

DEVELOPMENT



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By Huma Yusuf

LIVING ON THE EDGE

The unholy trinity of poverty, corruption and bureaucracy is preventing a majority of katchi abadi dwellers from owning their homes

Reza has clearly taken pains to decorate his house. An animal-print sofa set is kept against the walls. Painted a bright Pakola green, the walls have been decorated with pretty fake flower arrangements. Visitors are asked to remove their shoes at the entrance as the floor is covered wall-to-wall with bright rugs interspersed with pristine white sheets. Today, the formica coffee table has been wiped clean to accommodate cups of steaming tea. Reza remembers playing with his brothers while growing up in this house in Orangi

Town's Ghaziabad area during the late 1970s. Now, he looks on as his children try to swing open the door of their grey refrigerator. In every way, Reza considers this to be his home. Unfortunately, he doesn't have the papers to prove it.

Reza's fate is shared by many of Karachi's *katchi abadi* dwellers. Despite having inhabited their homes since the 1970s, 1950s or even before Partition in some cases, many *abadi* residents cannot claim ownership of their homes. Most see this as a violation of their constitutionally guaranteed right to acquire property. As Reza puts it: "Without my own house, I am not a man." Indeed, without a government-issue lease, *abadi* dwellers are viewed as encroachers by the authorities and live with the constant fear of eviction. This anxiety is heightened in the context of today's booming property market, where land grabbing, speculation and the military government's keen interest in real estate have made urban land the ultimate acquisition.

Recognising the urgent need to formalise the low-income housing sector in

Karachi, the Sindh Katchi Abadis Act 1987 and its subsequent Regularisation, Improvement and Development Regulations, 1993, were promulgated. As it stands, the Sindh Katchi Abadis Authority (SKAA) is meant to acquire federal government property and then regularise or lease out land that has been illegally occupied by *abadi* residents. Surveying and developing the land is also a function of SKAA. Simultaneously, 274 of Karachi's 539 *katchi abadis* are being regularised by the City District Government Karachi (CDGK). Although the granting of leases kicked off in 1991, the process, not surprisingly, is still underway.

Thanks to Karachi's turbulent politics, the paralysing fine print of bureaucracy, incessant bickering between SKAA and the CDGK and a mandatory dose of corruption, the leasing process has been sporadic at best. And despite events such as SKAA's much-hyped lease week between February 8 and 14, the process is no where as hunky-dory as official statements make it seem. In fact, during recent campaigns to speed up the leasing drive, many *abadi* residents who are entitled to hold leases could not get through the paperwork.

As usual, corruption is the culprit. Many lease applicants complain that the convoluted leasing procedure leaves too much room for bribery (see *Cutting Through the Red Tape*). Indeed, the array of unofficial handouts make a lease unaffordable despite the fact that the city government has set the rate of a 120-square-yard plot as low as 25 rupees per square yard. Mohammad Shamsuddin, another Ghaziabad resident and community activist, explains that "between official and under-the-table payments, a 3,000-rupee plot can cost up to 9,000 rupees." Costs sky-rocket because *abadi* residents have to pay 500 rupees to complete requisite forms and between 250 and 400 rupees to have their houses measured. In addition, a lease applicant has to place an advertisement in the papers as well as pay a lawyer to present a case before the registrar. This brings extra official costs per plot to approximately 2,000 rupees.

Add to this the unofficial costs and you're in for the real hit. Most residents are greasing the palms of agents who help complete legal forms, land surveyors, bank officials and registrar personnel. Moreover, those who cannot produce utility bills to prove residence also have to bribe Karachi Electric Supply Corporation, Karachi Water and Sewerage Board and Sui gas officials. "This is Pakistan. You can get anything done eventually but it costs money," says Ghaziabad Union Council Nazim Shakil Ahmed. The same cynicism is echoed by Zahid Farooq, a social organiser at the Urban Resource Centre (URC), who claims that "everyone from the police to the Karachi Municipal Corporation is taking money in the lease process." Even Parween Rehman, the director of Orangi Pilot Project's research and training department, argues that "low leasing rates are nothing more than a political ploy. Both SKAA's and the CDGK's rates may appear reasonable but in getting a city government lease, the 25-rupee rate is more like 150 rupees per square yard."

SLUM STATS

The Herald presents a low-down on low-income housing. Both the City District Government Karachi (CDGK) and Sindh Katchi Abadis Authority (SKAA) have come a long way in regularising the city's slums. But the task is far from complete.

Total area covered by <i>katchi abadis</i>	5.7 million hectares
Notified <i>katchi abadis</i> in Karachi	539
Regularisable <i>katchi abadis</i>	483
<i>Katchi abadis</i> awaiting regularisation	46
Housing units in <i>katchi abadis</i>	0.4 million
<i>Abadi</i> population	2.5 million
<i>Katchi abadis</i> being regularised	389
<i>Katchi abadis</i> being regularised by CDGK	274
<i>Katchi abadis</i> being regularised by SKAA	69
Leases issued by CDGK	183,907
Leases issued by SKAA	23,457
CDGK lease rates for a house up to 120 square yards	25 rupees per square yard
SKAA lease rates for a house between 81 and 120 square yards	121 rupees per square yard
Lease validity	99 years

— Source: SKAA

Fahim Siddiqi

Feeling the heat: many Orangi residents do not have the documents to prove ownership of their homes

Such are the problems of those eligible to hold leases. But roughly 50 per cent of Karachi's *katchi abadi* dwellers are not being granted leases because their plots are incorrectly demarcated on the government's physical surveys. In many cases, the CDGK's and SKAA's outdated physical surveys – completed, for the most part, between 1986 and 1991 – show one family occupying a 240-square-yard plot when in reality, two families occupy two plots of 120 square yards each. This notorious 'division' issue is particularly tricky as it has financial implications. According to the CDGK's leasing rates, the rate of a plot jumps from 25 to 100 rupees per square yard if the plot is over 120 square yards.

Many *katchi abadi* residents believe that these discrepancies were built into the government's maps as long-term money-making tactics. "On the initial physical survey, they showed less plots so that they could charge families the higher rates or leave room for bribes," complains

Shamsuddin. For his part, URC's Farooq asserts that "there's always a difference between the 'as present' reality and 'as proposed' map. That's how citizens are blackmailed." The math makes such arguments somewhat convincing: the cost for one incorrectly demarcated housing unit jumps from 3,000 to 24,000 rupees, bribes and procedural expenses aside.

Frequently, SKAA is willing to revise its maps, taking ground realities into account, and issue two separate leases after charging a nominal sub-division fee. But the CDGK is hesitant to update physical surveys and remains intent on issuing one lease at a higher rate. "This division problem is a *bahana* or excuse created by the residents," counters the CDGK's District Officer Katchi Abadis Razia Sultana. "They want to pay the cheapest rate even if they have a big plot. So the husband, the wife, the son and the daughter-in-law all apply for different leases, claiming it's a division problem." But this isn't always the case. As

Shamsuddin puts it: "I barely know my neighbour but the government insists that we belong to one family. Even if we become friends and somehow raise the extra money, how will we decide whose name the lease should be in?"

And so it is that Shamsuddin and many like him will never enjoy home ownership rights. Unfortunately, division issues are not the only ones resulting from redundant government surveys. For instance, 250 homes in Ali Mohammad Goth in New Karachi have been denied leases because an outdated SKAA map shows these houses lie beneath high-tension wires. For that reason, KESC did not issue a no objections certificate or NOC for the land extending within a 100 feet of the wires. But community activist Ajmal Khan explains that "the wires were removed over eight years ago. Since then, SKAA has not updated its physical survey of our *katchi abadi*. We are being treated as encroachers for no reason at all."

Similarly, residents of Hyder Colony, also in New Karachi, remain without leases despite occupying six acres of land with an NOC. "According to a 1986 map, a road was to be built in that space. Obviously, the road was not made but no one is getting leases for homes built on that land either," explains Khan. For his part, Yousuf Kharait of Jamshed Town describes

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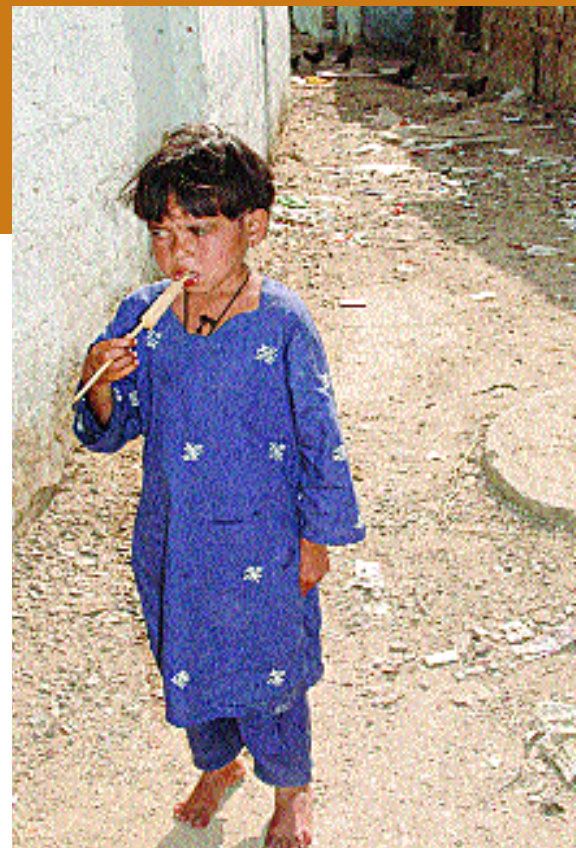
WRONG SIDE OF THE TRACKS

Despite holding leases, *katchi abadi* residents find their homes threatened by high-profile development initiatives

Development in Pakistan follows a predictable pattern: one step forward, two steps back. And so it is with the Karachi Circular Railway, slated to start rolling this March. No doubt, accessible public transport is a good thing. But as it stands, the circular railway will come at the expense of much low-income housing. Thousands of households in over 25 notified *katchi abadis* have been threatened with demolition by Pakistan Railways (PR), which now claims that it is illegal to build within 100 feet on either side of a main railway track and within 50 feet of the proposed circular track. Fair enough. Railways authorities should be able to decide how best to develop their land and deal with

encroachers. But here's the snag: the homes that PR plans to demolish have been leased out by the City District Government Karachi (CDGK) and Sindh Katchi Abadi Authority (SKAA) to people who really can't afford to have many housing options.

In fact, the *katchi abadis* that are affected by the circular railway project feature on the Katchi Abadi Master List. That means that these *abadis* have been in existence since before March 1985, comprise over 40 dwellings, have been issued a no objection certificate (NOC) by the relevant federal government agency, are not situated on an amenity site and are thus eligible for regularisation and leasing. Residents



Out in the cold: the demolition of *katchi abadis* to accommodate the circular railway will leave many homeless

how a proposed road along an existing drain is being used as a reason to deny *katchi abadi* dwellers leases. "Instead, the authorities maintain that demolition will be required for building purposes and are bribing locals with the promise of delaying eviction." Meanwhile, residents of Pahar Ganj, Block U, North Nazimabad, have been denied leases because their homes are built on a proposed amenity site. "They never used the amenity plot and the Martial Law Order 183 stating that *abadis* cannot be built on amenity plots came about 15 years after we had settled into our homes. How can they apply that rule retroactively?" asks one enraged resident.

Of course, the list is endless. But the city government refuses to resurvey problematic *katchi abadis* because the procedure is long. "If we start a resurvey, the paperwork will shuffle between the city council, approval committees, community organisations and my office for years. And any work that is being done will stop for no reason," grumbles one union council nazim. Given such bureaucratic baggage and official apathy, the saga of low-income housing in Karachi is no where near complete. n



Ownership matters: a house in Hyder Colony

of the endangered homes in the vicinity of the circular railway either have government-issue leases or are due to be granted leases in the near future. So in theory, their homes should be immune to demolition.

But theories rarely translate well into practice. So it's no surprise that many poor Karachiites are being denied rightful ownership of their homes. Union Council Nazim Syed Najmi Alam of Shah Rasool Colony in Clifton explains that although most residents of his *abadi* were granted leases over three years ago, those who live closer to the tracks have been denied the same right. "I think SKAA gave out leases without obtaining an NOC from Railways officials. While that is the authority's mistake, PR is giving us a lot of problems. Sometimes Railways personnel say they need 100 feet of land. At other times, they want 150 feet. Either way, the people suffer." Along the same lines, Rana Sadiq, a resident of Umar Colony, complains that PR is harassing *abadi* dwellers so that they can reclaim expensive land. "We have been living here since 1956," he says bitterly. "We

have a right to this land and the PR shouldn't come up with *bahanas* or excuses to take it from us."

As it happens, Sadiq is not alone in thinking that PR's renewed interest in land adjoining the tracks is motivated by dubious intent. Even Parveen Rehman of the Orangi Pilot Project believes that "Pakistan Railways is trying to auction off expensive land after reclaiming it from *katchi abadis*." To validate their suspicions, both Sadiq and Rehman point out that PR is only going after land occupied by *katchi abadis*, rather than the range of other buildings that fall within 100 feet of the tracks. If the Railways authorities are serious about clearing land within the stated perimeter, they will also have to knock down a slew of high-rises and apartment buildings, including the Awami Markaz Complex, part of an air force base, the army supply unit at Kalapul, Malir's district courts and parts of Shahra-e-Faisal. Of course, this will not happen. "How did these buildings and roads get an NOC if

the *katchi abadis* can't?" asks Sadiq.

This situation reminds many *abadi* dwellers of the Lyari Expressway fiasco, during the course of which homes were demolished despite bearing SKAA and city government leases. In that case, the National Highway Authority offered compensation in the form of a 80-square-yard plot and 50,000 rupees to ease the blow. But Pakistan Railways has not announced a similar plan, leaving many residents extremely anxious. More troubling, though, is the fact that the authorities have had no trouble reclaiming leased land for the development of the Lyari Expressway and the circular railway. This has proved to *katchi abadi* residents that the lease is essentially an impotent document. In the face the establishment eyeing high-end real estate, the lease becomes nothing more than a pointless piece of paper. n — H.Y.

The procedure for obtaining a lease is in dire need of some streamlining

CUTTING THROUGH

If you think Joseph K. endured a bureaucratic nightmare in Kafka's *The Trial*, try getting hold of a lease for a housing unit in a *katchi abadi*. For their part, government officials believe that the current leasing process is a streamlining *coup de grâce*. In fact, District Officer Katchi Abadis Razia Sultana proudly asserts that "leasing has never been easier." But Karachiites beg to differ.

Promoting the current lease procedure, city government officials point out that all the relevant paperwork is now available in Urdu, which makes the process more accessible for *katchi abadi* residents. Sultana also points out that all required documentation is available in one pre-compiled file that costs 25 rupees. An announcement in mid-February by the city nazim even made it possible to apply for a lease with a non-computerised national identity card.

The Sindh Katchi Abadi Authority (SKAA) too celebrates the effectiveness of lease camps. "During lease camps, documents are delivered door-to-door throughout an *abadi*," explains SKAA Karachi Field Office Director Abdul Ghani Jokhio. Lease camps also operate in the evening, when *abadi* residents have returned home from work. "The procedure is transparent and straightforward," promises Jokhio while Sultana asserts that a lease is available to a home-owner within 15 days of its application.

No doubt, these measures have simplified the process of obtaining a lease. But every system has its cracks. For instance, Mohammad Shamsuddin, a community activist from Orangi Town's Ghaziabad, explains that while the forms are in Urdu, their use of legal jargon still forces *abadi* residents to approach agents for help to complete them. The area's Union Council Nazim Shakil Ahmed also admits that lease camp employees work between noon and 2:00 p.m. – when *abadi* dwellers are at their jobs – rather than in the evening. And most leasing officials still demand a computerised identity card to kick off the process.

That said, the biggest complaint from residents is that the



lease-obtaining procedure is too long-winded. "They have lease camps but you can't get anything done there," gripes Shamsuddin. "They sell the files and then you have to do the running around. Leasing should be a one-window process." His complaint seems valid, given that the leasing process currently unfolds as shown on the right.

For most *abadi* residents, a few rounds of a Nadra office to obtain a computerised identity cards precede the leasing loop. Furthermore, many lease applicants have to spend time at the Karachi Electric Supply Corporation and Sui gas offices in the hopes of collecting utilities bills from before March 1985 to prove residence. Indeed, nazim Ahmed is the first to admit that the process requires a lease applicant to take between four and six days off from work to get through the procedure. Of course, residents of Ghaziabad – who are day labourers and fruit stall vendors surviving hand-to-mouth on a daily wage – cannot afford that break. The result is that many entitled to a lease do not get one. n
– H.Y.