Land Tenure Security and Resident’s Stability in Squatter Settlements of Lahore

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Abstract

Squatters have now become integral part of urban centers in most developing countries like Pakistan, with Lahore experiencing growth of such informal settlements at its peak. A myriad of issues and challenges associated with economic, social, spatial, environmental and political contexts within squatters has become a great hindrance towards home improvement and better life style. Tenure security brings a sense of homeownership to socio-economically disadvantaged households. Recently, promotion of increased security of tenure of all whether living in formal or informal settlements has been affirmed by New Urban Agenda of Habitat III. Therefore, it is need of the time to look into present tenure types of squatters being offered by the city to solve problem of housing backlog and to provide promote inclusivity ensuring healthy, affordable and sustainable environment for all inhabitants. Proposed argument has got stronger foundation due to comparative analysis of squatter having secured land tenure with squatter of unsecure tenure. In this paper we explore that tenure security is one of the key factors which leads to resident’s stability, through case study approach by investigating two squatters based on their tenure types. The data collected through questionnaire will help us to identify other key factors associated with resident stability in squatters. Study reveals that limited secured tenure options and poor governance in present urban scenario projects as major obstacles in coping with urban sprawl and squatter settlements. Findings help us to understand the phenomena of inter-connection of land tenure security and residential stability of squatters in Lahore, suffering from housing shortage and informal settlements.

Keywords: land tenure; security; squatters; residents; stability; Lahore.

1. Introduction

Land is fundamental component of urban development. The possession of land shows the social and economic stability of any community. The war for land has been a constant dialogue for centuries as it provides ecosystem services, employment opportunities and wealth generation. No progress is possible without land. It proves that
land is most crucial part to acquire for achieving affordable shelter. However, tenure security alone is not enough for attaining affordable and adequate housing, yet it serves as one of the key factors for access to improved housing. Other factors such as housing finance, provision of infrastructure, adequate planning, and relaxation of building codes and regulations have been identified as significantly affecting low-income people’s access to housing, improved livelihoods and environmental conditions (Nyametso, 2010). Many developing countries like Pakistan, India, Bangladesh, Ethiopia, Nigeria, face such issues of land tenure and squatter settlements. Also, in developed countries, land ownership represents the single powerful assets to be owned by anyone. This comes along with the importance of land tenure and its security which provides relief to the tenants. Land tenure has evolved as a significant terminology of housing studies. It has been defined in different perspectives of various researchers as following:

1. Maxwell & Wiebe (1999): An infrastructure of institutions that administer use of land and other resource.
2. Adams, Sibanda & Turner (1999): A set of policy and rules on basis of which land is acquired, used and transferred.
3. Reale & Handmer (2011): Land tenure is a set of policy and rules on basis of which land is acquired, used and transferred within an infrastructure of institutions that administer use of land and other resource.

The recognition of prime role of land rights and tenure for managing land is not a new phenomenon to literature. Secure land tenure for poor households is evolving as a major problem for developing countries in Africa, Asia and Latin America (Durand-Lasserre & Royston, 2002). In addition to residential sector which is surely in control of land tenure and rights, commercial land is also bound to fulfill the requirements of land legal system. The insecurity of land tenure is a great threat to vulnerability of an individual or a community. Reale & Handmer (2011) have established five ‘mediating factors’ that control secure land tenure as following:

1. The local legal system;
2. Government administrative authority;
3. The economy;
4. Evidence of tenure, and;
5. Custom and dominant social attitudes.

The paradox of land tenure is becoming central focus of recent housing studies. Land is a public good and is essential for mankind for performing all types of activities. Like clean drinking water is a commodity for which public cries in dry regions, similarly for urban land security of tenure is a relief for public. Insecurity of tenure leads to extreme losses of a community which includes homelessness, violent, forced evictions, lost livelihoods, inadequate housing, loss of identity and environmental as well as social disturbance. Every piece of land is unique, its special value and scarcity have opened the doors to political favoritism and corruption. It is a subtle asset to administer, and most governments are simply not very good at it (Doebelej, 1987). In game of political urban power, local and state authorities often push the poor to leave the acquired land in favor of new commercial and residential buildings. This practice has been evident in various cities of developing world including Delhi, Karachi, Bombay and Bangkok (Hardoy and Satterthwaite, 1993, 121). This implies that low-income groups squat and construct substandard housing not because they choose to, but because they are forced to. (Sengupta & Sharma, 2006). This argument has been strengthened by the fact that in most cases, half of the urban population survives in illegal settlements or inadequate housing units (Durand-Lasserre & Selod, 2009). Hence, it proves that the role of governments at local or national level in effective administration of land and its legal matters, specifically in developing countries, has been unpromising one for long time. The aim of this paper is to highlight the importance of secure land tenure for developing countries such as Pakistan taking the case study of second largest city of Lahore. The paper highlights the differences and challenges of two squatters based on their tenure types. Findings help us to understand the phenomena of inter-connection of land tenure security and residential stability of squatters in Lahore.
Case of Brazil

Brazil has been facing housing challenges; Rio de Janeiro favela is most notable one among these which is now established as authorized squatter settlement. The local authorities launched Favela Bairro slum upgrading program (FBP) to overcome these challenges. The program established that transformation of such favelas into formal communities is the appropriate solution to Rio’s housing afflictions. The significant challenge to meet in this program is the land tenure and how to deal with it. FBP introduced unique solution to this by setting an example of slum up gradation without attaining full legal tenure security and providing the primary right to occupy and use the land (Handzic, 2010). This exceptional state of using the land allowed this program to take place with huge success. This initiative put emphasis on provision of adequate infrastructure rather than legal land tenure. As a consequence, favela tenants felt the effect of security of tenure through better living conditions by implementation of FBP.

Case of India

India is going through rapid urbanization which has put massive pressure on existing urban infrastructure, hence creating informal settlements, squatters and slums. Even in such alarming housing shortages, people plan to own a home rather than rental housing. Obviously, rental housing is also not that much economical within urban centers nowadays. In India, there are two-fold reasons for it: first, rent-control laws in urban areas have discouraged new rent-based units from coming into the market; secondly, an increase in available housing finance options over the years has enabled more people to buy a home (UN-HABITAT, 2008). Four types of land tenure exist in case of India as following:

1. through title deed has the highest legal authorization
2. attaining a lease period, giving tenant right to use land for certain number of years
3. license from associated authorities and cooperative societies, giving members registration to show right to property
4. stamp paper demonstrating sale of property, yet has no legal strength

Squatter dwellers normally tend to survive their lifetime either on lease period or through stamp paper. Inability to show proof of legal land ownership limits the access to formal sources of housing finance. This implies that low-income groups seldom have formal secure land tenure and their rights to land are linked with other forms of land security. Previous studies have referred to such rights which are normally either property tax forms or stamp papers (the fourth type) known as para-legal rights. Para-legal rights in urban areas can also take the form of government-granted security to slum dwellers which protect them against eviction (Centre for Micro Finance (IFMR), 2007). The discipline of legal land rights and tenure is one of key areas for governments both state and central to play their role for up gradation of housing conditions that surrounds the poor.

Case of Pakistan

Increasing urban population in major cities of Pakistan is causing urban poor as migrants to get suffer through poor housing conditions. The high population levels and centralization of job markets is making difficult supply of formal housing in cities. As a result, people tend to opt informal housing and squatter settlements. In Pakistan, squatters are called ‘katchi abadis’: the term refers to housing settlement on state land without ownership rights. Under the revised katchi abadis act 1987 the settlement can be declared as official katchi abadi that is not ecologically dangerous zone, not on areas earmarked for amenities, not required for the development needs of the cities and having at least 40 dwelling units (Qadeer, 1996). For a long time, within the context of Pakistan, the informal housing in Karachi has been prime focus of researchers, since it is the largest city of Pakistan. However, Lahore being the second largest city overall, and largest city of largest province (Punjab) has not been in international/national debates or a prime focus of research for informal housing or squatters. Till date, community oriented projects have

1Squatter or informal housing in national language of brazil.
been acknowledged in case of Karachi as compared to Lahore (Table 1). Karachi presents more development of informal land and housing market due to the inadequacy of the formal sector to meet population demands (Hasan, Ahmed, Raza, Sadiq, Ahmed, & Sarwar, 2013)

Table 1. A comparison of housing initiatives for Karachi and Lahore, Source:Author

| Housing Initiatives for Urban Poor | Karachi | Lahore |
|-----------------------------------|---------|--------|
| OPP-RTI                           | Khuda ki Basti-KKB |
| Urban Resource Center             | Khuda ki Basti-KKB |
| Heritage Homes                   | Ashiana Housing Project-AHP |

| Housing issues                  | Karachi | Lahore |
|---------------------------------|---------|--------|
| Housing issues are more recognized internationally | Housing issues are started to highlight on international scale |

| Major Urban Poor Housing initiative | Karachi | Lahore |
|------------------------------------|---------|--------|
| Orangi Pilot Project - OPP         | No slum up gradation project till date |
| (Upgradation project of Pakistan’s biggest slum) |

| Remarks                             | Karachi | Lahore |
|-------------------------------------|---------|--------|
| OPP as Slum up gradation project in Karachi is practical model for addressing issues of urban poor in katchi abadis of other cities of country. | The second largest city of Pakistan is still lacking behind in up gradation projects of informal settlements. |

Important informal housing projects include Orangi Pilot Project (OPP), Khuda ki basti (KKB – Hyderabad) and Yakoobabad project. The most successful among these is OPP which is house to 1 million people and is the largest squatter of Karachi since 1980. The success story behind OPP is land provision from KDA (Karachi development Authority) and improvement of house construction by providing technical assistance and managerial support to over 65,000 house-owners for financing and developing their own underground sanitation scheme. In addition, the OPP has developed a package of advice for local masons for improving their performance, both technical and managerial, and to the people regarding design and construction of houses (Hasan, 1992). The process resulted in improved house construction with economical budget accompanied with training sessions for masons and builders. Recently, studies have now started to evolve in this regard, to highlight the housing problems and land tenure issue of low-income groups in Lahore. Research has shown that tenants of katchi abadis (squatters) that have been authorized by State and local authorities receive better access to infrastructure and public goods. Similarly, residents of squatters located close to central Lahore have much convenient access to employment and facilities as compared to residents of peripheral squatters. Hence, dwellers that have property rights have greater bargaining power and so see better provision of public goods that those that do not have property rights. (Shami & Majid, 2015). Another research in Lahore cantonment and Aziz Bhatti town reveals that most people have preferred to live in new urban settlements of the city after selling their rural lands and have started investment in new developed urban areas. This has resulted in creating more pressure on urban centers and pushing urban poor to reside in substandard housing settlements. Haider (2015) discussed that Low income areas are faced with problems of healthcare and housing and are often faced with tedious legal formalities of land ownership.

2. Research Methodology

Lahore is the largest city of Punjab province and second largest city of the country. Qadeer (1983) in his book described that since Independence, Lahore has undergone explosive growth and notable transformation of its material, technological and institutional bases. Yet like most third world cities, it counties to be ravaged by poverty, inequality and mismanagement. Lahore is a hometown to 8.9 Million presently and is expected to go beyond 11 million by 2020 (Lahore Population 2016, 2016). The city is experiencing huge influx of urban poor coming from smaller adjacent cities and suburbs in search of employment opportunities. Also, the city is currently a huge development of housing infrastructure. Total demand of 1,265,183 housing units until year 2021 has been established,
including the existing shortage of 199,204 units (Urban Unit, n.d). Housing backlog can be effectively tackled by addressing the secure tenure for informal housing like squatters. In current situation, it has become essential as well as important to provide secure tenure types to all types of residents for discontinuation of increasing figure of housing deficit in Lahore. The study adopts a qualitative method of research through case study approach for developing deep insight into complex homeownership phenomena. The case study is comprised of two study points based on type of their land tenure. First study selection is of legalized squatter with secure tenure through lease of 99 years (Qalandar pura squatter) and second study selection is of illegalized squatter with no security of tenure (Badar colony). This has helped to identify the reasons for which tenants have shown improved residential stability in squatters provided with land tenure security. It also explores how the completed social mechanism behind sustained existence of informal settlements in rapidly urbanizing city of Lahore. Field Survey along with well-structured questionnaires will be conducted to collect data from both squatters. Analyzing parameters will include:

- Accessibility and affordability
- Environment of squatter
- Incremental house construction
- Governance
- Secure land tenure & residents stability
- Community development

2.1. Case Study Selection

The selection of case studies is strategic as both of selected squatters are just 3 kilometers away situated within vicinity of Harbanspura Lahore. It is interesting to observe the issues of land tenure and resident stability for qalandarpura and badar colony located within the same urban context. However, the change in the type of land tenure and its legal status creates a difference and impact on the lives of its residents. A brief description of both squatters is given below.

2.1.1. Qalandar Pura squatter

Qalandar Pura is one of the legalized squatter of Lahore situated near Harbanspura interchange in vicinity of Lahore ring road and Lahore Canal road accounts for strategic location of this squatter settlement implying that this study area has strong connections with other city centers (Figure 1). The mega Lahore Ring Road connects this informal housing settlement to well-established housing schemes for the elite class of Lahore, for instance, Defence Housing Authority in just 10 minutes of drive on car. This obvious connection is clear picture of extreme contrasting environments between the two ends of city users situating at close locations.

Figure 1. Google map for Qalandarpura squatter
2.1.2. Badar colony

Badar Colony is illegalized squatter situated in Sadar near Ranger’s Head Quarter, Lahore on Harbanspura Road (Figure 2). Recent study described the squatter is an informal housing settlement with total of 1300 houses having population figure of 7800. There are two types of tenants here, some of them are urban settlers and other ones are the migrants from nearby suburbs, and villages. Ali Park, Jalal Town and Itthad colony are well-recognized areas near the selected squatter. Out of total population, only 2% have legal status of ownership while rest of the colony is living with unsecure tenure and ownership rights. Recent study revealed that people complain about corruption by official authorities for giving ownership rights and they charged more than RS.172/marla (According to katchi abadi act 1992) from residents of Katchi abadis; there are also some people who don’t even know the procedure of applying for ownership rights (Nasreen & Hira, 2009).

![Figure 2. Google map for Badar Colony squatter](image)

2.2. Data collection and respondents

Random sampling has been chosen to identify the general perspective of land tenure and stability of residents. Earning head of the family has been selected as respondents for gathering actual facts and figures. Further, data sampling has been done on behalf of convenience by connecting to networking members. Thematic Analysis will be applied as per analyzing parameters by extracting themes from each parameter and describing through collected data in form of percentage values.

3. Results & Discussions

3.1. Accessibility & Affordability

Accessibility and affordability are major concerns for any housing settlement either its formal one or informal one. Here, the extracted themes for both case studies include squatters as cheaper than rental housing, squatters as affordable ones, commuting issues and inspiring social circle to opt squatter housing (Table 2).

| Accessibility & Affordability | Squatter            | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | Total |
|-------------------------------|---------------------|----------------|-------|---------|----------|-------------------|-------|
| Squatter residence is cheaper than formal rental housing | Badar colony        | 30             | 50    | 10      | 10       | -                 | 100   |
|                               | Qalandar Pura       | 30             | 30    | 30      | 10       | -                 | 100   |

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Table 2 continued

| Squatters as affordable shelter based on your monthly income | Badar colony | - | 50 | 50 | - | - | 100 |
|------------------------------------------------------------|--------------|---|----|----|---|---|------|
| Qalandar Pura                                              | 20           | 30| 40 | 10 | - | - | 100 |
| Easy commuting to work places from squatter                | Badar colony | 20| 10 | 40 | 10| 20| 100  |
| Qalandar Pura                                              | 10           | 20| 10 | 20 | - | 40| 100  |
| Inspiring other family members and friends to opt for squatters instead of living on rent | Badar colony | 40| 40 | 20 | - | - | 100 |
| Qalandar Pura                                              | 10           | 20| 40 | 30 | - | - | 100 |

Case of Badar Colony

According to the results, most tenants of badar colony consider squatter settlements as cheaper substitute of living than opting house on rent in a formal housing settlement. As they consider it affordable according to their monthly income. Transportation and commuting issues remain unhighlighted by the community with equal positive and negative response in this regard. The interesting part was inspiration for the associated family members and friends to select squatters as their housing and convincing them not to choose rental housing. This suggests that personal experiences do influence the mindset and it reflects to the extended social circle of tenants.

Case of Qalandar Pura

Qalandar pura enjoys the status of legalized squatter settlement in Lahore, hence people living here believe that it is cheaper and affordable housing for them as compared to formal rented houses based on their monthly income. However, they showed facing difficulty in commuting to their workplaces from their house location. May be this is the reason that community does not inspire their relatives and friends to choose this squatter as their housing option.

3.2. Environment of Squatter

Environment of squatter is another important aspect and studied themes are safe environment, community system, hygienic conditions and social issues (Table 3).

Table 3. Environment of Squatters, Source: Author

| Environment Of Squatter | Squatter     | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | Total |
|-------------------------|--------------|----------------|-------|---------|----------|-------------------|-------|
| Safe & secure environment| Badar colony | 40             | 30    | 30      | -        | -                 | 100   |
|                         | Qalandar Pura| 10             | 30    | 40      | 20       | -                 | 100   |
| Community system for addressing environmental issues | Badar colony | -              | 60    | 40      | -        | -                 | 100   |
|                         | Qalandar Pura| -              | 10    | 40      | 30       | 20                | 100   |
| Better hygienic conditions | Badar colony | -              | 10    | 10      | 40       | 40                | 100   |

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Table 3 continued

| Incidents of kidnapping and robbery activities | Badar colony | Pura   |
|-----------------------------------------------|--------------|-------|
| Qalandar Pura                                | -            | 10    | 40   | 50   | 100  |
| Qalandar Pura                                | 10           | -     | -    | -    | -    |

Case of Badar Colony

Tenants showed positive response towards the safe and secure environment of squatter. Active Community system was recorded as integral part of this settlement. However, the hygienic conditions of badar colony were not satisfactory and tenants were not contented about it (Fig 3). On the other hand, due to strong community system, social issues were less such as kidnapping and robbery incidents which are considered to be common aspect of such informal settlements.

Figure 3. Alley view in Badar Colony, Source: Author

Case of Qalandar Pura

Safe and secure environment is merely a feature of such informal housing. However, people were satisfied with safety of environment to some extent. Most of them did not have the idea of safe environment as majority of them are not educated. This can also be linked with absence of active community system for addressing such issues. As a result, hygienic conditions were also not better here (Fig 4). According to the results, kidnapping and robbery activities had not been witnessed by the respondents.

Figure 4. Alley view in Qalandar Pura, Source: Author
3.3. House Renovation/Incremental House Construction

Squatters are affordable and cheaper housing settlements. Tenants continue to reside here for generations and tend to adjust their family either through house renovation or incremental house construction. Both squatters showed positive attitude towards this particular aspect and themes included incremental housing, house renovation and squatter legalization (Table 4).

Table 4. House Renovation/Incremental House Construction in squatters. Source: Author

| House Renovation/ Incremental House Construction | Squatter | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | Total |
|-------------------------------------------------|----------|----------------|-------|---------|----------|------------------|-------|
| Tenants practice incremental housing in squatter | Badar colony | 100 | - | - | - | - | 100 |
| | Qalandar Pura | 90 | 10 | - | - | - | 100 |
| Tenants practice house renovation | Badar colony | 30 | 40 | 10 | 20 | - | 100 |
| | Qalandar Pura | 20 | 40 | 30 | 10 | - | 100 |
| Legalization of squatter prompts residents to go for renovation. | Badar colony | 20 | 30 | 20 | 30 | - | 100 |
| | Qalandar Pura | 10 | 20 | 30 | 30 | 10 | 100 |

Case of Badar Colony

Incremental housing is in full practice for badar colony which shows that once residents start living, they tend to live for longer time periods in most cases (Fig 5). House renovation also demonstrated positive response, however there are some groups of people who were not interested in it. Half of the respondents agreed that legalization of squatter will make majority of the community to go for renovation or incremental construction on basis of secure land tenure.

Figure 5. Incremental House construction in Badar Colony. Source: Author
**Case of Qalandar Pura**

Tenants responded in clear positive figure towards the practice of incremental housing in squatter (Fig 6). In addition to this, more than 50% of the respondents acknowledged the exercise of house renovation as well. Since the squatter is already regularized one, so the response about house renovation after squatter up gradation was mixed one but more inclined towards disagreement.

![Recent Incremental House construction in Qalandar Pura, Source: Author](image)

3.4. Governance

Squatters face Governance and related issues in its extreme form. This is because due to illegal status of such housing settlements and their informal structure. This parameter studied themes involving frequent inspection by officials, squatters as vote bank, NGOs initiatives and self-help as final choice (Table 5).

| Governance                                      | Squatter | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | Total |
|-------------------------------------------------|----------|----------------|-------|---------|----------|-------------------|-------|
| Frequent inspection of squatter by government officials | Badar colony | -               | -     | -       | -        | 100               | 100   |
|                                                  | Qalandar Pura | -               | -     | -       | -        | 100               |       |
| Squatter is major attraction for vote bank       | Badar colony | 100             | -     | -       | -        | -                 | 100   |
|                                                  | Qalandar Pura | 100             | -     | -       | -        | 100               |       |
| NGO visit squatter to work for well-being of community | Badar colony | 10              | 20    | 50      | -        | 20                | 100   |
|                                                  | Qalandar Pura | 10              | 20    | -       | 70       |                   |       |
| Tenants usually solve their issue through self-help | Badar colony | 40              | 40    | 20      | -        | -                 | 100   |

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Case of Badar Colony

Problems and issues of badar colony governance are alarming as no promising attitude was documented from governing officials of respective state and local authorities. Complete disagreement has been recorded from tenants when inquired about squatter inspection by governing bodies. Same response has been observed in case of considering squatter as significant vote bank by political leaders. Tenants acknowledged efforts of NGOs here to some extent. Community engagement was a key factor for squatter governance in this case and tenants tend to solve their routine issues through self-help.

Case of Qalandar Pura

Even though qalandapura is a recognized squatter in comparison to Badar Colony, still the governance issues are same and tenants showed whole disappointment towards the governing bodies. People gave a clear yes for considering their squatter as merely a point of vote collection for political victory. NGOs also received same kind of discontent for showing no promising efforts towards well being of community. Hence, self-help, being the only option left behind, was observed to be governing system for functioning of squatter and housing units.

3.5. Secure Land Tenure & Resident Stability

Security of land tenure is one of the prime concerns for squatter residents. Informal settlements are reality of developing world and their metropolitans. This prime concern inspects the strong connection of secure land tenure with resident stability, employment opportunities, social life and infrastructure upgradation (Table 6).

| Secure Land Tenure & Resident Stability | Squatter     | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | Total |
|----------------------------------------|--------------|----------------|-------|---------|----------|-------------------|-------|
| Secure Tenure by government will bring | Badar colony | 60             | 20    | 10      | 10       | -                 | 100   |
| resident stability after secure land   |              |                |       |         |          |                   |       |
| tenure                                | Qalandar Pura| 40             | 20    | 30      | -        | 10                | 100   |
| Secure Tenure will bring more         | Badar colony | 10             | 20    | 50      | 20       | -                 | 100   |
| employment opportunities              |              |                |       |         |          |                   |       |
|                                       | Qalandar Pura| 20             | 20    | 50      | 10       | -                 | 100   |
| Secure Tenure will impact social life  | Badar colony | 30             | 50    | 10      | 10       | -                 | 100   |
| of tenants                            |              |                |       |         |          |                   |       |
|                                       | Qalandar Pura| 40             | 20    | 30      | 10       | -                 | 100   |
| Secure Tenure will help improving     | Badar colony | 40             | 30    | 20      | 10       | -                 | 100   |
| infrastructure                        |              |                |       |         |          |                   |       |
|                                       | Qalandar Pura| 50             | 10    | 10      | 20       | 10                | 100   |

Case of Badar Colony

Tenants believe that if government legalizes this squatter then resident stability will reach its highest possible value. Around 80% percent of respondents agreed on this point. Chances of more Employment opportunities after securing land tenure does not seem to get affected and tenants showed balance response in this regard. However,
social life and infrastructure are two major aspects to be impacted in a better manner after legalization and tenure security of squatters in community’s perspective.

**Case of Qalandar pura**

Squatter upgradation into formal housing scheme was considered as a positive sign towards residents stability and more tenure security according to perception of qalandar pura community, however employment opportunities were not believed to be majorly affected by this. On the other hand, Tenants acknowledged the positive impacts on Social life and infrastructure improvement after such upgradation.

### 3.6. Community Development

Community development and community engagement have capacity to do wonders in such informal settlements. Squatters often have strong community system which leads to development in its small dimensions. Community development parameter covers themes such as meeting arrangements, community inclination towards such meetings and its importance more than state initiatives (Table 7).

| Community Development | Squatter | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree | Total |
|-----------------------|----------|----------------|-------|---------|----------|-------------------|-------|
| Arrangement of Community meetings for squatter improvement | Badar colony | 30 | 30 | 20 | 10 | 10 | 100 |
|                       | Qalandar Pura | 10 | 20 | 40 | 30 | - | 100 |
| Community interest and inclination for such meetings | Badar colony | 30 | 40 | 20 | 10 | - | 100 |
|                       | Qalandar Pura | 10 | 40 | 50 | - | - | 100 |
| Community development program is more beneficial than state initiatives for securing land tenure. | Badar colony | 40 | 30 | 10 | 10 | - | 100 |
|                       | Qalandar Pura | 20 | 10 | 50 | 20 | - | 100 |

**Case of Badar Colony**

Tenants of badar colony showed positive response towards frequent arrangement of meetings for addressing squat-ter issues. In addition to that, community is quite in favour of such meetings empowering community development. Engagement of community and opting self-help in most cases made tenants to believe that community development programs are more beneficial than the state-initiated squatter programs. Living within the community can lead to better solutions for their problems rather than planning in offices of state and local authorities.

**Case of Qalandar pura**

Community development was not in much practice here, as the tenants showed major negative response about arrangement of community meetings for squatter issues. Most of them did not have the idea of what is community development and what community meetings are about. Hence, half of the respondents delivered no information about it and half showed disinterest in such community engagement programs. Almost same response was observed for considering community development program more beneficial than initiatives of state and local authorities.
4. Conclusions

Squatters and informal settlements are integrated part of urban development for most cities of developing countries like Lahore, Pakistan. Their complex social mechanism puts great challenges and issues for survival of tenants. Analyzing parameters in the present study help us to understand such challenges for squatters with and without tenure security. For instance, since the illegal squatter (Badar Colony) is more accessible option for low-income groups, the people inspire its social circle to opt this as their final housing option, whereas Qalandar Pura community is not inclined towards such inspiration. In addition to this, strong community system was observed in case of Badar Colony as compared to Qalandar Pura. This community system is the major reason for same kind of issues even in presence of big difference of tenure status for both squatters. However, this difference does not create any impact on incremental housing and renovation and both communities showed positive response in this regard. Issues of poor Governance were the most significant issues in Badar Colony as well as Qalandar Pura and self-help technique was adopted for squatter functioning. Up gradation plans for squatters were welcomed by both communities. The aspect of community development was more profound in case of illegal squatter which came out as a big surprise since more sophisticated culture was observed in case of legal one. This proves the power of community engagement for such housing settlements when official authorities are not performing their duties properly. Research concluded that legalization of squatter do brings secure tenure and resident stability, however it still demands for thorough governance to deliver decent lifestyle to its tenants. Both cases studies demonstrated mostly same issues and few differences in some circumstances. This implies that security of tenure is not the only characteristic which brings relief and housing stability in residents. Other factors such as governance, environment, infrastructure and community development are of similar significance.

The Lahore context suggests, securing land tenure can assist in dealing with most issues of informal housing as tenure security brings a positive turn in coping with urban sprawl. Also, by promoting the concept of authorized squatters through their inclusion in the spatial planning of formal housing sector and in National Housing Policy will help in allocating budget for adequate infrastructure and facilities in such livable communities. The paper is a contribution by exploring housing issues in present administrative frameworks and charters to fill the inherent vacuum about the tenure doubts of squatters and resident’s stability in Lahore.

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