Research Report No. 21

Decentralized Governance of Sindh Katchi Abadis Authority

CONTENTS

		Page No.
CHAPTER ONE: INTRODUCTION AND OVERVIEW		1
1.1	Current system of governance in the country	1
1.2	National strategy/policy on decentralized governance	4
1.3	Current national system for decentralized governance	4
CHAPTER TWO: RESEARCH OBJECTIVES AND METHODOLOGY		**6**
2.1	Justification for Case Study	6
2.2	The Research Questions	7
2.3	Methodology for the Case Study	7
CHAPTER THREE: INTRODUCTION TO SKAA		**9**
3.1	Overview	9
3.2	Profile of Katchi Abadis	10
CHAPTER FOUR: THE RESEARCH		**12**
4.1	Introduction of SKAA	12
4.2	Changes in the Process of Regularisation and Improvement	
4.2.1	Identification of Katchi Abadi	17
4.2.2	Planning for Improvement of Katchi Abadi	19
4.2.3	The Lease Granting Procedure	19
4.2.4	The Improvement/Up-gradation Procedure	21
4.3	Role of NGOs and CBOs	22
4.3.1	Role of Orangi Pilot Project (OPP)	22
4.3.1a	Urban Basic Services Project: Sukkur	23
4.3.1b	Collaborative Katchi Abadi Improvement Programme: Hyderabad	24
4.3.1c	The OPP/SKAA Collaboration	26
4.3.2	Community Based Organisations	27

4.4 Indicators of Performance 28

4.4.1 Fulfilment of Mandate of SKAA 29
4.4.2 Listing and Notification 29
4.4.3 Leasing 30
4.4.4 Development 33

4.5 Financial Analysis of Operations 34

4.5.1 Lease Rates 35
4.5.2 The Lease Recovery 38
4.5.3 Unit Cost of Development 38
4.5.4 Extent of Self-Financing of Development 40

4.6 Findings From The Field Survey 41

4.6.1 Leasing Process and Cost of Leasing 42
4.6.2 Access and Quality to Services 46

CHAPTER FIVE: CONCLUSIONS 50

BIBLIOGRAPHY 52

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ACRONYMS

ADB	Asian Development Bank
ADP	Annual Development Program
BOR	Board of Revenue
CBO	Community-based Organization
CPT	Central Planning Team
DG	Director General
DKA	Directorate of Katchi Abadi
HMC	Hyderabad Municipal Corporation
IDA	International Development Assistance
KA	Katchi Abadi
KESC	Karachi Electric Supply Corporation
KMC	Karachi Metropolitan Corporation
LGRD	Local Government and Rural Development
LIPT	Lyari Improvement Planning Team
MLO	Martial Law Ordinance
MNA	Member of the National Assembly
MPA	Member of the Provincial Assembly
NGO	Non-Government Organization
NIC	National Identity Card
NOC	No Objection Certificate
NWFP	North West Frontier Province
OECF	Overseas Economic Corporation Fund
OPP-RTI	Orangi Pilot Project, Research and Training Institute
PEC	Provincial Entitlement Certificate
PHED	Public Health Engineering Department
SAP	Social Action Program
SDC	Swiss Agency for Development and Cooperation
SDP	Special Development Program
SDP	Special Development Program
SKAA	Sindh Katchi Abadi Authority
SMC	Sukkur Municipal Corporation
SUA	Sub-standard Urban Areas
UBS	Urban Basic Services
UNCHS	United Nation Commission for Human Settlement
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
WAPDA	Water and Power Development Authority
XEN	Executive Engineer

LIST OF TABLES

		Page No.
Table 3.1:	Legislative and Actual Allocation of Functions Among Different Levels of Government in Pakistan	10
Table 3.2:	Average Plot Size and Household Side of Katchi Abadis by Region, 1997	11
Table 3.3:	Comparison of Katchi Abadis and Planned Areas of Karachi in Terms of Demographic and Socio-Economic Characteristics	11
Table 4.2.1	Steps in the Process of Regularisation and Improvement of Katchi Abadis SKAA (Pre-Change), SKAA (Post-Change) and DKA	18
Table 4.3.1:	Master List and Notification of Katchi Abadis	30
Table 4.3.2:	Planning Activities	31
Table 4.3.3:	Leasing Operations	32
Table 4.3.4:	Time Lapse in Leasing and Leasing Costs	33
Table 4.3.5:	Development Works	34
Table 4.4.1:	SKAA Lease Rates Structure	36
Table 4.4.1a:	Lease Rates for Katchi Abadis Karachi Metropolitan Corporation	37
Table 4.4.1b:	Sukkur Municipal Corporation Lease Rates for Regularisation of Katchi Abadis	37
Table 4.4.2:	Year-wise Position of Costs Recovered by Sindh Katchi Abadis Authority	38
Table 4.4.3:	Average Development Cost Per Housing Unit	39
Table 4.4.4:	Unit Development Cost	40
Table 4.4.5:	Year-wise Position of Costs Recovery by Sindh Katchi Abadis Authority	40
Table 4.5.1:	Leasing Operation	43
Table 4.5.2:	Problems Faced in Getting Lease	44
Table 4.5.3:	Reasons for Not Getting Lease	45
Table 4.5.4:	Cost of Leasing	46

Table 4.5.5: Access to the Services 47

Table 4.5.6 Quality of the Services 48

CHARTS:

Chart 1.1: Legislative and Actual Allocation of Functions Among Different Levels of Government in Pakistan 3

Chart 1: Structure Chart of the Sind Katchi Abadis Authority 13

Chart 1: Sample Size of Katchi Abadis Survey 41

Chapter One
INTRODUCTION

Issues of governance have acquired fundamental importance in Pakistan due to large scale institutional breakdown in the public sector. This is not only reflected in the quality of macro economic management but also at the micro level in the delivery of services. Failure of the state has led to the search for new solutions. The Pakistan Muslim League, which was elected to office recently with a large mandate, has pledged itself to make government more accountable and responsive. The manifesto of the Party emphasises the need to decentralise planning and delivery, particularly of the social sector services to district/municipal level. Attempts in the past have, however, been unsuccessful because of political interference, poor legislative mechanisms and lack of local fiscal and institutional capacity. Structural reforms are proposed not only in the institutional framework but also in the systems and procedures used in operational management.

1.1 Current System of Governance in the Country

Pakistan is a federation. Affairs of government are guided by the Constitution of 1973. This defines the state to be "*the Federal Government, Majlis-e-Shoora (*parliament*), a Provincial Government, a Provincial Assembly, and such local or other authorities in Pakistan as are by law empowered to impose any tax or cess*"[1]. The Constitution specifies the allocation of functions through two legislative lists. The first relates to the federal government which is responsible for national level functions which pertain largely to interactions with other countries (such as defence, foreign affairs etc.) or are cross national in character (such as currency, national highways, strategic roads, etc.). The second, the concurrent legislative list, places responsibility for the provision of services and functions of state jointly with the federal and the provincial governments. These include services and functions such as justice, police and other economic and social infrastructure. Implicit in this latter allocation is the principle that the federation would be responsible for policy, coordination and uniformity and the provincial governments in executing and implementing the policies arrived at by consensus. All residual functions not mentioned in either lists are the responsibility of the provincial governments

[1] **The Constitution of the Islamic Republic of Pakistan, 1973: Article 7**

Local governments have been mentioned in the constitution firstly as the defined part of the state, and secondly as institutions, the existence of which would be, encouraged by the State[2]. In other words, local governments are necessary and integral to the existence of the State of Pakistan. Their existence, on the one hand, has been encouraged by the provincial governments through the promulgation of ordinances which govern the constitution of elected local councils, define their authority and responsibilities and *are by law empowered to impose any tax or cess*. On the other hand, provincial governments have legislated powers which enables elected councils to be superceded on the flimsiest of excuses. This is against the stated Principles of Policy enunciated in Article 32 of the Constitution, namely:

> The State shall
>
> (i) decentralise the Government administration so as to facilitate expeditious disposal of its business to meet the convenience and requirements of the public

thus guaranteeing that decentralisation was a cornerstone of governance in the country. However, owing to the unwillingness of provincial governments to generate resources to match needs for the development of infrastructure and services, there has been a growing tendency to allow the federation to encroach on the authority and responsibility of provincial governments. Moreover, the politician-bureaucrat power nexus has also centralised both the political and economic power at the provincial level, at the cost of decentralisation to local councils. This is clearly against the spirit of the Principle of Policy statement of the Constitution.

The legislative responsibility and the actual allocation of functions is described in Chart 1.1. The basic conclusion is that higher levels of government have encroached upon the functions of lower levels of government of Pakistan. Most of the concurrent list functions are being performed by the federal government. This includes population planning, generation and distribution of electricity, tourism, etc. Similarly provincial governments have taken over functions like land development, preventive health, primary education, water supply etc., which are essentially in the nature of local services. This is a reflection of the process of centralisation of government that has been taking place in the country, caused by the constraints of financial and human resources with lower levels of government. Major reforms are required in the administrative structure whereby provincial governments assume more of the concurrent list functions and hand over the essentially municipal functions to local governments.

In terms of allocation of fiscal powers, taxes with the federal government have been explicitly specified in the constitution. Within these sources certain exceptions have been identified which consequently fall within the purview of provincial governments. These include the tax on agricultural income, capital gains tax on

[2] **Op. Cit. : Article 32**

immovable property and taxes on the purchase or sale of services (excluding railway, sea or air transport). In addition, provincial governments have retained the power to levy the following taxes: excise duties on alcoholic liquor, opium and narcotics; tax on professions, trades and callings; tax on immovable property; land revenue; tax on motor vehicles; stamp duties; entertainment taxes; etc.

CHART 1.1

LEGISLATIVE AND ACTUAL ALLOCATION OF FUNCTIONS AMONG DIFFERENT LEVELS OF GOVERNMENT IN PAKISTAN

Legislative Responsibility	Services	Actual Allocation of Functions
Federal Government	Defence External Affairs Posts and Telegraphs Telephones Radio and TV Currency Foreign Exchange Foreign Aid Institutes for Research Nuclear Energy Ports and Aerodromes Shipping Air Service Stock Exchanges National Highways Geological Surveys Censuses Meteorological Surveys Railways Mineral Oil and Natural Gas Industries	
	Population Planning Electricity (except KESC) Curriculum Development Syllabus Planning Centres of Excellence Tourism	Federal Government
Federal/Provincial Governments	Social Welfare Vocational/Technical Training Employment Exchanges Historical Sites & Monuments	Federal/Provincial Governments
Provincial Governments	Law and Order Justice Highways Urban Transport Secondary and Higher Education Agricultural Extension Distribution of Inputs Irrigation Land Reclamation	
	Curative Health Land Development Primary Education	Provincial Governments
	Preventive Health Farm-to-Market Roads Water Supply, Drainage & Sewerage	Provincial/Local Governments
Local Governments	Link Roads Intra-Urban Roads Street Lighting Solid Waste Management Fire Fighting Parks, Playgrounds	Local Governments

Source: *1973 Constitution of Pakistan; Provincial Local Government Ordinances.*

1.2 National Strategy/Policy on Decentralised Governance

The history of decentralisation in Pakistan can perhaps be attributed to having started in Karachi. In 1846 the British set up a Board of Conservancy to deal with a cholera epidemic. This was followed by the creation of the Karachi Municipal Commission in 1852. By the turn of the century, a number of municipal bodies had been established in the areas which now constitute Pakistan with Karachi leading the way in 1878 in imposing a property tax as the first local levy. The Decentralisation Commission in 1907 recommended that in urban areas, the municipal committee Chairmen should be elected so as to ensure fiscal and administrative accountability. By 1918, the Government of India had extended the principle of local self-government through an elected council only to all municipal organisations. In 1933 the City of Karachi Act converted the municipal committee to the Karachi Municipal Corporation, the first such organisation in Pakistan. Attempts to decentralise government functions to elected councils continued unabated until the Martial Law Government announced the Basic Democracies Order in 1959 and the Municipal Administration Ordinance, 1960 which transferred effective control of local governments to the bureaucracy. All "elected" councils were placed under the control and direction of Directors and Assistant Directors, Basic Democracies.

Elected Councils were reintroduced in 1979 through the provincial Local Government Ordinances. This was the first nation-wide attempt to introduce freely elected councils without any political overtones - that is party-less elections. Elections were held again in 1985 (covertly backed by political parties) and in 1990. This latter was the first party based local government elections. However, the Interim Government of Mr. Moeen Qureshi set aside att elected local councils to ensure that local government machinery could not be used for supporting candidates for elections to the national and provincial assemblies scheduled for mid-1993. Since then local governments have been run by appointed administrators, chosen either from within the ranks of the bureaucracy or the favoured few amongst the politicians who enjoy the patronage of the members of national/provincial assemblies.

1.3 Current National System for Decentralised Governance

A number of experiments in decentralisation are either being planned or implemented currently. These include initiatives by donor agencies either in the form of pilot projects or as grafts to existing government structures. The large scale replicability of such initiatives remains to be tested, largely because of the lack of political and bureaucratic will to bring about the fundamental changes needed in both the institutional structure and the operation systems and procedures. Examples include UNDP's efforts to introduce district planning, the World Bank and Asian Development Bank's efforts to improve delivery of water and sanitation services in rural areas and the former's efforts at institutional reforms in the Governments of Sindh and NWFP for provision of municipal services.

Other experiments, more indigenous in character, include the development of partnerships between government departments, on the one hand, and NGOs/Community Based Organizations, on the other hand. The degree of success has depended primarily on the flexibility given to the bureaucracy to decide on alternative mechanism for delivery involving departure from the traditional hierarchical structure of working. Impediments to success are attributable to the mismatch of skill to job requirements, inadequate resources - not necessarily financial - staff motivation and frequent changes in staffing.

One of the most important potential areas for decentralisation in Pakistan is the Social Action Programme (SAP) which involves provision of basic health, education and water supply in the rural areas. In the first phase of SAP execution responsibilities have rested largely with the provincial line departments. The basic lesson learnt from the first phase of the program is that for development of an adequate outreach, for proper investment choice, for proper monitoring of inputs and for sustained operations and maintenance it is essential in the second phase of SAP to decentralise the process of provisions such that the beneficiaries have greater control over the planning, development and management of services. This is being attempted through the Participatory Development Programme which encourages the involvement of NGOs/CBOs in mobilising communities for taking over the operation of services and infrastructure. Another element of SAP-II is the devolution of authority to beneficiary communities, particularly in the areas of elementary education and rural water supply and sanitation. In the health care field privatisation of under-utilised facilities is seen to be the vehicle for improving service delivery.

Chapter Two
RESEARCH OBJECTIVES AND METHODOLOGY

The UNDP has been at the forefront of the growing international consensus that good governance should be one of the primary means to improving growth prospects and eradicating poverty and subscribes to the view that decentralisation is one way to ensure good governance. It has started a global research programme on decentralisation and one component of this is documenting the experiences of decentralisation from ten selected developing countries. Pakistan is one of the selected countries.

2.1 Justification for Case Study

At the May 1997 consultative meeting on decentralised governance held in Islamabad participants generally agreed that in Pakistan local government units today do not represent real examples of decentralisation as they are deficient in at least three of the basic tenets, namely, they are not autonomous (both administratively and financially), they do not have powers to legislate and they do not have independent powers to tax (without seeking approval from provincial governments). In addition, they are hamstrung with respect to selection of staff and can be dissolved by provincial governments. At best, therefore, they are examples of delegation. The meeting felt that without effective transfer of power, the political will to decentralise, constitutional guarantees to ensure continuity, greater inter- and intra-agency coordination, and the powers and authority to manage resources, effective decentralisation can not be achieved. These impediments to effective local governments in Pakistan have been highlighted in a number of studies [Pasha, Ghaus, et al (1988); Pincott, Ismail, et al (1991); Pasha, Ghaus, et al (1992); Ismail (1996); Hasan (1997); Arif, Banuri, et al (1997)]. However, experience gained from work by NGOs in Pakistan clearly shows that people are willing to contribute time labour and money if they have a sense of participation and a stake in the system. The participants felt that the candidates for selection as the case study could be examples of government departments at the provincial and local levels, QUANGOs and non-governmental organisation consisting of both umbrella organisations and the smaller organisations involved in both the delivery of services and the development of communities. Based on these criteria, three potential case studies were chosen. These are the Sindh Katchi Abadis[3] Authority (SKAA), an example of a government-NGO-community participative approach to decentralisation, the National Rural Support Programme, an example of a QUANGO, and SUNGI Foundation, an example of a non-governmental organisation working with targeted communities to fill the gap left by government's inability to reach out to all segments of civil society. In the workshop organised by UNDP in Boston in June 1997, SKAA was chosen as the case study.

[3]**Katchi Abadis are squatter settlements in the urban setting.**

2.2 The Research Questions

The research attempts to focus on a few of the factors which have contributed to the apparent transformation and success of SKAA and which focus on the elements of good governance. These include:

a) has the pace of the leasing process increased, and if so, what is the extent of success in quantum terms?

b) what factors have led to an increase in the pace of the regularisation process?

c) has the time lapse between application and leasing reduced, and if so by how much?

d) has the Authority achieved financial self-sufficiency?

e) is the Authority sustainable?

f) has the level of cost-effectiveness improved, and if so, by how much?

g) is there greater transparency and accountability in the system?

h) is there equity in the process of leasing and development?

A subsidiary sets of questions that will be touched upon is to see if SKAA has been able to bring about a change in the systems and procedures used by other agencies involved in improving Katchi Abadis. Specifically,

1) have the systems and procedures adopted by SKAA been replicated?
2) has the Authority been able to train staff of the other agencies, and if so does it continue to monitor whether its trainees are continuing to use the training provided in their day-to-day operations?
3) do the costs of leasing and development match those of the Authority, and if so, to what extent?

2.3 Methodology for the Case Study

The methodology used consists of comparing the performance and costs between the traditional approach to regularisation and improvement of squatter settlements by the SKAA before its transformation and the Directorates of Katchi Abadis in the larger municipal organisations (DKAs) with the post change performance. This has been based on records and data of the agencies concerned. In addition, interviews

have been undertaken, first, of officials of SKAA, Orangi Pilot Project (an NGO working with government to bring about a partnership with communities for slum improvement) and, second, of a small sample of residents of a few selected slums in Karachi and in the smaller urban areas of Sindh. Visits to selected slums also include on-site inspection of quality of services and verification of claims made by SKAA that the processes are now more transparent, that there is greater access to officials and that there is greater equity in the process.

The check-list of questions asked of the officials of the agencies is attached as Appendix "A". The questionnaire for soliciting information from sampled households is given as Appendix "B".

Chapter Three
PROFILE OF KATCHI ABADIS

3.1 Overview

Katchi Abadis can be defined as pre-dominantly unauthorised residential settlements formed by illegal occupation[4] of vacant urban land and characterised by shanty construction and unhygienic conditions. They arise primarily from the inability of municipal governments to develop sites and services at a rate fast enough to accommodate migrants into cities and from the failure of the formal private sector to develop affordable housing. Therefore, for the urban poor entry into katchi abadis frequently represents the only option to advance from homelessness into some from of shelter.

The emergence of katchi abadis in Sindh, and especially in the metropolitan city of Karachi, can broadly be lined to three waves of migration. First, these came into existence when over six hundred thousand refugees arrived from India after partition of the sub-continent in 1947 and settled here, followed by a continuing inflow of migrants from Northern Areas of Pakistan when large scale industrialisation started in mid-fifties in Karachi. Second, after the separation of Bangladesh in 1971, a large number people migrated to urban Sindh from the former East Pakistan. Third, the early 80's witnessed the arrival of the illegal immigrants from Afghanistan. It is not surprising, therefore, that urbanisation has proceeded at a rapid pace in Sindh and the population of Karachi, in particular, has increased at between 4 to 5 percent per annum.

Traditionally, these settlements have been seen as a dark and ugly patch on the urban landscape, leading to the calls for 'slum clearance'. This was the initial approach adopted by most municipal governments. But, this has met with strong political resistance and there has been a growing realisation of the positive role of squatter settlements in mitigating poverty. Consequently, the approach has gradually shifted to one of regularisation and upgradation.

This realisation at the government level in Sindh dates back to 1975 when regularisation and up-gradation of katchi abadis became a part of government policy. Initially, municipal corporations were given the responsibility to start the regularisation process which involved granting of lease and the development of the settlements. The first attempt was made by KMC in 1975 in collaboration with UNDP to up-grade the sub-standard urban areas (SUA) in Karachi. KMC prepared a Scheme with the UNDP Team called Lyari Improvement Planning Team (LIPT). This was later converted into the Central Planning Team (CPT) to

[4] **This need not happen only at the individual household level. As katchi abadis become an established and permanent part of the urban fabric this process is organised in a large scale manner by professional 'land grabbers' who first occupy large tracts of state land and then sell small plots while making some provisions for lanes.**

cover other sub-standard urban areas declared as katchi abadis under MLO-110 & 183 in 1982. KMC with assistance of Dutch Advisory Mission prepared a regularisation and development scheme for five katchi abadis namely Baldia Township, Gulbahar, Old Golimar, Bhutta Village and Orangi Town.

3.2 Profile of Katchi Abadis

An overview of the profile of katchi abadis by division in the province of Sindh is given in Table 3.1. There exist a total of 1294 katchi abadis in the province of Sindh, out of which 1122 are classified as regularisable katchi abadis[5] spread over 26201 acres of land. Bulk of these are on land owned by the provincial government. Until now, the total number of notified katchi abadis are 927 and the occupancy rights granted to over 71 thousands of households.

TABLE 3.1
PROFILE OF KATCHI ABADIS IN SINDH

Division	Katchi Abadis (No)	Total Area (Acres)	% OF LAND OWNED BY			REGULARISABLE' KATCHI ABADI	
			Provincial Government	Federal Government	Private	Number	Percent
Karachi	539	16136	91.8	7.2	1.0	454	84.2
Hyderabad	328	3929	80.0	12.3	7.7	437	93.2
Mirpurkhas	141	1852	97.5	1.4	1.0	"	"
Larkana	112	1775	66.4	14.3	19.3	83	74.1
Sukkur	174	2328	80.4	10.7	8.9	148	85.1
SINDH	1294	26201	87.7	8.4	3.9	1122	86.7

' Regularisable Katchi Abadis are those which meet the criteria (given in Section 3.2)

It is evident from the table 3.2 that in 1294 katchi abadis, 3.714 million people lived in 618 thousand housing units covering an area of 25866 acres. In Karachi division, the average size of a katchi abadi is 5000 people per katchi abadi which is greater than in the rest of the Sindh having an average size of 1400 people. It can also be seen from the table that the Karachi division represents 42 percent of katchi abadi in

[5] **Criteria for regularisation**

- **Settlement should be in existence on or before 23-03-85**
- **Settlement must have at least 40 dwelling units**
- **Land belonging to provincial agencies shall exclude the area reserved for amenities such as road, water supply, sewerage, dispensary etc. and also the area under flood protection and dangerous zones.**
- **Land owned by Federal Government agencies shall be subject to the issuance of NOC from them**
- **Land owned by private person(s) or societies, shall be subject to drawing a mutual agreement between the party and the Authority**

Sindh but absorbs nearly 72 percent of the total population of katchi abadi. Karachi and Hyderabad divisions are facing the grave problem of up-gradation of squatter settlement compared to rest of Sindh as they have 67 percent of the katchi abadis in which 87 percent of the total katchi abadi population are living.

TABLE 3.2
AVERAGE PLOT SIZE AND HOUSEHOLD SIDE OF KATCHI ABADIS BY REGION, 1997

Division	Population (000)	Housing Units (000)	Average Household Size	Average Plot Size (Sq. Yards)	Population Density
Karachi	2674	417	6.4	179	171.7
Hyderabad	571	128	4.7	171	125.2
Sukkur	187	36	5.2	322	77.4
Larkana	151	20	7.6	466	77.8
Mirpurkhas	131	17	7.7	389	95.2
SINDH	**3714**	**618**	**6.0**	**201**	**143.6**

A sample survey of over 6500 households carried out by the Applied Economics Research Centre [1988] in Karachi in 1988 highlights the principal demographic and socio-economic differences among households living in katchi abadis and in the planned areas of the city. Results are indicated in Table 3.3. in comparison to planned areas, katchi abadis are characterised by larger household sizes, lower share of adult population, lower proportion of housing units with high quality construction, smaller plot sizes, lower access to services like water supply, electricity and gas, lower literacy and primary enrollment rates and lower household incomes (implying higher incidence of poverty).

TABLE 3.3
COMPARISON OF KATCHI ABADIS AND PLANNED AREAS OF KARACHI IN TERMS OF DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS

S.No	Indicator	Unit	Katchi Abadis	Planned Areas
1.	Average Household Size	No	7.3	6.9
2.	Share of Adult Population (age 20 years and above)	%	43.6	52.4
3.	Housing Typology:			
	Pucca	%	19.4	69.6
	Semi-Pucca	%	78.2	29.4
	Katcha	%	2.4	1.0
4.	Plot Size:			
	Upto 50 sq yds	%	32.5	16.2
	61 - 120 sq yds	%	52.8	52.6
	Above 120 sq yds	%	14.7	31.2
5.	Access to Services:			
	Water Supply	%	47.1	81.1
	Electricity	%	73.0	93.8
	Gas	%	32.3	73.9
6.	Literacy Rate	%	48.6	75.9
7.	Primary Enrollment Rate	%	54.0	85.0
8.	Employment Status:			
	Employee	%	64.7	65.7
	Self-Employed	%	25.3	24.9

TABLE 3.3
COMPARISON OF KATCHI ABADIS AND PLANNED AREAS OF KARACHI IN TERMS OF DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS

	Unemployed	%	10.0	9.4
9.	Income Distribution:			
	(Household Income per month)			
	below 1000 Rs	%	13.8	3.4
	1000 - 1999 Rs	%	40.1	21.6
	2000 - 3099 Rs	%	34.8	35.4
	4000 Rs and above	%	11.1	60.4

Chapter Four
THE RESEARCH

4.1 Introduction of SKAA

SKAA is an autonomous organisation established by an Act of the provincial legislature in 1987. Its mandate principally is to notify, regularise and upgrade/develop Katchi Abadis in the province. In addition it would advise local councils and train their officials in this aspect of their work and would also act as a research and monitoring cell. Development of Katchi Abadis was defined to include the provision of social and physical services such as health, education, family planning, water and sanitation systems, either directly or through collaboration with NGOs, government agencies or international donors.

The organisational structure of SKAA follows the standard hierarchical pattern of any government department - layer upon layer (20 in all) of officialdom with a centralised secretariat and technical offices at divisional headquarters (See Chart 1). The secretariat is responsible for the administration of the organisation, namely, the management of personnel, liaison with other government agencies (both the bureaucratic and the elected) and approval of systems and procedures. The technical offices (one at each of the four divisional headquarters) are responsible for the actual delivery of services and are the main point of contact with the beneficiaries.

SKAA autonomy extends only to its ability to determine the rules and regulations which govern its leasing and development operations. All other aspects of SKAA operations (such as finance, accounting, audit, recruitment, etc) are controlled and determined by the rules and regulations of government, largely because the Board of Governors is dominated by nominated bureaucrats and chaired by the Chief Minister, none of whom have the training to develop regulations which will allow SKAA to be truly flexible.

These constraints, particularly with respect to recruitment, have meant that SKAA is dependent on government approval for advertising vacant positions. Such sanctions have never been given to SKAA as government has argued placed a general moratorium on public sector employment. Perforce SKAA had to borrow staff from other government agencies. These staff camein with a built-in work habit of procrastination and obduracy. Moreover, most of them were found to be untrainable and unreceptive to new ideas. This has resulted in a number of them being reverted to parent departments and being replaced by similar people. In addition, staff on deputation must revert back to parent departments on completion of

three years. Since staff does not belong to SKAA itself a number of them pay only lip service to the changed procedures and are an impediment to a rapid change in the work ethos prevailing in SKAA.

SKAA's operations initially were just an extension of standard government practices, but delivered through a specialised agency - the standard bureaucratic response to a need for change. Today, however, they represent decentralisation to lower echelons of the bureaucracy and the use of innovative and cost-effective methods for delivery. Within the framework of the UNDP agenda for research on decentralisation, these activities fall within the realm of delegation/deconcentration and transfer to non-governmental institutions. In the context of the research on decentralisation, SKAA is an experiment which has yet to be studied adequately.

SKAA embodies the principles of managing financial resources and service delivery, creating institutional partnership arrangements, local community empowerment and accountability and transparency in operations. The goals of SKAA appear to be the eradication of poverty and enhancement in the quality of life through improvements in the physical environment. SKAA demonstrates that decentralisation can create an enabling environment for a holistic people-centred approach. This in turn strengthens some of the key elements which ensure good governance.

At its inception SKAA was the standard bureaucratic response to a persistent problem - a new organisation to resolve a problem manned by inappropriate staff, without adequate resources and hidebound by existing rules and regulations. In its initial years the position of Director General was seen to be a parking slot for officials out of favour. All of these were time servers and were only waiting to be posted out to a more "powerful" position and were therefore, not interested in bringing about a change. What was needed was a person with a visionary attitude and a dedication to serve. In 1991, Mr. Tasneem Siddiqui was brought in as the DG. His selection coupled to the fact that SKAA had outlived its days of subsidy were the catalysts which have brought about the change in SKAA operating systems and procedures. Mr. Siddiqui, is a trained architect planner with one glaring difference between him and the other practitioners in government. He has always been at the forefront to incorporate new ideas so that the beneficiary gains the maximum advantage from any development that he is associated with. Before taking over as the DG at SKAA, Mr. Siddiqui was the DG, Hyderabad Development Authority. The HDA's mandate included the development of sites and services projects for the urban poor. This he saw as a challenge, as none of the development authorities in the country have been able to address this satisfactorily. He felt that this inability is one of the factors contributing substantially to the creation of Katchi Abadis. Mr. Siddiqui argued that systems and procedures in allotting land favoured the upper-income segments of society and that standards used in developing land contributed to pricing the land beyond the levels of affordability by the target group. He, therefore, designed the *Khuda-ki-Busti* Programme which is based on the philosophy of self-help first demonstrated by Dr. Akhtar Hameed Khan in Comilla. The Khuda-ki-Busti Programme has been

researched and documented in the annals of urban planning. The Programme distributes undeveloped land to the urban migrant which he pays for in instalments. Each lane as it becomes occupied forms a committee which is responsible for its development on a self-help self-financing basis according to minimal standards prescribed. No set schedule is adhered to. This concept has now been replicated elsewhere in Pakistan. He was thus able to demonstrate that land could be made available to the urban poor and that the consultant-engineer-contractor nexus could be broken.

Mr. Siddiqui brought this zeal to change this and looked at the possibility of revitalising SKAA. He had already been exposed to the philosophy of self-help advocated by Dr. Akhtar Hameed Khan. At the very beginning of his tenure as DG SKAA, Dr. Khan approached him with an offer to collaborate in improving the lot of the residents of Katchi Abadis, particularly in Karachi. The resulting partnership was the cornerstone of the success of SKAA.

In subsequent sections of the report we will examine the change that occurred in SKAA at some depth. In summary, one can conclude that there were a number of factors which have contributed to this change. These include, but are not limited to:

1. The need to generate funds to replace the subsidy withdrawn,
2. The induction of an enlightened leadership,
3. The introduction of a philosophy of self-reliance and self-help for the beneficiaries,
4. The simplification of lease granting and contracting procedures,
5. The decentralisation of authority from the top-most rungs of authority to the line staff actually responsible for delivery of services - ranging from the granting of leases to the award of contracts and payment of contractor bills,
6. The training of staff in the use of low-cost technology solutions, and
7. The motivation of staff to adopt this philosophy as standard operating procedure.

It is only the simplification of the lease granting procedures that have been replicated and adopted by the DKAs of the local governments in Sindh. One of the principal impediments to adopting the package in its entirety is the bifurcation of responsibility across several departments within the local councils. The engineers are far too entrenched and are unwilling to give up their stranglehold. Moreover, this is also seen as a major source of patronage by the politicians. This has been demonstrated in a number of instances where officers like Mr. Siddiqui have been posted, but have been hastily out-posted so that the status quo could be maintained, both in KMC and in HMC.

Elsewhere in the report we have also shown that there have considerable benefits which have accrued from the changes brought about by SKAA. These include:

1 The reduction in costs,
2 A reduction in time lapsed between apllication for and award of lease,
3 Improved quality in development works, and
4 Overall improvement in the level of satisfaction by the beneficiaries.

4.2 Changes in the Process of Regularisation and Improvement

We next proceed in this chapter to identify the changes that have occurred in the process of regularisation and improvement of katchi abadis by SKAA. This is followed by an evaluation of the impact of the changes. What distinguishes SKAA from the others is the de-concentration of decision making to the lowest tier of officialdom. Authority to grant leases which was centralised at the top in the Director General himself is now available with the officer in charge of the lease camp. Prior to the change in 1993, beneficiaries were discouraged from approaching the senior officials in the hierarchy of SKAA. Today any beneficiary may contact the Director General himself either at the headquarters, during his numerous visits to divisional offices or to lease camps occasionally. This accessibility to officialdom is slowly bringing about a change in the level of trust between the beneficiaries and officialdom, improving transparency in operations and ensuring accountability, thereby improving performance.

The development process which would take as long as one and a half to two years under the previous engineer-consultant-contractor nexus from start to tendering has now been reduced to less than six weeks under the changed procedures of department-community partnership arrangements. The engineering staff is now trained to design low cost solutions using appropriate technology to meet community needs. There is joint supervision of work undertaken by artisans, who are, more often than not, residents of the katchi abadis themselves. Payments are not held up and, therefore, are not contentious. Delays in actual construction are thereby minimised.

Compared to SKAA the Directorates/Bureaux of Katchi Abadis (DKAs) in the local councils continue to be standard bureaucratic departments. The DKAs are responsible for granting leases, which is an intermittent activity driven by demands placed on them by politicians mainly prior to elections. With the enactment of the SKAA Act, the procedures adopted in leasing are similar to those adopted by SKAA today. What distinguishes them from SKAA is their succumbing to pressure in the grant of leases and instances have been reported where one or more persons have been given leases for the plots bearing the same numbers. In addition, the beneficiaries are not encouraged to approach the senior officers of the DKAs who more often than not do not visit lease camps, even though these are within their municipal limits only. Thus, there is little transparency and accountability in the process.

The DKAs are not mandated to undertake any development activities, which is the prerogative of the Engineering Department of the local council. Here the procedures are rigid and the rules of operation pre-date Pakistan's independence. The Building Code and the Works Manual have remained unchanged from

the days of the British Raj. The rule for awarding tenders to the lowest bidder and the invitation to bid against pre-set Schedule of Rates frequently lead to collusion and the development of cartels. This is further complicated in the case of foreign aided projects. The need to adhere to International Competitive Bidding procedures increases prices by a multiple of that of community-built facilities of a comparable nature.

There are five key stages in the process of regularisation and up-gradation of Katchi abadis, namely; (i) identification (ii) notification (iii) planning (iv) granting of leases and (v) development. A summary of steps involved in each of these stages in presented in table 4.2.1. The table also highlights the differences in procedures pre and post change in SKAA and compares it with the DKAs.

4.2.1. Identification of Katchi Abadi

Identification of Katchi abadis is the most important task before the regularization process. SKAA and DKAs (which include local councils like KMC and SMC) have different procedures for the identification of Katchi abadis. In the case of SKAA the survey of 1986 provides a Master List of the Katchi abadis in Sindh and on the basis of that Katchi abadis are selected for notification. Identification may be done by SKAA staff, social activists, community leaders, CBOs or political representatives (MNAs, MPAS and Councillors). The pro-active role of SKAA staff in identification is unique and largely unseen in DKAs. In DKAs, the identification of KAs is more political and the organization itself is greatly influenced by elected representatives. As such, the identification of the KAs in most of the cases is politically driven.

The SKAA Act 1987 clearly defines the basic requirement for the identification of the Katchi abadis in Sindh. Prior to SKAA Act 1987, there was no criteria for the identification of Katchi Abaids. After the enactment of SKAA Act 1987, local councils are legally bound to fulfill the basic requirement for the identification of Katchi abadis as described in SKAA Act 1987. This includes the following:

a) Settlement should have been in existence on or before 23-03-85
b) Settlement must have at least 40 dwelling units
c) Land belonging to provincial agencies shall exclude the area reserved for amenities such as road, water supply, sewerage, dispensary etc. and also the area under flood protection and dangerous zones.
d) Land owned by Federal Government agencies shall be subject to the issuance of NOC from them (for SKAA only)
e) Land owned by private person(s) or societies, shall be subject to drawing a mutual agreement between the party and the Authority (for SKAA only)

Once the katchi abadi has been identified, SKAA notifies it. Before the establishment of SKAA, the notification responsibility rested with the local council, after obtaining a No Objection Certificate (NOC) from the Government of Sindh. The process is by and large the same in SKAA (pre and post change) and DKAs except for minor differences. Reconnaissance survey is carried out by SKAA after the identification of an authorized settlement for documenting the number of dwellings and the period of occupancy. Initial enquiry is made about the total area of the Katchi abadi and its ownership.

TABLE 4.2.1
STEPS IN THE PROCESS OF REGULARISATION AND IMPROVEMENT OF KATCHI ABADIS
SKAA (Pre-Change), SKAA (Post-Change) and DKA

S.No.	Steps Involved	SKAA (Pre-Change)	SKAA (Post-Change)	DKAs
1.	IDENTIFICATION OF KATCHI ABADIS			
a)	Staff	T	T	X
b)	Community	T	T	T
c)	By MNA, MPA, Councillors	T	T	T
2.	NOTIFICATION OF KATCHI ABADIS			
a)	Reconnaissance Survey	T	T	T
b)	Initial Enquiry of Land	T	T	T
c)	Scrutiny of Land	T	T	T
d)	NOC Required from Land Owing Agency	T	T	X
e)	Joint Demarcation	T	T	T
f)	Preparation Site Plan	T	T	T
g)	Demarcation of BOR Land	T	T	T
3.	PLANNING FOR IMPROVEMENT			
a)	Physical Survey	T	T	T
b)	Socio-Economic / Housing Survey	T	T	X
c)	Verification of Physical Plan	T	T	X
d)	Amelioration Plan	T	T	T
e)	Call objection on Amelioration Plan	T	T	T
f)	Approval by the House of representative	X	X	T
g)	Demarcation of Land	X	X	X
h)	Preparation of Regularisation Scheme	T	T	T
4.	THE LEASE GRANTING PROCEDURE			
a)	Involvement of CBOs	X	T	X
b)	Lease Camp opened/Mobile Lease Camps to accept applications by lessee	X	T	T
c)	Dissemination of Information	X	T	X
d)	Application by lessee at head-office	T	X	T
e)	Evidence of Residence	T	T	T
f)	Affidavit Stating bonafide of resident	T	T	T
g)	Scrutiny of papers and documents by concerned department	T	X	T
h)	Checking of Plot size and land use	T	X	T
i)	Preparation of Site Plan	T	T	T
j)	Occupants removes structure falling under planned proposal	T	X	X
k)	Issuance of Challan in the office	T	X	T
l)	Issuance of Challan in lease camp	X	T	X
m)	Granting of Provisional Lease Certificate	T	X	X
n)	Lease granted in lease camp	X	T	X
5.	DEVELOPMENT OF KATCHI ABADI			
a)	Identification of Need	T	T	T
b)	Appointment of Consultant	T	X	T
c)	Departmental Approval of Consultants Plan	T	X	T
d)	Tendering	T	X	T
e)	Contracting	T	X	T
f)	Field Verification	T	X	T
g)	Payment	T	X	T
h)	Departmental Design	X	T	X
i)	Beneficiary Supervision	X	T	X
j)	Artisined execution	X	T	X

T = required, X = not required

If the Katchi abadi is located in municipal area, a council resolution is required. If, however, it is on the federal government land NOC is required from the concerned agency at fixed cost of land of Rs.20,000 per sq.yd. No NOC is required on provincial land except for amenity space. If the Katchi abadi is located on private land an arbitration is required and the land is purchased at the market rate.

Joint demarcation with the land owing agency to fix the boundaries of Katchi abadi is undertaken and a site plan and a map is prepared. Gazette notification for declaration of settlement as Katchi abadi with location and revenue details is published and entry for transfer of land ownership/control to the concerned council/SKAA in the revenue records is done by the Deputy Commissioners to enable grant of occupancy rights/lease.

4.2.2 Planning for Improvement of Katchi Abadi

Following notification, planning for improvement of KAs is undertaken following physical survey of the sizes of plots, types and pattern of streets, uncovered area, open spaces, other land use, existing services and their type, community facilities and contour level etc. A socio-economic/housing survey which includes occupancy status of plots and documentary evidence, socio-economic data of households, land use, sizes and dimensions of the plots, type of construction, services available to each housing unit, etc, is undertaken by SKAA. DKAs do not undertake such a survey.

Amelioration/improvement plan showing the plot and street layout, cutting lines (proposed) and area which could be acquired by occupant(s) is then undertaken and public objections are then invited. This is important to avoid litigation following regularisation. Finally, the regularization scheme is prepared and its approval obtained from the government. The key difference between SKAA and DKAs in this stage is that DKAs need to seek the approval of the house of elected councillors. This can sometimes delay the process by two to six months.

4.2.3 The Lease Granting Procedure

After the approval of the regularization scheme by the concerned authority, lease registration work is started in katchi abadis. This is the stage where key differences exist both between SKAA and DKAs and SKAA pre and post change.

Prior to the change, the lessee had to visit the SKAA head office a number of times to file the application and then follow it up. Given that most of katchi abadi dweller are either self-employed or daily wage earners the opportunity cost of time spent in acquiring leases was substantial. Dissemination of information was limited which further complicated the process for the lessee. CBOs, communities were not involved and the lessee essentially operated on his/her own. A long procedure of scrutiny of documents was followed substantially enhancing the time taken to award lease. Occupants were asked to remove structure falling in

the plan which led to further resistance. On top of this, the authority issued Provisional Entitlement Certificate (PEC) prior to the issuance of lease. The procedure and formalities prescribed for issuing a lease were almost the same as for the PEC. The PEC had, however, no legal validity but it was presumed as pre-requisite for the issuance of lease.

The consequence of these cumbersome procedures was that the performance of SKAA in its initial five years from 1987 to 1991 was very slow. In these years it did not grant a single lease. Only 117 PECs in 11 Katchi abadis were issued alongwith 1117 challans. The reasons for this, besides ambiguous and cumbersome procedures, was lack of proper leadership, low motivation of staff, lack of proper systems of operations and resources. Also, because of the opaque procedures and lack of transparency in criteria for award of lease there was scope for corruption. There was no accountability in the system because most of the people were ignorant about even the most basics like the lease rates and procedures.

In 1992, an effort was made to substantially alter and simplify the process involved. The following changes were made:

(a) To start the leasing process in Katchi abadi, SKAA will initially identify potential CBOs or community activists who can facilitate the leasing process by mobilizing/convincing the community;

(b) Lease camps to be opened in katchi abadis selected for regularization to facilitate the residents in getting lease through one-window operation and to provide the basic information about the leasing process which includes lease rates etc.;

(c) Prescribed application form provided free of cost

(d) Application form (duly filled in) submitted in lease camp/office along with attested copies of documentary evidence of residence such as NIC (showing the residence number of the plot on which the lease was required), ration card, voters list extracts, utility bills, post office stamped envelope and certification from school showing residential address etc. confirming the occupancy prior to 23rd March 1985 alongwith affidavit and Indemnity Bond by lessee stating bonafide residency

(e) On the basis of site plan a bank challan indicating payment of cost of land, development charges, ground rent and documentation charges

(f) Mobile lease teams to be sent to katchi abadis to grant occupancy/proprietary rights to individual occupants following recovery of lease money;

(g) After one week from the date of payment, lease proforma issued for payment of required government stamp duty

(h) Following payment of Government Stamp registration of lease with the sub-registrars in their respective jurisdictions.

Besides procedural changes and necessary amendments in rules and regulations, SKAA staff was motivated through meeting and seminars. The concept of "working with community at the grass root level" was evolved. This change in the working philosophy of a government department led to substantial time savings in the process. Furthermore, emphasis on the greater dissemination of information to the beneficiaries increased transparency in operations and promoted equity as SKAA field staff was accessible to all, irrespective of level of education, ethnic background and political affiliation. A conscious effort was made to resist the involvement of the political leaders and pressure groups in the leasing process in order to ensure equity. There have been cases where SKAA moved out from a Katchi abadi when some interest groups tried to influence and distort the process of regularisation.

The lease granting procedure of DKAs is similar to the pre-change procedure of SKAA and thereby has the inherent problems discussed earlier. The only difference is that DKAs have operated through Lease Camps since 1980. A lease camp consists of one Assistant Director, one Surveyor and three office assistants. However, given the scarcity of staff, few of lease camps are operated and their duration tends to be very limited. Also, these lease camps, more often then not, operate as,' emergency lease camps' under the pressure of councillors/MPAs. These politically driven camps sometimes grant as many as 50 leases per day.

The lease awarding process of DKAs also lacks transparency because, firstly, the elected representatives influence the DKA staff to grant the lease even if the resident does not fulfill the criteria of eligibility. Secondly, the staff has to accept two witness certification or a certificate of the local councillor as adequate evidence of residency. By doing this, sometimes DKA grants lease to a person who may not be the actual occupant of the plot. This leads frequently to litigation by the actual occupant. Also, the operations are biased in favour residents who belong to the party of the smaller.

4.2.4 The Improvement/Up-gradation Procedure

In its initial years, SKAA financed and supervised the up-gradation work undertaken by local councils. However, local councils did not allow the SKAA officials to inspect the development works and only submitted periodic reports about the payment made to contractors. The authority released Rs. 48 million to local councils under Annual Development Program (ADP) in 1986-87 and Rs. 98 million under Special Development Program (SDP) in 1988-89. It withheld Rs 42.753 million due to lack of functional relationship with local councils and inferior quality of work.

The SKAA also took some initiatives in the up-gradation work by conducting physical/ occupancy surveys and number of improvement/amelioration plans were made for a large number of Katchi abadis. The improvement/up-gradation procedure essentially relied on the engineer-consultant-contractor chain. But most of the work was sub-standard due to faulty procedure and inadequate supervision. The selection/eligibility criteria for the consulting firms was not defined, thus the consultancy work was assigned

At start of operations by SKAA the total notified area was nearly 13,000 acres (see Table 4.3.1). The local councils had prepared upgrading plans for 6,322 acres, slightly under 50% of the notified area. However, socio-economic surveys had been conducted in only 27 katchi abadis. In the four years to May 1990 SKAA had plans prepared for 3,309 acres largely through consultants. These were based on both housing surveys and on socio-economic surveys. It would appear from Table 4.3.2 that the planning activities of SKAA have taken a back seat and very little is being undertaken after the first four years. The principal cause for this lies in the change in operating procedures. Consultant based plans required either substantial dislocation of residents or considerable inconvenience caused to residents largely because of the wide swath of "*cutting*" in building lines needed to accommodate the wide and ruler-straight streets and

TABLE 4.3.2
PLANNING ACTIVITIES

		Baseline	Mar 87-May 90	May 90-Jun 94	1994-95	1995-96	1996-97	Jul-Dec 1997
Regularisation Plans Pred.	Acres	6,322	3,309	0	164	3	0	25
Housing Surveys	Acres	nil	3,500	181	272	3	72	0
Socio-Economic Surveys	Abadis	27	75	2	5	0	11	7

lanes designed. Following the cut-off of finances from government and the need to self-finance development and upgrading, there was a perceived need to endogenise the activity. However, SKAA did not have the in-house capacity to do this initially. It is only now that this capacity is being built through training and exposure to the concept of community participation in the development of plans. This by definition is a slow process and will take time to develop roots. Following the change in 1993, OPP helped train SKAA staff in this activity. Unfortunately such staff did not stay with SKAA and were recalled to parent departments from whom they had been borrowed to beef up the lack of capacity in SKAA. In the absence of its own planning staff an alternate method would be for SKAA to collaborate with the planning/architecture departments of universities and colleges and to prepare these plans. This would be beneficial in two ways: one, SKAA would be fulfilling its mandated task and, two, the teaching departments would be able to provide practical skills to their students with on-ground real life case studies in participatory development, thereby exposing them to innovative planning techniques, so necessary for sustainable slum improvement in the country.

SKAA in the Review (July 1990) was unable to identify the katchi abadis in which it had started to award leasehold rights. Table 4.3.3 shows that during the period March 1987 to May 1990 it was able to award 13,946 leases compared to another 29,726 leases awarded by the local councils during this period. Most of these leases had been awarded as a result of the pressure placed on these agencies (including the SKAA) by the politicians who were contesting the elections to the national and provincial assemblies and the local councils in early 1988. However, since the SKAA did not recover any lease monies during this period, one may safely conclude that these may not have been leases but provisional entitlement certificates. This is

consonant with the current DG's statement that prior to his taking over as DG for the first time in 1991 SKAA had not awarded any leases.

The current DG was reappointed in 1993. It is since then that lease work through the revised *modus operandi* has started in earnest. Table 4.3.3 shows that by June 1994 SKAA had started leasing operations with a big bang, in as many as 64 katchi abadis. Since then there has been a considerable increase. The Table shows the starts in each year from thereon. Thus, by the end of December 1997 SKAA was operating lease camps in as many as 190 katchi abadis throughout the province.

TABLE 4.3.3
LEASING OPERATIONS

		Baseline	Mar 87-May 90	May 90-Jun 94	1994-95	1995-96	1996-97	Jul-Dec 1997
Leasing Started (SKAA only)	Abadis		18	64	34	43	40	9
Leases Granted (all agencies)	#	16,828	43,672	3,690	2,560	1,250	3,121*	1,253*
Leases Granted (local councils)	#		29,726					
Receipts SKAA	Rs Mill		nil	35.56	10.52	28.32	29.20	15.17
Councils	Rs Mill	28.18	43.80	nil	0.74	118.21	nil	n.a.

Note: * only refers to SKAA itself

It is unfortunate that SKAA documents and records were unable to provide us with information regarding the number of leases awarded by SKAA within its own jurisdiction and the total area involved. SKAA reports these for all agencies combined. However, the accompanying information on lease monies recovered implies that the bulk of the leases have been granted by the Authority itself rather than by the local councils. Moreover, there appears to have been a total breakdown of information sharing between the SKAA and the local councils after June 1996, when these councils have not reported on the number of leases issued by them.

On the basis of the information and the above observations, it would appear that there has been a substantial improvement in SKAA lease operations after 1993.

SKAA claims that one of its principal achievements has been to reduce the time lag between application for lease rights to the actual registration of leaseholds rights in the cadastral registers. The study team selected nine case studies randomly from three katchi abadis which were themselves selected randomly for an audit of the documentation trail. The first katchi abadi was selected from the old-style leasing operations. The second was one where the new methodology was being applied, but where work had to be suspended owing to a dispute in land ownership and the third was an on-going new approach settlement. Table 4.3.4 shows that the average time lapse in the first instance was 1,401 days of which only 47 days could be attributed to delay by the lessee. In the second instance, of the total time lapse of 431 days, marginally less than half (211 days) could be attributed to the lessee and in the final type of katchi abadi, only 114 days had leased from start to finish. However, the bulk of this (108 days) was taken up by procedural delays within SKAA.

TABLE 4.3.4
TIME LAPSE IN LEASING AND LEASING COSTS

		Rajput Colony	Kausar Niazi Colony	Sultanabad
Total Time Lapse	Days	1,401	431	114
Attributable to Lessee	Days	47	210	6
Procedural Delay	Days	1,354	221	108
Average Plot Size	SqYd	83	81	47
Average Lease Charges	Rs Per SqYd	59	169	95

Therefore, there is evidence of a considerable reduction in the time taken to award a lease. The award of a lease precedes the upgrading process. This is what improves the quality of life. Moreover, the ownership provides a sense of permanency which leads to home improvements and access to formal credit for house-building etc.

4.4.4 Development

From March 1987 to June 1991 SKAA was dependant on funding its development activities through grants from of the Government of Sindh's Annual Development Plan. In addition SKAA has received funds from the federal government for the slum improvement component of the Special Development Plan. Each of these was meant for onward transmission to the local councils to meet their development needs. During the first three years of its operation, SKAA assisted local council in preparing plans for 212 schemes and were able to obtain approval for 201 schemes from government. During the next four years to June 1994 another 456 proposals were prepared. Since then little or no activity has been seen on this, largely because SKAA decided to *go it alone* as progress of work through the local councils was considered to have been negligible. Only 132 schemes had been completed by this time. Another 65 schemes have been languishing for completion since then. In fact, as stated earlier the Government of Sindh had used the non-utilisation of funds as an excuse to truncate funding SKAA operations.

SKAA claims to have achieved financial self-sustainability by June 1994. This to some extent is borne out by the fact that it has not undertaken any development work through ADP/SDP funding, but has relied solely on its own resources - lease money generated - to undertake only "*external*" development works. All "*internal*" development is the responsibility of the beneficiary households themselves. This change in approach is considered by all to have been a major break-through for and achievement of SKAA, albeit with the assistance of the OPP team.

TABLE 4.3.5
DEVELOPMENT WORKS

		Mar 87- May 90	May 90-Jun 94	1994-95	1995-96	1996-97	Jul-Dec 97
Through the Annual Development Plan/Special Development Plan							
Prepared	#	212	456	4	0	0	0
Approved	#	201	201	0	0	0	0
Completed	#	—	132	4	0	0	0
Work-in-Progress	#	201	69	65	65	65	65
Through SKAA's own resources							
Completed	#	0	0	6	10	9	3
Work-in-Progress	#	0	0	5	6	1	0

In summary, the SKAA may be seen as an organisation which has achieved partial success. It remains active only in the city of Karachi and has a minimal presence in the secondary and tertiary towns of the province. Its notification effort by definition is now concentrated on the more difficult to resolve cases. Because of staff shortages it is unable to list the new katchi abadis which have come up after 1990. It has made some strides in leasing and the number of leases awarded annually in increasing as staff develop skills in reaching out to beneficiaries. The average time lag in granting leases has been reduced substantially. Also, It appears that the quality of work has improved because of NGO training and advice, community supervision and execution by artison.

4.5 Financial Analysis of Operations

As started earlier, SKAA was expected to achieve self-financing within five years. Initially, SKAA received financial assistance from the Sindh government and as well as from donor agencies to carry-out its development and non-development expenditures. It was expected that the authority would accelerate the leasing process, thereby generating enough resources, to finance not only its non-development expenditures but also take initiatives in development/up-gradation of katchi abadis. Unfortunately, the authority remained in deep financial crisis till 1992. The income from leasing operation was non-existent as the authority did not grant a single formal lease in five years from 1987-91. This situation compelled the government to stop funding in 1991 and SKAA was asked to finance its expenditure liabilities through its own resources.

SKAA received Rs 52.5 million from Annual Development Programme (ADP) in 1986-87 and Rs 136.166 million from Special Development Programme (SDP) in 1988-89. It released these funds to local council for the up-gradation work in Katchi abadis. Out of a total of about Rs 189 million received through (ADP and SDP), Rs 140 million, 74 percent of the total outlays, has been transferred to local councils for the execution of development work.

After 1992, SKAA started functioning with a new zeal. To strengthen its financial position it concentrated on the recovery from the lease costs based on changes in procedures discussed earlier. SKAA accounts indicate higher recovery after 1992. In 1989-90 the total recovery from the leasing operation was Rs 1.8 million which since then has increased to almost Rs 30 million, increasing at an annual growth rate of 49 percent.

The SKAA has adopted new approaches to monitor an execute the development/up-gradation process in Katchi abadis. In the process of re-organization, SKAA has acquired the technical staff from other government departments on deputation. The authority has completed 46 development schemes in 26 Katchi abadis in Karachi from its own revolving fund through lease recoveries. In this operations the SKAA incurred costs of Rs 19.672 million.

After 1992, SKAA has also started strict monitoring of the development schemes of local councils under ADP/SDP loans. At present, local councils has completed the up-gradation work in 134 Katchi abadi incurring an expenditure of Rs 75.17 million.

4.5.1 Lease Rates

The escalation in the lease income from 1992 has not come up from enhancement in the lease rates but from an aggressive cost recovery arise through the institutional strengthening. The pre-change lease rates continue unchanged, and are presented in table 4.4.1. Differential lease rates exist for different categories of plots like residential, commercial, residential-cum-commercial and industrial. These lease rates includes the cost of land and development charges. To introduce element of equity, lease rates in each category increase by plot size. Spatial variations are also observed in the lease rates with the highest in Karachi, the metropolitan centre of the country, followed by Hyderabad. This probably reflects differences in underlying land values.

TABLE 4.4.1
SKAA LEASE RATES STRUCTURE

Heads	SKAA *Karachi Area*	SKAA *Sukkur Area*	SKAA *Hyderabad Area*

TABLE 4.4.1
SKAA LEASE RATES STRUCTURE

	SKAA *Karachi Area*			SKAA *Sukkur Area*			SKAA *Hyderabad Area*		
	Cost of Land	Develop-ment Charges	Total	Cost of Land	Develop-ment Charges	Total	Cost of Land	Develop-ment Charges	Total
I. FOR PROVINCIAL/FEDERAL GOVERNMENT LAND									
A. RESIDENTIAL									
UPTO 80 SQ.YD	6	19	25	6	16	22	6	17	23
FROM 81 - 120 SQ. YD.	10	40	50	8	28	36	6	34	40
FROM 121 - 150 SQ. YD.	30	70	100	10	40	50	10	50	60
FROM 151 - 240 SQ. YD.	50	100	150	12	48	60	25	75	100
FROM 241 - 400 SQ. YD.	70	170	240	20	80	100	30	130	160
FROM 401 SQ. YD. & ABOVE	100	180	280	30	120	150	50	150	200
B. RESIDENTIAL CUM COMMERCIAL									
UPTO 80 SQ.YD	30	50	80	8	32	40	16	64	80
FROM 81 - 120 SQ. YD.	30	90	120	12	48	60	20	80	100
FROM 121 - 150 SQ. YD.	50	130	180	16	64	80	28	112	140
FROM 151 - 240 SQ. YD.	80	180	260	24	96	120	36	144	180
FROM 241 SQ. YD. & ABOVE	100	200	300	36	144	180	50	200	250
C. OTHER CATEGORIES									
(I) COMMERCIAL									
UPTO 150 SQ. YD.	60	240	300	30	120	150	40	160	200
FROM 151 - 400 SQ YD.	80	320	400	50	200	250	60	240	300
FROM 401 SQ. YD & ABOVE	100	400	500	60	240	300	70	280	350
(II) INDUSTRIAL									
UPTO 400 SQ.YD	80	320	400	50	200	250	60	240	300
FROM 401 SQ. YD. & ABOVE	160	640	800	100	400	500	120	480	600
AMENITY (ANY SIZE)			50			30			40
RELIGIOUS (ANY SIZE)			1			1			1
D. PRIVATE LAND									
ANY SIZE			100			300			400

A comparison of lease rates structure of SKAA and DKAs reveal a couple of key differences. First, the rates of SKAA are substantially higher than DKAs. The former being four times higher in some instances. This is particularly true for the rest of Sindh and for non-residential plots. Second, SKAA makes a special attempt to introduce progressivity in the structure. This achieved by, one, having more slabs and, two, by charging a proportionately higher rate for bigger plots. Such an effort is not made by DKAs, particularly KMC and especially in non-residential plots.

TABLE 4.1.1a
LEASE RATES FOR KATCHI ABADIS
KARACHI METROPOLITAN CORPORATION

Land Use Category	SLAB Sq. Yd.	Rate Rs./Sq. Yd.
RESIDENTIAL	Upto 120 121- 150 151 - 240 241 and above	25 100 120 200
RESIDENTIAL CUM COMMERCIAL	Upto 80 81 - 120 121 - 240 241 and above	60 100 150 250
INDUSTRIAL COMMERCIAL AMENITIES RELIGIOUS INSTITUTIONS	All Sizes All Sizes All Sizes All Sizes	300 300 20 01

TABLE 4.1.1b
SUKKUR MUNICIPAL CORPORATION
LEASE RATES FOR REGULARIZATION OF KATCHI ABADIS

Sr. No.	Size of Plot	Cost of Land *Rates of per Sq. Yd.*	Development Charges	Total Rate (per Sq. Yrd.)
(1)	**RESIDENTIAL PLOTS UPTO 240 SQ. YD.**			
(i)	240 Sq. Yds.	Rs.15/- per Sq. Yds.	The Development Charges of Rs.18/- per Sq. Yds. Has been fixed by the Municipal Council vide Resolution No.4 dated 27-06-1981.	33
(ii)	Exceed on 240 Sq. To 399 Sqyds.	Rs.20/- per Sq. Yds.		38
(iii)	400 to 599 Sq. Yds.	Rs.25/- per Sq. Yds.		43
(iv)	600 Sq. Yds. to above	Rs.40/- per Sq. Yds.		58
(2)	**COMMERCIAL PLOTS**			
(i)	Plots upto 240 Sq. Yds.	Rs.17/- per Sq. Yds.		35

TABLE 4.1.1b
SUKKUR MUNICIPAL CORPORATION
LEASE RATES FOR REGULARIZATION OF KATCHI ABADIS

Sr. No.	Size of Plot	Cost of Land *Rates of per Sq. Yd.*	Development Charges	Total Rate (per Sq. Yrd.)
(ii)	From 241 to 399 Sq. Yds	Rs.22/- per Sq. Yds.		40
(iii)	400 to 599 Sq. Yds	Rs.27/- per Sq. Yds.		45
(iv)	600 to above	Rs.42.25/- per Sq. Yds.		60.25

4.5.2 The Lease Recovery

The income generation process from lease operations by SKAA has passed an evolutionary process as from its inception in 1986-87 to 1988-89 it did not receive a single rupee from leasing operations. After 1991-92, the recovery from leasing operations has increased by 16 percent annually to Rs 29.2 million in 1996-97. The total amount recovered upto December 1997 is Rs 102 million (see Table 4.4.2).

TABLE 4.4.2
YEAR-WISE POSITION OF COSTS RECOVERED BY SINDH KATCHI ABADIS AUTHORITY

(Rs in Million)

Years	Amount Recovered
1986-87	–
1987-88	–
1988-89	–
1989-90	1.8
1990-91	0.2
1991-92	11.7
1992-93	9.2
1993-94	11.1
1994-95	10.5
1995-96	28.3
1996-97	29.2
TOTAL	**102.0**

In the case of KMC, total cost recovery from the development work undertaken through IDA and ADB loan is Rs 290 million. KMC has, by and large, not been successful in recovering costs from KAs developed from own resources.

4.5.3 Unit Cost of Development:

Efficiency in operations and cost-effectiveness is an important cornerstone of good governance. To determine this we have undertaken a twofold analysis. First, we compare the average unit cost of development work undertaken by both SKAA and KMC and, second, we undertake a comparison of unit cost of SKAA development activities pre-and post change. As mentioned earlier, in the pre-change era, up-gradation work was undertaken by contractors. The engineer consultant, contractor chain was difficult to hold accountable thereby leading to not only an increase in costs but also in the completion time. Following change, development planning was more reflective of community need, over designing was avoided and communities were directly or indirectly (through CBO/NGO) involved in the designing execution and maintenance of development schemes.

Table 4.4.3 presents the average development cost per unit of housing unit of both SKAA (pre and post change) and KMC. The conclusions are clear. First, the minimum average development cost per unit of KMC housing unit is substantially (3-4 times) higher than the costs of SKAA. The difference can be attributed to a number of factors. One, over designing by the former. Two, substantial cost overruns due to delay in completion time. Three, over pricing of inputs and materials and finally additional items not foreseen at the design stage which are subsequently purchased at higher prices.

TABLE 4.4.3
AVERAGE DEVELOPMENT COST PER HOUSING UNIT

Heads	Katchi Abadis (No.)	Total Costs (Rs in Million)	Total Housing Units (No.)	Cost Per Housing Unit (Rs.)	Average Period of Completion (Months)
SINDH KATCHI ABADIS AUTHORITY					
Through Contractor	***10***	***29.5***	***32686***	***903***	***6.6***
Water Supply	10	9.7	16343	595	6.1
Sewerage	10	19.8	16343	1212	7.1
Through Department	***19***	***9.4***	***34270***	***274***	***2.9***
Water Supply	19	4.4	*17135*	257	3.2
Sewerage	19	5.0	*17135*	292	2.6
KARACHI MUNICIPAL CORPORATION					
Through ADB Loan[a]					
Water Supply and Sewerage	**47**	**198.3**	**40829**	**4857**	**n.a**
Through IDA Loan[a]					
Water Supply and Sewerage	**54**	**183.5**	**45836**	**4003**	**n.a**

Source:
n.a. not available.
[a] breakup between water supply and sewerage is not available.

Second, there are indeed substantial costs savings due to departments work being undertaken through active community participation. On an average, per housing unit cost of provision of water supply is less than half of what it is if undertaken by contractors while in the case of sewerage the savings are even higher. The difference is due to appropriate and cost effective designing, savings in labour costs due to local labour (Mason, Watchman etc.) involvement, timely purchase of material which leads to reduction in direct purchase cost and warehousing cost and lastly, elimination of commissions etc. Another factor contributing to cost savings is the timely completion of the scheme thereby avoiding costs overruns.

To further substantiate the above conclusion regarding the benefits of the change in SKAA functioning essentially through greater community participation, we undertake a comparative analysis of specific katchi abadis where water supply and sewerage work was undertaken by contractors and by the SKAA departmentally through community involvement. Table 4.5.4 presents the results. The earlier conclusion regarding the cost effectiveness of the post-change development activity is unambiguously demonstrated. The change has led to substantial time and cost savings.

TABLE 4.4.4
UNIT DEVELOPMENT COST

(Rupees)

Name of Katchi Abadi	Scheme	Total Cost of Completion	Housing Units	Cost/ Housing Units	Time Months
WORK CARRIED OUT THROUGH CONTRACTORS					
1. Kausar Niazi Colony	Sewerage	587000	925	635	3
2. Jamily Colony	Water Supply	305000	277	1101	3.5
3. Mujahid Colony	Water Supply	325000	600	542	3
WORK CARRIED OUT THROUGH DEPARTMENT					
1. Umer Baloch Goth	Sewerage	60000	180	333	1
2. Rajput Colony	Water Supply	430000	700	614	2.5
3. Awami Colony	Water Supply	286000	850	336	2

4.5.4 Extent of Self-Financing of Development

Improvement in the lease amount recovery coupled with reduction in the unit costs of development, discussed above, has resulted in a substantial increase in the self-sufficiency of SKAA. As shown in table 4.4.5. SKAA not only finances all of its development activities but in the last two years more or less self-finances its operation and maintenance also.

TABLE 4.4.5
YEAR-WISE POSITION OF COSTS RECOVERY BY SINDH KATCHI ABADIS AUTHORITY

Years	Amount Recovered	EXPENDITURE			PERCENT OF COST RECOVERED	
		Development	Recurring	Total	Development	Total
1986-87	–	–	1.60	1.6	–	–
1987-88	–	–	2.82	2.8	–	–
1988-89	–	–	4.20	4.2	–	–
1989-90	1.80	–	7.76	7.8	–	–
1990-91	0.20	3.80	6.29	10.1	0.5	0.02
1991-92	11.70	7.43	10.73	18.2	0.157	0.64
1992-93	9.20	5.17	10.04	15.2	1.78	0.60
1993-94	11.10	3.75	8.91	12.7	2.96	0.88
1994-95	10.50	7.54	13.36	20.9	1.39	0.50
1995-96	28.30	8.36	18.63	27.0	3.39	1.05
1996-97	29.20	11.53	20.03	31.6	2.53	0.93
TOTAL	**102.00**	**47.59**	**104.4**	**152.0**	**2.14**	**0.67**

' Development Expenditure Divided Proportionately over the years.

On the whole SKAA has over the years made considerable strides in financing its activities. Its financial performance compares favourably with its counterpart agency, KMC. The break through is by and large a consequence of the change in SKAA work these which through close community involvement and thereby higher accountability as on the one hand improved lease rate recovery while on the other hand introduced efficiency and cost effectiveness in expenditures.

4.6 Findings From The Field Survey

A household survey of Katchi abadis was conducted to determine the following: (i) to the cost of leasing; (ii) effectiveness of the leasing operation; (iii) impediments in getting leases; (iv) reasons for not obtaining lease; (v) affordability of leasing and development costs; (vi) level of accessability to basic services; (vii) quality of services and infrastructure. The survey was also designed to verify the claims of the concerned government departments about the systems and procedures adopted in leasing and up-gradation work.

The selection of the sample was done in a way, to capture the variations in different categories of the katchi abadis. For this purpose multistage sampling was used and in the first stage, notified katchi abadis of Sindh were divided into seven strata and a total of eleven katchi abadis were selected. Proportional sample of katchi abadis were selected randomly from each stratum as given below. At the second stage, each katchi abadi was divided into three or four clusters and from each cluster five households were selected using systematic sampling (every fifth house) and random walk technique. A total of 203 households were surveyed. Besides households seven CBO's and some senior community personnel in these Katchi abadis were also interviewed.

CHART 1
SAMPLE SIZE OF KATCHI ABADIS SURVEY

Category of Katchi Abadis	Total Katchi Abadis	Sample Katchi Abadis	Sample Household
KARACHI			
SKAA - New Pattern Completed	13	01	16
On Going	17	01	21
SKAA - Old Pattern Completed	04	01	20
SKAA - Work Withheld	12	01	20
Karachi Municipal Corporation	188	02	41
Rest of Sindh			
SKAA - Sukkur	30	01	31
Sukkur Municipal Corporation	15	01	12
Khairpur and Dadu	—	02	33
Nawabshah	—	01	12
TOTAL	**279**	**11**	**203**

As may be seen from Chart 1, the largest number of samples selected for gathering information are from those Katch Abadis which fall within the jurisdiction of SKAA. This reflects the objectives of the study which

are essentially to study the change which has occurred within SKAA and to compare this to the operations and procedures in vogue at the DKAs of local councils. SKAA operations in Karachi are somewhat different from those in the regional offices in the rest of Sindh. This is largely the result of the non-availability of technical staff at the latter locations. Therefore, the service can be compared across agencies at two distinct levels SKAA Karachi verses DKA stroke KMC in the first instance and SKAA field verses DKAs stroke others.

While the sample of Katchi Abadis within the jurisdictions of SKAA in Karachi has been drawn to capture the inter-temporal difference in systems and procedures, a similar stratification, however, could not be ensured for the Katchi Abadis under the control of DKAs either at KMC or in any other local council because of the lack of information. The comparability of the sample of Katchi Abadis from these local councils is therefore limited to only those Katchi Abadis of SKAA which are being or have been upgraded under the new systems and procedures.

In the earlier sections the discussion on evaluating the success of SKAA leasing operations was based on a sample which representative all phases of the cycle of change from the inception of SKAA in 1987 until the present day. However, the physical survey of Katchi Abadis from a comparability analysis does not span this time frame. Therefore, the results of the sample may not compare with those of the earlier analysis. In addition because of the lack of data on the commencing date of operations in the Katchi Abadis of DKAA is of the local council, there is also a possibility that they may not compare temporally with the sample drawn from the SKAA batch.

4.6.1 Leasing Process and Cost of Leasing

‘ Leasing Operation

Out of 203 households surveyed, about 47 percent have been awarded leases (See Table 4.5.1). The share of commercial plots in these about is 4 percent. The process in the areas where the operation has been carried out through lease camps or through mobile lease teams by SKAA (the new pattern) seems to be more effective both in Karachi division and rest of Sindh. In Karachi more than 62 percent households surveyed have been awarded leases while in the rest of Sindh over 53 percent have got leases. As compared to this in Katchi abadis where regularisation was undertaken through the old system only about 37 percent of the sample households obtained leases. As such the new approach of mobilising communities appears to have been successful in Karachi in raising the proportion of households obtaining leases. This is further demonstrated by the fast that KMC has been successful in granting lease to only 34 percent of the sample households.

TABLE 4.5.1
LEASING OPERATION

Katchi Abadis	Sample Households	Average Plot Size (Sq. Yds.)	Leases Issued (% of sample households)		% of Household Satisfied with Leasing Process	Time Taken (Month)
			Residen-tial	Commercial Establishment (%)		
SKAA - Karachi	77	102.0	42.9	6.5	86.8	2.6
New Pattern	37	79.4	54.1	8.1	82.6	2.5
Old Pattern	40	122.9	32.5	5.0	93.3	2.7
KMC Karachi	41	99.4	31.7	2.4	78.6	2.7
SKAA - Rest of Sindh	64	141.6	48.4	4.7	76.5	3.2
SMC - Sukkur	21	102.5	47.6	-0.0	90.0	3.8
TOTAL	**203**	**114.0**	**42.9**	**4.4**	**82.3**	**2.9**

It also appears that the survey respondents are more satisfied with the leasing process of SKAA than KMC. Almost 87 percent of the respondents in Karachi reported satisfaction in SKAA surveyed areas as opposed to 79 percent in KMC areas. Some difference in the time taken for the issuance of lease by the two agencies is also indicated.

It would appear from a comparison of the time taken to obtain a lease from KMC today is the same as it was under the old pattern of SKAA operations. While the survey reveals there is only a minimal difference in the time lapse under the new procedure at SKAA, free interviews with residence have indicated that they have not included the time lost as a result of the inability of the respondent to approach SKAA under the earlier procedures. In other words there response to the time taken to obtain a lease does not include the large tracts of time lost owing to the need to fulfil the procedural requirements for establishing the veracity of their title to the land or in establishing their actual date of squatting. The response of the residents of Katchi Abadis handled by SKAA under the old procedures is, therefore, under estimated substantially. The true comparison of the above figure is, therefore, between SKAA Karachi new pattern and KMC Karachi.

The field operation of SKAA in the rest of Sindh, however, have been less satisfactory than the DKAs. Also the leasing process is relatively more time consuming in rest of Sindh as compared to in Karachi division. In Karachi division the average time taken by SKAA in issuing the lease agreement after the payment of challan is about 2.6 months while it is around 3.2 months in other divisions. As such, performance of SKAA appears to differ spatially within the province.

‘ *Problems Faced in Getting Lease*

To get a fix on the impediments in the leasing process, we asked households who have acquired lease to indicate problems faced. Also, households who do not have leases, were asked reasons for not acquiring

them. Multiple problems were faced by the households in getting the lease. These problems have been classified into four broad categories, namely, documentation, time and others. **Financial problems** relate to affordability or liquidity constraints faced and/or extra charges or commission paid etc. **Documentation problems** are the problems faced in providing the proof of residence [i] , site plan of the plot, verification of the demarcation plan, indemnity bonds and etc. **Time spent** in carrying out the lease process is also one of the main problem faced by the households. Since most of the Katchi abadis dwellers are self employed, the opportunity cost of time spent on acquiring lease in high. Finally problems like community pressure, political influence, demarcation problems, non-cooperation of the staff etc. are bundled together under the category of 'others'.

Table 4.5.2 shows that out of the total households who got lease, 47 percent faced problems in getting it. It is important to note that in Karachi division the katchi abadis where the leasing operation is being undertaken by SKAA only one third households reported problems. As compared to this in the areas where KMC has been performing the leasing work, 57 percent of the households reported problems in the leasing operation. The main problems faced by residents of KAs serviced by SKAA are financial and documentation related in character. SKAA under the new system is more particular about the evidence of residence. The proof of residence acceptation is any one of eight documents. The emphasise on proof by SKAA is aimed to ensure that leased once issued are not challenged in court of law.

TABLE 4.5.2
PROBLEMS FACED IN GETTING LEASE

(Percentage)

Katchi Abadis	Households Faced Problems	PROBLEM FACED [i]			
		Financial	Document-ation	Time	Others
SKAA - Karachi	31.6	41.7	41.7	33.3	12.5
New Pattern	30.4	28.6	71.4	42.9	17.9
Old Pattern	33.3	60.0	0.0	20.0	5.0
KMC Karachi	57.1	75.0	62.5	75.0	3.1
SKAA - Rest of Sindh	50.0	94.1	23.5	29.4	8.8
SMC - Sukkur	80.0	62.5	50.0	37.5	0.0
TOTAL	**46.9**	**71.1**	**40.0**	**40.0**	**7.2**

[i] **Household Survey Report multiple problems.**

The key problems faced by KMC katchi abadis' residents relate to finances and time consumed in the leasing process followed by documentation problem. As far as, the rest of Sindh is concerned, the situation is more intense especially in SMC, where 80 percent of the respondents complained about the leasing procedure.

' *Reasons for Not Getting Lease*

There are a number of reasons given by the households who did not take leases. These reasons are classified into five broad categories, including financial constraints, cumbersome process, unfair process, lease not needed and others.

Table 4.5.3 clearly shows that the principal reason for not getting lease is the financial constraint, which reflects affordability and/or liquidity problems. Karachi has the highest per income in the country and katchi abadi dwellers in Karachi have a higher per capita income compared to the rest of the Province. It is therefore, not surprising that a lower proportion of residents of Karachi reported financial constraint compared to the rest of the Sindh (52 percent in Karachi division; while about 70 percent in rest of the Sindh).

TABLE 4.5.3
REASON FOR NOT GETTING LEASE

(Percentage)

Katchi Abadis	REASONS FOR NOT GETTING LEASE				
	Financial	Cumber-some Process	Un-fair Process	Not Needed	Others
SKAA - Karachi	48.7	33.3	23.1	30.8	3.6
New Pattern Old Pattern	21.4 64.0	14.3 44.0	14.3 28.0	21.4 36.0	7.1 1.6
KMC Karachi	55.6	59.3	48.1	33.3	7.4
SKAA - Rest of Sindh	66.7	40.0	23.3	30.0	8.0
SMC - Sukkur	72.7	45.5	18.2	45.5	9.1
TOTAL	**57.9**	**43.0**	**29.0**	**32.7**	**6.4**

Interestingly a higher proportion (over 55 percent) of the respondants reported financial burden as a reason for not getting a lease in KMC areas, even though KMC lease rates are far less than SKAA. A possible explanation for this can be that payments, over and above the regular lease rates, are required to be made and these have become a deterent to acquiring of leases in these Katchi Abadis.

About 43 percent of the respondents reported that the SKAA process of leasing is cumbersome, difficult and complex with too many visits to SKAA and other formalities. But it is interesting to note that the areas in which SKAA has adopted the new approach of opening lease camps only 14 percent of the households complain about the complexity and unfairness of the procedure. The practice of opening lease camps in ethnically homogenous and politically neutral areas has ensured open and unhindered access to SKAA staff. According to the survey results, the leasing process in KMC is comparatively more complex and inequitable as 59 percent and 48 percent of the households' judge this process cumbersome and biased respectively.

‘ *Cost of Leasing*

The success of the leasing operation depends largely on the leasing rates or in other words on cost of leasing as the residents of katchi abadis belong to the relatively low income groups. For the analysis

purposes, the expenditure incurred in taking a lease is divided into two categories, namely, lease charges and overhead charges. Lease charges comprise cost of land, development charges, ground rent, departmental charges, bifurcation charges and fee, etc. The overhead charges includes lawyer fee, stamp duty, survey charges, and other legal and illegal charges (bribes). These are payments over and above the direct leasing charges.

Table 4.5.4 presents the average lease charges paid by the households through challan and overhead charges which they paid during the leasing process by type of katchi abadis. The overall per square yard lease charges in Sindh is Rs 62. It may be noted that the lease charges per square yard are highest in the katchi abadis which fall in the ambit of SKAA in Karachi where the lease operation has been carried out through lease camps. There are a number of reasons for such a high lease rate. First, the share of commercial establishments in these katchi abadis is 15 percent which is higher than in other katchi abadis. Second, higher number of household have obtained leases at the market rate and extra charges have been paid by the lessee. The share of other charges which are not included in the challan on average are 28 percent for all the katchi abadis surveyed, and 35 percent for katchi abadis under SKAA preview.

4.6.2 Access and Quality of Services

The verification of the claims that the regularization process will help in accelerating the improvement/up-gradation work and increase access to the basic services like piped water, sewerage, piped gas, proper electricity in the katchi abadis of Sindh is analyzed on the basis of survey results. Survey results also provide information about the quality of services available in the katchi abadis.

TABLE 4.5.4
COST OF LEASING

(Percentage)

Katchi Abadis	Average Lease Charges	Average Other Charges	Lease Charges/ Sq. Yrd.	Overhead Charges/ Sq. Yrd.
SKAA - Karachi	7571	4049	74.2	39.7
New Pattern Old Pattern	8169 6655	5507 1814	102.9 54.2	69.4 14.8
KMC Karachi	6512	2821	65.5	28.4
SKAA - Rest of Sindh	7887	1556	55.7	11.0
SMC - Sukkur	2814	1260	27.4	12.3
TOTAL	**7033**	**2696**	**61.7**	**23.7**

‘ Access to the Services

A comparison between the level of services available, pre and post regularization, is given in the table 4.5.5. It is clear from this table that the level of access to the services does improve in all the sample katchi abadis following regularisation. However, the level of improvement varies with the location of katchi abadis.

Water supply and sewerage are among the key and most commonly provided services. Results shows that

TABLE 4.5.5
ACCESS TO THE SERVICES

Katchi Abadis	Water Piped (%)	Sewerage External (%)	Roads Wide (%)	Lanes Wide (%)	Electricity (%)	Gas Piped (%)
PRE-REGULARISATION (% OF SAMPLE HOUSEHOLDS)						
SKAA - Karachi	27.3	41.6	15.6	10.4	59.7	63.6
New Pattern	10.8	18.9	2.7	0.0	73.0	75.7
Old Pattern	42.5	62.5	27.5	20.0	47.5	52.5
KMC Karachi	34.1	63.4	48.8	43.9	87.8	87.8
SKAA - Rest of Sindh	60.9	64.1	54.7	46.9	87.5	64.1
SMC - Sukkur	81.0	71.4	57.1	47.6	100.0	66.7
TOTAL	**44.8**	**56.2**	**38.9**	**32.5**	**78.3**	**69.0**
POST-REGULARISATION (% OF SAMPLE HOUSEHOLDS)						
SKAA - Karachi	48.1	76.6	20.8	24.7	76.6	93.5
New Pattern	40.5	70.3	2.7	16.2	97.3	100.0
Old Pattern	55.0	82.5	37.5	32.5	57.5	87.5
KMC Karachi	41.5	78.0	68.3	58.5	97.6	97.6
SKAA - Rest of Sindh	73.4	84.4	60.9	46.9	98.4	87.5
SMC - Sukkur	100.0	76.2	61.9	57.1	100.0	90.5
TOTAL	**60.1**	**79.3**	**47.3**	**41.9**	**90.1**	**92.1**
SERVICE PROVISION FOLLOWING REGULARISATION						
SKAA - Karachi	20.8	35.1	5.2	14.3	16.9	29.9
New Pattern	29.7	51.4	0.0	16.2	24.3	24.3
Old Pattern	12.5	20.0	10.0	12.5	10.0	35.0
KMC Karachi	7.3	14.6	19.5	14.6	9.8	9.8
SKAA - Rest of Sindh	12.5	20.3	6.3	0.0	10.9	23.4
SMC - Sukkur	19.0	4.8	4.8	9.5	0.0	23.8
TOTAL	**15.3**	**23.2**	**8.4**	**9.4**	**11.8**	**23.2**

accessibility to piped water improved following regularisation. The major enhancement in the access to water is observed in the katchi abadis developed by SKAA, increasing provision to 21 percent of households. As compared to this only 7 percent of households report enhanced access in KMC areas.

Similarly SKAA in Karachi division shows considerable progress in providing the external sewerage facilities in the katchi abadis by nearly doubling the provision. The overall, provision is Sindh increased by 23 percent.

Not much progress is made in the provision of roads and lanes following regularisation. The performance of KMC in the provision of road network, however, appears to be better than SKAA.

It is interesting to note that more than 90 percent of the households have proper electricity and piped gas connections at present. Before the start of the regularization process in the sample katchi abadis the provision of electricity and gas is around 78 percent and 69 percent respectively. Provision of gas and electricity is the responsibility of specialised agencies like WAPDA/KESC and Gas companies. These are outside the mandate of agencies involved in regularisation and upgradation.

TABLE 4.5.6
QUALITY OF THE SERVICES

(Percentage)

Katchi Abadis	IMPROVEMENT REQUIRED BY HOUSEHOLDS				
	Water Piped (%)	Sewerage External (%)	Road/ Lane Wide (%)	Electricity Proper (%)	Gas Piped (%)
SKAA - Karachi	46.8	15.6	41.6	14.3	2.6
New Pattern Old Pattern	56.8 37.5	24.3 7.5	75.7 10.0	0.0 27.5	0.0 5.0
KMC Karachi	29.3	48.8	51.2	0.0	0.0
SKAA - Rest of Sindh	7.8	31.3	34.4	7.8	3.1
SMC - Sukkur	23.8	14.3	28.6	4.8	4.8
TOTAL	**28.6**	**27.1**	**39.9**	**8.4**	**2.5**

In all it appears that SKAA, in particular, has been successful in improving access to piped water supply and sewerage in the areas under their ambit. However, road network may be identified as an area in which SKAA needs to improve its performances. Also, the table clearly demonstrates that SKAA's performance to providing services to katchi abadis improved in the post-change era. This is true in the case of all services except for roads.

' *Quality of the Services*

The quality of the service provision in the katchi abadis is revealed by the level of satisfaction of sample household with existing facilities (See table 4.5.6). In SKAA-Karachi sample, 47 percent of the household require improvement in water supply system, 16 percent in sewerage and 42 percent in roads and lanes. It may be noted that the households demand for improvement in SKAA provided services is higher in KAs developed following charge in SKAA functioning. Coupled with the result that provision of services has improved following change, it appears that SKAA's emphasis has been more on improving quantity as compared to the quality of service provision. It may also be noted that the water supply system in katchi abadis under KMC jurisdictions seems to be adequate as only 29 percent of the households are dis-satisfied with the existing level of services. However, in the case of sewerage and roads, SKAA's quality of services in Karachi appears better than KMC.

In contrast, SKAA's provision of piped water supply appears better than DKAs while the opposite holds true in the case of sewerage and roads/lanes.

On the whole the survey findings indicate that SKAA, particularly post-change, has had more success in the granting of leases and lessees have generally been more satisfied by its leasing process compared to the DKA's. Time taken in granting of lease has also been reduced. However, problems continue to exists even after the change in the SKAA's functioning. These include the level of documentation required and affordability considerations, as average lease rate charged by SKAA higher than DKAs. Results also show that SKAA's functioning is more equitable than the DKAs. By and large, SKAA's have been relatively more successful in upgrading the katchi abadis under its ambit by increasing in particular the provision of water supply and sewerage. An enhanced development capacity is indicated following change. Results also indicate a greater current SKAA's focus on expanding services rather than improving the quality both in relation to its pre-change functioning and the DKAs.

Chapter Five
CONCLUSIONS

The research has identified the changes made by SKAA in its lease granting and development procedures. This has consisted primarily of decentralisation of the process of decision making, whereby the authority of granting leases which was originally centralised at the top in the Director General himself is now available with the officer in charge of the lease camp. In addition to this, the procedure for granting of leases has been simplified and streamlined. CBOs have been identified to facilitate the leasing process by mobilising and convincing the community of the benefits of regularisation and improved access to services. Mobile lease camps have been set up in katchi abadis undergoing regularisation to facilitate the residents in getting a lease through a one-window operation. On top of this, SKAA staff has been given training in working with the community at the grass roots level.

The development process involving the provision of basic municipal services has been made more meaningful and responsive to community needs while the pace of implementation and extent of cost effectiveness have been significantly enhanced by moving away from the engineer-consultant-contractor nexus to department-community partnership arrangements. The engineering staff is now trained to design low cost solutions using appropriate technology to meet community needs. There is joint supervision and implementation of work by artisans who are generally local residents.

A number of indicators have been developed to evaluate the impact of the changes in procedures on SKAA's performance. The first basic indicator of performance is the rate of granting leases. Prior to the development of the decentralised and simplified system of awarding leases it appears that no headway had been made in this process. Upto 1990, hardly any leases were granted and charges collected. Since then, there has been a substantial increase. Between May 1990 and December 1997 over 12,000 leases have been granted, with a visible improvement in performance last year.

The second indicator of performance is the time taken in the granting of leases from the point of application for lease rights to the actual registration in cadastral records. This highlights if the changes in procedures have expedited the process of obtaining leases. The study team selected nine case studies and conducted an audit of the documentation from the files available with SKAA. The total time lapse appears to have come down substantially from over 1400 days to 114 days.

Performance in upgrading of katchi abadis is measured in terms of number of development schemes undertaken, the costs of development and the extent of self-financing through contributions by local residents in the form of development charges. The rate of development appears to have come down significantly following the cessation of development grants from the Government of Sindh or donor agencies. However, what is of critical significance is that SKAA has largely achieved financial self-

sustainability after 1994. It now relies primarily on lease money generated to undertake development works. Also, it appears that the quality of work has improved because of NGO (the OPP) training and advice, community supervision and execution by local artisans. In addition, development schemes executed by SKAA appear to be more cost effective than these executed by the local councils. Costs per housing unit of the latter are typically three to four times higher than the former. This can be attributed to over designing, cost overruns due to delays in completion and over pricing of inputs alongwith higher overheads.

Results from the household survey in katchi abadis confirm the higher rate of leasing by SKAA in comparison to the local councils and greater satisfaction of respondents with the leasing process of the former. However, the survey identifies problems with affordability, as SKAA's leasing rates are generally higher, and with the quality of services provided.

The overall conclusion of the research is that the process of decentralisation that has occurred within SKAA and the greater involvement of NGO/CBOs have contributed to increasing the rate of regularisation of katchi abadis and in their improvement. SKAA has emerged as a more viable and sustainable institution. The evidence, however, highlights that while the process has become more cost-effective, the constraint of relying largely on self-financing has implied relatively high leasing charges, limited provision of services and a compromise in terms of the service level and the range of services provided. Also, greater success has been achieved in mobilising ethnically homogeneous communities and in implementing development works in more accessible areas.

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APPENDIX - A
SURVEY FOR DECENTRALIZED GOVERNANCE-SKAA
QUESTIONNAIRE FOR OFFICIALS

MODULE I - STRUCTURE OF ORGANIZATION

1. Current organogram.
2. Brief description of the responsibilities of each individual.
3. Discretionary powers of the individuals.
4. Is there any change in its structure since its inception?
5. If yes, previous organogram
6. Reasons for the change.
7. Reporting relationship - before the change.
8. Discretionary powers of the individuals - before the change.
9. Do you think these changes are effective ? (if yes, in what respect?)
10. Do you think there is room for further improvement in the structure?
11. What improvements do you suggest?

MODULE II - FUNCTIONING OF ORGANIZATION

1. Mandate - What services/functions are you required to perform by law?
2. Which of these services do you not perform?
3. Why do you not undertake these functions?
4. What type of services you have been able to perform until now?
5. Who held responsible for the maintenance of these services?
6. What provision do you have in the act, if some households decided not to get the lease?
7. At what level/stage do you involve:-

    1 - NGO
    2 - CBO
    3 - Community individuals
    4 - Consultants

MODULE III - SYSTEMS AND PROCEDURES (FOR EACH FUNCTION/SERVICE SEPARATELY)

1. How do you identify a Katchi Abadi?
2. What steps are taken after identification?
3. ***Notification***

    a) Criteria of notifying a Katchi Abadi?
    b) Who issue the notification?
    c) Problems faced in notifying Katchi Abadi?

4. ***Demarcation Work***

a) Criteria of demarcation
b) Agencies/persons involve in demarcation work
c) What checks do you have to keep the demarcation work unbiased?
d) What type of response do you get from the occupants?
e) What problems do you face in this respect?

5. ***Socio-economic Survey***

a) Who conduct the survey?
b) What is the purpose of the survey?
c) How the occupants responded?
d) Were they hopeful that this survey will bring change in their living conditions?
e) Do they give their own list of priorities of basic services?

6. ***Physical Verification***

a) What purpose this process serve?
b) Agencies/persons involve in physical verification?
c) What type of inconsistencies were usually found in the verification?

7. ***Amelioration Plan***

a) Who prepare the amelioration plan?
b) What is the purpose of this plan?

8. ***Regularization Process***

a) Procedure involved in obtaining land from different agencies like federal, provincial, corporations?
b) Problems in getting NOCs from relevant departments?
c) Terms of Negotiations with the land owners?
d) Do you require to pay the cost of land?
e) Who pay this cost?
f) What are the pre-requites of awarding lease?
g) Steps involved in awarding lease to the occupants of Katchi Abadis?
h) Who determined the lease charges?
I) How you fix the leasing rates?
j) Is there any difference in the lease agreement between Katchi Abadi and Planned area?
k) What steps have been taken to ensure the accessibility and equity in the leasing process?
l) How you avoid the land grabbers influence in the process of lease?
m) How you deal immunes case which are not interested in lease?
n) If the Katchi Abadi consist on different ethnic groups. How you ensure equity in leasing process?
o) Normally, how much does it takes to obtain lease?
p) What documented information do you provide about leasing to the occupants of Katchi Abadi?
q) General problems face by authorities in awarding the lease?
r) We know that the current leasing process is simple. Is there any room to further simplify it?

MODULE IV - COST OF PROVISION (FOR EACH FUNCTION/SERVICE SEPARATELY)

1. How you perform the internal development work?
2. On what factor the cost of delivery of any service depend?
3. What are the determinant of the development charges?
4. How do you estimate cost? with examples of at least of three Katchi Abadis which have been fully developed?
5. Examples of at least of three Katchi Abadis which have been fully developed and under progress?
6. What are the unit cost through average and marginal cost?

MODULE V - FINANCING

1. Who funds the operational costs?
2. What proportion of costs are funded by each source?
3. Does this cover the full cost/marginal cost?
4. Does the provincial/federal government allocate funds for the development of Katchi Abadis?
5. How do you utilize those funds?

APPENDIX - B
SURVEY FOR DECENTRALIZED GOVERNANCE
SINDH KATCHI ABADIS AUTHORITY

Name of Katchi Abadi			
Location			
Address			
Name of Respondent		Type of Property	
Relation with Head of H.H.	Residential/Commercial/Industrial		

Name of Enumerator		Date of Interview	

HOUSEHOLDS PROFILE

No.	List of all members of the household	Sex	Age	Mother Tounge 1-Urdu 2-Sindhi 3-Punjabi 4-Pushto 5-Balochi 6-Other	Level of Education I-Illiterate L-Literate or Class	Occupational Status E-Employed S-Student O-Other	Type of Organisator G-Government P-Private S-Self	Professional	Last Month Income
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									

20									

SOCIO-ECONOMIC PROFILE

1.	Area of Plot in sq.yards			
2.	Plot Local			
3.	Type of Construction	Katcha	Paccka	Mixed
4.	Type of Ownership	Owned	Rented	Other
5.	Have you got the lease		Yes/No	

6.	**If Yes**		**If No**	
Who provide you the lease		Are you interested in getting		Yes/No
Does there exist any camp office in the area		your plot leased		
How much you paid for the Lease		Reasons for not getting leased:-		
How much you paid for the Lawyer		Don't' have money		
How much you paid for the Map		Process is difficult		
How much you paid for the Survey		Process is unfair		
How much you paid for the others		Area is not regularized		
Total Payment made		Do not think it is needed		
How much time leasing process took		Others:		
Are you satisfy with leasing procedure				

7. Remarks:-

Problems faced in obtaining lease:	
Financial	
Documentation	
Delaying Tactics	
Political Influence	
Community Pressure	
Demarcation Plan	
Others	

Remarks:-

Reasons for not taking lease:	
Don't have money	
Process is difficult	
Process is unfair	
Area is not Notified	
Do not think it is needed	
Have no confidence on leasing agency	
Documentation	
Delaying Tactics	

Political Influence	
Community Pressure	
Others	

SOCIO-ECONOMIC PROFILE

8. Type of services available:-

Water Supply		Roads	Wide/Narrow
Pipe Water/Tanker/Tube Well/Others		Lanes	Wide/Narrow
Sewerage Internal			
Sewerage External		Public/Private school (Within 1.5 km)	
Electricity		Public/Private Clinic (Within 3 km)	
Proper/Kunda		Park/Playground/Mosque	
Fuel Used		Others	
Natural gas/Cylinder/Other			

9. At the time of lease, what services you had?

Water Supply		Roads	Wide/Narrow
Pipe Water/Tanker/Tube Well/Others		Lanes	Wide/Narrow
Sewerage Internal			
Sewerage External		Public/Private school (Within 1.5 km)	
Electricity		Public/Private Clinic (Within 3 km)	
Proper/Kunda		Park/Playground/Mosque	
Fuel Used		Others	
Natural gas/Cylinder/Other			

10. Type of any two services required most:-

I. _____ II. _____

11 Is there any NGO or CBO serving in your area. Yes/No _____

12. If yes, its name _____ Local/Non-Local _____

13. Type of services Provided by them

1.	2.
3.	4.

APPENDIX-C
COMPARISON BETWEEN CONTRACTORS WORK AND DEPARTMENTAL WORK

Water Supply : Islamic Colony No. 1 KARACHI

	CONTRACTOR'S WORK	DEPARTMENTAL WORK
(2) QUALITY		
a) Exacavation	depth 1' -6" - stone cutting avoided - less cover leaving room for breakage	depth 3' - 0"
b) Pipe	- Sub-standard Rs.30/- per rft pipe used whereas there was provision in the estimate of Rs.52/-	as specified in the estimate
c) Alignment of line	- Zig Zag - resulted in lowering the water pressure and leakage at joints	Straight
d) Level of Line	Up-down - resulted in unequal load (of back filling) on pipe to breakage & leakage.	maintained
3. COST		
	- estimated cost was Rs.94,800/- for A.C pipe - The cost would have been more if this work had been contracted, because earlier this work was contracted, at 22.5% above the rates of schedule `B', against 20% above expected	- completion cost is Rs.78,454/- (i.e. 17% less)
4. TIME		
	2 months (without testing) 6 months (with testing)	1-1/2 months (without testing)

	CONTRACTOR'S WORK	DEPARTMENTAL WORK
	- Work was started on 3.5.1994 and was tested in October 1994 - In 2 months contractor has laid the line at 1' - 6" instead of 3' - 0" - We can safely say that with stone cutting (which was avoided in contractor's work) which is time consuming the completion of work would have taken 2 more months.	- At the same depth departmental work would have completed in 20 days as pipe laying had begun on 10^{th} day, which was then removed so that proper depth ad quality is maintained. Which was then removed so that proper depth and quality is maintained
5. LEVEL OF SUPERVISION		
	- Work mistri (ful time)	- Same was required but no work mistri was de-putted from SKAA, instead a supervisor from community was appointed on daily wages.
	- Sub-engineer (daily visit)	- Same was required, bu the extent of visits were only 30% in comparison.
6. MAINTENANCE		
	As the quality of work was poor, 10-15 leakages appeared within one month of completion of work. Problem of leakages would have aggravated further in the future resulting in no water supply to the residents.	Work has been done under the auspices of area tanzeem hiring local labour. The quality is excellent, hence we can assume that there woould be no maintenance required in the near future. In case if there is any, the local tanzeem will take care of it.

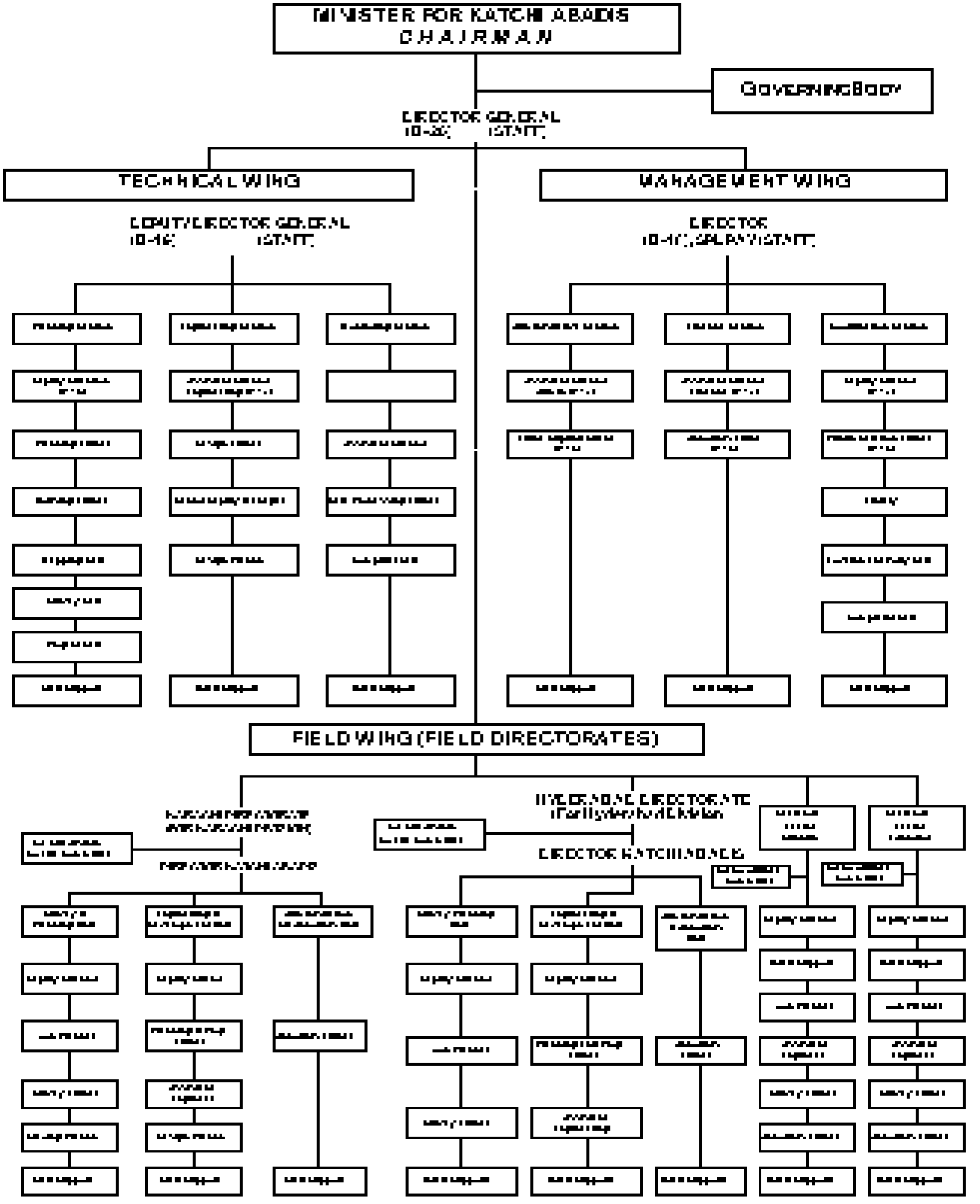
Umer Baloch Goth, North Nazimabad, Karachi

1. SEWERAGE MAIN:

	CONTRACTOR'S WORK	DEPARTMENTAL WORK
1. QUALITY		
a) Exacavation	- Usually width of excavation is 4'-0" 4,-6" for 12" dia sewer - In the first estimate for the same line with 9" dia sewer width of excavation was 3'-6". - In the revised estimate wwidth of excavation was taken as 2'-6" against normal practice. This is done to reduce the quality of excavation and hence the cost. - Moreover the excessive width taken in the estimate is not followed, but the contractor is paid for.	- For 12" dia sewer width of excavation was 2'-6"
b) Pipe	- Usually less cost and sub-standard pipe is used against high cost, standard pipe mentioned in the estimate	Pipe laying cost paid @ Rs.7/- per rft against estimated 9/- per rft - With less cost of labour its laying is excellent.
c) Alignment of line	- Usually zig-zag - resulted in lowering the water pressure and leakage at joints	- Straight
d) Level of Line	- Usually up-down - resulted in unequal load (of back filling) on pipe to breakage & leakage.	- Maintained
2. COST		
	- Estimated cost was Rs.87,400/-	- Estimated cost was Rs.55,000/- actual cost came to Rs.60,229/- (i.e. 31% less than estimated contractors cost) - Increase in cost compared to estimated departmental cost was due to high cost of pipe and other materials bought by SKAA.
3. TIME		

	CONTRACTOR'S WORK	DEPARTMENTAL WORK
	- May have required 2 months. One month for processing and other for on-site construction.	- Processed in one week actual construction in 15 days (1/4th in comparison to contractor) - Work held-up for 3 days due to non-availability of material.
4. LEVEL OF SUPERVISION		
	- Work mistri (ful time) - Sub-engineer (daily visit)	- Same was required but no work mistri was deputted from SKAA, instead a supervisor from community was appointed on daily wages. - Same was required, but the extent of visits were only 40% in comparison.
5. MAINTENANCE		
	- Usually quality is poor, hence maintenance is a recurring problem	- Work is done by a local contractor. Quality is excellent. We can safely assume that there would be least maintenance required.
2. WATER MAIN:		
a) Excavation	- width taken as 2-6" - depth in estimate and design is 3'-0" but one site it is not more than 2'-0".	- work has bee completed by excavating only 1'-6" - maintained as specified.
b) Pipe	- Usually sub-standard, and cheap pipes are used against specified in the estimate	- Pipe used as specified.
c) Alignment of line	- Usually sig-zag, results in lowering the water pressure and prone to develop leakage.	- line is laid straight.
d) Level of Line	- Usually up-down therefore, prone to breakage.	- level is maintained.

	CONTRACTOR'S WORK	DEPARTMENTAL WORK
2. COST		
	- First estimate was over design, 6" dia pipe used and the cost was high because true measurement was not taken on site. - Cost was Rs.3,13,164/- In the second estimate dia of pipe reduced to 4" but the cost wasRs.2,11,000/- due to false measurement. After accurate measurement cost reduced to Rs.1,35,600/-	- Actual cost came to Rs.91,900/- (i.e. 32% less than the estimated cost.)
3. TIME		
	- For this work 2 ½ months would have been allotted to the contractor. Experience has shown that the contractor normaly takes more than the stipulated time to complete the work.	- Stipulated time was 40 days, work completed i 8 days, connection to the trunk and checking took one week. Over all completion time was 15 days (1/5th in comparison to contractor).
4. LEVEL OF SUPERVISION		
	Work mistri (full time)	Same was required

CHART 1

STRUCTURE CHART OF THE SIND KATCHI ABADIS AUTHORITY