

# **Pakistan: Forced evictions and socio-economic costs for vulnerable communities:**

## **An overview**

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## **Introduction**

In last two decades Pakistan face mass scale displacement due to war, earth quake and floods apart from forced evictions caused by mega projects, land grabbing attempts and communal riots. Lack of a completely reliable and inclusive system of data collection we are not able to present an overall picture of displacements in the country. Therefore this paper mainly focuses forced evictions in Karachi city

### **Housing current policies and situation an overview:**

Currently, the total estimated population of Pakistan is 180.71 million and according to the economic survey of Pakistan's 67.55 million people are living in urban areas.

The last population and housing census was held in 1998, therefore no official data is available on current house counts. According to the estimates the country needs an addition supply of 600,000 housing units per annum while the actual supply does not exceed 300,000 housing units. Thus there is a net shortfall of 300,000 units per annum and the backlog is increasing every year.

The Constitution of Pakistan confers on the government and the state the duty to provide all the basic facilities for a comfortable life for its citizens. This includes provision of food, shelter, clothing, education, and health. This is to be provided to all citizens irrespective of gender, race, caste or ethnicity and includes those who are unable to make a living due to illness, disability or due to temporary loss of income. The dignity of the citizens and their right to lead their lives according to the law is to be protected. Further every citizen has the right to acquire land or property in any part of Pakistan and it is his duty to fulfil the covenants of law with respect to its buying and selling. No citizen can be deprived of his land/property, which he has legally obtained. No citizen can be deprived of his land or property for public purposes. If it is done then the citizen is to be paid compensation. The relevant departments are to formulate rules and regulations for such compensation.

Looking at current scenario there is no policy or schemes exist in the country to provide housing to the poor and vulnerable section of the society. The land prices in open market are very high and out of reach of common men. Poor communities continue to buy illegal land from land grabbers, who illegally subdivide and sell government and agricultural land around cities/villages. As land price of such illegal land is comparatively affordable, therefore most poor buy such land for their housing. Building housing on illegal land has turned a great battle for poor communities to save their land and houses against evictions. Whereas the police, political activists and relevant government departments are combined beneficiaries to protect such land and housing.

One of the major programs of the government in the field of housing is the regularization of informal settlements. The program has been operative, in some form or the other,

since 1973. In its present (Sindh Katchi Abadi Act 1987) form it envisages the regularization of, and provision of infrastructure to, all settlements on government land which were established before 30 June 1997 and have more than forty houses in them. (Note: date for rural and agricultural land is December 2000). The land regularization policy provides security to the settlements but it is still complicated to get individual land titles in many settlements.

The reasons for difficulties in getting land titles include;

- i. Corruption in process of land regularization.
- ii. No Objection Certificate (NOC) from land owning agencies. It compulsory for a settlement to get an NOC from land owning agency for regularization. The land owning agencies usually do not issue NOCs in the favour of these settlements. Many cases for NOCs pending over decades.
- iii. Issue of the cut date; the law is completely silent for the settlements that are being established after this cut date.
- iv. Settlement located on amenity plots/land; Dispute of the settlements located on such land remained unresolved for decades now.

This situation makes it impossible for the large number of the settlements to secure their housing rights. Meanwhile over the years many settlements gained political powers through their affiliation in such way that they do not need land titles any more. This situation raises questions on viability and effectiveness of the government initiated process of regularization.

Currently no major eviction are taking place in the country, but socio economic and political conditions always make poor communities vulnerable. There are still a number of settlements which are in a weak position and they face eviction risks. For vulnerable settlements it has become irrelevant to have land titles or not. As such settlements could be demolished any time regardless they have land titles or not. There are various reasons behind forced evictions, these includes:

- i. Concept of world class cities;  
The cities authorities and politicians are promoting the concept of world class cities in the country. Therefore they feel these settlements of the poor communities present an ugly look and damage the image of world class city. There is an emphasis to relocate such settlements away from city.
- ii. Mega projects:  
A number of mega projects are being proposed for major cities in Pakistan. These mega projects involve massive dislocation of poor communities. A careful redesigning with a humane heart could avoid (or may reduce the numbers of displacement) such evictions. These projects include Lyari Expressway, Karachi Circular Railway, etc.

- iii. **Increasing land values:**  
Many settlements of the poor communities are now situated on prime location land where over the years the land prices have gone up many folds. The builders and developers of the cities are eyeing these locations to build commercial plazas or shopping malls.
- iv. **Activities of land Mafia:**  
The land grabbers are actively gaining strength to squat land in the urban centres. They have gained support from various corridors of power. They use the conventional techniques of land grabbing initially they settle some poor families on a vacant land and after some time when land price goes up they evict them for reselling the same piece of land.
- v. **Security concerns**  
The terrorists are constantly hitting targets in the big cities. In future this may turn a reason for government to displace poor settlements from city centres.
- vi. **Communal violence**  
The communal violence on the bases of religion, castes and ethnicity are also serious concerns for displacement in the country.

### **Karachi city – An overview**

Karachi is the largest city in the country having an estimated population of 180 million. In low income settlements mostly every family has one room accommodation with shared toilet and kitchen with other family members likes parents, brothers, sisters or cousins. Poor usually buy land for housing from informal sector and built it in period of 10 to 15 years brick by brick incrementally. The entire family put their life savings in building and securing their house. The battle for building and securing the house goes until the settlement gets some sort of collective social and political strengths.

It is important to mention here that housing for the poor is linked with a number of socio economic conditions such as:

- Access to livelihood
- Development of Infrastructure
- Provision of social services such as education, health etc.
- Transport, accessible and affordable.
- Social and ethnic relationships.

In the process of incremental development the poor communities struggle to create these conditions for themselves either on self help basis or through their social and political linkages to obtain these services and facilities. Bribing concerned official to secure the continuity of services like water and electric supplies have become a common practices.

It is interesting to mention here in Karachi the settlements of poor communities do not fall in the category of Katchi Abadis anymore. Generally Katchi Abadi are defined as settlements which have despicable and terrible housing conditions, where houses are built like huts or shakes besides lacking community facilities including water supply, sewerage disposal, electric supply, gas, roads and other public utilities. But the existing settlements present a completely different picture in Karachi. These settlements have already obtained all community facilities mentioned above. The houses are well built with concrete structure having single or double story buildings.

Only thing which they lack is the land title. This makes them illegal settlements, that is why they are called Katchi Abadis and thus the option for demolishing such settlement remains open for various reasons. The term Katchi Abadi or illegal settlement does not fit to these settlements. As we know over the years communities as well as government had invested huge sums for construction and development of housing and infrastructures of these settlements.

The pervious elected in 2009 government had taken some very positive steps to make such settlements secure and speed up the regularization process. These steps underline the need and importance of secure housing for the poor communities. These initiatives have reduced eviction threats on the settlements. These steps include;

1. For urban settlements; the cut date of regularization in Sindh extended to 30<sup>th</sup> June 1997 from 23<sup>rd</sup> March 1985, whereas in Punjab the date has further extended to 31<sup>st</sup> December 2011.
2. For rural settlements called Goths/villages around cities the cut date is further extended up to December 2000.

On other hand in case of displacement in mega projects, government is also developing resettlement programs for the affected communities.

The above mentioned steps are very instrumental to stop forced evictions in the country. In Karachi city no major evictions were reported since 2007.

Disputes over nature and type of resettlement plans are not over yet. There are number issues linked with resettlements of poor communities in case of land is required for a mega project. The transparency and lack of community participation are the most serious questions that are need to be addressed.

### **Forced evictions:**

Urban Resource Centre (URC) has been monitoring evictions in Karachi city since 1992. No new cases of forced evictions have been reported since early 2007. The reported figures show that more than 40,900 houses have been bulldozed by various government agencies from 1992 to 2006. As a result of these evictions 286,300 people

have been displaced, including women, children and elderly. No compensations or alternative lands in most of the cases were awarded to the victims of these demolitions.

These evictions mostly took place in brutal colonial way without issuing prior notices. In many cases where communities refused to leave their houses their household goods were also smashed under bulldozers. The deaths and injuries were also reported in many settlements.

This brutal type of demolition operations led by various government departments against poor communities had been sparking resistance. The communities organized themselves to resist such forced evictions at any costs. These communities were also receiving support from national and international NGOs. The linkages between NGOs working on housing rights developed with the communities facing evictions.

The government departments were aware of this fact and this has now become impossible for them to demolish a settlement by ignoring national and internal housing rights guidelines. Therefore their further plans to demolish settlements were halted.

In early 2006 the government announced its plans to make Karachi a world class city. It was announced that each and every settlements that sprang up after 1985 is being considered as an encroachment (and therefore illegal) and they would be removed any time. It was further said that the government was soliciting suggestions and solutions to tackle the matter from different countries, which have experienced the same problem. The city managers said the whole thing was being made part of the City Master Plan and a strategy was drawn up to resolve the issue once and for all. They said that they do care for poor people who live in slums but they can never compromise on the future of Karachi. The government had to develop this city in a strategic manner so that it is seen as the seventh largest city of the world, an engine of growth for Pakistan and an attraction for people from around the world. Under this operation the government was planning to demolish over 6,000 houses in different parts of the city.

Soon after of this announcement the government had started demolishing various settlements in the city.

During first five months of 2006 (Jan – May 2006) the government bulldozed over 3,000 houses in the various parts of the city. A total of 23,124 people were made homeless as result of these evictions. These evictions were took place in very brutal colonial way and no prior notices were served to the affected families. The city administration also did not pay any compensation to victims of these forced evictions.

People's investment of over Rs. 1.047 billion on construction of these 3,000 houses had been lost. This does not include the cost of land, infrastructure and services that people obtained over a period of time.

These forced evictions sparked anger amongst citizens. This forced opposition political parties to raise the issue in the Provincial Assembly and City Council.

A number of demonstrations and All Parties Conference (APCs) were held against these demolitions. The leaders of all major political parties actively took part in these demonstration and APCs.

On 2<sup>nd</sup> June 2006 a major protest rally was held against forced evictions in Karachi: The protest rally was organized by the different political parties, turned out to be a show of strength as it was attended by a large number of transport operators and activists of almost all mainstream opposition political parties.

Apart from Karachi many big demonstrations were also held in other cities of Sindh province against these evictions.

These protests forced the government to stop its plans for further evictions. Soon the government realized that it would not be able to evict the settlements of poor communities in violation of national and international guidelines on housing rights.

Later on the government completely changed its strategy towards forced evictions. The plans for evictions were halted and the government started negotiating with communities on the compensation and resettlement plans, where settlements' lands were essentially required for road projects. There were two projects where the government successfully negotiated the compensation package with the communities.

These include:

- i. A link road between North Nazimabad and Qasba colony called Khasa Hill Project (known as Kati Pahari). The community was awarded compensation at market value for their land and house construction. In this the compensation was awarded in 2007.
- ii. Shah Faisal colony and Korangi linked bridge construction. The community got compensation at market value as per Land Acquisition Act 1884. In this the compensation was awarded in 2008.

In the second case (Shah Faisal colony and Korangi linked bridge) the compensation rate for land was awarded Rs 10,000/- per square yard and cost of construction category wise was as under:

- i. For RCC structures Rs 900/- per square foot.
- ii. For pre cast slab Rs 500 per square foot.
- iii. For temporary construction 450 per square feet.

In addition to above 15 percent compulsory acquisition on compensation was allowed to the affected families as per section 23 (2) of the Land Acquisition Act 1884. It also awarded 15 percent interest per annum under the section 28A of the Land Acquisition Act 1884. Besides this an 80 square yard plot was also allotted to each affected family in nearby Korangi area.

The communities happily accepted this compensation package. Soon after receiving the compensation the communities vacated their houses and subsequently the city

government was able to complete the projects in time. It is clear that the communities would prefer to get cash value of their land and houses under the Land Acquisition Act 1884.

This underline need of a consistent policy for the compensation in any case of displacement of the poor communities if would be required for a government project. This only needs a fair and transparent process, which involves communities in the negotiation on a equal bases.

The government decision to stop evictions has provided a relief among poor communities across the city. The government's further steps to ensure a proper resettlement has been welcomed by NGOs and CBOs. But the resettlement process and nature of resettlement are problematic areas which need more focus. The resettlement process lacks accountability. The major issue of the resettlement is lack of community participation in the process. Secondly the transparency of the process is also questionable. The communities have been complaining for corruption and delays in resettlement process for last many years. Usually the resettlement sites were located away from city centres and from their present settlements. The process of development of infrastructure such as water supply, sewerage, electric supply etc. was very slow. The existing houses were demolished much before the construction of new houses. Social services like schools and health clinics were built but teachers and doctors were not available. Children lost their education as multiple educational choices, higher education and vocational training facilities were not available at new resettlement area. Men lost their livelihoods for a temporary period but women permanently lost opportunity of livelihoods, as they were unable to travel long distance. It also increased travelling cost besides travelling time.

The entire resettlement processes were developed without consultation and participation of the communities. This made communities unhappy and not willing to accept the resettlement packages. This situation forced communities to file cases in courts, which caused delays in the project completion. Due to delays the project costs increased many folds and become impossible for the government to complete the projects.

But most serious questions were linked to transparency of the resettlement projects. During the resettlement process communities' complaint that many fake people were awarded compensations and alternative land. Whereas a large numbers of actual victims were deprived from their right of compensation and land. Despite of regular coverage of such corruption scandals in the media the government authorities were unable to take any action.

Even some reports from government as well as from donors also points out such serious loopholes in the process.

According to a recent report issued by Auditor General of Government, reported that the Lyari Expressway Resettlement Project has not been completed for last ten years. The



report was presented to national assembly in 2012 showed financial irregularities include overpayment, unauthorized payment, high expenditures on hiring consultants without any work and facilities provided to officials. Whereas the people have been suffering for all these years to get their due compensation and land at resettlement area.

Another report issued by the Asian Development Bank (ADB) also accepts countless problems of people for resettlement. The ADB report categorically states that there is a lot of confusion on sharing benefits and giving special attention to those who actually pay the price in terms of giving up their lands and resettlement in alien territories. The report underscores a critical issue that often triggers violent protests, ending up at clashes between security personnel and affected populations.

Currently there are two resettlement projects involving resettlement, Lyari Expressway (an ongoing project) and Karachi Circular Railway (newly proposed project). A brief note on both projects is as follows:

### **Lyari Expressway Resettlement project (LERP)**

Lyari Expressway is an old project. The work on Lyari expressway was started on 21<sup>st</sup> January 2002. The government claimed to complete it within 30 months (by end of July 2004). A seven kilometre section of the expressway is still to be completed. The work on this section has been stopped as the communities refused to leave their houses. Now the project cost has increased many folds, which made it unmanageable for the government to complete the project.

The total project's initial estimated cost (including resettlement) was PKR 7.5 billion but excessive delays and corruption have pushed the cost up to PKR 22 billion. The initial cost of the resettlement plan was PKRs.2.1 billion, which is now has reach to PKR 8.6 billion. Under the resettlement plan each family suppose to get PKR 50,000/- and a land measuring 80 square yards.

The city government has so far demolished 16,542 housing units to make way for this controversial project. Beside those, 4,225 commercial units (including shops, factories etc.) were also bulldozed. Around 3,000 evicted families could not receive their compensation money and promised piece of land. On other hand a number of fake victims got compensation money and land in the resettlement area.

This clearly indicates that the resettlement process of the affected communities of the project lacks transparency and community participation, besides creating numerous hardships for affected communities. On the other hand most of the resettled families sold their land in the resettlement area and went back to the city.

There are around 7,418 houses still needs to be demolished to build the remaining parts of the expressway. These include some of over a century old settlements. These old communities refused to leave their houses at any cost.

The remaining communities are actively resisting their displacement. These communities suggested some changes in the expressway project's design, which will prevent demolition of their houses.

Currently the evictions of the remaining settlements have been stopped. The government is facing financial problems because funding for this project has discontinued from federal government. There are many families displaced in last couple of years could not receive their compensation. Their cases are pending in the courts.

On 11<sup>th</sup> September this year the Sindh High Court (SHC) issued notices to the Karachi commissioner, the Lyari Expressway project director and others in a contempt of court application from communities. The community activists submitted that the SHC directed Sindh government on 8<sup>th</sup> August 2012 to ensure that compensation was paid to people affected by the Lyari Expressway within three weeks. They said the government obtained land for the Lyari Expressway in different areas of the city but did not provide compensation or alternate land. They submitted that instead of giving compensation and alternate land/plots the officers working on the project were demanding bribes from affected people to settle their compensation and alternate matters. The court continues the hearing of community cases against the project.

The case study of Lyari Expressway clearly highlights government failure to resettle affected families under the nationally and internationally accepted guidelines.

### **Karachi Circular Railway (KCR) Project:**

The proposed KCR project is Japan International Cooperation Agency (JICA) funded project. Karachi Urban Transport Corporation (KUTC) is the local executing body of this project from government of Pakistan.

There are 35 informal settlements of poor communities located along Karachi's railway tracks, with a population of 21,344 housing units.

A review of proposed Karachi Circular Plan (KCR) showed that around 5,000 houses would be displaced. The government has developed a resettlement project to relocate those communities to be displaced.

The government is planning to resettle these communities outside the city in a much similar way of Lyari Expressway.

Main features of the government's proposed KCR resettlement project include:

- A land located outside of the city for resettlement.
- An 80 square yards plot (land) for each family along with Rs. 50,000/- cash.

Government has also promised to develop all required facilities. It seems the government did not want to learn a lesson from failure of past experiences. The communities are also not happy to go outside the city.

This network (Karachi Circular Railway Affectees Action Committee) assists its member communities in their struggle to resist evictions and to obtain secure tenure rights. The network holds regular meetings in different settlements, to give information about land regularization policies and to discuss new eviction threats from the Pakistan Railways.

The community representatives raised their concerns over this plan and pointed out that there have been no consultations while developing this resettlement plan. According to them they would not accept such plan, which negate their point of view.

The government is also not sharing information on resettlement with the communities. They have sent many written requests to get the details of resettlement proposal. But till to date they did not get any positive response. Whereas, under the freedom of information act of the government of Pakistan it is the right of every citizen to access information about any government project. The community activists also sent request for information by using the producers of freedom of information act.

The community representatives held many meetings to discuss the proposed resettlement plan. Instead of accepting government proposed resettlement plan, the communities put forward their own proposal for resettlement. They have prepared two options.

#### Option I

They have selected three locations within the city where railway land is available and vacant. They requested the government to resettle them in these locations.

#### Option II

In their second option they requested for compensation money instead of having a resettlement program. According to their proposal if government pays them enough money for their existing houses and land, then they would not need any resettlement.

To present their option they held a number of meetings with JICA team and KUTC officials. But the communities do not find any flexible answers.

It is obvious that if continues to deny international guidelines for resettlement this plan will also end up to a failure and will cause a delay in the implementation of KCR project.

## **Impacts of evictions**

All settlements which face eviction threats or demolished in past were well developed with concrete built houses. They had paved streets, water supply connections, underground sewerage disposal and gas connections. There were community facilities such as health clinics, private schools, mosques etc..

It is important to understand their livelihood patterns as most of men provided their services in nearby areas in variety of skilled and un-skilled labour.

It is more interesting to note that the women were also playing a very important role in the economic activities. Traditionally it was conceived as women from the poor communities work only in factories or as domestic workers. But it is not true anymore, women also provide their services in a variety of skilled labour areas, which includes teachers, office assistant, computer operators, beauticians, lab assistant, hospital nurses, boutique workers etc..

The forced evictions have multiple implications on the lives of poor communities. There is not only question of losing their houses and livelihoods, but this action of the government was directly responsible to through an entire well established community into a cycle of poverty from which they would never be able to recover themselves.

One can easily calculate the socio-economic damages of the forced evictions but cost of psychological damages remains unanticipated.

Here are some estimated costs of evictions which one of the most vulnerable communities paid in case of their displacement:

### **Financial costs;**

- The minimum average construction cost of an 80 square yards house is Rs. 500,000/-. This does not include the price of land which varies from location to location. This also does not include cost of infrastructure. As described these communities make a significant invest on developing infrastructure.
- All family (3 –5 members at average) worked over a period of 10 – 15 years to construct a house. This was their life saving.
- Once evicted from their properly built houses these families took refuge under the bridges or on footpaths, but most of families lived on the rubble of their houses for many days before moving to a new location. This exposed them to the harsh conditions of weather, children and women suffered most without having facilities like wash rooms and toilets.

**Economic costs;**

- The case studies indicate that the forced eviction and displacement were major reasons for increasing urban poverty, without a house it was not possible for a poor family to survive in an urban centre.
- Evictions were major causes of livelihood lost permanently or temporarily.
- It increases their travelling time and costs if resettled outside of the city.
- Through various studies it was proved that the women permanently lost their jobs in all cases and they had never been able to get another job any more.

**Social Costs;**

- Loss of children's education: In all cases it was noted that 100 percent girls of evicted families had never been able to get readmission in schools and colleges. On other side male child regain their education after a break of year or two but their parents instead of sending them schools preferred them to work.
- Health facilities became inaccessible for displaced families.
- It was also found that the evicted communities lost their social and political contacts developed in years in their previous neighbourhoods. It is important to mention here such contacts were essential for their survival in urban context. These social contacts were useful for a variety of reasons such as getting a job, admitting a child in school, access some kind of medical facilities or taking an emergency loan.
- Once displaced women and children were exposed to the sexual harassments and physical abuses. Particularly the kidnapping of girl child and rape were commonly reported in many cases in Karachi.

The forced evictions were like men made earthquakes for the poor communities. The government action to carry out demolition operations without adequate notices and compensations created a psychological impact in minds and hearts of poor communities. It developed a feeling of detestation and revenge against state. There were very rare chances of recovering from this condition of shock. These families after demolition of their houses were found motivated to involve themselves in anti state activities. This was a way where a state was forcing its peaceful citizens into begging, prostitution, crimes, drug addict or even in terrorism.

**A way forward:**

There is no policy or plan in the country for housing poor. This emphasis the need to look into housing crisis for poor with humane heart and present some workable solutions, where poor communities would be able to find a decent way to buy land from formal sector with a legal security. In absence of program for housing poor in the wake of rapid urbanization, the only way is to buy illegal land from land grabbers. The practice for land grabbing and illegal subdivision of agricultural land has been going on for more than three decades now. On one side housing backlog is rapidly increasing and on

other hand millions of housing units have been springing up on the territories without any legal covers. The policy to regularize such housing has proved well short of the expectation of planners and policy makers. This leaves poor communities to expose to official exploitation of bribery as well as evictions in the country.

It is therefore strongly suggested that the government must avoid all types of the forced evictions of poor communities. The maximum efforts should be done to look into alternative options, which do not involve any evictions of the poor communities.

In some cases where evictions might become essential, there must be a serious effort to minimize the total number of houses to be demolished, as well as providing an adequate compensation to cover all sorts of socio economic damages. In such case an independent committee comprising members from civil society, communities and government must review the project. The basic task of this committee should be to examine that whether it is possible to avoid evictions or reduce the number of houses being demolished.

If evictions become unavoidable for larger national interests then there must be a proper and consistent policy for the compensation in all cases. It is therefore suggested that the compensation must be paid at market value as per land acquisition act 1884.

- A committee must be formed to take up matter of the compensation.
- The committee must have appropriate representation from the affected communities.
- The committee must hold public consultations with the affected communities and invite their proposals or objections for compensation package.
- All properties whether leased or without lease must be dealt in same manner for the compensations as per national and international guidelines.
- The compensation package must include cost of house construction, land, livelihoods and other social costs including health, education, etc. All these must be compensated at the current market value. The city government Karachi is already set up a precedent in this regard in the case of Shah Faisal colony and Korangi bridge project in 2008. This example must be followed in all other cases in the future.
- A survey of the livelihoods assessment must also be done before compensating the poor communities.
- The process of awarding compensation must be transparent and accountable.
- There must also be a transparent process to address the cases of any complaints or irregularities.

It is further recommended that the non state actor elements (such as private parties, land grabbers, builders, developers etc.) should not be allowed to carry out demolition operations by their own for any reason. This always creates a law and order situation. Therefore the government must also evolve a policy of compensation for the

communities displaced by a third party (none state actor). Mostly the communities displaced by the non state actors remain uncompensated. In any such case a commission must be set to find actual causes/reasons of the evictions. Besides awarding compensations for the affected communities, there must also be appropriate punishment for the culprits.







**Local Terms**

Amenity plots/land:	A land reserved for for social or community services.
Goth:	A village
Katchi Abadi:	A settlement without land title, under the law may qualify to get land title.
Regularization:	A process of accepting a settlement or house or building for awarding land titles.

**Abbreviations**

ADB:	Asian Development Bank (ADB)
APC:	All Parties Conference (APCs)
JICA:	Japan International Cooperation Agency
KCR:	Karachi Circular Railway
KUTC:	Karachi Urban Transport Corporation
NOC:	No Objection Certificate
PKR:	Pakistan's Rupee
RCC:	Reinforced Cement Concrete
SHC:	Sindh High Court
URC:	Urban Resource Centre



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