surviving on development money, which it had received from the federal government under the Special Development Programme. This practice was highly irregular and open to serious audit objection.

- SKAA had a working strength of about 130, but the technical staff was almost non-existent. There were very few assistant engineers, draughtsmen, overseer and no Executive Engineer. Most of the staff was sitting idle (except those who were busy doing the job of a post office i.e. collecting information from field offices and submitting it to the government).

- Transport was available but most of the vehicles were either out of order or misallocated. Field staff in Karachi had stopped the work on the ground that official transport was not being made available to them.

- The government had created this Authority with a clear direction that all the existing *katchi abadis* should be notified, regularised and upgraded within a period of four years. For this purpose the SKAA Act 1987 gave vast powers to the Authority. But unfortunately neither of these items was taken up seriously. So much so that not a single lease was issued by SKAA in its five years of existence. All it did was to issue 117 provisional entitlement certificates (PECs) in 11 *katchi abadis*. In five years total revenue of Rs 1.5 million was collected.

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1 The term "regularise" refers to the conferment of legal rights on a *katchi abadi* including lease rights for the owners of houses.
No upgradation work was taken up by the SKAA itself. All it was doing was acting as a conduit for funds received from the Federal Government to the local councils, under the Special Development Programme. But even this money was not being fully utilised. Given the very low rate of utilisation, the Government was reluctant to release additional funds for the upgradation work.

The local councils were not allowing inspection of development work by SKAA staff. They were simply submitting periodic reports about payment of money to the contractors. Manzoor Colony is a classic case of this style of development and monitoring. SKAA released a sum of Rs. 8.00 million to KMC on the basis of a PC-I prepared by a consulting firm. The work was let out to a contractor and was hardly ever supervised by any engineer. The utilisation report was submitted by KMC, which was readily accepted by SKAA. What happened on ground or what was needed by the community, no one bothered to know.

The concept of action research was unheard of in SKAA. Even theoretical research to make the programme more effective was not being made.

The operational policies and procedures that SKAA followed for dealing with the people, particularly for issuing leases, were found to be truly daunting. These aspects of organisational analysis are described by Tasneem Siddiqui, and one of them is that there were 25 steps under six different stages between notification and implementation of development work. The cumbersome procedure involved the following main steps:

i) Application on prescribed form along with supporting documents mentioned below:
   - Areas councillor’s certificate verifying occupation on the plot.
   - Verification by the witnesses.
   - Affidavit stating bonafide of the dweller on the plot.
   - Copy of the national identity card.
   - An undertaking expressing responsibilities in case of misstatement regarding ownership of the plot.
   - Other documents like ration card, electricity bills etc. supporting continuous occupation on the plot.

ii) Scrutiny of papers and documents by concerned department.

iii) Checking of plot size (dimensions) and land use.

iv) Preparation of site plan and calculation of regularisable area on prescribed form.

v) Occupant removes structure falling under planned proposals.

vi) Issuing of demand note (challan) based on approved lease rates.

vii) Payment of lease charges by applicant in a scheduled bank.

viii) Issue of lease deed to the applicant for affixing stamp.

ix) Execution of lease by sub-registrar after payment of stamp duty by the applicant.
Tasneem Siddiqui noted that, not surprisingly, the cumbersome leasing procedures listed above required several visits to different offices. Most katchi abadi dwellers are daily wage earners. They cannot afford to waste their time in attending offices for months together. He also observed that the element of corruption discouraged poor people in taking leases. Bribery rates ranged between Rs 400 and Rs 1,200 per lease, which is a substantial amount for the poor people. Finally, he noted that the regularisation process is never transparent, that even the lease rates are not known to the people.

Another serious problem is that plans are prepared with conventional top-down approaches and are seldom discussed with the people. Tasneem Siddiqui observed that due to the prevalent mode of planning and development, lease rates had become unaffordable for the katchi abadi dwellers. Donor agencies and the government insist that the upgradation programme should be used as a revolving fund. Previously when the local councils were doing the upgradation work with their own resources, this condition was not there. But there was no accounting system to see whether lease charges were commensurate with expenditure on development work. In the words of Tasneem Siddiqui:

Here was the dilemma. The current mode of development/upgradation is that the consulting firms make the plans ignoring all existing development work. They use British or American standards, and over-design the services. Resultantly they make the development work very expensive. Implementation is done through the contractors and is supposed to be supervised by the engineers. This consultant-engineer-contractor combine increases the cost by at least 100 per cent which the community is supposed to pay. Add another 30 percent for the kickbacks.

Now, the question is why should the people pay for the services (which are generally sub-standard because of lack of supervision) and which in most cases they already have? They, therefore, do not come forward to take the lease. The option for the local council is either to give subsidy on this count bearing the loss itself or meet it from the funds received from the donor agencies/federal government or not issue lease.

Tasneem Siddiqui concludes that, “As a result of this state of affairs, regularisation work had come to a virtual halt. On the other hand katchi abadi dwellers increasingly demanded leases and basic services from SKAA specially its field office. But they were told to go and contact the local councils where unfortunately the situation was almost the same if not worse.”

The breakthroughs that SKAA brought about in the katchi abadis were based on action research in the field as well as an assessment of the organisation itself. In terms of development issues, the main breakthrough was in the leasing process, which was “simplified so that people would be encouraged to take a lease. Not only was the number of steps in the lease process reduced, but it was made a one-window operation through a lease camp that was to be established within the settlement. This saved people from travelling to SKAA’s offices and negotiating for days on end with hostile and suspicious officials” (Hasan 1997). The simplification of leasing is one of the most important lessons that was transferred from the SKAA to Islamabad when, in 1999, Tasneem Siddiqui became the chair of the Steering Committee established by the CDA to upgrade and rehabilitate katchi abadis.

Based on action research, “it was also recognised that in a number of settlements, development work had already been done by the people themselves, or by local government as a result of pressure from and lobbying by the people. It was also recognised that these settlements could be
regularised immediately without major investments, provided the infrastructure and social sector development that existed in them could be identified and mapped, and the little that was required could be carried out. This approach could generate substantial funds for SKAA, provided the communities in the _abadi_ could be assured that their lease money would be spent on providing development that was required in their settlements” (Hasan 1997).

A number of other decisions were also taken based on what was learned through action research and these had the effect of making the SKAA more people- and service-oriented. It was “decided that there was no need to separate regularisation and development charges, as people would pay the entire cost if transparency and their participation in the development process could be established. Results have shown that this decision was based on a correct understanding of the nature of the communities that SKAA was dealing with” (Hasan 1997). In specific terms, SKAA took a number of decisions to change its operational policies and procedures in the following ways (as described by Tasneem Siddiqui):

- The number of steps for issuing the lease should be reduced to a minimum. The work would be “totally decentralised. We should go to the people. People should not come to us. To achieve this objective, lease camps with one window operation were considered essential. All day-to-day work should be done on the spot. Small disputes should be sorted out by the team leader with the help of the community. Only for major disputes and policy decisions, reference should be made to the Director General.”

- The system should be transparent. As much information (in the shape of banners, leaflets, announcements) should be given to the people as possible

- The community and its leaders should be involved in the leasing work. They should form committees for supervising work at different stages.

- Cutting (reduction) of the occupied area should be reduced to an absolute minimum as in most cases it is neither required nor people like to part with their excess area.

- To make lease rates affordable, each _katchi abadi_ should be treated as a separate unit. Taking into account existing development and low-cost approaches, SKAA found that the charges for development were affordable and people were ready to take the leases if additional charges were not demanded. The principle laid down was that a minimum rate be charged from the community but in case additional work was required to be carried out, the matter should be discussed with the community and affordable design(s) prepared for such work.

### 1.7 Mainstreaming New Paradigms: The New Process at SKAA and CDA

SKAA found out that before the lease work started, the following minimum basic steps for starting the regularisation programme should be taken:

1. An updated survey plan/ physical map (giving the actual position).
2. Layout plan/ amelioration plan (showing cuttings wherever absolutely necessary).
3. An updated and accurate socio-economic survey giving the following information:
   - individual site plan;
   - land use;
proof regarding occupancy; and,
the councillor’s certificate.

According to Tasneem Siddiqui, SKAA found that plans/surveys were available in respect of a number of katchi abadis, but most of them were sub-standard or out of date. The work was done by engineering firms but it was neither supervised nor checked by SKAA staff at the time of making final payment. One of the reasons for poor quality of work was unrealistic rates quoted by them to take this work. In the new approach, before issuing leases, the concerned SKAA personnel were required to carry out intensive preparatory work and keep all the documents ready. They were made mobile by providing them a Suzuki pickup.

The decentralisation decided by SKAA included setting up of lease camps in the katchi abadis and these camps issued leases through the following simplified procedure:

- Filing of (printed) application form with an affidavit (technical details to be filled by the SKAA staff itself).
- By the applicant: An indemnity bond attested by an advocate.
- Improvement plan to be displayed simultaneously and objections invited within 15 days. If cuttings were reduced to a minimum and genuine community leaders were taken into confidence, objections were very few and this difficult phase of regularisation was completed with little difficulty.
- Permission to issue challans (file to be prepared and submitted to Karachi field office).
- By lease camp staff: Preparation of challan.
- Filing of lease form as soon as challan is paid.
- Presentation of lease application before the sub-registrar.

In addition to these steps:

- constant dialogue with the community;
- suitable place for opening the lease camp;
- nomination of a nearby bank branch for depositing the money;
- liaison with sub-registrar of the area; and,
- publicity regarding opening of the lease camp, time schedule etc.

were also ensured. With a two-member team, at least 30 files were prepared and processed in a single day. If the policy had been clearly laid down for cases where cutting was involved and for those who occupied plots after the cut off date, this speed could be easily doubled.

Initially the camp in a particular katchi abadi was to be opened for a fixed period, say two months, so that people would hurry up and apply for lease. They were told that the expiry of this period they would have to come to SKAA office to take the lease. In hardship cases, installments were also granted provided proper accounting could be insured.

Tasneem Siddiqui’s first attempt at reforming SKAA lasted only six months before he was transferred from the Authority. He came back to SKAA, however, and the strategy and
operational approaches developed at SKAA were introduced with suitable modifications to CDA by means of exchange visits and through advice rendered to CDA by Tasneem Siddiqui. One of the most important steps taken by the CDA, however, was to establish a Katchi Abadis Cell in the Authority for focusing exclusively on this neglected aspect of planning in Islamabad. During the course of work partly assisted by LIFE, the CDA also introduced the innovation of using a Geographic Information System (GIS) for mapping the katchi abadis of Islamabad. These and other aspects of the CDA’s katchi abadis initiative are described in the remainder of this case study, following the broad Terms of Reference given in Annex I.
2. The Issue of *Katchi Abadis* and the Capital Development Authority

### 2.1 Urban Planning in Islamabad: An Overview

Islamabad is considered to be Pakistan's most well-planned and organised city. The Master Plan of the Islamabad Metropolitan Area was prepared on the principle of "Dynapolis," which means a dynamic city, where a city centre grows in direct proportion to the growth of residential functions. The Master Plan covers an area of 906 square km (350 square miles) consisting of an administrative area (287.5 square km) and a rural administrative area (618.5 square km).

The Islamabad urban area includes administrative sector, diplomatic enclave, public buildings, residential sectors, blue (commercial) area, industrial zones, special institutions and a sports and recreational zone. The rural area consists of land designated for semi-urban and recreational functions, various institutions, agricultural, dairy and poultry farms. The residential sectors are planned in a very organised manner and are self-contained units in themselves. Each sector consists of a commercial area that has provisions for all socio-economic needs.

The city is still unique in terms of the natural resources and its green environment. It has, however, over the passage of time, suffered loss to its natural resources and deforestation and environmental pollution are on the rise. The one major provision that the city planning lacks is the capacity to cater to the housing needs of the low-income population in the city. This is that segment of the population that has emerged as a result of lack of income generation opportunities and provision of social facilities in the rural areas and the mass exodus of rural people to large urban cities. These people come here in search of a better standard of living and employment opportunities. Initially they were mainly the sanitary and construction workers and later on, as the service sector expanded, all low paid, unskilled class, labourers and other daily wage earners got included.

A direct consequence of the rapid population growth and migration to Islamabad was the increasing difficulty in providing adequate housing facilities to the people, especially to the middle and lower income segment. It has now become well established that the formal sector has been unable to meet the growing demand for this class of society. The limited housing schemes and plans that have been proposed or implemented by the public sectors are inappropriate, and often, economically and technically unfeasible. Some of the failed attempts towards providing low cost shelter include construction of flats, allotment of small pieces of land and relocation outside main sectors. All these attempts have either failed or have met with very limited success mainly because the planners and the policy makers had no idea about the needs, priority and affordability of the target groups. Lack of political will and negative attitude towards the poor was in addition.

As a result of the failure on part of the Government to offer affordable housing to this section, the city has witnessed the mushrooming of unplanned and unauthorised human settlements within the urban sectoral areas as well as on the periphery of the city boundaries. This is often land belonging to the Government; state owned marginal lands or unoccupied, vacant lands designated for other uses. The number and the size of these squatter settlements have grown much faster than the arrangements made for their settlement and/or relocation. The urban poor who have been forced to make their homes wherever they can and are faced with an impossible situation. These *katchi abadis* have proliferated over the passage of time and are now sizeable communities. This is attributed to lack of Government control and enactment and enforcement of restrictive legislation. The standard of living in these *katchi abadis* is also extremely poor and
the residents face extremely unhygienic conditions. This is not only a sad reflection on the part of the state to provide basic human and citizen rights as articulated in the Constitution but also indicates the wide gap in the public service machinery to cater to the poor.

2.2 Capital Development Authority

The CDA was constituted under the CDA Ordinance, 1960, as an autonomous corporate body of the Government of Pakistan (GoP). It was originally formed to undertake the task of planning, development and construction of the Federal Capital but was also given the responsibility of performing municipal functions within the urban area of Islamabad. CDA was directed by the GoP to cater to the problem of katchi abadis and it has made persistent efforts since 1985 to come up with a permanent and feasible solution for the settlement of the katchi abadis and improving environmental conditions. It has tried to limit the growth of the katchi abadis by demarcation of land through erection of pillars and boundaries, land eviction, resettlement and rehabilitation through co-operative societies, provision of infrastructural facilities and the establishment of a Kachi Abadis Cell (KAC) in the Planning Wing of CDA for co-ordinating its efforts. A scheme was also prepared to upgrade a few selected slums through more efficient land use planning and more performance oriented design standards aimed at improved public sector recovery. But the project could never take off properly due to shortage of funds and non-availability of land.

CDA’s efforts have been severely hampered by lack of finances, continuity of plans, lack of comprehensive policies as well as resistance meted out by vested interests. Some approaches that CDA has experimented with over the years are briefly explained below:

Eviction

This approach was first adopted in the 1980s under which labour colonies and katchi abadis were evicted through force. The dwellers of these settlements were moved to other sites in the city where the construction work was ongoing.

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. The allottees sold off these plots to other people with a higher income level at good prices.

Resettlement outside residential sectors

In the early 1990s, CDA removed a squatter settlement located adjacent to the F-9 Fatima Jinnah Park to a new sub-urban centre, Ali Pur Farash, located at a distance of 10 km from the city. The evictees were given small plots (20 by 40 feet) on a temporary basis free of cost with the assurance that they would be left undisturbed for the next 15 years. This eviction was completed successfully but did not last as more than 30 percent of the dwellers sold off their plots to move back to the katchi abadi. The failure is attributed to the commute problem and high transportation cost faced by the people and lack of basic facilities.

Rehabilitation of katchi abadis through co-operative societies
In 1990, CDA allotted 190 plots (20 by 30 feet) to the Christian Multipurpose Co-operative Society headed by George Clement, former MNA, around the existing *katchi abadis* in F-6/2. The purpose was for the Society to construct low-cost houses for the *katchi abadi* dwellers but the allotment was cancelled due to gross misconduct and violation of the terms of agreements by the Society.

**Rehabilitation of *katchi abadis* on existing site**

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 by 30 feet 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 the provision for roads, sewerage and water supply. This approach too, has severe limitations and is 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* 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” that was conducted in December 1995. This was a collaborative effort between CDA, UNESCAP and UNDP. The recommendation of the workshop was that, “wherever possible, *katchi abadis* should be regularised and upgraded at the existing locations in an organic way to cater for the shelter needs of the followers, poor and the down trodden.”

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 also he who suggested that CDA draw on UNDP resources to conduct a detailed survey of the *katchi abadis*. Tasneem Siddiqui introduced the concept of model of *Khuda ki Basti* in Karachi and suggested that CDA upgrade and rehabilitate the *katchi abadis* along the same principles. This was also in view of the fact that the existing land available at the *katchi abadis* was not sufficient to carry out proper planning and the need to improve and develop other places was imminent. Therefore, the existing *abadis* be preserved in their original conditions with only those changes that were deemed necessary for provision of services.

**2.3 The Establishment of the *Katchi Abadis* Cell**

The KAC was established in 1998 within the CDA Planning Wing. This Cell was formed to co-ordinate and consolidate the ongoing efforts made by CDA for solving the *katchi abadis* problem and, in particular, to contribute towards execution, monitoring, rehabilitation and further prevention of *katchi abadis*.

The CDA project documents describe the duties of the Cell as the following:

- To carry out various types of surveys of existing *katchi abadis*.
- To computerise data relating to *katchi abadis* and establish a database.
- To co-ordinate with UNDP and liaise with SKAA.
To co-ordinate with the community and community leaders.

To prepare improvement plans of katchi abadis and issue approved plans to all executing agencies.

To monitor illegal construction, co-ordinate with Directorates of Municipal Administration and enforcement of regulations to control expansion of katchi abadis.

There are 11 identified katchi abadis in Islamabad although the existence of a large number of illegal katchi abadis has been observed informally. The 1995 survey recorded 4,936 housing units in the 11 recognised settlements and recent estimates place it at more than 7,000 (excluding the Afghan Basti in Sector I-11/1). Five of these katchi abadis were located within the right-of-way of roads, plots or green areas. When the problems 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). It 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 may be upgraded at their existing locations. Only the houses surveyed up to 1995 should be regularised”.

According to CDA, those who are to be resettled to an alternate site come under rehabilitation and resettlement at existing site is referred to as upgradation. Out of the 11 katchi abadis, six katchi abadis in sectors F-6/2, F-7/4, G-7/1, 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 the outset, it was agreed that one katchi abadi in G-8/1 would be taken up for upgrading on a self-finance basis. The project entailed redevelopment of the katchi abadi in phases into a properly planned and developed residential colony comprising of 575 plots measuring 20 by 30 feet. In the first phase, 105 plots were allotted to the people at a subsidised 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 – 31 December 2000. The recovery rate, however, has been 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 and a revised development plan was prepared in line with the requirements of the neighbouring residents and the upgradation work was resumed.

The Ministry of Environment, Local Government and Rural Development (MoELG&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 will finalise a Model Urban Shelter Project (MUSP) for the relocation of one of the katchi abadis by the end of April 2001.” The site identified for relocation
under this pilot project was the Muslim Colony, Noor Pur Shahan. Initial data collection work in the Colony started in January 2001 and selection and development work of the new site, Farash, was also taken up. The work of rehabilitation of the dwellers of Muslim Colony restarted in February 2001 and taken up on an urgent and immediate basis along with the work of katchi abadi F-6/2.

2.4 Collaboration with UNDP

The collaboration between CDA and UNDP is traced back to 1995 when a three day workshop was conducted on the issue of katchi abadis. Lack of funds had been a major limiting factor for CDA and the idea to collaborate with UNDP and the creation of the KAC materialised at the suggestions given by Tasneem Siddiqui. Discussions with UNDP regarding financial assistance for tackling the katchi abadis problem started in 1998. CDA’s proposal was to carry out comprehensive data collection work in all katchi abadis and squatter settlements of Islamabad. CDA, thus, entered into an agreement with UNDP for carrying out data collection in five katchi abadis in F-6/2, F-7/4, G-7/1, G-7/2 and G-7/3. This project was initiated in September 1999 under part assistance from UNDP-LIFE and survey work was completed in four of the katchi abadis and their upgradation plans were prepared. This was temporarily suspended in November 2000.

The project was planned in six phases; Phases I and II of the project continued till November 2000 for which UNDP provided Rs 1.394 million. The work in Muslim Colony started on a priority basis after January 2001. Phases III and IV continued from March 2001 to November 2001 and project staff had to be re-appointed afresh. UNDP contribution of funds for these Phases amounted to Rs 0.696 million. Phases V and VI were implemented with UNDP financial assistance of Rs 0.619 million and will continue until November 2002. CDA contribution remained in the form of project execution, human resources, logistics, cost of development of the area and provision of utilities for the welfare of the dwellers of katchi abadis.
3. The Upgradation and Rehabilitation of Kachi Abadis in Islamabad

3.1 Project Background and Overview

The project, “Upgradation and Rehabilitation of Kachi Abadis in Islamabad” to be implemented by CDA and financed under the UNDP-Local Initiative Facility for Urban Environment (LIFE) was formalised through a memorandum of agreement (MoA) in December 1998. The project was to be implemented in a series of phases.

Under the terms and conditions of the MoA, CDA was to carry out the project execution and the CDA counterpart designated for the project was the Deputy Director Kachi Abadis Cell of CDA. The financing to be made available from UNDP amounted to Rs 2.709 million. Phase I was expected to start in January 1999 but was delayed until September 1999 and lasted up to February 2000. Phase II was to start in March 2000 and was extended up to November 2000. UNDP contribution for Phase I and II amounted to Rs 1.394 million. From that time onward work remained suspended until January 2001 when the National Policy was announced. Phases III and IV were implemented during March – November 2001 with UNDP contribution of Rs 0.696 million and Phases V and VI from December 2001 to November 2002 with Rs 0.619 million from UNDP.

The starting and ending dates for the six project phases are given below:

- **Phase I**: 28 August 1999 to 29 February 2000
- **Phase II**: 1 March 2000 to 30 November 2000
- **Phase III**: 30 March 2001 to 29 June 2001
- **Phase IV**: 30 June 2001 to 29 November 2001
- **Phase V**: 30 November 2001 to 28 February 2002
- **Phase VI**: 1 March 2002 to 30 November 2002

The project goals as described in the project proposal are:

- Improvement of living conditions of sectoral areas of Islamabad
- Improvement of environmental conditions of sectoral areas of Islamabad
- Improvement of visual impacts of sectoral areas of Islamabad

The project objectives are reproduced below:

- To identify the areas of environment degradation, contamination of natural streams and deforestation
- To provide a healthy environment by improvement of areas which are a source of inconvenience and discomfort for the residents living in the area and its surroundings
- To introduce measures that are socially, economically affordable to the residents and administratively and politically acceptable to CDA as well as other agencies
- To adopt measures to control the further expansion of the areas deteriorating the environmental condition of the sectoral areas of Islamabad
- To provide shelter to the shelter less at an affordable cost

The expected results from the project, as described in the project progress report, are:

- Provision of basic infrastructure facilities in the neglected areas
- Provision of economical and affordable shelter to target groups
- Enhancement of environment of Islamabad
- Community development with the participation of public sector agency
- Control of contamination of natural streams, deforestation and degradation of natural resources of Islamabad
- Provision of shelter to the dwellers of katchi abadis at existing location or at alternate sites

### 3.2 Description of the Project Activities

Phase I of the project envisaged the implementation of the following activities:

Updating the physical survey and verification, house numbering, house count survey, organisation of community and leaders, survey of built up area and transfer of built up area on drawings, preparation of list of residents, finalisation of list of residents after displaying and inviting objections, socio-economic survey, preparation of database, preparation of GIS database and preparation of improvement (readjustment plans).

The activities to be carried out under the project are classified under two types: (i) upgradation and (ii) rehabilitation. These activities are reproduced below:

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<thead>
<tr>
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<td>Organisation of community and community leaders</td>
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<td>Marking of housing unit numbers</td>
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housing units
Recovery of cost of land under housing unit
Implementation of development plan
Transfer of legal rights

3.3 Approach and Methodology

The National Policy on katchi abadis (refer Annex II) was announced in January 2001 according to which all katchi abadis emerging after 31 January 2001 would simply be abolished. The project was reportedly designed on the principles of participatory development and was expected to benefit the residents of katchi abadis living in marginal areas of Islamabad within developed sectors and those living in surrounding sectoral areas.

The basic approach and methodology for the entire project follows from the SKAA model with location specific changes or modifications introduced as necessary. The main processes of planning (starting from physical survey up to preparation of spatial database) and implementation (starting from community organisation to allotment of plots) are described below:

As a starting point, a survey was required of all the katchi abadis in Islamabad that included preparation of maps representing existing features and facilities. This was important for many purposes and was expected to be used as the main planning tool for the project. CDA initially considered the option of conducting an aerial photographic survey of all the katchi abadis in Islamabad. This was in line with the decision of March 1985 that no new katchi abadis would be allowed to emerge and that all further expansion was to be curbed. The decision, however, could not be implemented due to lack of resources at the Survey of Pakistan.
In order to facilitate CDA, UNDP contracted an NGO called PIEDAR in 1995 to conduct a survey and produce maps of a few katchi abadis of Islamabad. This effort produced only seven sketch maps and one for those that were to be removed. After the creation of the Katchi Abadis Cell in 1999 and provision of funds from UNDP, the first activity under the project was to update the physical survey and verify the information that had already been conducted by PIEDAR in 1995. The findings of the old survey were, thus, updated by conducting a new physical (plane table) survey and built upon by a socio-economic survey. These maps were updated on a regular basis with subsequent development and progress. The key people in the project team who were responsible for this task were the CDA Assistant Draftsman, Surveyors and Field Survey Officers, supervised by the Deputy Director, KAC.

Some activities under the project were to be carried out independently by the CDA and others to be completed in close consultation with the community. The tasks performed by CDA at this stage, without the involvement of committees and community members, are (i) mapping and (ii) numbering of houses. The house count survey and socio-economic surveys are, however, carried out with the active participation of the community. A key component was community mobilisation that mainly entailed organising the community and identifying community leaders for soliciting their co-operation, increasing ownership and making the process transparent with maximum community participation. CDA refers to the initial stage of the rehabilitation work as Stage-A. During this stage the committee members are required to motivate their community to co-operate with CDA in the development work and to attend the public meetings. Various meetings and discussions with community leaders and members were also held to flesh out issues and project details.

The initial entry point for CDA in any katchi abadi is through their surveyor accompanied by one or two labourers. The first task is to carry out the physical survey, a tool used to verify and update information collected from the previous survey. The surveyor, during the course of the survey, collects information about the leading and prominent members of the katchi abadi. They are advised by the Deputy Director, KAC to select a representative committee of eight to 10 dwellers of the abadi for outlining various matters relating to the katchi abadi and discussing those in the meetings with CDA officials. Those individuals are encouraged to join the committee who express an interest in carrying out welfare work, are familiar with the surroundings and with most of the households settled in the katchi abadi. These members are then required to obtain nomination (vote of confidence) from all the residents. Subsequently, a two-to-three-member sub-committee is formed from this committee to represent the entire community. A general secretary is selected by CDA from this sub-committee to liaise with CDA and represent the community at the meetings of the Steering Committee and other interactions with CDA officials. According to CDA the committees are constituted so that they can be involved in actual execution and maintenance of the development work with CDA in a supervisory position. The committees are involved in the allocation of housing unit numbers and residents are encouraged to express their views and a register maintained to record all proceedings. Objections and questions raised by the residents are heard and dealt with and listings of allotments are put up and clarifications are provided. All data collected from the field is verified by different community members and then collated at the CDA office level for analysis and formulation of plans for rehabilitation and upgradation. This is followed by mapping out design of services and preparation of cost estimates as well as working out modalities for mode of payment of cost of land and related terms and conditions.
4. Implementation, Achievements and Issues

4.1 Implementation Arrangements

The proposed activities under the project comprised of physical survey of 11 identified katchi abadis, upgradation of six existing katchi abadis, rehabilitation of five katchi abadis at alternate sites as well as rehabilitation of the rain affectees of the katchi abadis of Islamabad.

A Steering Committee was constituted to provide overall guidance and directions to the project. The DG SKAA was appointed as the Committee Chairman. This Committee met frequently during the entire project and provided technical backstopping as well as monitoring of implementation in the katchi abadis. Representatives from the katchi abadis were also brought in the Committee to ensure community participation and maintain transparency in implementation. Co-operation from the DG SKAA and other senior officials from SKAA was forthcoming throughout the project in the form of regular visits, feedback and technical guidance. A Project Committee was also formed for execution.

The KAC employs around seven to eight staff members (see Annex III). The project staff, assisted by the CDA staff of the KAC, maintains all records relating to the physical survey, socio-economic survey of the project, compiles lists of objections received from the dwellers, maintains objection registers and files relating to each housing unit considered eligible for allotment of a dwelling unit/plot.

A sub-committee from among the members of the Steering Committee was also formed for supervising certain aspects of the work and removing bottlenecks. This sub-committee comprises of the UNDP National Co-ordinator for GEF/LIFE, Director Regional Planning and Deputy Director KAC.

It was planned that the process of upgradation would include provision of basic facilities of electricity and gas through community participation. The activity of rehabilitation of dwellers of selected katchi abadis would comprise of provision of alternate land at affordable cost and development of the area for the provision of metalled roads, water supply, sewerage system, health and education facilities. Later on, improvement plans would be formulated for the katchi abadis.

It was agreed that CDA would provide basic facilities in katchi abadis through development programmes and extension of municipal services at its own cost and the community would be asked to share the cost of incremental development relating to provision of public utilities. The contribution from UNDP-LIFE was to be used to undertake the survey and planning activities relating to rehabilitation of five selected katchi abadis and upgradation of six selected katchi abadis falling within the territorial limits of Islamabad. CDA would bear the provision of sewerage system, water supply and construction of pavements.

4.2 The Planning Phase

Options for the Settlement of Katchi Abadi Residents

The following alternatives for the rehabilitation / upgradation of katchi abadis were considered under the project:
settlement in an organic form
- settlement by shifting in the form of planned plots at existing site
- settlement through development of planned plots at alternate places
- settlement through construction of flats at existing site
- settlement through construction of flats at alternate site

The selected options included settlement through development of planned plots and through construction of flats at alternate sites.

Preparation of GIS Database

Digitised maps with a user friendly software – AutoCAD (2000) – were prepared for the katchi abadis in F-6/2, G-7/3, G-7/1 (pocket 1 and 2), F-7/4 and G-7/2. These maps were available as hard copies on a large scale and were scanned and digitised for reproduction on A4 size. These maps are now digitised item by item in several layers of colours (see Annex IV) and has laid down the basis of a very useful spatial database. The information about built up area, however, could not be transferred on to updated maps and was compiled separately.

The preparation and application of such a comprehensive database in a project for upgradation and/or rehabilitation of katchi abadis has not ever been done before in Pakistan. The maps produced by PIEDAR only showed plot boundaries whereas the maps prepared under the current project illustrate the covered area as well. The maps are first digitised and then elaborated and updated with subsequent future developments. All new facilities can be easily added on the maps and they give complete visual information at a glance. The spatial database thus generated forms the basis for all future planning, conflict resolutions, costing and sale of plots. It serves as an important tool for monitoring the status and condition of each existing and emerging katchi abadi.

Socio-Economic Survey

A key component of the project was to conduct a comprehensive socio-economic survey of the katchi abadis that could present a realistic on ground situation for future planning and development purposes. This was considered as the building block for future strategies and provide the missing link between urban planning and implementation as well as to ensure project efficiency, effectiveness, relevance and impact. The survey was carried out in five selected katchi abadis falling in sectors F-6/2, F-7/4, G-7/1, G-7/2 and G-7/3. It was partly funded by UNDP-LIFE and monitored by the Project Steering Committee. The project obtained detailed information pertaining to family size, type, income sources, patterns of livelihood, occupation, transportation, migration and others. A brief description of the data gathered from the socio-economic survey is given in Annex V.

4.3 The Execution Phase – Upgradation Work

The six katchi abadis selected for upgradation are F-6/2, F-7/4, G-7/1, G-7/2, G-7/3 and G-8/1. The remaining five katchi abadis, namely I-9 (Essa Nagri), I-10/4 (Dhok Najju), I-11/1 (Miskeenabad and Afghan Basti), I-11/4 (Haq Bahau/Benazir Colony) and Muslim Colony were originally earmarked for removal without provision of any alternate land to dwellers. But in accordance with the National Policy on Katchi Abadis, 2001, “no dweller of katchi abadis is to be
evicted without providing him alternate land." In pursuit of this policy, people from the other five colonies were also to be included in the rehabilitation process.

A sequential description of the steps followed for implementation of the upgradation work of the katchi abadis is described below:

- As a starting point, all maps prepared by PIEDAR or CDA during 1995-96 were to be up-dated. Initially those houses that had been constructed after the cut off date, December 1995, were considered as irregular constructions. However, after the announcement of the National Policy on Katchi Abadis the cut off date was changed to 31 January 2001.
- Only those houses were allotted numbers (C-numbers, see Annex VI) that had been constructed before the cut off date. Others not given numbers were marked on the maps. All properties without any number were to be demolished without any compensation.
- Community committees comprising of local residents was formed to assist in upgradation work and all work was carried out in consultation with them.
- A socio-economic survey was conducted to collect information about the dwellers of katchi abadis. Information was collected about number of families, total members, family income, NIC numbers, date of settlement, place of origin, etc.
- A draft list of eligible dwellers was prepared after the completion of the survey and displayed for inviting comments and objections from the residents.
- The objections received from the dwellers were discussed with the applicants in a meeting with the local committees and revisions were incorporated. The lists were finalised and displayed at the katchi abadi for information of the dwellers.
- A final list of dwellers eligible to stay in the katchi abadi was again displayed at the site for information of the dwellers.
- Up-dated plans for the katchi abadis were presented to the Maintenance Directorate, CDA for preparation of the upgradation plans incorporating the water and sewerage lines.
- The work of street widening up to eight feet was taken up with the active participation of the local committees. The residents were guided in making minor adjustments to their houses.
- For the sewerage system, the marking of the alignment of the trunk sewer line was carried out and a space 10 feet on each side of the line kept open for maintenance purposes. Some houses were to be completely demolished for this purpose and others adjusted as required. After the adjustment, the exact area of each dwelling unit was worked out which formed the basis for the recovery of cost of land from the dwellers. The offer letters requesting payment were issued after this and the process of allotment initiated.
- The rates recommended by the Steering Committee in February 2002 for the determination of the cost of various plot sizes are to be approved by CDA. Higher rates are to be charged from the dwellers that have constructed their dwelling units after the cut off date and those who disagree will be required to surrender the land in favour of CDA.

4.4 Status of Achievements and Issues in the Katchi Abadis Selected for Upgradation

Out of 11 katchi abadis, 6 katchi abadis in F-6/2, F-7/4, G-7/1, G-7/2, G-7/3 and G-8/1 were to be upgraded and the katchi abadis in 1-9, 1-10/4, 1-11/1, 1-11/4 and Muslim Colony were to be
relocated. The work in F-6/2 and G-8/1 suffered due to unforeseen complications and there are four katchi abadis where work was carried out with minimum disruption and at a steady pace. The completion of the remaining work in the six katchi abadis was also delayed due to the urgency in completing the rehabilitation of the Muslim Colony dwellers to Farash under the MUSP.

The katchi abadis in Sectors I-9/1 (Essa Nagri and Muslim Abadi), I-10/4 (Dhoke Najju) and I-11/4 (Haq Bahu Colony) were severely affected in the widespread flooding in the July 2001. Physical surveys were also not possible before the flooding of these areas. Land under these abadis was required for the construction of IJ Principal Road and for sewerage treatment plant. According to the National Policy, “no dwellers of katchi abadis should be evicted without provision of alternate land.” The district administration of Islamabad collected information and compiled lists of affettees in collaboration with the Army Monitoring Team (AMT) and CDA and passed them on to KAC for action. Some of the affettees were accommodated on vacant plots in existing katchi abadis and some were accommodated temporarily in tents provided by the district administration. Since alternative space within the developed sectors was not available for others, it was proposed to shift 1,065 households to Farash with similar terms and services as those provided to the Muslim Colony dwellers. The process of allotment has been started and eligible affettees issued application forms so that they can apply for plots.

To prevent the katchi abadis from further damage in the future, it was decided to construct protection walls along the nullahs and protective footpaths to prevent encroachment in risky areas. A PC-I for the project amounting to Rs 38,452 million was prepared and sent to the Ministry of Interior in March 2001 and was approved in April 2001. Another PC-I relating to provision of water pipe line, sewerage system and pavement of streets has also been prepared.

Katchi Abadi G-8/1

A redevelopment plan was prepared for accommodating the dwellers of this katchi abadi. This was designed in two pockets of 575 plots measuring 20 by 30 feet each at a cost of Rs 40,000 per plot. The first phase of the scheme of 105 plots was completed in 1996. These plots were allocated and possession was handed over on receipt of down payment of Rs 15,000. The remaining amount of Rs 25,000 was to be paid in 50 easy installments of Rs 500 per month over a period of about four years i.e., up to 31 December 2000. Almost all have constructed their houses over these plots but the recovery rate remained discouraging throughout. Repeated requests and notices were issued to the resident to clear their outstanding dues (with a fine of Rs 200) per month for those who had not paid any instalment and the remaining with a fine of Rs 100. CDA initiated a recovery process by enlisting the help of a senior special magistrate of CDA.

The second phase of the project, construction of a school and park, had to be stopped because of a High Court stay order obtained by the neighbouring residents who viewed the Colony as non-compatible for development. The case was later disposed off and two hearings were held with the petitioners, CDA officials and representatives of Ministry of Education. A report was prepared taking in the suggestions received from the petitioners and residents and submitted in the court.

After the settlement of the matter a revised plan was prepared for the katchi abadi that was subsequently approved. The process of allotment of plots started and as a first step 18 new plots were allotted to eligible dwellers whose old plots had been affected by development of sewer line and green belt. The others were also issued application forms for allotment of plots.
Katchi Abadi, F-6/2, 100 Quarters' Colony

This is a Christian Colony and one of the oldest and largest katchi abadis of Islamabad. It is divided into three sections or groups. In view of decision to include this 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.

The survey, however, had to be cancelled because of the cancellation of the allotment letter to the NGO, Christian Multipurpose Co-operative Society. This NGO was headed by a former MNA, George Clement, and after an agreement with CDA, it announced a scheme of constructing three marla¹ houses in the Colony and collected a Rs 55,000 advance (Rs 40,000 as cost of land plus Rs 15,000 development charges) from its 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 rather than those who had paid for it. CDA intervened and upon investigation found George Clement to be a defaulter of a huge amount of money and cancelled the NGO's allotment letter. It is not surprising that now the people are opposed to the idea of the involvement of any NGO or community organisation in development work.

By the time of the cancellation orders, possession of 19 plots of the 190 plots (20 by 30 feet) had been handed over to the residents. The Society approached CDA for restoration of their allotment letter but CDA declined their request. The remaining work was to be taken up on approval of the Phase III and IV but that too was delayed because of the urgency in completing the relocation of the Muslim Colony residents.

The residents here feel that the Government has ignored them and that they lack even the most basic facilities. They also feel that the CDA's decision to maintain eight feet wide lanes will reduce the size of the corner houses and this will reduce the already small house by another three to four feet.

According to the residents one of the biggest problem confronting them is lack of electricity. They had acquired connections through a contractor, Mohalla Bijli Committee, for 500 houses but at very high costs (Rs 3,800 as security deposit) and at very high monthly charges. But they were disconnected due to the contractor's negligence in submitting bills to the WAPDA.

Katchi Abadi, F-7/4

The Deputy Director, CDA and Assistant Draftsman organised the people of this katchi abadi in a committee. They verified the 1995 survey and assured the residents that their objective was to give due ownership rights to the residents. The residents were actively involved in the survey work in 1995 and verification of the survey.

The physical survey, drawings and the verification survey, house numbering, house counting, organisation of community and community leaders, survey of built up area, spirit levelling and preparation of draft list of residents has been completed during 2000. The draft list was finalised after receipt of objections from the dwellers and data analysis and preparation of database has been undertaken. Minor adjustments had to be made to the housing units and straightening and

¹ One marla equals one-twentieth of one kanal, which is one-eighth of an acre.
widening of streets in the Colony was carried out and a *pucca* footpath was planned to be built. This was to provide protection against flooding, the alignment was marked on the ground and alternate land provided to dwellers whose houses were affected. Plans for upgradation, cost estimates and amelioration are under preparation.

A large number of residents have had to move back their houses to widen their lanes to eight feet for the laying of sewerage lines and work is still in process. There are certain places where they have been unable to do so because of built construction (walls) that they are not willing to demolish. A nullah also runs along the Colony and the residents were issued notices by the CDA to move back the houses by 20 feet from the border of the nullah. Some whose houses were demolished by CDA are using sheets of cloth as covering. Those who have reduced the size of their home in order to widen the lanes expressed their resentment to the CDA restriction of not being able to add upon existing construction of their house.

In light of the National Policy, all residents of F-7/4 who could be accommodated in the colony would be allowed to settle there permanently. One issue that seemed to be of concern to the people was their allegation that CDA had reneged on their deal to include residents who had settled in the area after 1995 from giving them ownership rights. This decision was taken during the Steering Committee meeting and was attended by four representatives from this *abadi*. Although all dwellers possessing some kind of dwelling units in the *katchi abadi* would be accommodated there and others would be provided plots at alternate sites, preferably Alipur Farash, there seems to be a general atmosphere of confusion and chaos among the people and uncertainty regarding their future. Some allege that the process of committee formation was not transparent and they were not consulted in the selection process and it was influenced by CDA’s personal decision. But this feeling or statement could be related more to the community’s own internal politics and divisiveness than anything else.

The community still lacks proper sewerage system and flood protection walls alongside the nullah that were planned by CDA at one stage but seem to have been rejected. CDA is, however, planning to construct sidewalks alongside the nullah.

*Katchi Abadi, G-7/1*

This *katchi abadi* got established around 1981 and the 214 houses recorded by the 1995 survey was revised to 319 by CDA in the current survey in 2000. CDA is allotting house numbers on the latest estimate. All work related to updating and verification of physical survey, house numbering, house counting, physical and socio-economic surveys, drawings, lists of residents, preparation of database and GIS database has been completed in this *katchi abadi*. Settlement options for residents were also prepared.

As in other *katchi abadis*, CDA initiated the three marla housing scheme on the basis of original occupancy of land. The price of the three marla is Rs 45,000 to be paid in 25 percent advance with monthly instalments of Rs 500. In case the originally occupied land is more than three marla, the dweller was allowed to purchase the extra land by paying an additional amount of Rs 660 per yard. The residents of the Colony seem satisfied by the development work done so far but they complain that the land provided to them should have been levelled as in *katchi abadi* G-8. Some allege that community members were elected without their consent and are those who operate on the basis of personal relations. They also say that most of those who have been allotted house numbers are those who built their houses after 1995.
Street widening was carried out and alternate land was provided to those whose houses were damaged in the flood rains. Alignment for construction of pucca footpath was carried out and alternate land provided to those who came in the way of construction. Cost estimates for laying of sewerage and water supply lines is under preparation. The process of preparing amelioration plans is also underway.

This Colony too, does not have electricity and only 45 houses have electric meters installed with the help of a retired Colonel. The community has expressed their concern for provision of electricity connections and their desire to have a church and a market. For the provision of electricity connections, however, the residents will have to approach the Islamabad Electricity Supply Corporation (IESCO) directly through their committees and pay for the connection charges. Those, whose houses were demolished by CDA without prior notice and alternate shelter arrangements raised some serious complaints. Some of the July 2001 flood affectees also seem disgruntled and are still living in tents provided by the district administration and are to be provided with plots under MUSP in the near future.

*Katchi Abadi, G-7/2, Short Quarters’ Colony*

This is the largest *katchi abadi* in Islamabad. G-7/2 *katchi abadi* was established in 1979 and consists of 145 houses out of which 66 were constructed by CDA. The 1995 survey reported the presence of 400 houses and the figure was revised again to 436 in 1999. The community is appreciative of CDA work so far and their effort to involve the residents. The demarcation of the constructed houses has been done.

The physical survey was updated and after verification lists were displayed and objections entertained. Work of physical survey verification, house numbering, surveys, spirit levelling, community organisation, preparation of attribute and spatial database and upgradation plans has been completed.

In July 2002, CDA announced its decision to award allotment letters to 25 houses and that it would be done on an immediate basis as soon as the Federal Minister for Housing and Local Government accedes to inaugurate the scheme. This has, however, not been done so far, and the community stressed for it to be done on a priority basis lest some political intervention interrupts the process. Another problem facing the residents is CDA’s decision to demolish the 75 houses that have been built over the blocked sewerage pipeline and shift the residents to Alipur Farash. The reason for this is that for the maintenance of the trunk sewer line, demolition of houses falling in the 10 feet corridor is essential and those who can’t be adjusted at the site will have to be provided with alternate plots at Farash.

Straightening and widening of streets in the Colony was carried out and land provided to those who were severely affected by floods. A decision to keep an eight feet wide lane was taken. This process of street widening has been completed with the participation of the dwellers. Alignment for footpath was marked and affectees provided with alternate land. Cost estimates for sewerage and water supply lines as well as amelioration plans are under process.

The community organisation here has helped acquire electricity on a contract basis after paying Rs 773,000 and have bought two transformers and two commercial electric meters. But they are paying very high monthly charges; Rs 500 per month for those without a refrigerators and Rs 600 for running refrigerators or water pumps. They had requested CDA to make arrangements for them to have access to electricity on domestic rates despite the fact that it is not CDA’s responsibility. Widows, however, pay a discounted charge of Rs 300 per month.
This *katchi abadi* was set up in 1982 where CDA has constructed 48 0-type quarters for its low-paid employees. The *katchi abadi* has 116 houses according to the 1995 survey and this figure was revised to 200 by the survey conducted by CDA in 1999. People in this *katchi abadi* are poor and most of them are government servants. Only the quarters are equipped with gas and electricity connections and residents view this as a serious concern.

The people here appreciate CDA efforts to involve them in the entire work process. The demarcation of the constructed houses by CDA was done in consultation with the community members. All survey related work and other activities of house numbering, house counting, organisation of community, drawings, preparation and finalisation of lists and database has been completed in this *katchi abadi*. The objections received from the residents were discussed in a public meeting and a consolidated report prepared and presented to residents for approval. The practice of dividing plots and selling was common here.

The residents allege that although CDA had agreed to assign house allotment numbers on the basis of the 1995 survey (including the 48 quarters) it now seems hesitant in doing so. The residents are concerned about this decision and have expressed their preference to be allotted three marla houses in Alipur Farash on the same terms and conditions as of Muslim Colony residents. CDA, however, maintains that this is incorrect and it intends to allot house numbers to all the dwelling units existing on or before the cut off date and issue ownership rights at a later stage. Those who can't be adjusted at the site will be provided alternate plots under MUSP.

As in other *katchi abadis*, CDA initiated the three marla housing scheme on the basis of original occupancy of land. The price of the three marlas is Rs 45,000 to be paid in 25 percent advance with monthly instalments of Rs 500. In case the originally occupied land is more than 3 marlas, the dweller is allowed to purchase the extra land by paying an additional amount of Rs 660 per yard. On the whole, the residents seem satisfied by the upgradation plans of CDA. The residents, however, complain that these plots are not levelled and they have to bear the cost of levelling charges. For example in J Salik Colony, G-8/1, the land allotted by CDA at Rs 40,000 (Rs 15,000 advance and Rs 500 monthly instalment) is levelled and was provided at the same terms.

Straightening and widening of streets in the Colony was carried out and markings have been made for the construction of a footpath. Cost estimates for laying sewerage and water supply lines are under preparation. It was decided to keep the lane 10 to 12 feet wide and to have a protecting wall of 15 feet away from the nullah. The street widening has been completed but the wall has still not been constructed. In addition to this the residents have emphasised that CDA should fulfill its commitment in providing the community with a church or a community centre.

### Katchi Abadi 1-9

This *katchi abadi* was excluded from the list and demolished as it had developed over the land designated for the sewerage treatment plant. Some dwellers had, however, constructed their houses after demolition and were severely affected during the floods of July 2001. The genuine flood affectees of this colony have also been earmarked for provision of plots under MUSP along with the other flood affectees.
4.5 The Model Urban Shelter Project (MUSP)

The approach followed by CDA in implementing the rehabilitation/redevelopment programme for relocating Muslim Colony residents at Farash was firstly to explain to the dwellers the necessity of carrying out the relocation process and how it could enhance their living conditions and alleviate their problems. During its survey and community meetings the CDA tried to educate people about the objectives of the programme (project) and inform them about the benefits that would result from the project. The process followed for rehabilitation is described in detail in section below.

Muslim Colony

The announcement of the National Policy and the Chief Executive’s directive in January 2001 called upon CDA to undertake a pilot project, “Model Urban Shelter Project (MUSP).” This project entailed the relocation and rehabilitation of the residents of katchi abadi, Muslim Colony, Noorpur Shahan, on an urgent and immediate basis, at Alipur Farash (see Map 2). The Policy also made it mandatory that any katchi abadi is not to be evicted without providing alternative arrangements to the residents. Muslim Colony is the only site where the entire relocation process has been carried out. No other site has as yet reached to the “application for plot allotment” stage.

Muslim Colony was originally established as a labour colony in 1969 under Ayub Khan’s rule at the time of construction of the capital. Its neighbourhood consists of many Government buildings and other offices of sensitive nature. It is one of the oldest colonies of Islamabad and has emerged as the largest in terms of population size. It is estimated that there are about 10,000 people settled here in more than 1,030 dwellings. Most of the settlers in this Colony are migrants from Azad Jammu and Kashmir and Hazara division in NWFP. A brief description of the facilities available at the Colony are given below:

Facilities in Muslim Colony

A primary school was constructed under the Social Action Programme (SAP) at a cost of Rs 300,000. It is functioning under the education department and has 130 students. There is also a middle school that was constructed at a cost of Rs 3,000,000 by Dr Abdul Qadir Khan and has around 400 students. Some seven more schools were also constructed under the Prime Minister’s Literacy Programme and more than 350 students are studying here. An NGO, Behbood Association of Pakistan is running an adult education and two literacy schools. A religious education school, Madrassa Talim ul-Quran, is running on a self help basis and imparting religious education to about 120 students.

There is only one dispensary in the Colony that was constructed by Dr Jabbar Khan in collaboration with the Rotary Club and two private homeopathic clinics. A government run rural health programme is also functioning. The streets are unpaved, uneven and in a bad condition. NRSP programme has provided micro credit to 200 persons for small scale enterprise. Behbood Association of Pakistan is operating a knitting/sewing centre for women where women are imparted skills and is a source of income for them.

Although some provisions for water supply have been made in the Colony by the government and NGOs, water availability is still a problem in comparison to the large population size. At the time of establishment of this Colony four public taps with a pipeline of 11/2-inch diameter were installed under the Ayub Khan government. CDA has provided one pipeline of one-inch
diameter that is benefiting nearly 200 housing units and later on three more pipelines of 11/2-inch diameter were laid down by CDA. The government has also supplied a half inch diameter pipeline. Some 17 hand pumps are also operational in the Colony. Two water tanks were constructed by a local NGO, Kashmir Welfare Society, at a cost of Rs 100,000. Metalled drains were constructed by Kashmir Public Welfare Society in collaboration with Ministry of Environment at a cost of Rs 200,000. Electricity is still not available despite the presence of electric poles. There are 30 telephones and 200 line distribution poles.

Alipur Farash

The site chosen for resettlement, Alipur Farash, was deemed feasible and appropriate by CDA for various reasons. The cost of land was affordable and already under possession of the CDA. It is located along the main Lehtrar road and therefore access to transportation is not a problem. Earlier in 1992 around 1,200 households were relocated here from sector F-9 (later established as park) and residents were allocated three marla plots free of cost. The residents of the Muslim Colony are being shifted to an adjacent site at Farash, firstly at the shelter site in Pocket-1 (originally meant for the F-9 residents) and then in Pocket-2. Other facilities like schools, mosques, welfare center were also functioning in the area. Provisions for off site extension of high-tension power line, gas and telephone etc. were also possible.

A survey was also conducted in May 2001 to ascertain the construction at Farash and it was determined that out of 1,209 plots, 19 percent plots were vacant whereas 49 percent had been constructed and some were under construction. The survey also recorded information on house occupancy and rental status as well as estimates of plot sales. Another survey was conducted around the same time to assess the public facilities (health and education etc.) available in the area (refer Annex VII).

Alipur Farash is located at about 15 kilometres from Aabpara Islamabad along the Lehtrar road. This is the site that was identified by CDA where development work would be carried out and low income people from katchi abadis would be relocated. The residents of the F-9 katchi abadi were shifted here in 1994 after CDA’s decision to convert the plot into a park and later on residents of the Muslim Colony and flood affectees from the I-9 and I-10 sectors are also being shifted here.

Majority of the people are very poor and have been allotted land on a temporary basis and cannot access house building loans until the allotments are registered in their names. The residents who acquired plots in CDA’s draw have constructed their houses according to CDA’s approved plans – three marla plot size (20 by 40 feet). Some allege that the houses were actually constructed on two and a half marlas that is considered too narrow in view of the 20 feet wide lane that has to be maintained between two rows of houses. At present about 150 houses are under construction. The land allottees allege that they have to bear the cost, approximately Rs 50,000, for land levelling, as the plots here are uneven but CDA reports that this is incorrect and the land is “generally levelled and houses can be constructed on the plots immediately.”

The sewerage system is faulty and people don’t have access to basic necessities like electricity, gas, water, schools or transportation facilities. They are, however, hopeful that CDA will fulfill its commitment to provide them with these facilities once 40 to 50 houses have been constructed and occupied.

CDA has provided certain facilities and relief measures to the residents and people are appreciative of its efforts. Moreover, it has agreed not to demolish those houses in the area that
were built earlier and without CDA approved plan like those who were shifted from F-9. Free transportation was provided to those shifting from Muslim Colony before 31 July 2002 and they were also given tents and other facilities until their houses have been constructed.
Map 2. Location Map of the Model Urban Shelter Project.
4.6 The Process Followed for the Rehabilitation of Muslim Colony

The area of the Colony was divided into six functional zones of “halqas” for the purpose of project implementation and survey. A Co-ordination Committee comprising of 14 members and six halqa committees of six members each were nominated by the residents and constituted. All surveys i.e., marking of numbers on the houses with respect to “chandewari”, household survey and house count were carried out in consultation with the committees. The area was surveyed by PIEDAR in 1996 and maps were prepared. These maps were updated by CDA in 2001 and a socio-economic survey was conducted.

CDA sent a reference to the Government in April 2001 seeking relaxation in the provisions of the Islamabad Land Disposal Regulation, 1993 for allocation of plots to the dwellers of the Muslim Colony on easy terms other than only through auction. It also decided to offer one plot for each chandewari (boundary) and to transfer the title of land after completion of the house. The previously agreed cut off date of December 1995 was dropped and agreed as January 2001 so that complete removal of the Colony could be ensured. A PC-I for the project amounting to Rs 38,452 million was prepared and sent to the Ministry of Interior in March 2001 and was approved in April 2001. Tenders for development work were floated but were delayed due to unavailability of funds.

The rehabilitation plan for the Colony envisaged preparation of 1,100 semi-developed plots at Farash that would be allotted to residents of Muslim Colony on easy terms and area development would be taken up on an incremental basis. Keeping in view the poverty status of these people CDA decided to keep the cost of the land as low as possible. The cost of one plot measuring 20 by 40 feet (89 square yards) is Rs 20,915. The individuals were required to make a down payment of Rs 8,000 and the balance spread over 33 monthly instalments of Rs 500 each. The possession of the plot would be given on receipt of down payment and transfer of title would be made on full payment. The houses would be constructed in accordance with CDA byelaws. Only essential infrastructure was planned at the initial stages (Phase I) like road levelling and metalling, drainage system and installation of hand pumps. CDA also planned the construction of a reception area with a site office (1000 square feet) to be utilised as CDA inquiry office, pavement of the area for tentage (for 32 tents), 12 community toilets and a septic tank. Other facilities like electricity, streetlights, sewerage treatment plant, landscaping, water supply, gas connections and street pavements were planned for later on the condition that the beneficiary would be required to pay for it.

A draft list of 1,025 housing units was prepared on the basis of the survey along with details of households that were considered eligible for rehabilitation. The list was displayed for public viewing and CDA received 496 objections relating to minor corrections and additions in the information like names, NIC numbers, family size, tenant-owner dispute and multiple claims. These objections were dealt with in the presence of the halqa committees and a revised list was prepared and circulated to the National Accountability Bureau (NAB), AMT and CDA Directorate of Security and Inquiries for verification in June 2001. After approval from the Ministry of Environment, Local Government and Rural Development (MoELG&RD) the application forms were distributed amongst the bonafide residents. A public notice intimating the residents’ names and distribution of application forms was displayed within the locality and a press release was issued in the newspapers. The process of distribution of application forms started in June 2001 and 767 residents of the Colony responded to the CDA notification and press release published for their distribution. 199 application forms were received along with the down payment of Rs 8,000. 31 application forms were also received without down payment with a request that their payment be covered from Zakat funds. The first draw for the allocation of
plots to these 199 applicants was held in November 2001 and presided by Lt. General (Retd.) Moeenuddin Haider (Interior Minister) and the (late) Omar Asghar Khan (Minister for E.L.G&RD). Most of the allottees have taken possession of the plots and started construction. A second batch of 114 applications was also received. The second draw was held in February 2002 and 111 plots were allocated.

CDA facilitated the shifting process by providing the residents of Muslim Colony with free transportation facility for shifting of dismantled building material. The construction of houses has started and families will shift as soon as construction is complete. Once the shifting has taken place CDA will be able to reclaim all the land that had been encroached by these people. The enforcement staff is to demolish the housing units of those dwellers who do not shift to Farash under the scheme.

The demands from the residents of the Muslim Colony were many and almost all were against the idea of relocation and reluctant to shift to Farash. They voiced a number of demands including permanent regularisation of Muslim Colony as opposed to relocation, a reduction in down payment, allotment of free plots, provision of public facilities, increase in plot size and allotment of housing unit numbers on the basis of families instead of charadewari. A number of meetings were held and the residents were explained the need to follow the criterion laid down in the National Policy on Katchi Abadis. The residents, however, were not convinced until they were given the assurance that facilities like a school, water supply, reception centre will be in place at Farash before they shift.

Field observations also noted that people seemed opposed to the idea of moving as they are mostly living in joint family system with five to eight people living under one roof and have occupied 10 marlas or more. They feel that the three marla plot being allotted to them is not sufficient to cater to their needs. Another reason is that the women are mostly employed in the neighbouring area and they fear that moving to an isolated place like Farash will deprive them of their jobs. The advance amount for houses is also viewed as unaffordable by most. Internal conflicts and difference of opinion also divides the community members and this is not helping the situation any. Some say that they would be willing to shift to a closer locality such as the Norola Colony where electricity and gas are available but will not shift to Farash at any cost. The only arrangement that seems agreeable to them is that CDA should construct houses at its own cost and allot to people on easy monthly instalments.

4.7 Problems Experienced by KAC in MUSP

Most of the objections received in response to the draft list were without any references, i.e. they did not have CDA’s allocation numbers and a lot of effort had to be spent on tracing the applicants. Moreover the information provided in the application was not clear and cases of tenant owner dispute or other issues were misleading. The identity cards were either not provided by the residents or were not illegible, therefore, considerable amount of time was incurred on incorporating corrections that were received at a later date. Delays and confusion also occurred due to incorrect or incomplete information recorded at the time of the survey. There were many instances in which the residents deliberately provided incorrect information regarding location number and this had to be verified through undertaking additional visits. Time was also lost in additional field visits that had to be conducted because some premises were found locked during the initial surveys.
Communication with some of the interviewees, especially with women, was constrained by language problems or lack of co-operation and willingness to divulge information. Some applications (objections) were received later than expected as most of them said that they had not been informed. Most of the late applications were, however, not entertained due to time constraints.

The community organisation/mobilisation aspect was not very formalised and lacked specific guidelines or procedures. The CDA Assistant Draftsman, Ali Raza, was mainly responsible for talking to people, informing them about the project and persuading them to co-operate. It seems that except for the Deputy Director, KAC, the rest of the CDA team was not well oriented with the SKAA approach. The CDA, GIS Expert is of the view that this could be attributed to the fact that SKAA deals with only relocation and not upgradation. The fact, however, is that SKAA deals both with regularisation and upgradation.

Finally, the lack of a clear and consistent policy regarding rehabilitation matters and related modalities was a big constraint in smooth implementation and accurate data collection and analysis. For instance, the decision of not allocating separate numbers to dwelling units that had been sub-divided after 1995 was changed and revised and the data collection had to be modified or updated accordingly. Similarly the date of considering residents eligible till 1995 was revised and extended up to January 2001. The issue of allocation of numbers with reference to chardeewari as opposed to family size has been very confusing and time consuming. The release of funds after the approval of PC-I and obtaining relaxation in the provisions of Islamabad Land Disposal Regulations, 1993 are examples of procedures that consume a significant amount of time.

4.8 The Problems Faced during Project Execution

The project start was delayed from January to September 1999 as various requirements had to be fulfilled including staff appointment that was carried out on an urgent basis. The project also faced some bureaucratic bottlenecks and procedural delays that remained an impediment to smooth implementation.

Discontinuity in project implementation also occurred for four months from December 2000 to March 2001 due to non-availability of funds for paying staff salaries. Recruitment of fresh project staff after the expiry of Phase I also created unnecessary delays.

Procurement of equipment, lack of transportation facilities and human resources presented various problems. UNDP had commissioned PIEDAR in 1995 to prepare kachi abadi maps but only a few were prepared and those too were lacking in terms of adequate data and information. Therefore these maps were required to be updated through a detailed physical survey, including the built up area and consumed a significant proportion of time and resources. The confusion that arose as a result of the un-numbered spaces on the maps that did not have housing unit numbers also had to be removed and verified before the allotment of housing numbers.

The process of socio-economic and house count survey was also hampered due to a number of factors including unavailability of residents or their resistance in divulging information. One of the reasons for the difficulty in community interaction is that the CDA project team did not have an expert in community (social) mobilisation and neither was there any provision in the project for training or technical assistance in this matter. According to CDA, 80 percent of the people co-operated with them and those who did not co-operate initially were later on convinced by the committee members. Only a fraction of the people with vested interests created serious
problems. Non availability of reliable transport for fieldwork was another obstacle that slowed down the pace of implementation.

The situation of *katchi abadis* is a dynamic one in terms of the constant movements and emergence of new settlers. This proved a challenging factor and the continuous pattern of encroachment during the time of the survey had to be dealt with. The progress in the allocation of housing unit numbers was therefore on the slow side. The resistance, demands and/or apprehensions raised by the community was also an obstacles that had to be overcome at various stages of implementation. This problem was mainly dealt by conducting extensive community meetings, public discussions and also meetings of the Steering Committee.

Other unforeseen circumstances in some *katchi abadis* also slowed down the project progress and even lead to major delays and complete halt in project activities. Some of these examples include the problems faced in *katchi abadi* F-6/2 and G-8/1 as well as the diversions created due to the announcement of the new policy and the priority accorded to the MUSP. The havoc created in the rainfalls of July 2001 and displacement of thousands of *katchi abadi* dwellers created a situation of emergency and plans to accommodate the affectees had to be accommodated within the project work schedule.

Earlier, the absence of any specific National Policy on *Katchi Abadis* was viewed a serious constraint in preparation of redevelopment plans for *katchi abadis*. This may be related to the communication gap between the project management and the project staff and as a result therefore between the project staff and the community. In many cases the field observations record there remained a general lack of understanding regarding CDA plans, constant revisions and changes in plans and the confusion and chaos at the ground level. The change in the cut off date and criterion of allotting housing unit numbers is a case in point.

### 4.9 Rationale for Project Extension

During Phase I and II, out of the 11 identified *katchi abadis*, six *katchi abadis* were included for the upgradation and rehabilitation work and five others were to be removed. Work in only four of the six *katchi abadis* was undertaken during these phases whereas some work in F-6/2 and none in G-8/1 up to November 2000. No survey work was undertaken in the five *katchi abadis* that were earmarked for removal. It therefore justified the need for project extension and initiation of Phase III and Phase IV of the project. The upgradation and rehabilitation in the remaining five *katchi abadis* and their updated maps and socio-economic surveys were also planned for the later Phases. Other important activities identified by CDA for Phase III and IV were monitoring and evaluation of the work done in six *katchi abadis* as well as survey of other scattered settlements and situation monitoring with respect to new encroachments. CDA, therefore, submitted a proposal for extension in the project in August 2000 requesting funds amounting to Rs 3.191 million. Due to the exhaustion of funds, work was discontinued after November 2000 and was recontinued only after January 2001, at the time of the announcement of the Chief Executive’s directive.

With the release of funds Phase III and IV were initiated and implemented from March 2001 to November 2001. In view of the large volume of the work that still remained incomplete by the end of Phase IV CDA pointed out the need to continue the project for another two more years so that the remaining work could be completed satisfactorily.
Phase V from November 2001 to February 2002 and Phase VI from March 2002 up to November 2002 covered a substantive amount of work but in view of the difficulties and the increased scope of work it was not possible to complete all activities (refer Annex VIII). The status of completion of work up to 28 February 2002 was 100 percent completion of data collection in G-7/3 and G-7/1, 90 percent completion in G-7/2 and F-7/4, 60 percent in F-6/2 and about 70 percent in relocation of Muslim Colony to Farash (refer Annex IX).

CDA management at the end of Phase VI has requested an extension of a minimum of one year in the project. The plans for the extension period include implementation of amelioration plans as well as completion of survey work in five katchi abadis G-8/1, G-7/1, G-7/2, F-7/4 and F-6/2 and implementation of improvement plans. Other processes that have to be completed were the relocation of Muslim Colony residents and the shifting of the flood affectees to Farash. The process of upgradation of six katchi abadis involving allotment of plots, determination and recovery of cost of plots, supervision of laying of sewerage system and water pipe lines and other related matters is yet to be taken up.

CDA is of the view that continuity of the same project staff will be beneficial as well as necessary for completion of work related to allotment of plots, cost recovery and settlement of pending cases of F-9 and I-11/4 as the staff has now gained sufficient experience in handling this kind of work.

4.10 Conclusions and Future Directions

One of the most significant breakthroughs that the project has accomplished is the “official” recognition of the 11 katchi abadis in Islamabad and the reality of the problems that they represented in this otherwise well planned and organised city. Till 1995, Islamabad had refused to follow the national policy for regularisation and upgradation of katchi abadis that was announced in the mid seventies. Katchi abadis were treated as eyesores and used to be bulldozed without providing any alternative plots or ownership rights to the evictees. The survey, regularisation and upgradation efforts made by CDA so far are interpreted as its acknowledgement of the lack of proper enforcement and above all signify the acceptance of institutional responsibility towards this issue. The impetus for this was provided through pressure from social activists and critique from development practitioners, the UNESCAP workshop and CDA’s introduction to the SKAA model. The CDA acceptance and adoption of the SKAA model is in itself a big accomplishment.

The CDA – SKAA collaboration represents not only a successful but a truly unique partnership for infrastructure development. The norm in any project, especially one that is long term and complicated such as this one, is to turn to outside help from donors, international technical assistance agencies and other consulting companies. In this case, however, CDA has acquired all the required technical assistance from another government agency, SKAA, and this has established a good precedent.

The relocation of the residents of the Muslim Colony to Alipur Farash was a new experiment and is another successful example of how katchi abadi dwellers have been convinced to move and settle at a new site despite all odds. This experience, too, incorporates useful lessons for establishing a sound “resettlement policy.”

On the whole the methodology adopted for the entire planning and execution of the project can also lay down specific operational guidelines for replication elsewhere. The fact, however,
remains that to date no policy decision has been taken to institutionalise the approach and work of the KAC. The continuation of both programme and policy are vital for ensuring a sustained effort and unless it is institutionalised it remains extremely vulnerable to various factors, including change of governments, policy reversal and other political agendas. All these pose a serious threat to the process and progress accomplished so far.

The no cost extensions over the life of the project were needed but unravelled in an unplanned and disjointed manner. Once again, the trained project staff will become redundant with the project termination in November 2002 and no future decisions or budgetary allocations for programme continuity are in the offing. A proposal for project extension has already been submitted to UNDP but awaits an official response. The need for CDA to explore and tap other funding channels, including public and private institutions and international organisations, is evident and crucial. The initial intention of setting up the Katchi Abadis Cell as a centre for providing technical assistance to other cities/provinces for solving the problems of katchi abadis also remains to be achieved and presents one option for revenue generation by CDA.

There are notable omissions in the project design and objectives regarding women involvement and participation. The project objectives outline the desired changes in environmental conditions of the katchi abadis and the provision of adequate shelter, but do not explicitly or implicitly touch upon how women concerns will be catered for and incorporated. Women are perhaps more seriously affected due to displacement and the damage becomes more severe in case of women headed households where women are the sole bread winners. Women are also clearly absent from the community committees formed under the project and are thus excluded from the key decision making processes as well as all interaction with CDA and the project Steering Committee. The problems experienced during data collection and community interaction, especially with women, illustrates this aspect.
References

A. Project Related Documents


CDA. November 2000. Progress Report for Phases I and II.


CDA. February 2002. “Final Progress Report and Request for Grant Disbursement.”

B. Other Literature Consulted


Annex I:
Terms of Reference for the Study

The research team will document the processes and key lessons emerging from (a) *Katchi Abadi* upgradation and rehabilitation in Islamabad and (b) the Lodhran Pilot Project. This will involve:

1. Review of project documents including proposals, evaluations and other records;

2. Field visits and beneficiary interviews, including interviews with women and poor households in Islamabad and Lodhran;

3. Facilitated sessions and interviews with implementers to document the step-by-step process (standard operating procedures) adopted for planning and implementation in order to produce an operation manual in English and Urdu;

4. Interviews with advisers and facilitators to obtain history of the project; and

5. Report writing including (i) an analytical history of the project, (ii) standard operating procedures for replicating important work processes relating to planning and implementation and (iii) a summary aimed particularly at the elected and administrative heads of local government.
Annex II:
Policy Decisions Announced by the President of Pakistan for Resettlement, Regularisation and Upgradation of *Katchi Abadis* on 15.01.2001

a) The process of the regularisation and upgradation of the pre-1985 *katchi abadis* shall continue as per the current policy.
b) The concerned land owning agencies shall inventorise all *katchi abadis* which have come into existence after 1985.
c) 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.
d) 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.
e) Resettlement plans for the residents of *katchi abadis* identified for relocation shall be drawn up by the end of June 2001.
f) The work of relocating evictees of *katchi abadis* shall commence by the end of June 2001. Until that time, there shall be no evictions.
g) The Capital Development Authority, Islamabad will finalise one model urban shelter project by the end of April, 2001.
h) 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.
i) 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*.
j) 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-paragraphs (c) & (d) above.
k) 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.
l) 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 co-ordinate with the Governors in this regard.

Source: www.urekarachi.org
### Annex III:

**Kachi Abadis Cell – List of Project Staff**

<table>
<thead>
<tr>
<th>CDA staff</th>
<th>Project staff</th>
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</table>
| 1. Mr Shafiq Ahmed  
  Deputy Director, *Kachi Abadis* Cell, CDA | 1. Mr. K. Nasim Ahmad  
  GIS Expert                                     |
| 2. Mr. Abdul Razzaq  
  Stenotypist                                   | 2. Syed Nasir Ali  
  Assistant Manager                               |
| 3. Mr Ali Raza  
  Assistant Draftsman                            | 3. Mr. Wasif Shazada  
  Field Survey Officer                           |
| 4. Mr Muhammad Yaqub  
  Assistant Draftsman                            | 4. Ms. Kiran Naseem  
  Field Survey Officer                           |
| 5. Mr. Ghulam Shabbir  
  Surveyor                                       | 5. Mr. Ejaz ul Hassan  
  Field Survey Officer                           |
| 6. Hafiz Zia ur Rehman  
  Surveyor                                       | 6. Ms. Sakina Nusrat  
  Field Survey Officer                           |
| 7. Mr Muhammad Zareef  
  U.D. Clerk                                      | 7. Mr. Sohail Aslam  
  Field Survey Officer                           |
| 8. Mr. Zahir Rashid  
  L.D. Clerk                                      | 8. Mr. Mazharul Hasnain  
  Surveyor                                       |
| 9. Mr Muhammad Ashraf  
  L.D. Clerk                                      | 9. Mr. Farrukh Sohail  
  Surveyor                                       |

Source: CDA progress report
Annex IV:
List of Layers Shown on Digitised Maps of Katchi Abadis

Application form numbers
Alignment of proposed foot paths
Boundary pillars
Built up area
Contours
Development areas
Disputed cases
Electric power line
Extent of plots affected due to widening of streets
Graveyard
Government quarters
Grid electric power line
Hectares
Illegal construction
List of spot heights
Mosques
Nullah
Names
Open plots
Plot numbers
Plot boundaries
Plot size less than 66 sq. yd.
Plot size between 66 and 90 sq. yd
Plot size more than 90 sq. yd
Plot limits
Private houses
Plots affected due to widening of streets
Plots affected by alignment of footpath
Plots allotted at Farash in first draw
Plots allotted at Farash in second draw
Plots affected by July 2001 floods
Relocation of flood affectees in the katchi abadis
Roads
Shops
Scanned map
Sewerage line
Spot heights
Stairs
Sub-divided houses
Trees
Trunk sewerage line
Wall
Water pipe line

Source: CDA progress report
Annex V:
Results from a Socio-economic Survey of Katchi Abadis

1. 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 G-7/2 were single family housing units; the proportion ranged from 58 to 66 percent in the other abadis. Depending on the abadi, 17 percent (in G-7/3) 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 G-7/1 Pocket 1 were three-family 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).

2. 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 G-7/1 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 11 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.

3. 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-7/1-P1. 4.76 percent in G-7/3 to 0.97 percent in G-7/1-P1 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-P1 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-P1 and F-7/4 respectively.

4. Method for garbage disposal

89.86 percent to 2.27 percent in G-7/1-P1 and G-7/1-P2 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 F-7/4 to 3.53 percent in G-7/2 quoted other sites for garbage disposal.

5. 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-7/1-P1 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.

6. 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 G-7/1-P1 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 nab gais. 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-7/1-P1 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 G-7/1-P2 respectively.

7. 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.

8. 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 G-7/1-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 G-7/1-P1.
Annex VI:  
Criteria/Guidelines for Allocation of Housing Unit Number in Katch Abadis

1. Only those residents who are residing in the housing unit, as per survey conducted up to 31st December 1995 shall qualify.

2. Those who are involved in the sale and purchase of housing unit(s) 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 ‘Chardawari’ 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 resident(s) 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 may be 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 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 31st 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 31st December 1995, and only if the transferee continues to reside in the same housing 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 C-numbers 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 VII:
Existing Social Facilities Around Alipur Farash

1. Educational facilities

<table>
<thead>
<tr>
<th>Name of institution</th>
<th>Level</th>
<th>Fee</th>
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</thead>
<tbody>
<tr>
<td>F.G. Primary Girls School, Farash</td>
<td>Upto Class 6th</td>
<td>As per government rates</td>
</tr>
<tr>
<td>F.G. Boys Secondary School, Jhang Syedan</td>
<td>Upto Matric</td>
<td>As per government rates</td>
</tr>
<tr>
<td>F.G. Primary School, Punjgran</td>
<td>Upto Class 5th</td>
<td>Fee Rs 11/-</td>
</tr>
<tr>
<td>F.G. Girls Secondary School, Punjgran</td>
<td>Upto Class 5th</td>
<td>Fee Rs 11/-</td>
</tr>
<tr>
<td>Iqra Foundation School, J. Syedan (Pvt.)</td>
<td>Upto Class 5th</td>
<td>Fee Rs 110 – 200</td>
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<tr>
<td>Jinnah Super Model School, J. Syedan (Pvt.)</td>
<td>Upto Matric</td>
<td>Fee Rs 130 – 350</td>
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Project of Sultana Foundation

<table>
<thead>
<tr>
<th>Name of institution</th>
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<tbody>
<tr>
<td>S.F. Boys High School, Farash</td>
<td>Upto Matric</td>
<td>Fee Rs 40 – 100</td>
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<tr>
<td>S.F. Girls High School, Farash</td>
<td>Upto Matric</td>
<td>Fee Rs 40 – 100</td>
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2. Health facilities

<table>
<thead>
<tr>
<th>Name of organisation</th>
<th>Facilities</th>
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<tbody>
<tr>
<td>Federal Government, Jhang Syedan</td>
<td>Medicines available</td>
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<tr>
<td>Health Centre, Sultana Foundation, Farash</td>
<td>(Needs improvement)</td>
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<tr>
<td>Numan Hospital, (1.5km from Farash)</td>
<td>Free</td>
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</table>

3. Other facilities

i. Women vocational institute
ii. Medicare centre
iii. Skills training institute

Source: CDA progress report
### Annex VIII:

**Progress Report (Upgradation) – 28 February 2002**

**Upgradation and Rehabilitation of Katchi Abadis Project in Islamabad**

<table>
<thead>
<tr>
<th>Activities</th>
<th>G-7/1</th>
<th>G-7/2</th>
<th>G-7/3</th>
<th>F-7/4</th>
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<td>Preparation of cost estimates</td>
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<td>Preparation of application forms and other stationery</td>
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<td>Issue of notice for inviting applications for regularisation of area under housing units</td>
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<td>Receipt of applications along with payment</td>
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<td>Scrutiny of applications</td>
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<td>Issue of offer for regularisation of area under housing units</td>
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<tr>
<td>Recovery of cost of land under housing unit</td>
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<tr>
<td>Implementation of development plan</td>
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<td>Transfer of legal rights</td>
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Source: CDA progress report
Annex IX:
Progress Report – 28 February 2002
Upgradation and Rehabilitation of Katchi Abadis Project - MUSP, Farash

<table>
<thead>
<tr>
<th>Activities</th>
<th>Progress in percentage</th>
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<td>Organisation of community and community leaders</td>
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<td>Marking of housing unit numbers</td>
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<tr>
<td>House count survey</td>
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<tr>
<td>Socio-economic survey</td>
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</tr>
<tr>
<td>Preparation of draft list of dwellers</td>
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<td>Finalisation of list of dwellers after display and inviting objections</td>
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<tr>
<td>Scrutiny of final list by AMT, NAB, and Directorate of S&amp;I, CDA</td>
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<tr>
<td>Verification of pending cases</td>
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<td>Preparation of attribute data base</td>
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<td>Preparation of spatial data base</td>
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<tr>
<td>Preparation of lay out plan of proposed site of relocation of Katchi abadi</td>
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<tr>
<td>Approval and demarcation of approved plan</td>
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<tr>
<td>Design of infrastructure facilities</td>
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<td>Preparation of cost estimates and its approval</td>
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<td>Preparation of PC-1 of the development plan and its approval</td>
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<td>Reference to the Govt. for relaxation in the provision of Islamabad Land disposal</td>
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<td>Regulation, 1992</td>
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<tr>
<td>Preparation of application forms and other documents</td>
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<td>Issue of notice for inviting application for allotment of plots</td>
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<td>Distribution of application forms to clear 974 housing units (776)</td>
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<td>Award of development works</td>
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<tr>
<td>Levelling of roads and streets (earthwork)</td>
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<tr>
<td>Metalling of roads and streets to the extent of 10 feet for 200 plots</td>
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<tr>
<td>Laying of drainage / sanitary systems for 200 Plots</td>
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<tr>
<td>Installation of water supply through community hand pumps (7 out of 43)</td>
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<tr>
<td>Development of site office</td>
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<tr>
<td>Pavement of tentage area</td>
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<tr>
<td>Construction / development of temporary public toilets and septic tank</td>
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<tr>
<td>Receipt of applications alongwith down payment (313)</td>
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<td>Scrutiny of application forms (313)</td>
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<td>Balloting for allocation of 199 plots</td>
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<td>Issue of offer of allotment of 199 plots to the eligible applicants</td>
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<tr>
<td>Handing over positions of plots to eligible dwellers</td>
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<tr>
<td>Shifting of dwellers to rehabilitation site (200-250 housing units)</td>
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<td>Start of construction of house (200-250 housing units)</td>
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<td>Inauguration of project by the Chief Executive of Pakistan</td>
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<td>Recovery of total cost of plot</td>
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<td>Transfer of legal rights</td>
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</table>

Source: CDA progress report.