

ECONOMICS OF KATCHI ABADIS AND THE POLICY RESPONSE



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CERTIFICATE

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Dedication

I want to dedicate this labor of sweat and blood to my childhood love and inspiration **Miss Raheela Mahar**, whose love has worked as deriving force throughout my professional and academic journey.

Acknowledgment

This research would not have been possible without endless supply of Chai by my sister and mom and sometimes younger brothers, hounding of fear of remaining jobless, memes, and intense societal pressure to marry as soon as possible.

On the academic side, I am truly thankful to Dr. Iftikhar Ahmad for his invaluable feedback, continuous kind guidance, and patronage. This is was pretty a big deal for me to undertake this research, as a student with poor schooling and rural background, studying at PIDE was a matter of pride for the family. I take this opportunity to thank faculty members of PSPP for inspiring, my seniors, friends for paying my fees, hostel roommates for bearing me as the worst possible room partner.

Want to thank my father, a low-grade government servant allowed me to study for higher studies, allowed me to remain jobless. I thank my parents for consistently standing by my side and encouraging me in my efforts and endeavors. There is a silent support that I will always cherish.

Abstract:

Urbanization in Karachi is driven by numerous factors be it is search for a better life, quality education, access to healthcare services, employment, social security, and the natural growth of population. This has contributed to the rise of housing demand in Karachi, notwithstanding, increased the cost of housing in the city. The rising cost of housing has forced the middle and lower-middle-class to migrate to the suburbs of the city; this paved the way for the formation and expansion of Katchi Abadis in Karachi. *Katchi Abadis* in Karachi are formed exploiting the wide-spreading housing backlog, state and non-state actors collaborate and systematically grab land in perry-urban areas of Karachi and convert into an informal settlement, developing a sustainable source of income.

This study was conducted in Karachi, Sindh and employed qualitative research methodology to assess the formation, expansion and flourishing of *Katchi Abadis* and how Government of Sindh have responded to *Katchi Abadis* in term of policy. The study found a formation and expansion of *Katchi Abadis* take place exploiting the institutional inefficiency of Government of Sindh, making *Katchi Abadis* a sustainable source of income. The study revealed that policy response to *Katchi Abadis* in Karachi has been symbolic, Sindh Katchi Abadi Authority (SKAA) is empowered to tackle issues faced by *Katchi Abadis* but its rigid working style, red tape strategies, inefficient staff, and lack of political will have affected the process. Sindh Special Development Board (SSDB) with a provision to change the status of residential areas into commercial posing a serious threat of eviction to slum dwellers of Karachi, it also ignores the environmental and ecological consideration and sidelining the efficacy of civil infrastructure and basic amenities.

The policy response to housing demand lack cohesion at the federal and provincial level, a few policy initiatives are in place to tackle housing backlog but the absence of mainstreaming of policy is likely to lead to absolute failure. Multiple housing schemes are under development, *Katchi Abadis* are likely to increase exponentially and more people will be living in underdeveloped areas. To respond to such policy issues, it is important to understand how these forms and to expand, thus, the study is an attempt to understand present arrangement policies and gaps within to manage issues of *Katchi Abadis* in the province.

Keywords: Katchi Abadis, Slums, Informal Settlements, Urbanization, Karachi, Sindh, Pakistan

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1 Introduction

1.1 Background of the study

Urbanization is a global phenomenon, it is irreversible and a continuous process. Pakistan has the highest rate of urbanization in the region and according to United Nations' Population Department estimates 50% population of the country shall be living in urban areas by the year 2025 (Government of Pakistan, 2015). Pakistan has been witnessing urbanization since 1947, but, in the last few decades, Pakistan has experienced an unplanned, messy, hidden, and horizontal expansion of urban growth at the rate of 2.7% per year which is fastest in South Asia (United Nations, 2018).

Urbanization is both an opportunity for rapid economic growth and a threat to the stability of the country. It does not take place in isolation; it creates several policy issues about the well-being of citizens and thus demands policy interventions. Due to unplanned urbanization, Pakistan's mega as well as industrial cities have the potential to become hotbeds of discontent and unrest rather than the engines of growth and innovation. Because of urban sprawl, city administration struggles in providing adequate public services to its citizens. Such a scenario is not sustainable and ultimately hampers growth. Increasing urbanization has implications for the economy, the environment, infrastructure, and social services. The urbanization offers a tremendous opportunity to transform the economy and enhance both livability and prosperity by investing in infrastructure and sustainable development initiatives. Countries that have joined the middle-income club have gone through industrialization and urbanization (Hussain, 2014) and vibrant cities can be a catalyst for the wider structural and economic transformation of any country.

Urbanization and well-being of citizen are interconnected, hence, Pakistan's response to urbanization may be defined using the incremental theory of public policy in which actors in powers slightly change the existing policies and then enforce these policies. Urban expansion of Karachi has resulted in the burden on existing resources and demands policy intervention at the highest level. Presently many residential megaprojects around the city are under construction, within a few years' public shall start occupying

their homes. Without adequate planning and development of existing resources, this will lead to scarcity of basic amenities, and thus fight for control of resources will follow. The mega housing schemes, currently under development in Karachi, are a status symbol, meant for elites & upper middle class. In absence of housing options for middle and lower middle class within these schemes, once people start living in those settlements, slums around these mega schemes starts emerging. Slums, hence, starts setting up meant to provide housing to the lower middle class, whose primary workplace and employers would be in those schemes. As an FGD participant from Faqeer Goth put it:

Here in our Gadap City another Karachi, within the Karachi, is in making.

اسان جي هن گڏاپ ٽائون ۾ ڪراچي اندر هڪ ٻيو ڪراچي شهر اڏجي پيو.

Thus, the government's failure to manage urbanization causes the creation of slums and informal settlements in city suburbs. Slums, though, not just disfigure the beauty traditional cities, on the contrary these also offer a case of human development. Urbanization takes place because of rural-to-urban migration, people who migrate to cities are often found to be poor, who for a fleeting period seek shelter in the city surrounding. War on terror, internal rifts, national calamities, income disparities, better standards of health, education, and security motivate people at large to migrate to cities. While there are many other reasons which encourage people en masses to develop and start living slum but to tackle slum issues it is necessary to investigate the pattern of slum formation in a specific geography.

Hasan & Mohib (2003) state that "According to unofficial estimates, there are 702 *Katchi Abadis* in Karachi. Out of which 539 *Abadis* with 415,000 housing units have been officially declared as *Katchi Abadis* by Sindh *Katchi Abadis* Authority, 483 have been identified to be regularized (SKAA, 2001)". Even if we take random media reports, the number of slums is up to 600 in the city of Karachi. Urban sprawl has great implication on human development, Pakistan's poor economic conditions constraints its response to ever-growing urbanization and thus affects country commitments made on SDGs. Pakistan ranked 150 out of 189 UN member states (Human Development Indices and

Indicators, 2018). And, when it comes to gender gap it stood on 148 out of 149 states during the year of 2018 making it the second-worst performer in the world on gender equality (World Economic Forum, 2018). Women share 49% in the national population as compared to 51% of men in Pakistan (Pakistan Bureau of Statistics, 2017) but their overall participation in labor stand at 25.04 (Amir, S., et al., 2018) mobility constraints, access to education, and family structure, etc. play an important for women to take part in economic activity. McKinsey Global Institute (MGI) reported in March 2020 Pakistan may add \$30 Billion to its GDP (Gross Domestic Product) by filling the gender gap (Woetzel., Madgavkar., & Sneader., 2018).

Pakistan's labor force is consisted of 65.50 million persons, out of which 14.74 million are women rest 50.74 million are men (Pakistan Economic Survey 2018-19). The difference is significant and it affects human development, gender equality and national prosperity are imminent. Pakistani society is a conservative and regressive while customs shape the lives of women. Since Pakistan is federation of four provinces, it is blended with diverse cultures, socio-economic, political, identity, religious, and ethnographical arrangements. "40.6% of the poorest Sindhi women (aged 18 to 49) living in rural areas are undernourished compared to 2.4% of the richest urban Punjabi women" (UN Women & UN DESA, 2019).

By the end of 2015, Pakistan did not achieve many Millennium Development Goals, and Parliamentary Task Force of National Assembly on this subject did inform that Pakistan was off the track on 23-millennium development goals indicators out of 34 (Jamal, 2015). In 2015 Pakistan pledged its commitments to achieve the Sustainable Development Goals by 2030. Goal # 11 of SDGs (Sustainable Development Goals) demands the member countries work on Sustainable Cities and Communities to usher the new era of human development by supplying them suitable housing, transportation, education, health, infrastructure, and access to the labor market, etc. Presently "More than 50 percent of the population of major cities lives in slums and squatter settlements (*Katchi Abadis*)" (Government of Pakistan, 2015).

Owing to the importance of the topic, this research aims to contribute a meaningful understanding of the formation, expansion, and flourishing of slums and informal settlements. It will also study available public policy arrangements, exercised around the world, to deal with slums. In the concluding chapter based on data collected from the study area, policy recommendations are being offered to cope with the challenges of slums in Sindh.

1.2 Problem Statement

Plato, in 429 BC, said that set the number of households in a civic state should be 5040 and the maximum number of population should not exceed 50000 (Feen, 1996). The number of 5040 households was for ease of collecting taxes and managing monetary issues of state said by Feen. Over the period, cities have developed and appeared as the hub of culture, trade, and reign. Moen-jo-Daro was one of such earlier urban settlements where great Indus Civilization was born. Cities have a significant impact leverage on common life. With the passage of time challenges in common life have increased, postindustrial revolution demand for labor in urban settlements significantly increased, this necessarily shaped the future to come.

Innovation, technological advancement coupled with better urban planning, and sustainable eco-friendly infrastructure prove that cities can be the engines of growth only if policy interventions are in line with ground needs. In Pakistan's case "Urbanization is more pronounced in Punjab than elsewhere. Of the ten largest cities, six are in Punjab (Lahore, Faisalabad, Rawalpindi, Multan, Gujranwala, and Islamabad" (Blank, Clary, & Nichiporuk, 2014). Karachi and Hyderabad are the only two cities of Sindh that are highly urbanized. "According to the last census, the city contains 62% of Sindh's urban population and 30% of its total population and 22% of all of Pakistan's urban population while the country's second-largest city, Lahore (capital of Punjab province), contains only 7% of Punjab's total population" (Hasan, 2016).

Various scholars have penned on issues about urbanization that cover a range of problems; mobility, access to safe transportation and job market, etc. The literature on

urbanization is focused on city economics and infrastructure development, etc. The widening gap in demand and supply of housing units results in the emergence of slums near cities, people opt to live in due to economic constraints, considering it an easy choice and compromising on basic amenities. Urbanization and establishment of slums are linked to each other, urbanization takes because of rural-to-urban migration, slums are formed around the city, and these slums provide cheap and affordable housing to new immigrants. Karachi being the financial hub of the country attracts people from all over the country for multiple reasons to which employment opportunities are still at the top. Karachi's urban sprawl continues to grow and less attention has been paid to recognize the importance of upgrading and development of slums in Sindh. Contrary to its global obligation, GoS continues to evict slum dwellers en masses. GoS present arrangement for slum (discussed in detail in chapter 4) upgrading, improvement, and prevention of slums stay unclear, temporary, and incremental. Literature available on slums in Sindh is focused on slum formation and issues, this research will not only investigate causes of slum formation but also the policy arrangements of GoS, GoP (Government of Pakistan), and autonomous organizations.

1.3 Research Questions

This research aims to find answers to the following questions: -

- What causes the formation, expansion, and flourishing of slums and *Katchi Abadis* in Karachi?
- What policy responses are applicable to prevent, upgrade, and develop existing slums and *Katchi Abadis* in Sindh?

1.4 Objectives of the Study

The objectives of this research are to examine the followings: -

- To understand the mechanism of slum formation and expansion.
- To understand public policy arrangements of GoS to deal with slum issues in Karachi and in province of Sindh.

- To explore policy options in preventing the emergence of new slums and development of existing informal settlements in urban peripheries.

1.5 Significance of the Study

Slum's issue in Karachi is multidimensional and deep. There are many stakeholders and factors beyond the failure of government in providing housing to the poor, involved in slum formation and expansion in the city. *“The causes of slum formation are many and varied. It is useful to find the key causes of the formation of the slum in your city to better prepared to offer productive solutions”* (UN-Habitat, 2015). The shortage of affordable housing in the city is a leading cause of slum formation but other hidden and undiscovered reasons motivate people to opt to live slum. This research will help policymakers and stakeholders to understand the existing patrons of slum formation and how the present policy arrangements may further be strengthened.

1.6 Structure of the Study

This research is divided into six chapters. Chapter 1 focuses on the introduction to the subject, problem statement, significance, and scope of the study. Chapter 2 of this research describes the literature review. Chapter 3 is about the scheme of research methodology, respondents, covering sample size and data collection. Chapter 4 presents the analyses of the primary data collected from the focus group discussion and in-depth interviews. In chapter five, final conclusion of the study is discussed and in chapter six policy recommendations are provided.

2 Literature Review

2.1 Introduction

Katchi Abadis and slums are a policy failure of states to provide affordable, sustainable, and environmentally-friendly housing to the public, push and pull factors of mega and industrial cities attract people in large numbers to migration to urban areas. This overwhelming migration from rural-to-urban areas creates a huge demand for housing in cities to which governments often fail to respond. This housing demand is then exploited by the market, interest groups, organized criminal groups, and gangs by grabbing public land and then converting into *Katchi Abadis* and slum in perry-urban areas. Political parties and governments remain helpless to respond to the creation of *Katchi Abadis* and slums in suburbs of cities considering the vote-bank politics, slum dwellers on the other hand streamline their relationship with local politicians and bargain their loyalty with the provision of basic amenities. In Pakistan's case, the 18th amendment in the constitution provides financial autonomy to provinces, and now the subject of housing now lie with provinces notwithstanding federal government also have full-time of works and housing ministry. Federal and provincial governments have initiated a few housing schemes but the scope of these schemes in meager and prices beyond affordability of lower and working middles class let alone poor. This paves way for poor and lower-middle class masses to start looking affordable housing close to their workplace in outskirts of cities, and this is how *Katchi Abadis* and slums start establishing.

Literature available on urbanization is focused on economic growth, labor market, growing housing issues, law & order issues, land management, and sustainability. “*Economic theories suggest that urbanization is a transformation from an agricultural economy to an industrial and services-based economy where underemployed labor is engaged to exploit opportunities*” (Hussain, 2014). In the last few decades developing countries have witnessed an increase in informal settlements, slum and *Katchi Abadis*. These settlements are a case of human development, economic justice and social security posing a challenge to governments to undertake aggressive measure to cope with challenges posed by *Katchi Abadis* and Slum.

In the Asian context, China has developed its cities at a fast pace by investing in infrastructure, institutional developing, and offering an incentive. Pakistan has seen

messy and unplanned urbanization without growth; war on terror, natural calamities, and unrest in Balochistan continue to convince people to internally migrate to settlement in search of a better and secure life. It is assumed that urban life promises prosperity, security, and opportunities so that more people intend to settle in megacities. Urbanization relies on the manufacturing and services sector and rural areas offer different sorts of commodities such as dairy products, grain, milk, meat, and fish, etc. Rural economy seeks their customer base in urban areas and earns remittances from cities; there it can be argued that rural areas to be developed to facilitate them for healthy competition and productivity. This shall not only create jobs in the rural areas but also bring harmony.

In the last few decades, Pakistan has seen an increase in urbanization at the highest rate in the region (Hinds, 2014). This urbanization along with offering opportunities sometimes backfires and creates severe governance and law & order issues for government. Search for peaceful and prosperous live hood is still the major motive behind increased urbanization. This paper discusses Pakistan in general and Karachi in particular. The author has described the causes that lead to conflict between interest groups in Karachi. Apart from an imbalance of demography, marginalization of ethnic groups, and political parties' interests' one of the major reasons for conflicts between political parties, interest groups, and ethnic groups is said to be the control on scared resources such as land, water, or even illicit trade of drugs. The presence of organized gangs such as Peoples Aman Committee (PAC) manly includes youth. And youth, because of unemployment easily fall prey to criminals.

White (1999) discussed the policy choice for migration, urbanization, and social adjustment. The following points are discussing in detail: The new migration. The main assumption of the paper is that in the last few decades there is a consecutive movement of peoples from rural to urban settlements. Megacities around the world have seen it, where people in search of a better life moved to the urban areas. This along-with providing opportunity invites a range of policy issues. That ranges from ensuring efficient service delivery of public goods and effective implementation of social policies. To prove this hypothesis author has referred the city of London and Paris for example. In the late 1980s, China encouraged its medium-size cities and welcomed people from rural areas to

join the labor force. Restructuring of the Chinese economy encouraged millions of people to move and take part in developing and emerging job markets.

Blank et al., (2014) provides an insight to policymakers to address and understand urbanization, which is turning out to be a driver of instability in Pakistan. This gives an insight into how urbanization in Pakistan is proving to be a driver of instability in the country. It reveals that urbanization is centric to Punjab province followed by Sindh. 34 big cities out of 50 in Pakistan are in Punjab and Quetta is the only metropolitan city in Balochistan. Most of the urban population in Peshawar and Quetta consists of IDPs and illegal refugees from war-torn Afghanistan, many of them moved to Pakistan before 1990.

Authors have termed this sort of urbanization as the floating population as they keep moving from one city to another. A rough estimate accounts for the Afghan refugees in Pakistan approx. 3.5 million: as the situation comes to normalcy hundreds of thousands of people have voluntarily repatriated to their homeland. As much as 1.5 million Afghan refugees are unregistered and living in various parts of the country. Urbanization has a key role in the political arena in Pakistan, street power of Pakistan citizen forced President Musharraf in 2008 to step down; moreover, urban areas still are the major source of funding for political parties. Land grabbing, crime, extortion remain key sources of funding for political parties. Economic opportunities stay the key motive behind the shift besides improved living standards.

Jan & Iqbal (2008) tried to understand and explain trends of urbanization in the ten most populous cities after the independence of the country. And what steps may the city planner take to adjust and settle the prevailing issues. The paper provides useful information about the global share of the urban population. For example, in 1950 about 29% of the global population was living in urban areas and by the year 2000, about 50% global population was living in urban areas. In the end, this paper concluded that urbanization is creating major policy issues. Karachi, Hyderabad, and Faisalabad have witnessed urbanization at a fast pace than any other city of the country. The pace of urbanization is low in KP and Balochistan. Approximately 50% population of the country by 2030 shall be living in urban areas while presently Sindh has a higher rate of

urbanization which in future shall go slow and KP and Balochistan shall witness rapid urban growth.

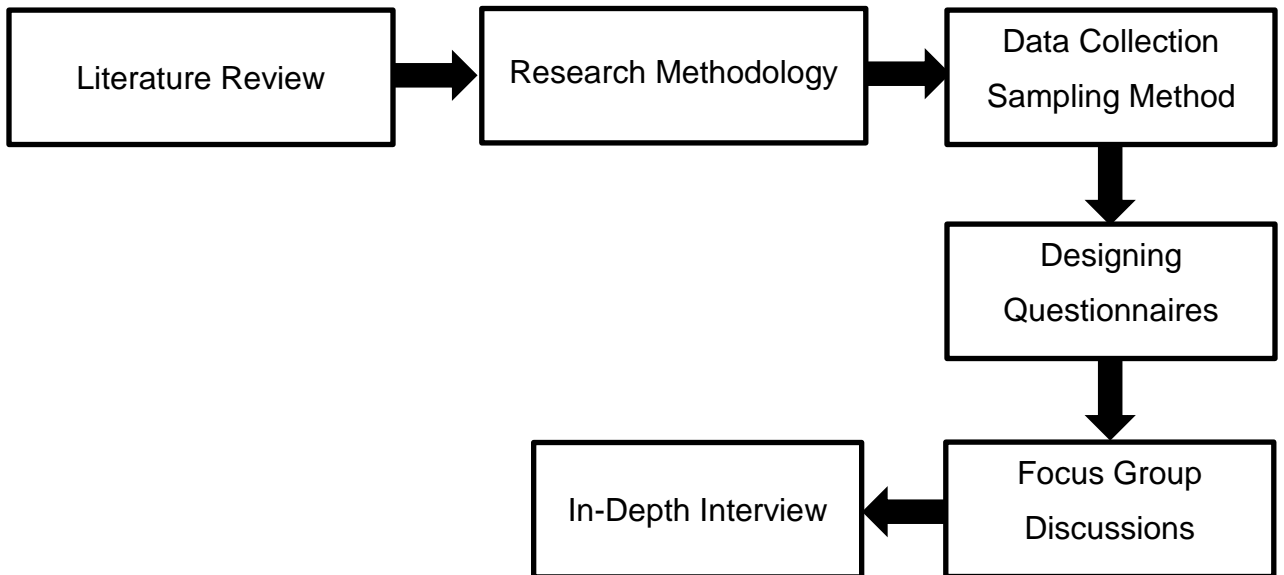
Literature available on *Katchi Abadis* in Pakistan is limited and it is specifically focused on economics perspective, resilience, sustainability, mobility, human development, and gender equality, etc. Therefore, this study intends to investigate the formation and expansion, what are the present policy arrangements and what policy measure may government to copy with issue of Katchi Abadis and slums in Sindh.

3 Methodology

3.1 Research Design

This chapter deals with a research framework and design. It will be described how the scheme of research methodology shall take place, data collection methods, data analysis methods, and the areas that will be studied. The cycle of research scheme was as under at Figure 1:-

Figure 1: Research Scheme



Initially, desk and literature review was undertaken, based on the research questions and research objective, subsequently it was decided that research should be based on primary data. Considering the research questions and objectives, data collection methods were designed to be of Focus Group Discussions within the sample area and in-depth interviews with key stakeholders.

3.2 Study Area

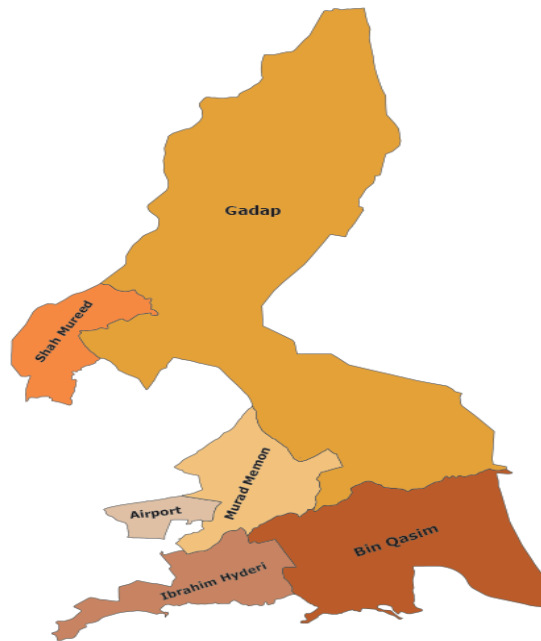
Soon after General Parvez Musharraf took over on 12 October 1999, eighteen administrative units of Karachi were merged into one unit and were governed and managed by Karachi City District Government (CDGK) led by Muttahida Qoumi Movement (MQM). In 2010 PPP led GoS scrapped General Parvez Musharraf's local government system and introduced new legislation in which Karachi was divided into following six districts (but it still have one mayor):-

1. Karachi West District
2. Karachi South District
3. Karachi East District
4. Karachi Central District
5. Malir District
6. Korangi District

Facts, figures, and empirical studies suggest that Karachi remains one of the fastest urbanized cities in the world (Cox, 2012). Karachi's economic posture makes it an ideal destination for people around the country, for known reasons Karachi has experienced a series of internal migrations and this has contributed to an increase in population in addition to natural growth. Karachi encompasses 62% urban population of Sindh and 24% of Pakistan (Hasan, 2016). If we look at the Table 1, among six districts of Karachi, Malir district has witnessed 105.79% growth in population from 976,193 in 1998 to 2,008,901 in 2017. Malir district has six tehsils is it; namely Bin Qasim, Ibrahim Hyderi, Shah Mureed, Murad Memon, Airport, and Gadap. Bahria Town, DHA City, and the number of other maga housing schemes fall under the jurisdiction of district Malir.

It is important to mention that Malir is the largest district of the Karachi division in terms of geographical boundaries. The map of Malir is shown in Figure 2. These characteristics make it an ideal dwelling to collect the representative sample.

Figure 2: Map of District Malir



Map source: Board of Revenue, Govt. of Sindh official website.

Table: 1: Change in Population growth in Karachi Division, Sindh

UNIT	2017 Census	1998 Census	Total Increase	Change in %
Karachi Division	16,051,521	9,856,318	6,195,203	62.86
Malir District	2,008,901	976,193	1,032,708	105.79
Karachi East District	2,907,467	1,472,896	1,434,571	97.40
Karachi West District	3,914,757	2,089,509	1,825,248	87.35
Korangi District	2,457,019	1,561,742	895,277	57.33
Karachi Central District	2,971,626	2,277,931	693,695	30.45
Karachi South District	1,791,751	1,478,047	313,704	21.22
Total	16,051,521	9,856,318	6,195,203	-

Source: PBS - Complied by author.

The study was based on primary data, collected in the form of FGDs from households in slums and informal settlements from six tehsils of district Malir, following the purposive sample technique. Two separate questionnaires; one for FGDs and one for in-depth

Interviews, keeping in mind the ethics of research, cultural and ethnographical considerations were developed to collect the data from the area under study.

Data collection drive included the Sindh government officials and civil society. In-depth interviews from this study group were conducted to have their views on the policy response to slums in Sindh. Documents, audio and photographs and coordinates were generated to support the research. Besides, document analysis was carried out to understand the policy inputs from different stakeholders and players.

3.3 Sample size of the research

This research included both FGDs and in-depth interviews as the research is based on qualitative methods. When the FGDs are an instrument of data collection then often the reasonable number of FGDs are 12 to 14 and members of these groups shall not exceed from 9 to 10 (RITCHIE et al., 2003). In this research, the researcher has used both qualitative methods i.e. FGD and in-depth interview, and the sample size were as: -

Table: 2: Stakeholder’s in-depth interviews

Ser. No.	Name of Dept. / Organization	Respondent	Sample Size
1	P&D Govt. of Sindh	Director General	1
2	Urban Resource Center	Director	1
3	Urban Resource Center	Mr. Arif Hasan, Founder URC	1
4	Karachi Urban Lab	Director	1
Total			4

Table: 3: Focus Group Discussion from Household’s living in *Katchi Abadis*

Ser.	Tehsil / Area	Sample Size
1	Airport	2
2	Bin Qasim	3
3	Gadap	3
4	Ibrahim Hyderi	1
5	Murad Memon	1
6	Shah Mureed	0
Total		10

3.4 Impact of COVID19

To back the research with data, it was decided that 18 FGDs would be conducted in six tehsils of Malir with slum dwellers. And, 15 in-depth interviews with government officials of MDA, KCAA, Urban Directorate, and key civil-society organizations would be conducted. The sudden outbreak of COVID19 affected data collection drive. Many government officials and communities refused to give time for an interview or meeting. Meanwhile, the researcher could conduct 10 FGDs and 4 in-depth interviews before the pandemic.

3.4 Data Analysis

Data analysis part was given due attention, data collected from the field in FGDs and in-depth interviews were transcribed and coded according to research these using qualitative analysis software ATLASi and SPSS.

3.5 Ethical Consideration

Malir is a multicultural and diversified district of Sindh; therefore strict ethics code was followed. The researcher had the advantage of being multilingual and understanding of cultural sensitivities. The researcher formally requested respondents for their interview, their permission to record, and respondents were assured their data would only be used for research without showing their identity or credentials.

4 Findings and Discussion

This section would cover the findings of the study, discussion, prominent issues persisting in the sample area, and Sindh in general. As research questions of this study were focused on formations of the slum, expansion of slums, and the public policy response to slums in Sindh; hence, based on findings, the discussion should be focused on these three key areas:-

- a. Formation of Slums and *Katchi Abadis*
- b. Expansion of Slums and *Katchi Abadis*
- c. Policy Response to Slums and *Katchi Abadis*

4.1 Formation of Slum and *Katchi Abadis*

Slum and *Katchi Abadis* formation is a multidimensional and cross-sectorial problem, involving several institutions, organizations, and firms. Respondents of the study area agreed, slums were the result of the government's failure to supply affordable housing to poor people, however, the pattern of slum formation varied from area to area. Following factors were accounted for setting up slums: -

4.1.1 Role of Housing Shortage

First and foremost, slums and informal settlements are results of government failure to supply affordable housing to the poor. Last national housing policy was passed in 2001, ever since many subsequent governments did nothing. Post 18th Amendment (April, 2010), the housing sector is now a provincial subject but still no further improvements in housing policy are offered. The urban housing demand in Pakistan is 350,000 units per year. Of this, 62 percent is for lower-income groups, 25 percent for lower-middle income groups, and 10 percent for higher and upper-middle-income groups. The formal supply per year is 150,000 units (Hasan & Arif, 2018). In the absence of policy response at higher-up, the widening of the backlog of housing is increasing every year, resulting in increased formation of slums in peri-urban areas. Successive federal governments have been announcing different schemes, and mega project to meet housing demand but each of these announcements have never made to come out of files. The present government's Naya Pakistan Housing Scheme and other policy arrangements to cope with slums and informal settlement are discussed in detail in the policy response section.

4.1.2 Role of Political Parties

The role of political parties and other interest groups cannot be ruled out to settle slums: this is a vicious cycle of crime, greed, politics, and wealth. Land grabbing, organized crime, buying political loyalties are some of the forcing factors. Karachi is filled with many slum areas systematically patronized by the political parties. Political parties are center to the slum formation since Karachi's political power have been held by MQM, rival political parties encourage the rural-to-urban migration and slum formation to strengthen their vote bank. Whether it is PPP, ANP, MQM or other nationalist political and interest groups, everyone uses its political power and influence for land grabbing and slum formation. ANP was a focal point to help Pashtun IDPs of war on terror. Similarly, PPP and Sindhi nationalist parties encouraged Sindhi people to come to Karachi to claim their lost city. Likewise MQM have helped settle number of the slum to accommodate Urdu speaking people in slums like Altaf Town, Mehran Town in Korangi and several others. Numbers of slums around the Sohrab Goth are occupied by Pashtuns and likewise, PPP helps Sindhi to settle in Karachi without exercising effective check and balance. Respondents, in a sampled area told the researcher that it was almost impossible to form a *Katchi Abadi* without the patronage of key political figures.

4.1.3 Role of Migration

Sindh has an old relationship with migration, starting from 1947 mass migration; there have been different waves of migration in which the substantial number of people have opted to migrate from rural-to-urban areas. Let alone internally displaced persons, Karachi has some 1.7 million illegal migrants (Mansoor, 2013) and most of these are from Bangladesh (economic migrants), Muslims from Burma (political refugees) and Afghans displaced (Hasan, 2016). Since illegal migrants cannot legally rent or buy a house in settled areas so, they choose to live in slums and informal settlements becoming part informal economy. Because they do not own legal documents, their kids still are uneducated, women & men engaged in odd jobs. Bangali Para in Orangi Town, Afghan Bastis in Gadap Town are few examples of such cases.

War on terror in KP, unrest in Balochistan, and rising poverty in South Punjab and mega floods in Sindh motivated millions of people to migrate to cities in search of security, health, employment, shelter, and so on. During mega floods in 2010, more than two

million people migrated from rural-to-urban areas out of which 70% did not go back to their homes and have permanently settled in cities reported by (*The Express Tribune*). The study showed, people lived in slums were poor, had the least means of life, hardly could afford their live-hood. The researcher saw several Shanti towns set up post floods on the national highway in Karachi were still there, people were living in extremely worst conditions without any kind of amenities being provided to them. It is still an unexplored subject as to how many people went back to their homes and those who decided to live in Karachi what was their status.

4.1.4 Role of Mafia and Vested Interests

The nexus of political elites and mafia in land grabbing and then converting it to a slum was the most important finding of the study. The researcher found that during floods in 2010, land was systematically grabbed and turned into Shanti town which subsequently converted into slums, later. Availing the institutional leniency, mafia started grabbing land in a different part of the city, in district Malir on both sides of Main National Highway. Indus Town is located at northern bypass was one such slum that was established using flood affectees. A committee made up of representatives of mafia and local political workers take the charge to look after the entire process; from grabbing land to inhabiting people. Plots sized 120 yards were given free of cost, with a pledge that allottees would be bound to live with families and no one shall be allowed to sell the land or house. This technique is being employed to attract more people to a slum since land prices are higher and beyond affordability of middle-class families, slums offer affordable land and housing thereafter. This does not end here; allottees are charged for development charges with the promise of provision of electricity, gas, drainage, sanitation, etc. Monthly charges in lieu of sanitation, charges on sale, purchase & renting out of housing become a permanent source of income for the mafia. People who were given free of cost plots at the beginning would share 10% of their land or house value to the managing committee of the slum in case they are selling their house. While the covered area of slums varied but most of these consisted of hundreds of houses if not thousands. This is how slums become a sustainable source of income for vested interests.

4.1.5 Summary

The discussion above explains how the external factors are exploiting the housing demand by setting up slums and making it a sustainable source of income. This section further highlights how the institutional failure in supplying affordable housing to the poor is causing increased slum formation. FGDs further offers an insight concerning Malir. Establishment of slums in Malir has two main reasons; firstly, climate change has dried-up Malir River and secondly availability of land in Malir, which has been an agricultural district of Karachi, no other district of Karachi has this much land as much as Malir has. Karachi's mega housing schemes such as Bahria Town & DHA are in Gadap Town of Malir. It is important to note, the land where Bahria Town is found was also acquired through illicit means, that is the reason the Supreme Court of Pakistan had slapped with PKR 460 billion penalties. One respondent from Gadap Town put it:

“Like Karachi is heart of Sindh, in coming times, Gadap would be heart of Karachi”

جيئن ڪراچي سنڌ جي دل آهي، ايندڙ وقت ۾ گڏاپ ڪراچي جي دل ٿيندو.

Agricultural land is being converted for commercial and residential purposes, destroying the ecology, environment, and natural beauty of Malir. While the Bahria Town and DHA City are under construction hundreds of acres of land owned and managed by the Board of Revenue have been grabbed by political groups and mafia nexus. Land in Karachi has become so expensive that the middle class cannot afford to buy an apartment or flat in a working-class society let alone a piece of land. The shortage of housing in urban areas is so intense that *Katchi Abadis* and slums, that sometimes used to have a single-story houses, are now converting into scattered settlements. A key informant put it as:

“There's a momentous change happening in irregular settlements. It is now converting from single and doubles stories to high-rise. And its reason is that for poor people living far from the city has become too expensive.”

Post 18th Amendment, subject of Housing lie with provincial governments but GoS does not have a housing policy that caters with slums and informal settlements. The currently

available is the Sindh *Katchi Abadi* Authority Act 1987, but has failed to address slums issues in Sindh. The rising interest rate offers an opportunity to the private commercial banks to sanction more loans to the government with an expectation of highest returns, banks earn a handsome amount with guarantee; this trend results in a way that now banks have reduced introducing consumer banking products. And it implies the economic activity of public, from buying; mortgaging and building a new house to education, poverty, investment, etc. all are affected. Limited loans that commercial banks offer are subjected with full-time employment, property or any other object that guarantee the return of the loan, now people living in slums (illegally, without legal documents) fail to present anything that convinces banks that loan would be returned thus they continue to living deteriorating conditions without any institutional help to upgrade their live-hood.

4.2 Expansion of Slums and *Katchi Abadis*

While slum formation deals with patterns, motives, and rationale behind the establishment of the slum. To the researcher, expansion of slum is a separate subject, should be studied to understand; how existing slums are expanding and converting from single story housings to high-rise and scattered settlements. Here, we will see the major factors contributing to the expansion of slums in the city.

4.2.1 Anti-Poor Bias in Public Policies

Participants of FGDs were asked if there was any planning that how many households in this slum or settlement shall be accommodating. All of them were of this view; there was no planning in hand and if demand for housing arises existing slum would be expanded. The researcher asked the same question from founder URC, Arif Hassan¹, to which he replied:

“If there is a demand for housing, slums would be set up, because the government does not offer any choice. Either government or market has to provide an option otherwise slums would be keep emerging”

¹ The name of the responded is revealed with his consent and his research speaks even louder

While failure to meet housing demand leads to the formation of slums but failure to meet slum demand leads to the expansion of slums. Natural growth in population and in Mr. Arif Hasan's words anti-poor bias of policymakers and planners derive the slum dwellers to expand the existing slum. In Karachi alone in the last decade, we have displaced over 30,000 families from within the city to the periphery (Hasan, 2012). Displacement to this scale was because of the construction of megaprojects in the city such as Lyari Expressway. Hundreds and thousands of people lived on given routes were displaced and resettled in far-flung areas of the city.

There is a policy if settlements whether formal or informal are coming in-between mega projects they are resettled. But it is not implemented smoothly, there are many problems, the size of land that is acquired for projects is bigger than the required size. Interviews and FGDs revealed that the number of victims could have been minimized but planners tried to increase the number of affectees as much as they could to increase the project cost and thus maximize their commission. Many fake beneficiaries were included to maximize corruption. Relocation is a very tough job; no resettlement project has ever succeeded. Director URC told that:

“In the Lyari Expressway case; numbers of affected families were 14000 but the number of resettled families was up to 33000, so you can think the numbers of fake people were accommodated and among the 14000 actual affectees, half of them couldn't be resettled.

Affectees of “Lyari Expressway” were resettled Under Lyari Expressway Resettlement Project 20-25 KM out of the city in Taiser Town and Baldia Town. Since slums work in the informal economy and accommodate poor segments of society, soon after resettlement; due to the absence of basic amenities such as schools for kids and jobs for men and women, forced them to return to slums next to Lyari.

Karachi Circular Railway is also a widely discussed project, it is still unknown as who will finance this project, who will run this project, who will own this project, etc. Following Supreme Court instruction, GoS very selectively has started evicting slum

dwellers coming in between track and route. 72 percent of the area on either side of KCR track is occupied by commercial plazas, multi-stories residential apartments, bungalows, institutional building, shopping centers, factories, godowns, and petrol pumps and only remaining 28 percent of the area on either side of KCR track is occupied by low-income settlements and *Katchi Abadis*” (URC, 2012). Circular Railway, which is to be built in immediately, all the slums in its way are being demolished but in the same line if apartments buildings are erected they are not displacing them. The policy should be the same for all, if someone is being displaced due to a project, their income group should not be considered; it should not be like if there are poor we got to demolish their houses and there are well-off we got to save them anyway. This happened in Lyari Expressway; settlements with poor people were razed to the ground but where rich people were living, road was curved. It was designed for heavy transport but due to several curves and slopes, heavy transport cannot go smoothly over it leaving only light weighted vehicles to utilize the road, hence limiting the benefits of the project. Up till now 100s of houses are razed to the ground and they are to be shifted to Juma Goth, about 25 kilometers away from the city center, where each household will be given an 80-square-yard plot and Rs50,000, a sum not even enough to transport one’s belongings to the Juma Goth site (Hasan & Centre, 2017). A shoddy village without infrastructure, basic utilities, and facilities, Lyari Expressway experience tells us affectees are likely to return to the city adjusting themselves in existing slums. Demolition of thousands of shops around Express Market and elsewhere in Karachi by the city administration is another case beyond scope of this research but the same logic runs behind demolition, increase the number of victims to increase the project cost thus increasing share of bribe & commissions. GoS cabinet has approved another 38 KM long Malir Expressway in Malir, how many people would become homeless because of this project, coming future would tell us.

4.2.2 Role Mega Housing Schemes

The way Karachi is expanding horizontally, expansion of slum is highly likely, considering the present growth rate of urbanization. With the establishment of Bahria Town, DHA and several other mega housing projects on the main national highway, new development would further attract the creation of slums, because there is not any

provision for people who will work there in DHA and Bahria Town; like domestic workers, tutors, beauticians, etc. These people will start living around the Bahria Town & DHA City, like DHA has slum around it in Karachi; because these are the people who work there. For person living in New Karachi, working in DHA would be costly for him in term of money and time, it will not suit him so he will start looking for job near to his or her residence. Bahria Town with Pakistan's largest mosque with the capacity to accommodate 8 lac namazis expecting to habitat millions of peoples. Since these settlements are purely aimed to serve elites and super-rich people and there is nothing any kind of reservation of land or housing for poor within these societies. These housing schemes would generate hundreds and thousands of jobs but the difficulties in mobility i.e. travel cost, travel time would lead them to seek a house around the workplace.

4.2.3 Summary

Two major changes are taking place about expansion to the slums in Malir and elsewhere in Karachi. Firstly, converting of existing slums from single-story homes into high-rise apartments. Secondly, the availability of land in Malir is made possible due to the extraction of gravel and sand from the Malir River on an industrial level for construction purposes. Sand helps in filtering and storing water and despite the ban, it continues without any interruption. Notwithstanding excessive extraction of sub-soil water for agricultural purposes without any check & balance resulting in depleting of sub-soil water extremely fast. In the absence of water storage facilities and If the same practices continue, soon Malir's agronomy would come to end and the rest area would be used residential, commercial, and industrial purposes.

4.3 Policy Response to Slums & *Katchi Abadis* in Sindh

There have been several projects, plans, initiatives, schemes, and policy interventions to cope with slum issues in the country, before the 18th Amendment by the Federal government and after government by the government of Sindh. Policy sciences include both knowledge *of* the policy process as well as knowledge *in* process (Lasswell, 1970). Narain (2018) said that knowledge in the policy process refers to studies that focus on the prescriptive dimensions of policy. These studies typically take the form of research

projects that culminate in some kind of policy prescription for governments and policy-makers to act upon. In a country like Pakistan where policies are made on ad-hoc basis, instead of looking for long-term solutions. When it comes to implementations of public policies, often policies do not achieve their desired goals due to conflict of interest between stakeholders. It is also seen that with the change of Govt. policies often changes. With an absence of a standardized mechanism to appraise the performance of policies, performance appraisal of policy administrators is also an issue, with no punishment for misconduct or incentive for better performance; governments do not “differentiate between donkeys and horses” thus it is obvious masses will continue to compromise on the quality of services. In this part, the researcher shall highlight the policy initiatives that have been undertaken by governments to solve slum issues.

4.3.1 Sindh *Katchi Abadi* Authority (SKAA)

Sindh *Katchi Abadi* Authority (SKAA) was established through an Act of the Sindh Assembly in 1987 to develop, improve, and regularize the *Katchi Abadis* in the province. It is empowered to declare an area as *Katchi Abadi* and to announce an area which cannot be declared as *Katchi Abadi*. SKAA is solely responsible for handling slums and *Katchi Abadi* issues in Sindh. The Sindh *Katchi Abadis* Act, 1987 (TSKAA, 1987) have the following provision:

- (i) Implement policies formulated by the Government for the development or improvement of the areas of the *Katchi Abadis* and regularization of such *Katchi Abadis*.
- (ii) Identify the *Katchi Abadis* or areas thereof which may be developed, improved, or regularized under this Act and also identify the *Katchi Abadis* or areas which cannot be regularized as *Katchi Abadis*.
- (iii) Arrange or carry out detailed physical surveys, census of occupants of the *Katchi Abadis* and prepare or cause to be prepared plans and amelioration plans, and designs of infrastructural works in connection with the regularization and development of the *Katchi Abadis*.
- (iv) Formulate development and financial programs in respect of the *Katchi Abadis* and determine implementation strategy of such programs;

- (v) Evict or cause to be evicted unauthorized person or remove or cause to be removed encroachments from a *Katchi Abadi* or any area which is not regularizable as *Katchi Abadi* following the law for the time being in force;
- (vi) Undertake, where necessary, low-cost housing and re-development schemes for resettlement of shiftees from the *Katchi Abadis* and the areas which are not regularizable as *Katchi Abadis*;
- (vii) Arrange civic amenities and civic services in the *Katchi Abadis* through the Councils or other concerned agencies;

Initially, the cut of date to notify the *Katchi Abadis* for regularization was 23 March 1985 but later through amendment in the Act, it was changed to 30 June 1997 in 2009. It means slums that were formed before 1997 may officially request to be notified as legal, thus, eligible for upgradation. Hasan, et al., (2015) further explains in this regard:

- (i) The criteria for regularization include a minimum size of 40 households and location clear of hazards such as embankments, high voltage overhead electricity conduit, waterways, sensitive installations, and coastal wetlands protected by compulsory conservation orders.

Although SKAA is empowered with strong provision to upgrade the existing settlements, it has done truly little to prevent slum formation in Sindh. Official figures of slums in Sindh are 23 years old ever since then a lot has changed in Sindh. Several hundred new slums have been formed across the province. There was a surge in slum formation due to mega floods in 2010 which have had resulted in the displacement of millions in Sindh and elsewhere in the country. Figures available on SKAA official assert that there are 575 *Katchi Abadis* in Karachi out of which 469 have been notified as legal, remaining 106 are yet to be notified.

Table: 4: Status of *Katchi Abadis* in Sindh at a Glance

Division	Katchi Abadis on Provincial Govt. Land		Katchi Abadis on Federal Govt. Land		Total Notified	Total Un-Notified	Total declared
	Notified	Un-Notified	Notified	Un-Notified			
Karachi	455	70	14	36	469	106	575
Hyderabad	242	143	19	04	261	147	408
Mirpurkhas	48	33	01	02	49	35	84
Shaheed Benazirabad	91	41	00	12	91	53	144
Sukkur	50	15	15	11	65	26	91
Larkana	69	24	00	19	69	43	112
Total:-	955	326	49	84	1006	408	1414

Source: SKAA Website

For a *Katchi Abadi* to qualify as legal, it takes a lot other than the laid down policies. If the slum is found on land owned by a private entity, federal or an autonomous body or involving litigation against it; takes years to be notified. It depends on the political activism and ability of slum dwellers to negotiate with influential political figures. For example, Bhattaiabad was formed before 1985 it is yet to be declared, despite repetitive promises by GoS. Slum-dwellers of Bhattaiabad still waiting to have their houses leased on the other hand newly slums such as Sachal Goth, Marooara Goth, etc are leased. Budget constraints, political interference, skilled and well-trained staff, the influence of mafia, and vested interest have hindered the progress and efficiency of SKAA.

Its overall response to low-cost demands has been very meager. The figures available on the SKAA website suggest a total of 636 plots were allotted to poor on affordable prices and easy monthly installments in different cities of Sindh. It has not started any low-cost housing scheme in Karachi; a city 18 million where according to well-documented reports 50% of the people live in slums, *Katchi Abadis* and informal settlements.

Table: 5: Number of Plot Allotted to Poor

S.No	DISTRICT	LOCATION	AREA IN ACRES	TOTAL NO. OF PLOTS	NO. OF POSSESSION HANDED OVER	NO. OF FAMILIES SHIFTED
1.	THATTA	GHARO	01.00	33	32	32
2.	JAMSHORO	KOTRI	14.00	477	292	292
3.	SUKKUR	SHIKARPUR ROAD	10.70	233	206	206
4.	LARKANA	NEAR SACHAL SARMAST SOCIETY	04.12	136	106	106

Source: SKAA Website.

4.3.2 Sindh Special Development Board (SSDB)

The Sindh Special Development Board was enacted following the Sindh High Density Development Board Act, 2010 of Provincial Assembly of Sindh. It aims to facilitate and undertake low-cost housing schemes, rehabilitation on *Katchi Abadis*, slum areas, goth abad schemes, multi-stories, and high-rise buildings in the province of Sindh (SHSSBA, 2010).

Its bill was presented in Sindh Assembly in 2014, wherein SSDB was vested with strong powers sidelining the city planning, environmental legislation, and other social and economic considerations. The opaque preamble of this act left many civil-society activists, notable architects, and urban planners shocked. This legislation covers wide aspects of urban management issues, with the authority to commercialize residential plots but without allowing the public to be able to object. This means, effectively, that a high-rise shopping mall could go up right next to your house and you would not be

able to say anything about it (Maher, 2014). This law is parallel to much-existing law in place, the board is empowered to direct utility agencies for the provision of basic amenities, waive-off service charges, and recommendation plan to existing civic affairs managing bodies. Any member of the builders association can approach the board with a proposal to build a high-rise building and board would decide on application within 45 days. 25% of the units would be reserved for government employees and 03% for media men. The salient features of this law for *Katchi Abadis* and Slum are as under:-

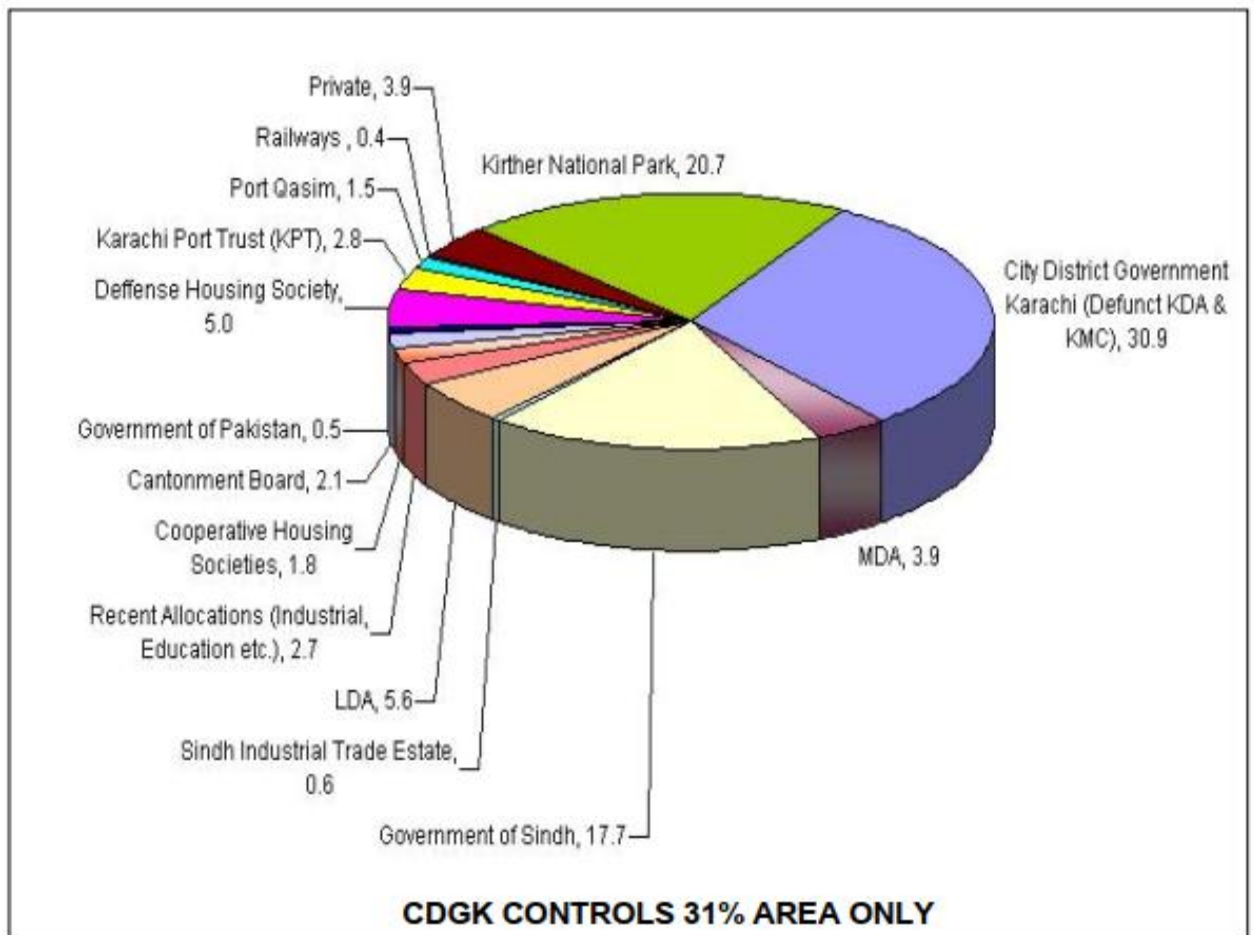
- (i) Every *Katchi Abadi* and slum structure shall be rehabilitated by providing an alternative tenement admeasuring 600 square feet, preferably in the same area of slum structure or the size alternative tenement decided by board.
- (ii) The *Katchi Abadi* or slum structure being used for commercial purpose shall be granted an alternative tenement having equal area of 300 square feet or the size of alternative tenement decided by the board.
- (iii) The board shall appoint a developer from amongst the members of association to execute the project who shall put his resources in form of money men and material for construction of free units in such *Katchi Abadis* or slum structures.
- (iv) The developer shall be compensated for his effort and investment in the form of free land out of the *Katchi Abadi* or slum area where he may build commercial projects for public sale.
- (v) The land reserved for public purposes and is encroached without lawful authority in *Katchi Abadis* and slum structure shall also be taken up by the board for implementation of the scheme.
- (vi) The developer shall ensure free education for residents of slums up to graduation level through use of insurance coverage and maximum number of children to be educated through the scheme shall be five per unit.
- (vii) The developer shall ensure free basic health insurance for the period of ten years for the families who have been shifted in the new development from *Katchi Abadis*.

With the enactment of this law, the authority to allow construction of high-rise buildings lies with SSDB, notwithstanding, till 2017, Sindh Building Control Authority (SBCA) had issues as much as 585 ‘No Objection Certificates’ for high-rise buildings (Daily Times, 2017). Up till now, its implementation on *Katchi Abadis*, slums, and Goth (village) is yet to take place.

4.3.3 Summary

Sindh *Katchi Abadi* Authority Act and Sindh High Density Development Board Act, 2010 are two major laws that provide the policy guidelines, rules, and procedures for *Katchi Abadis* and slum issues in the province. The Karachi has some 13 different land management authorities (Hasan, et al., 2015), and USIP research suggest there are seventeen land-owning agencies (see Figure 3) each have their bylaws, standards, and planning powers. Coordination and consultation with the Master Plan Authority for Karachi would be required but the provincial government has never approved an entire master plan, so this requirement has remained largely inoperative (Sayeed, Husain, & Raza, 2016).

Figure 3: Distribution of Landowning Entities in Karachi, Sindh



Source: Karachi Strategic Development Plan (KSDP) 2020 – City District Government Karachi - 2007

Many studies, media reports, working papers, and researches suggest that in Karachi more than half the population lives in *Katchi Abadis*, slums, and informal settlements. (Hasan, et al., 2015) have quoted a study undertaken for KSDP 2020 which found that informal settlements such as *Katchi Abadis*, slum accounted for only 8.1 percent of total land and meets 50 percent of the city’s housing needs. This proves the notion that the issue is not of the shortage of land but governance at the end of GoS and its landowning and land managing agencies. The provision of NOC for high-rise buildings without consultation with other concerned departments would further worsen per capita resources in the city. This law does not provide how it would safeguard the environmental considerations, urban planning, or how it would link the new developments with KSDP

2020. Karachi is already suffering from scarce per capita resources; this law would allow an interest group which in this case builders and developers to approach the board for the development of high-rise or *Katchi Abadis* without giving a chance to the habitants of that settlement. It has implications on the environment of the city, poor implementation of building code on high-rise will further increase the temperature in the city (Cheema, 2015). According to the constitution of Pakistan, the provision of education, health facilities, and housing lie with government. GoS has tried to outsource its responsibility to builders and developers. It may provide a single solution to the larger urban problem but shall deteriorate other aspects of urban life. This is an anti-poor law that is likely to damage the fabric of society.

5 Conclusion and Policy Recommendations

Urbanization is an ever-growing process. It affects the whole cycle of life across the world. Literature available on urbanization reveals that countries like Hong Kong, Singapore, Belgium, Japan, Israel, Qatar, and Kuwait with the highest rate of the urban population had exploited the potential of this opportunity. And there are countries like Brazil, India, and Pakistan where urbanization rates are higher but continue to struggle with tackling policy issues of health, education, employment, infrastructure, social security, housing, and sustainability. This has serious implications for human development.

Pakistan being a member state of the UN has obligations to abide by and achieve the target set by the UN. Millennium Development Goals (MDGs) retired in 2015 and a new concept of SDGs were formulated, and the period of 2030 was given to member states to achieve the targets. There are 17 SDGs in total, goal # 11, which is part of this study deal with sustainable cities and communities.

Karachi has suffered from violence in recent years, if we look at the pattern of violence, it is multidimensional, one understandable fact among all sort of violence is conflict on resources. The influx of internal migrants and the natural growth of the city have created issues for the sustainability of existing resources. The rise in the cost of living in urban settlements redirects the new inhabitants of the city to find an affordable neighborhood in peri-urban areas. These, however, also accommodate certain unwanted outfits like the organized mafia, gangs, and interest groups with political patronage to exploit the economic opportunities. Be it is housing, water, transport, health, employment, or any other social service or the land grabbing, water tanker mafia, ransom from private transport operators, all have a footprint in peri-urban areas. Due to financial constraints and the tug-of-war between GoS and Karachi city administration on power-sharing matter, policies on the above-mentioned issues are still prone to failure.

The issue of slum formation and expansion shall further deteriorate once the Bahria Town and DHA City are completed and people starting occupying. This demands a great

deal to undertake rigorous research to understand and explore what policy options are available to cope with existing and emerging issues. Mindful diversion of K-4 (Megaproject to respond issue of water shortage in Karachi) through Bahria Town and DHA City shall further sour the per capita water for Karachi with the supply of Gas, Electricity, and other basic amenities. In 1960, when Islamabad was planned, its planners and architects did not realize how the poor and middle-working-class of the city would be accommodated; the same mistake is being exercised in case of mega housing projects in Karachi.

In Karachi, the existence of slums of around DHA, Gulshan-e-Iqbal, and other posh areas of the city is the failure of planners to understand, people who would be working in those areas shall not be able to travel for long-distance. It will cost them time and money; thus, they will seek a temporary residence in nearby areas. Planners could avoid slum formation and expansion in surrounding areas by reserving a portion for low-cost housing for poor and working-middle-class. Mr. Arif Hassan's argument for anti-poor bias (Hasan, 2012) may be used to explain it, "any kind of reservation for low-cost housing would be too expensive for the poor and even if they can pay market rates for it they cannot have this land, for settling them here would lower the cost of land in the adjacent areas".

Slum formation and expansion continue to grow, SKAA has stopped regularizing *Katchi Abadis* that are formed after the 30-June-1997, in the last 23 years much has changed in the county. *Katchi Abadis* and slum dwellers manage to live and get water through water tankers, gas through cylinders, electricity by using the Kunda system; meanwhile, they strengthen their relationship with local political, religious, and pressure group's leadership and bargain their loyalty subject to provision of utilities. The government of Sindh has selectively eradicated slums due to infrastructure projects and safety concerns in the past and their resettlement has proved to be a total failure. *Katchi Abadis* and slums are settled on BoR land, in many cases, *Katchi Abadis* are formed on private land too, landowners approach the court with documentary proof that results in the eviction of those dwellers. GoS have been reluctant to remove *Katchi Abadis* and slums and in fact their legal status have incrementally upgraded, notwithstanding, slums on cantonment land are dealt with an iron fist without giving any legal space to defend. Slums on

cantonment land are regarded as encroachments and those responsible for alleged encroachment are liable to have their property confiscated and auctioned to cover the cost of removal operation (Hasan., et al., 2015). Other land-owning agencies such as Pakistan Railway, KDA, LDA, or MDA also consider the political & socio-economic cost of eviction of slum dwellers but not the DHA in Karachi. DHA has its vigilance force to keep its control on its resources and assets; nevertheless, there are slums in the suburbs of DHA with whom it is engaged in disputes.

Migration from rural-to-urban is a major factor for increased housing demand in Karachi, migration is not only driven by the war on terror in KP, unrest in Balochistan, poverty in South Punjab, or floods in 2010 that encourage indigenous Sindhis to move to Karachi. Apart from this, people from all over the country come to Karachi for jobs, education, health facilities, and a better lifestyle. Governments' failure to develop quality civil infrastructure, hospitals, universities, and colleges, industrial estates in other cities derive the people to come to Karachi. People from various parts of the country come to Karachi for medical treatment, given the uncertainty and period required for stable recovery, many people look to hire a rented accommodation which later turns into a permanent settlement. Slums in peri-urban not only raising the cost and time of travel for the poor to access the job market but also has implication for children education and women participation in economic activities. Lack of access to safe public transport network force the slum dwellers to engage in informal economic activity, 72 percent of Karachiites work informally (Hasan, 2016). In a city where up to 50% of the people live in slums, *Katchi Abadis*, and informal settlements, Karachi is estimated to represent 25% of the national GDP (ADB, 2015). This makes the compelling case why the slum needs to be upgraded inclusively to get these into the formal sector, paving the way to let the Karachi's urban economy touch its potential.

Policy responses to slum formation, expansion, and housing demands have many stakeholders at the federal and provincial level and local government level. PPP-MQM tug-of-war on resources has dismantled the local governments of its financial and administrative powers, over the period CDGK's budget has soaked from PKR 53.9 billion to PRK 26.4 billion from 2001 to 2020 (Maher & Khan, 2019). Officially SKAA

does not any more upgrade the slums, based on political compulsions; selectively it upgrades a few slums. SKAA, despite having sound legislation, its complex rules of business for regularization and lengthy processes and documentation and corruption, it has failed to address slum issues.

SSDB shall prove to be anti-poor legislation, with power to develop all the *Katchi Abadis*, slum and villages in the province without giving dwellers an opportunity to participant in decision making about their settlement, it offers a lucrative opportunity to avaricious builders and developers to choose any *Katchi Abadis* and convert it into the high-rise apartment building. Karachi Water & Sewerage Board has shown its inability to supply water connections due to an extreme shortage of water. Likewise, high-rise buildings shall suddenly increase the pressure on existing civil infrastructure, which shall contribute to climate change and temperature shall be increased at a significant level.

GoP under the Naya Pakistan Housing Scheme had pledged to construct 50 million houses in the country to overcome the housing shortage, outbreak of pandemic across the globe have wreaked the havoc of global financial system which would affect Pakistan's ability to finance houses in such numbers. Prices tag for houses under this scheme are beyond the affordability of working-middle-class let alone poor who seeks shelter in slums and *Katchi Abadis*. Seeing the trajectory of work, available resources, and required ability to build houses at mass level, it is unlikely to address the housing shortage which is the basic reason for slum formation. GoS have undertaken a few initiatives to address housing shortage but such projects are symbolic, very meager to meet housing demand in the province. A few NGOs (non-governmental organizations) work to supply the low-cost housing to poor but these cannot match the demand thus by each passing year backlog for housing increasing paving way for increasingly informal settlements in the province.

Housing Financing is an important policy instrument to cope with rising housing demand. Financial institutions do offer credit facilities for house building but their products, rules & regulations, and procedures to avail credit facility for house construction, renovation, and repair are beyond the reach and understandability of poor. Financial institutions' targeted customer bases are business persons, a salaried person with the formal status of

employment, and legal title to the property. Since slum dwellers do not own legal status thus their possibility to avail any kind of credit facility diminish. This can be termed as a structural inequality or anti-poor bias that exclusively excludes the poor to benefit from state policies. Public policies whether formulated at the federal level or provincial level are made in isolation without the backing of evidence and research-based knowledge in policies. Many policies are formulated without mainstreaming the policies. Mainstreaming policy can be taken to mean making one area of public policy-making an integral part of another. Mainstreaming the environment into development policy-making, for instance, means that environmental considerations are considered in the design of policies for development (Narain., 2018).

In March 2019, State Bank of Pakistan issued policy guidelines to all banks and development finance institutions titled “Financing Facility for Low-Cost Housing for Special Segments”. It offers a flexible and suitable financing facility but it is extended to specific segments of society which are listed as:

- i. Widows
- ii. Children of martyrs
- iii. Special persons
- iv. Transgender
- v. Persons in areas severely affected by terrorism

Flexible and affordable house financing with easy to repay conditions is the key to upgrade and develop the existing informal settlement in the province, its conditionality limit the beneficiaries. Moreover commercial banks and DFIs also hesitate to sanction loans for housing, keeping in view the difficulty to recover the payment. Monetary Policy also affects the financing of housing, banks seem to be interested in lending huge loans to the government with guaranteed high return, so consumer banking aimed at supplying house financing becomes least profiting products for banks and DFIs.

5.1 Policy Recommendations:

Katchi Abadis and slums are not one problem, these are many small problems which required a comprehensive, multi-stakeholders push for up-gradation of existing slums and prevention and further expansion of new slums. Many policies are made in isolation without undertaking studies and are not backed by the evidence thus evidence-based policymaking would help resolve *Katchi Abadis* issues. In this regard, AI, Machine Learning, and data analytics would help, not only to track the changes but also would in service delivery, demand, and supply patterns.

GoS do have an Urban Policy Unit but it is focused to look after the donor-funded projects, GoS does not have a full-time Urban Policy to look into the urban planning and issues, though it has Planning & Development Department, a dedicated Urban Policy would help Sindh tackle growing urbanization in the province.

We have seen a model in Karachi in which *Katchi Abadis* and slums are now converting from single story house to high-rise and more specifically ground plus three and in some cases four to five apartment buildings. It is helping people to resolve the housing problem and people are getting houses in this way. If GoS regularizes it, not only people will stop violating building codes but also GoS is likely to generate revenue through taxation. The special interest rate for house financing would help the public seek loans for up-gradation, renovation, and alterations. SKAA should be amended so that the *Katchi Abadis* & slums formed after 1997 should also be regularized, enabling them to access to financial market uplift their lifestyle. The informality of slums keeps the economy informal in these areas, it will have a positive impact on the overall economy. SKAA rules of business and pace to regularize should also be revised. The present working style of SKAA is too rigid and corrupt, not people-friendly thus waste of both time and money.

Building Codes for *Katchi Abadis* and slums should be softened, this will allow *Katchi Abadis* to undertake uniform development, scattered settlements in the province can be avoided if the architects and planners help the *Katchi Abadis* and slums dwellers design their settlements keeping in view their social-economic conditions.

The literature on informal settlement debate on whether the up-gradation of slum would invite more slum formation and expansion or not. The researcher is of this view that slum forms and expands with housing demands and major cause which in Karachi is migration. Migration is a separate debate, out of the scope of this study.

Karachi being the industrial hub, coupled with comparatively better educational institutions and health facilities have the potential to attract people from all over the country which is a major push factor why people come to Karachi. Special Economic Zone developed in various parts of the country under CPEC would help Karachi ease the burden of economic migrants. This will help reduce housing backlog thus expansion of slums.

The social policy response in slums should be the priority of GoS, many diseases erupt due to lack of sewerage and clean drinking water. All the slums were consuming substandard water and were living in unpleasant conditions. Without having formal status many slums were having suitable infrastructure at the same time many were without gas, electricity, water, road, school, playgrounds, etc. facilities.

Karachi needs a full-time planning agency that coordinates with all 13 landowning management entities on the mutual goal of development of the province. Presently, each landowning agency has its goals, plans, and preferences, and each one is empowered to decide on its own. Lack of implementation on KSDP 2020 is due to this type of practices, no one takes serious anyone.

Karachi is no short of land to accommodate its citizen, the issue is of bad governance. All the slums are settled on BoR land. If GoS is doing itself what vested interest, land grabbing mafia is doing by supplying the piece of land to the poor, it will generate huge revenue.

Civil infrastructure in *Katchi Abadis* is found to be substandard. Anti-poor bias is visible in *Katchi Abadis* and slum, be it is a school building, road, or sewerage line, cannot be compared with the one provided in the city center, GoS should address this.

Public policies at federal and provincial level when made, its applicability is not determined and when out for implementation it also affect areas, not accounted for. Judicial activism has affected the institutionalized policymaking in the country; JCP had ordered to demolish Delhi Colony and Punjabi Colony in Karachi which could have resulted in the displacement of thousands of people. Parachute orders like this hamper the existing bye-laws thus make problems for GoS. Like the central agency to look after planning matters, mainstreaming of policies is also important to take all stakeholders and existing policies on board.

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