

**Presentation on**  
**KHUDA-KI-BASTI**  
**AN**  
**INCREMENTAL HOUSING SCHEME**  
**IN**  
**KARACHI**

---

---

---

---

---

---

---

---

- ISSUES WHICH DO NOT GET ATTENTION IN PUBLIC SECTOR HOUSING SCHEMES**
- AFFORDABILITY
  - TARGETING
  - TIME-LAG BETWEEN ALLOTMENT AND HANDING-OVER POSSESSION
  - CUMBERSOME PROCEDURES LEADING TO CORRUPTION AND DELAYS
  - AVAILABILITY OF SOCIAL SECTOR SERVICES IN LOW- COST SETTLEMENTS

---

---

---

---

---

---

---

---

- ROLE OF INFORMAL SECTOR IN PROVIDING SHELTER TO THE LOW-INCOME PEOPLE**
- ITS PROCESS IS SIMPLE
    - IDENTIFICATION OF STATE LAND
    - COLLUSION WITH POLICE AND LOCAL FUNCTIONARIES
    - HANDING-OVER LAND TO THE NEEDY WITH NO INFRASTRUCTURE
    - AVAILABILITY OF CREDIT AND TECHNICAL ADVICE
  - IT FOCUSES ATTENTION ON ISSUES LIKE AFFORDABILITY, TARGETING, TIME-LAG AND SIMPLE PROCEDURES
  - IT IS SUCCESSFUL BECAUSE ITS APPROACH IS COMPATIBLE WITH THE SOCIOLOGY AND ECONOMICS OF THE URBAN POOR

---

---

---

---

---

---

---

---

**SEQUENCE IS IMPORTANT**

**CONVENTIONAL HOUSING APPROACH**

LAND → INFRASTRUCTURE → HOUSING → PEOPLE

**SITE AND SERVICES**

LAND → INFRASTRUCTURE → PEOPLE → HOUSING

**INCREMENTAL DEVELOPMENT**

LAND → PEOPLE → HOUSING → INFRASTRUCTURE

**IDEAL SOLUTION**

PEOPLE → LAND → HOUSING → INFRASTRUCTURE

---

---

---

---

---

---

---

---

**INCREMENTAL HOUSING DEVELOPMENT –  
FORMALIZING  
THE INFORMAL SECTOR APPROACH**

**SOME IMPORTANT ASPECTS**

IT ANALYSES WEAKNESSES OF PUBLIC SECTOR DELIVERY SYSTEM

IT LEARNS FROM THE STRENGTHS OF THE INFORMAL SECTOR

IT MIXES THE TWO: "FORMALIZING THE INFORMAL "

IT GOES FURTHER AND EVOLVES AN INTEGRATED APPROACH WITH FOCUS ON PRIMARY HEALTH CARE, EDUCATION, FAMILY PLANNING AND INCOME-GENERATING SCHEMES

---

---

---

---

---

---

---

---

**INCREMENTAL HOUSING**

*Contd...*

1- IT IS EASILY REPLICABLE BECAUSE OF THE SIMPLICITY OF ITS APPROACH

2- IT IS SUSTAINABLE IN THE LONG RUN BECAUSE THE COMMUNITY IS INVOLVED FROM THE VERY BEGINNING – AND AT ALL STAGES OF PLANNING AND DEVELOPMENT

3- IT NOT ONLY MAKES TENURED LAND ACCESSIBLE TO THE URBAN POOR BUT LINKS PROVISION OF SERVICES TO COST RECOVERY

4- IT IS SELF-FINANCING PROVIDED THE LAND IS MADE AVAILABLE ON DEFERRED PAYMENT

---

---

---

---

---

---

---

---