

REPORTING ON 'SLUMS' IN SELECTED CITIES

A Case Study for **City Reports for the UNHSP Global Report 2003** for the
Development Planning Unit, University College London, United Kingdom

By

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Abbreviations and Local Terms

Abbreviations:

ADB	Asian Development Bank
AERC	Applied Economic Research Centre
DG	Director General
DMC	District Municipal Corporation
GFC	Ghaziabad Falahi Committee
ISD	Informal subdivisions of state land
KAIRP	Katchi Abadi Improvement and Regularisation Programme
KDA	Karachi Development Authority
KDP	Karachi Development Plan
KMC	Karachi Metropolitan Corporation
KSE	Karachi Stock Exchange
KTC	Karachi Transport Corporation
KWSB	Karachi Water and Sewage Board
LDA	Lyari Development Authority
MDA	Malir Development Authority
MNA	Member National Assembly
MPA	Member Provincial Assembly
MQM	Mohajir (refugees from India) Quami (national) Movement
OCT	Orangi Charitable Trust
OPP	Orangi Pilot Project
PILER	Pakistan Institute of Labour Education and Research
RTI	Research and Training Institute
SAP	Social Action Programme
SKAA	Sindh Katchi Abadi Authority
SLBO	Sindh Local Body Ordinance
TRC	Teacher's Resource Centre
URC	Urban Resource Centre

Local Terms:

<i>aur</i>	and
<i>bisi</i>	unofficial saving scheme
<i>kapra</i>	clothing
<i>katchi abadi</i>	non-permanent settlement
<i>makan</i>	house
<i>naib</i>	deputy
<i>nazim</i>	mayor
<i>roti</i>	bread
<i>thalla</i>	building component yard
<i>thallawala</i>	owner of the building component yard

REPORTING ON 'SLUMS'

A Case Study of Karachi, Pakistan

Prepared for the Development Planning Unit, University College London for the
Global Report on Human Settlements 2003

I. INTRODUCTION: THE CITY

A. URBAN CONTEXT

1. National Overview

The table below gives an overview of demographic and urbanisation trends in Pakistan. Urban populations have increased from 4,015,000 (14.2 per cent of total) in 1941 to 42,458,000 (32.5 per cent of total) in 1998. The 1998 figures have been challenged since only those settlements have been considered as urban which have urban local government structures. Population density as a whole has also increased from 42.5 in 1951 to 164 in 1998 persons per square kilometre (sq.km).

Table - A-1.1

Pakistan: Population Size, Rural-Urban Ratio and Growth Rate, 1901 - 1998

Year	Population (in '000)			Proportion		Annual Growth Rate		
	Total	Rural	Urban	Rural	Urban	Total	Rural	Urban
1901	16,577	14,958	1,619	90.2	9.8	-	-	-
1911	18,805	17,116	1,689	91.0	9.0	1.27	1.36	0.42
1921	20,243	18,184	2,058	89.8	10.2	0.74	0.61	2.00
1931	22,644	19,871	2,769	87.8	12.2	1.13	0.89	3.01
1941	28,244	24,229	4,015	85.8	14.2	2.24	2.00	3.79
1951	33,740	27,721	6,019	82.2	17.8	1.79	1.36	4.13
1961	42,880	33,240	9,640	77.5	22.5	2.43	1.80	4.84
1972	65,309	48,715	16,594	74.6	25.4	3.67	3.33	4.76
1981	84,253	61,270	23,583	71.7	28.3	3.10	2.58	4.38
1998	13,580	88,121	42,458	67.5	32.5	2.61	2.24	3.46

Source: *Census Reports*, Government of Pakistan

Major increase in urban populations has taken place during the following periods:

- 1941 – 1951: This increase was due to the migration from India in 1947 when the Subcontinent was partitioned. In the 1951 Census, 48 per cent of the urban population of Pakistan had originated in India. Due to this migration, traditional urban institutions built around clan, caste and religion quickly collapsed. The result was fierce upward mobility in the migrant population and a state of social anarchy that has continued since then.
- 1951 – 1961: During this period, there was a sharp fall in infant mortality rates. This was because of the eradication of malaria, small pox and cholera through the use of pesticides, immunisation and drugs. Urban populations started to increase due to the push factor created by the introduction of Green Revolution technologies in agricultural production.
- 1961 – 1972: An increase in urbanisation and over all demographic growth continued due to the trends explained above. In addition, Pakistan started to industrialise during this decade. This

created a pull factor which increased rural-urban migration. These trends continued during the next decade.

- 1981 – 1998: Overall growth rate declined due to increased literacy and population planning programmes promoted by NGOs and the government. Urban growth also declined due to the same reason.

Economic Trends:

1947 – 1958: Pakistan tried to model itself on the post-World War II social welfare state. However, due to inappropriate political and administrative institutions, absence of civil society organisations, finances and a deeply entrenched feudal system, the state was not able to deliver. The demand-supply gap in housing, health, education and employment continued to increase as a result.

1958 – 1968: During this decade, Pakistan was ruled by the military. Industrialisation was promoted aggressively along with Green Revolution technologies. As a result, a cash economy replaced barter in the rural areas. Middlemen emerged to service the needs of small producers in the agricultural sector and this weakened the feudal system. In the urban areas, an informal sector developed to service the demand-supply gap in housing and physical and social infrastructure.

1968 – 1977: Nationalisation of industry and health and education was carried out by the elected government which replaced military rule. The state invested heavily in industry. The rights of squatters on government land were recognised and a process of regularisation of informal settlements was introduced.

1977 – 1987: Another period of military dictatorship, ad-holism, Islamization and repression. This gave birth to a number of civil society organisations for human rights, women's movement, community organisations and informal sector interest groups whose main function is to present their claims and guard their gains. All this has led to the weakening of feudal institutions and the emergence of a capitalist economy. It has also led to greater openness and transparency in public affairs in spite of the repressive nature of the state. This period has also seen the break up of large feudal holdings and the gradual replacement of crop-sharing by cash transactions between peasants and landlords.

1987 – 2002: Structural adjustment and globalisation and the failure of Pakistan to respond to them positively has resulted in inflation, recession and increasing unemployment. It has also resulted in the emergence of a First World economy with a Third World wage structure. On the one hand, it has increased poverty and on the other aspirations as well. It has led to privatisation and or the removal of subsidies on education, health and urban services (increasing the rich-poor divide) and an increase in the migration of educated persons from Pakistan to the First World.

The trends in Pakistan's economy are summed up in the table below.

Table - A-1.2

Pakistan's Economy: Basic Indicators

I. Contribution to gross domestic product by sector (%)		1949/50	1996/97
		-----	-----
1.	Agriculture	53.2	24.2
2.	Manufacturing	7.8	26.4
3.	Others (mostly services and trade)	39.0	49.4
II. Labour force by sector (%)		1950/51	1994/95
		-----	-----
1.	Agriculture	65.3	46.8
2.	Manufacturing	9.5	18.52
3.	Others (mostly services and trade)	25.2	34.69
III. Composition of exports (%)		1951/52	1995/96
		-----	-----
1.	Primary commodities	99.2	16.0
2.	Semi-manufactures	-	22.0
3.	Manufactures	-	62.0

Source: Zaidi S.A (1999) Issues in Pakistan's Economy, Oxford University Press, Karachi

Social Trends:

In the urban areas there has been an increase in literacy; the narrowing of the male-female literacy gap; increase in the age at which people get married (especially women); an increase in divorce rate; reduction in the number of married persons; and a trend towards the formation of nuclear families as opposed to extended ones. The figures for these trends are given in Section - 2.

2. History of Karachi

In the seventeenth century, Karak Bunder was a small port on the Arabian Sea on the estuary of the Hub River, 40 kilometres (kms) west of present day Karachi. It was a transit point for the South-Indian-Central Asian trade. The estuary silted up due to heavy rains in 1728 and the harbour could no longer be used. As a result, the merchants of Karak Bunder decided to relocate their activities to what is today known as Karachi. Trade increased between 1729 and 1839 because of the silting up of Shah Bunder and Kiti Bunder (important ports on the Indus) and the shifting of their activities to Karachi.

In 1839, the British conquered Karachi. They needed a port for landing troops for their Afghan campaigns which were aimed to prevent the Russians from reaching the warm waters of the Arabian Sea. After the British conquest, Karachi expanded rapidly. The major reason for Karachi's growth was that the British developed perennial irrigation schemes in Punjab and Sindh (Karachi's hinterland) increasing agricultural production which was exported through Karachi. The railways were developed linking Karachi to its hinterlands making the transportation of agricultural produce possible. As a result by 1869, Karachi became the largest exporter of wheat and cotton in India. The opening of Suez Canal in 1869 made Karachi the first port of call for ships coming to India from Europe. During the First World War Karachi became the headquarters for British intervention in Central Asia. As a result, its cantonments expanded. In 1935, Sindh became a province after its separation from the Bombay Presidency and Karachi became its capital. Government offices and trade organisations shifted from Bombay to Karachi as a result and the first industrial estate in Karachi was created. And finally, in 1947, Pakistan was created and Karachi became its first capital.

The demographic changes that have taken place in Karachi since independence are given in the table below and the expansion of the city is illustrated in **Maps A-2.1a and 2.1b**

Table – A-2.1

Karachi Population Growth

Year	Population	Increase/Decrease Over Last Census / Survey	No. of Years in Between	Per cent Increase/ Decrease	Average Annual Growth Rate
1941	435,887	135,108	10	44.90	3.70
1951	1,137,667	701,780	10	161.00	11.50
1961	2,044,044	906,377	10	79.70	6.05
1972	3,606,746	1,562,702	11	76.50	5.00
1981	5,437,984	1,831,238	9	50.80	4.96
1998	9,802,134	4,540,422	17	86.29	3.52

Source: *Census Reports, Government of Pakistan.*

The developments in the city during the past five decades are given below.

- 1947 – 1951: Karachi's population increased by 161 per cent. This was the result of the migration of 600,000 refugees from India. This migration completely changed Karachi, not only demographically, but also culturally and ethnically. The table below summarises the change.

Table – A-2.2

Demographic change due to Partition

	1941	1951
Population	450,000	1,137,000
Sindhi spoken as mother tongue (percent)	61.2	8.6
Urdu spoken as mother tongue (per cent)	6.3	50
Hindu population (per cent)	51	2
Muslim population (per cent)	42	96

Source: *Census Reports, Government of Pakistan*

- 1947 – 1958: During this period migration from India continued. The refugees settled in squatter settlements on the city's periphery and within the city itself occupying open areas. Federal government offices were established along with foreign embassies. As a result, Karachi became a high-density compact city with a cosmopolitan culture. Many plans for developing a federal capital area adjacent to the city were developed but could not be implemented due to political instability caused for the most part by left-wing student movements supported by the refugee population.
- 1958 – 1968: The army took over in 1958 and decided to shift the capital to Islamabad. It also decided to shift the refugee population and other recent migrants from the squatter colonies to two townships, Landhi-Korangi and New Karachi, both about 20 kms from the city centre. These two townships were part of the Greater Karachi Resettlement Plan prepared by Doxiades, which laid the basis for Karachi's future development. The two townships were supposed to develop industrial areas so as to provide employment to the shiftees. However, this did not materialise and as a result, people had to travel long distances to work at the port and city centre. Thus, Karachi's transport problems were created.

The military government bulldozed squatter settlements within the city. These shifted to along natural storm drains near the roads that linked the new townships to the city. These settlements, or *katchi abadis* (non-permanent settlements), were developed as ISDs by informal developers supported informally by government officials.

During this period, the government introduced Green Revolution technologies and promoted industrialisation. Due to both these policies, Karachi's population increased through rural-urban migration which in turn increased the population of katchi abadis. Port and banking activity also multiplied (for details, see Section A-5).

- 1968 – 1978: During this period, the Karachi Master Plan 1974-85 was prepared but could not be implemented fully except for road networks and bulk water supply. The reason for non-implementation was military take over and political conflict.
- 1978 – 1988: City institutions fell apart due to army rule and the absence of transparency and accountability. The decade also saw the rise of the Mohajir (refugees from India) Quami (national) Movement (MQM) and its conflict with the establishment on the one hand and Sindhi nationalism on the other. The Karachi Master Plan (KMP) 2000 was initiated but could not be implemented due to instability and conflict. During this decade, "Islamisation" was also introduced which resulted in the closing down of Karachi's active night life, race course, bars, billiard rooms and a number of cinemas. All this had an adverse effect on Karachi's cultural and intellectual life.
- 1988 – onwards: Since the early nineties, ethnic politics and the MQM-establishment-conflict has dominated politics in Karachi leading to targeted killings, strikes, street violence and police excesses. As a result, industry shifted to other parts of Pakistan and unemployment in Karachi increased. During this period globalisation and structural adjustment had a negative impact on Karachi's job market and resulted in recession and inflation. Since no new housing schemes or development projects on a large enough scale have been initiated, homelessness has increased and so has the expansion of katchi abadis and the densification of inner city slums.

Social Trends:

In low income settlements, with the second generation of low income settlement dwellers growing up, the demand for services and for a better level of service is increasing. The old process of lobbying for improvements is giving way to people coming together and doing things themselves. Community organisations get together to establish schools. Neighbourhoods pool in their resources to lay sewage lines to the nearest disposal points, which are often natural storm drainage channels. Katchi abadi residents establish piped water distribution networks tapping the municipal mains and where this is not possible, they construct community tanks and purchase water through tankers. Details of some of these investments by communities is given in Section B-3. Along with these developments, there is a rapid increase in literacy and unemployment. Over 80 per cent of the people in these settlements work for the informal sector. These factors result in the political and social alienation of the youth which in turn leads to ethnic violence and crime.

In the katchi abadis, which are not in the city core and which have been marked for regularisation and improvement, community organisations are developing to protect open spaces and to create sport clubs, lending libraries and cultural organisations. In these settlements services and housing gradually improve over time.

In middle income settlements, there is a constant struggle with the local authorities to improve services. Citizens associations lobby with politicians and government agencies to this end. They initiate court proceedings when they do not succeed in getting what they desire and often help in making the issues of their areas into election issues for the national and provincial assembly elections. Ethnic issues dominate the politics of these areas and give rise to a number of social welfare organisations.

The high income settlements of the city are becoming increasingly isolated from the rest of Karachi. They are developing sport facilities, shopping centres, entertainment activities, libraries and educational institutions in their own areas. Their residents now do not have to go out of their areas except to work. In addition, most houses have armed guards and many are looked after by security companies with computerised security arrangements.

Globalisation and corporate culture is also changing the city through new post modern buildings and interiors, international food chains, the shifting of cultural activities from municipal buildings to five star hotels and private clubs, and the emergence of IT tuition centres and video shops throughout the city.

Social trends in the city are summarised in the table below.

Table – A-2.3
Social Trends: Comparison Between 1981 and 1998 Census

	(Figures in Percentage)	
	1981	1998
Population less than 15 years	41.48	37.61
Female population	45.67	46.17
Literacy 10 years and above	55.04	67.42
Literacy between 10 and 24 years	61.10	74.04
Male literacy between 10 and 24 years	55.38	75.22
Female literacy between 10 and 24 years	51.11	74.16
Married between 15 and 44 years	44.39	39.54
Male married between 15 and 25 years	13.39	10.08
Female married between 15 and 25 years	37.92	28.54
Employed 10 and above	33.43	27.10
Employed between 15 and 24 years	25.82	18.94
Employed 60 and above	33.25	18.74
Migrants	21.61	19.46

Source: *Census Reports, Government of Pakistan*

3. The Physical City

Location:

Karachi, the provincial capital of Sindh, is also the biggest city of Pakistan covering an area of 3,527 sq.km. It lies from 24°-45' to 25°-15' north latitudes and 66°-37' to 67°-37' east longitudes. It is bounded by Dadu district on the north-east, by Thatta district on the south-east, by the Arabian Sea on the south and by the Lasbela district of Baluchistan province on the west.

Topography:

Karachi may be broadly divided into two parts; the hilly areas in the north and west and an undulating plain and coastal area in the south-east. The hills in Karachi are the off-shoots of the Kirthar Range. The highest point of these hills in Karachi is about 528m in the extreme north. All these hills are devoid of vegetation and have wide intervening plains, dry river beds and water channels. Karachi has a long coastal line in the south. The famous sea beaches include Hawks Bay, Paradise Point, Sands Pit, and Clifton. China Creek and Korangi Creek provide excellent calm water channels for rowing and other water activities and large mangrove swamps. Away from the shoreline are small islands including Shamsh Pir, Baba Bhit, Bunker, Salehabad and Manora.

Climate:

Karachi has a moderately temperate climate with a generally high relative humidity that varies from 58 per cent in December (the driest month) to 85 per cent in August (the wettest month). A cool evening breeze is a great boon to the inhabitants. The winds in Karachi for more than half the year, including the monsoons blow south-west to west. The wind during winter changes to east and north-east maintaining an average temperature of about 21° C. The hottest months are May and June when the mean maximum temperature goes to 35° C. January is the coolest month of the year.

During the rainy season stretching between July and August, it remains cloudy almost everyday with generally scanty rainfalls. However, there are surprising variations from year to year. The average annual rainfall is 256 mm, but in certain years rainfall is higher and it may pour heavily within a short span of 48 hours.

4. Demographics

Table – A-4/1

Population Size and Characteristics: Overview Socio-Demographic

i. Population

	1981		1998	
	Actual	%age	Actual	%age
A. Total Population				
Male	2,954,693	54.33	5,306,116	53.83
Female	2,483,291	45.67	4,550,212	46.17
Total	5,437,984		9,856,328	
B. Less than 15 years of age				
Male	1,166,517	51.72	1,908,808	51.49
Female	1,099,898	48.28	1,798,338	48.51
Total	2,255,415	41.48	3,707,146	37.61
C. Between 15 and 24				
Male	624,309	55.22	1,160,638	53.92
Female	506,350	44.78	991,786	46.08
Total	1,130,659	20.79	2,152,424	21.84
D. Between 25 and 49				
Male	864,191	55.85	1,701,448	56.10
Female	506,350	44.15	1,331,174	43.90
Total	1,547,379	28.46	3,032,622	30.77
E. Between 50 and 59				
Male	157,568	59.90	297,599	56.11
Female	105,468	40.10	232,820	43.89
Total	263,036	4.84	530,419	5.38
F. 50 and above				
Male	142,108	58.85	237,623	54.79
Female	99,387	41.15	196,094	45.21
Total	241,495	4.44	433,717	4.40

ii. Literacy

A. Total Literacy				
Male	1,295,198	60.55	2,874,600	57.74
Female	843,892	39.45	2,103,641	42.26
Total	2,139,090	55.04	4,978,241	67.42
Population between 10 and above	3,886,152		7,384,156	
B. Between 10 and 14				
Male	204,026	52.49	482,569	52.30
Female	184,645	47.51	440,133	47.70
Total	388,671	55.24	922,702	74.71
Population between 10 and 14	703,583		1,234,986	
C. Between 15 and 24				
Male	416,414	56.89	873,331	55.09
Female	315,554	43.11	711,915	44.91
Total	731,968	84.74	1,585,246	73.65
Population between 15 and 24	1,130,659		2,152,424	
D. Between 25 and 49				
Male	522,784	64.11	1,196,669	60.42
Female	292,655	35.89	783,869	39.58
Total	815,439	52.70	1,980,538	65.31
Population between 25 and 49	1,547,379		3,032,622	
E. Between 50 and 59				
Male	86,442	72.69	185,668	65.14
Female	32,483	27.31	99,355	34.86
Total	118,925	45.21	285,023	53.74
Population between 50 and 59	263,036		530,419	
F. 60 and above				
Male	65,532	77.93	136,363	66.61
Female	18,555	22.07	68,369	33.39
Total	84,087	34.62	204,732	47.20
Population 60 and above	241,495		433,717	

iii. **Marital Status**

Married:				
A. Total Married Population				
Male	1,054,794	53.38	1,821,781	52.63
Female	921,101	46.62	1,639,805	47.37
Total	1,975,895	62.08	3,461,586	56.29
Population between 15 and above	3,182,569		6,149,182	
B. Between 15 and 24				
Male	83,585	30.33	116,944	29.24
Female	191,997	69.67	283,036	70.76
Total	275,582	24.37	399,980	18.58
Population between 15 and 24	1,130,659		2,152,424	
C. Between 25 and 49				
Male	707,587	53.59	1,255,862	53.03
Female	612,740	46.41	1,112,240	46.97
Total	1,320,327	85.33	2,368,102	78.09
Population between 25 and 49	1,547,379		3,032,622	
D. Between 50 and 59				
Male	144,367	65.57	265,845	61.84
Female	75,792	34.43	164,054	38.16
Total	220,159	83.70	429,899	81.05
Population between 50 and 59	263,036		530,419	
E. 60 and above				
Male	119,255	74.62	183,130	69.47
Female	40,572	25.38	80,475	30.53
Total	159,827	66.18	263,605	60.78
Population 60 and above	241,495		433,717	

iv. **Employment**

Male	1,235,104	95.06	1,920,895	94.33
Female	64,126	4.94	115,406	5.67
Total	1,299,230	33.43	2,036,301	27.58
Population 10 and above	3,886,152		7,384,156	

v. **Migrant Population**

Male	1,017,032	58.85	1,264,243	58.64
Female	711,181	41.15	891,708	41.36
Total	1,728,213	31.78	2,155,951	21.87
Population wrt total population	5,437,984		9,856,328	

Source: worked out by Arif Hasan and Eng. Mansoor Raza from Census Reports, Government of Pakistan .

Table - A-4.2

Mother Tongue

	1981 (in Percentage)	1998 (in Percentage)
Urdu	54.34	48.52
Punjabi	13.64	13.94
Sindhi	6.29	7.22
Pushto	8.71	11.42
Balochi	4.39	4.34
Seraiki	0.35	2.11
Others	12.27	12.44

Note: 1981 figures are in % households
1998 figures are in % population

Source: Census Reports, Government of Pakistan .

Table - A-4/3

Religion							
	Muslims	Christians	Hindus	Qaddianis	Scheduled castes	Others	Total
Male	5,123,126	113,667	42,384	8,945	1,575	5,170	5,306,105
Female	4,382,909	124,905	39,214	8,044	1,595	4,784	4,550,213
Both sex	9,506,035	238,572	81,598	16,989	3,170	9,954	9,856,318
Percentage	96.45%	2.42%	0.83%	0.17%	0.03%	0.1%	100%

Source: *Census Reports, Government of Pakistan*

5. The Urban Economy

Karachi is Pakistan's only port and the country's major industries and businesses are located here. The head offices of all major Pakistani banks are in Karachi and the Karachi Stock Exchange (KSE) is the country's largest having an annual turn over of Rs 436 million (US\$ 7.2 million).

70 per cent income tax and 62 per cent sales tax collected by the Government of Pakistan comes from Sindh province and of this 94 per cent is generated from Karachi. However, Sindh's share in revenue transfers from the federal government is only 23.28 per cent. This is the reason for the Sindh-Centre conflict in which Karachi is the main Sindh player.

Karachi has 4,500 industrial units in the formal sector. The major industries are textile, leather, paper, marble, ceramics, rubber, plastic, glass, iron, electronics, pharmaceuticals, food products, agricultural and dairy products and stationery. Many of these industries are export-oriented. There are no estimates available for the informal sector. However, 75 per cent of the working population is employed in the informal sector (MPD-KDA, 1989, Karachi Development Plan 2000, KDA) which works out of low income settlements mainly in the garment, leather, textile, carpet and light engineering sectors. In recent years, a link between formal and informal sectors has been established with the formal sector sub-contracting work to informal establishments.

Karachi dominates Sindh's economy. This is evident from the fact that the large scale industrial sector employs 71.6 per cent of the total employed labour force in Sindh, with a value of fixed assets that is 71.4 per cent of the total. Of the total number of large scale units in Sindh, 72.7 per cent are located in Karachi where 74.8 per cent of the total large scale output produced in Sindh is produced in Karachi. The growing importance of the city in the national economy is reflected by the increase of cargo handled by the Karachi Port which was 2.8 million tons in 1951 and 29 million tons in 2001.

Table – A-5.1

Employment Trends		
	1981 (Percentage)	1998 (Percentage)
Total Employed	33.43	27.58
Less than 25 years of age	17.72	13.39
Above 60 years of age	33.25	18.74
Between 25 and 59	49.37	42.09
Self employed with respect to (wrt) total employed population	27.81	30.12
Government employed wrt total employed population	20.45	15.00
Employed non-government wrt total employed population	47.09	49.38
Employer wrt total population	2.48	3.31
Unpaid family help wrt total employed population	2.17	2.19
Unemployment rate	17.14	17.56

Source: *Census Reports, Government of Pakistan*

6. Governance

Until August 2001, local government in Karachi was structured according to the Sindh Local Body Ordinance (SLBO) 1978. Local government consisted of the Karachi Metropolitan Corporation (KMC) and five District Municipal Corporations (DMCs), one for each district. 262 elected councillors elected the Mayor of the city whenever there was an elected council. Local government was subservient to the provincial Ministry of Local Government and Rural Development (LG&RD) whose Secretary could supersede the KMC and DMCs for reasons of corruption and mismanagement. The main functions of the KMC and DMCs were related to maintenance and operation of physical infrastructure. Planning and development were carried out by a number of agencies which were under the control of the provincial government. These agencies included the Karachi, Malir and Lyari Development Authorities (MDA, LDA); the Karachi Water and Sewage Board (KWSB); the Karachi Transport Corporation (KTC); provincial departments of health, education, social security and home affairs (which included the police); and a number of federal government departments.

In August 2001 the Government of Sindh enacted the Local (City) Government Ordinance 2001. As a result of this enactment, the five districts of Karachi have ceased to be. Karachi is now one district headed by a *nazim* (mayor) and a *naib nazim* (deputy mayor). The district is divided into 18 towns and each town is further divided into approximately ten union councils. Each town and union council has its own nazims and naib nazims. The composition of the house of representatives of the city government is given below.

• Nazims of union councils	178
• 33 per cent women seats	059
• 5 per cent workers and peasants	009
• 5 per cent minorities	009

Total house	225

Elections to the nazims and naib nazims are through the elected councillors and as such indirect. Prominent citizens belonging to civil society normally do not wish to contest indirect elections since they have to rely on the vote of councillors which in the past has often been manipulated by political parties and government-in power pressures. Thus, the indirect elections deprive Karachi of being represented by its more prominent and respected citizens.

As a result of the enactment of the Ordinance, the KWSB, KMC, KDA, MDA and LDA have been dissolved. Primary education, basic health and transport have also become city government functions. Thus all planning, implementation and operation and maintenance will be centralised with the city government, or allocated to the town and union councils who, in the Ordinance, have similar functions to the city government. The police however, remains with the provincial government.

Setting up offices and deputing manpower for planning, operation and maintenance of social and physical infrastructure for 18 towns and 178 union councils is a difficult, if not an impossible, proposition. It will take time and dedication. However, if it can be achieved it will certainly lead to considerable improvements at least for issues that can be dealt with at the union council level.

II. SLUMS AND POVERTY

B. DIFFERENT TYPES OF SLUMS IN THE CITY

1. Types (Photographs Appendix B-1)

Karachi is divided into planned areas and unplanned areas. Unplanned areas are known as *katchi abadis* (non-permanent settlements). These katchi abadis can be divided into two:

- **Settlements established through unorganised invasions of state lands:** These invasions took place at the time of partition. Most of them were removed and relocated in the 1960s. Almost all of them have been regularised.
- **Informal subdivisions of state land (ISD):** These ISDs can be further divided into two:
 - i) **Notified katchi abadis:** These are settlements that have been earmarked for regularisation which means the provision of a 99-year lease and the development of infrastructure by the local government against a payment to the state.
 - ii) **Non-notified katchi abadis:** These are settlements that are not to be regularised because they are on land the state requires for development, land which is valuable and which the private sector wishes to purchase, and or land that is ecologically unsafe.

In addition to katchi abadis, there are settlements that are referred to as “slums”. These are of two types: i) **Inner city traditional pre-Independence working class areas** which have now densified to an extent that their infrastructure has collapsed or cannot serve them adequately. ii) **Goths or old villages**, which have now become a part of the urban sprawl. Those within or near the city centre have become part of formal development schemes and are not considered as slums. Others have developed informally into inadequately serviced high density working class areas.

2. Location (Map B-2/1)

The earliest katchi abadis in Karachi were established with the refugee migration of 1947. These settlements were established through unorganised invasion of state land within the city and on its then immediate periphery.

Residents of settlements bulldozed in the 1958-68 decade were also relocated in unserviced plot townships in West Karachi, in locations then far away from the city. Huge katchi abadis developed around these settlements and some of them such as Baldia and Orangi, have populations of over one million each. These settlements are now very much a part of the city and have planned areas adjacent to them.

During the 1958 – 1968 decade and the decade after, large scale migration from the northern rural areas of Pakistan to Karachi continued. This migration was initially housed in katchi abadis on natural drainage channels on the roads linking the city to the Doxiades townships of Landhi-Korangi and New Karachi. Subsequently, settlements developed along the railway lines and the natural drainage channels within the city that carry Karachi sewage to the sea. These settlements continued to densify. Almost all the larger ISD settlements contain old villages which have now become a part of these katchi abadis and on whose community and agricultural lands (usually on a one-year renewable lease from the state) the settlements have been built.

The creation and expansion of katchi abadis is now taking place almost exclusively to the west and north of Karachi. The reasons for this are: i) Government land and road infrastructure is available; ii) these areas are closer and better connected with employment generating areas; iii) they are closer to the larger katchi abadis where informal industrial activities and large populations provide jobs and a

demand for services; and iv) in other locations land is privately owned or is controlled by cantonments.

The inner city slums are located around high-density whole sale markets, informal transport and cargo handling terminals and or along and in the beds of natural drainage channels and seasonal rivers. Those that are old pre-independence working class settlements have security of tenure.

3. Age of Settlements

The **unorganised invasion katchi abadis** are located in and on the periphery of the Karachi of the 1940's and early 1950's. They are organic in plan with narrow winding streets, no open spaces and irregular plots (see **Map – B-3.1**). They have now acquired water and electricity but sewage and waste water infrastructure is of very poor quality. Most of these settlements are small in size and make use of education and health facilities of the planned areas. The settlements have densified over time and have permanent houses in them, often three floors high. Most of their residents are employed in the services sector. These settlements now have tenure security.

The ISDs developed by informal developers are planned on a grid iron. The planning standards are borrowed from those of the KDA (see **Maps – B-3.2 and B-3.3**). **The early ISDs (1958-75)** have acquired water and electricity. Many of them now have paved roads. The private sector (mostly informal) has established schools and health centres. The houses are built of concrete blocks (mostly unplastered) and tin sheets. An increasing number of homes are building concrete roofs and first floors and shifting their tin sheets to the upper floor rooms. People have invested large sums for the development of water and sewage at the neighbourhood level and the government has made investments in open drains, water mains and access road paving through the Katchi Abadi Improvement and Regularisation Programme (KAIRP). In a survey of 100 katchi abadis it has been estimated that people have invested Rs 84,432,390 (US\$ 1,407,200) in water and sanitation while the government has invested Rs 180,644,062 (US\$ 3,010,700) (OPP-RTI, 2002, *Katchi Abadis of Karachi*, City Press, Karachi). However, water is often not available and sewage systems do not function due to the absence of disposal points. All such settlements dispose their sewage into natural drainage channels. In some of the settlements, nearer to the city centre, informal multi-storey commercial centres have developed. Also, warehousing and storage for various inner city markets (such as the grain and chemical markets) have developed since there is no space available any more for them within the inner city. These are health hazards for the ISDs. These ISDs also contain informal industrial activity related to garments, packaging, dry fruit, recycling of solid waste, textiles and leather. The majority of the residents work within their settlements and are employed in the informal sector (Applied Economic Research Centre (AERC), 1989, *Socio-economic Survey of Katchi Abadis*, KDA).

New ISDs (1981-onwards) are developing towards the west and north of Karachi. Most of them are really the extension of older ISDs and share many of their characteristics. However, their population is not primarily of migrants but of families moving from the environmentally degraded inner city slums or older katchi abadis to these locations. These settlements have not yet acquired water connections and electricity is acquired through generators operated by informal sector entrepreneurs. About 20 per cent of katchi abadi residents live in such settlements (Hasan, A., 2001, *Housing for the Poor*, City Press, Karachi).

Inner city slums are the old working class areas of the city which have densified. They are planned on a grid iron, except for 17 hectares of the walled city. Middle income areas of the inner city have also become slums because the wholesale markets in their proximity have expanded creating traffic problems and environmental degradation due to which middle income residents have moved out and warehousing and accommodation for day-wage labour has replaced them. Water supply and sewage systems have broken down, roads are congested, illegal high-rise buildings (up to seven floors) have replaced the old two and three storey stone buildings. Densities in certain areas are as high as 4,000 persons per hectare. There are almost no open spaces left as they have been encroached upon for cargo handling, transport terminals and other facilities for the transport sector. Most of the ground floors of the new buildings (sometimes upper floors as well) are used for warehousing and small scale manufacturing.

The degradation and densification of the inner city began with the refugee migration of 1947. However, due to the increase in the population of Karachi, the markets in the inner city and port related activity expanded between 1962 and 1980. This is the period when these areas were turned into the slums that they are today.

Ad-hoc settlements consisting of shanties made out of bamboo and industrial waste material exist within the dry river beds within the city. Similar settlements also exist on landfill sites and informal garbage sorting yards within and on the periphery of the city. In almost all such cases the residents pay rent to a musclem supported by the police or officials of local government agencies. These settlements have no legal electricity or water connections, no schools, health centres or open spaces. A major expansion of these settlements has taken place in the '80 and '90 due to two reasons: i) the increasing failure of the KMC to manage solid waste and ii) the increasing difficulty in acquiring a place to live in a katchi abadi near the city centre.

4. Population Size and Characteristics

Estimates of katchi abadi dwellers vary considerably and there are no official figures for population living in slums or ad-hoc settlements. However, according to the housing census 1998, 56 per cent houses have permanent roofing. This means that well over 50 per cent of the population lives in katchi abadis since in the older katchi abadis a large number of homes have concrete roofs. This also tallies with the estimates of the Sindh Katchi Abadi Authority (SKAA) Director General that 50 per cent of Karachiites live in katchi abadis.

According to unofficial estimates, there are 702 katchi abadis in Karachi. Of these, 539 abadis having 415,000 housing units have been officially declared as katchi abadis by SKAA. Of these, 483 have been identified as regularisable (SKAA, December 2001, 32nd Quarterly Report). The population of these abadis is estimated at three million. The tables below show the growth of katchi abadis over time.

Table - B-4.1

Population of Katchi Abadis				
	'70s (1978)	'80 (1985)	(1988)	'2000 (Projection)
Population	2,000,000	2,600,000	3,400,000	5,000,000
Number of households	227,000	356,000	465,000	680,000

Source: Hasan A., 1992, *Seven Reports on Housing*, OPP-RTI

Worked out by the author from:

1. Dowall, D. Dr., 1989, *Karachi Land and Housing Study*, KDA-Master Plan Department (MPD)
2. World Bank, October 1990, *Shelter for Low Income Communities: Inception Report on Sindh*.

Table - B-4.2

Population of Slum Areas			
	'70s (1974)	'80 (1986)	'2000 (Projection)
Population	709,000	1,036,000	1,064,400
Number of households	109,077	164,000	148,000

Source: Hasan A., 1992, *Seven Reports on Housing*, OPP-RTI

Calculated by the author 1991 from *Socio-economic Profile of Planned Areas and Katchi Abadis*: KDA-MPD/AERC, 1989

There are no demographic and socio-economic surveys of the various slum types except for the AERC Socio-economic Survey prepared for the Karachi Development Plan (KDP) 2000 in 1989. A comparison of the following settlements has been worked out from this survey.

1. Inner city katchi abadis of Agra Taj, Bihar Colony, Chakiwara and Kalakot (KDP analysis zones 8 and 10).
2. Peri-urban katchi abadi of Orangi (KDP analysis zone 33).
3. Middle income residential area of Gulshan-i-Iqbal, Chandani Chowk and Cooperative Societies Area (KDP analysis zone 24).
4. Elite residential area of Clifton (KDP analysis zone 16).

Table - B-4/3

Social Indicators: Comparison between Four Zones

	Inner City Katchi Abadi	Peri-Urban Katchi Abadi	Middle Income Residential Area	Elite Residential Area
Average household size	8.1 – 9.0	7.1 – 8.0	6.5	4.1 – 5.0
%age population < 20	61 – 80	41 – 60	41 – 60	21 – 40
Crude birth rate	4 – 6	2 – 4	2 – 4	0 – 2
%age permanent housing	0 – 20	0 – 20	41 – 60	81 – 100
Average built up M2 area per person	17.0	17.0	25.9	43.0
Number of rooms per person	0.20	0.30	0.5	1.16
%age population employed	41 – 60	61 – 80	61 – 80	81 – 100
%age population unemployed	15 – 20	10 – 15	10 – 15	

*Source: Hasan A and Sadiq A., 1998, City Inequality: The Case of Karachi, IIED, UK
(Calculated by the authors 1991 from Socio-economic Profile of Planned Areas and Katchi Abadis: KDA-MPD/AERC, 1989)*

C. OFFICIAL DEFINITIONS RELATED TO SLUMS

The Government of Pakistan recognises only two terms related to unserved or under-served settlements. These are:

- **Katchi abadis:** These are informal settlements created through squatting or ISDs on state or private land. These settlements are of two types: i) notified katchi abadis, for which the government has KAIRP; and ii) katchi abadis which cannot be regularised for reasons explained in Section B-1.
- **Slums:** The government definition of a slum is an informal settlement created through the ISDs on agricultural land. Unlike the katchi abadis, these settlements have tenure security. In Karachi, these settlements consist of villages that have become part of the urban sprawl and or the ISDs created out on their community and agricultural land. So far, there is no programme to improve conditions in these settlements except for those which, through political patronage, have been declared as “katchi abadis”.

D. UNOFFICIAL DEFINITIONS OF SLUM, NOT RECOGNISED IN OFFICIAL DOCUMENTS

1. Popular Understandings of Slums

The word katchi abadis is a popular local language term used by generally all residents of the city to define low-income as well as deprived settlements. These may be legal or illegal.

The rich classes of Karachi generally believe slums to be temporary housing either due to illegality or depravity. People living in slums are considered to have difficult lives. The biggest problems for those living in slums so defined by the rich are those of water, sewerage and electricity and all due to lack of money.

The middle class comes in closer contact with slums and is more aware of their problems. It is this class of people that form NGOs, or use the deprived as cheap labour. Their biggest problems are listed by them are hygiene, sanitation, transport to work and money for it, the risk of eviction besides water, sewerage and electricity.

A community leader from Orangi says there are two types of slums:

- One consisting of people who understand their problems, are able to define them and react to them accordingly.
- The other consisting of people who are waiting for somebody such as the government/state to help them.

The NGOs describe the various types of slum settlements in relation to the period of their settlement. They see a difference between the slums of recent migrants and those of old settlers. They feel that the migrants are more motivated to finding solutions to their problems than the old settlers.

For people living in slums, the most important thing is to own the land/ property that they live on. They are generally people striving to make enough money to be able to fulfill their basic needs. They believe they ought to have security and development, yet they understand the problems of the government in providing for them.

E. OFFICIAL DEFINITION OF POVERTY USED FOR POLICY PURPOSES

- Definition of Poverty as determined in 1991 was based on:
 - a) Calorie Intake 2,250 RDA
 - b) Rs 159 per capita (Rural)
Rs 185 per capita (Urban)Calculated as the average cost of the basic needs to survive
- Definition of poverty changed to US\$ 1 per capita. Below this is poverty.
- The definition of poverty was changed because the new definition is simpler; it needs no calculations and because the donors of Pakistan use this.
- Pakistan's Economists do not agree with the new definition since it is arbitrary.

F. UNOFFICIAL DEFINITIONS OF POVERTY, NOT RECOGNISED IN OFFICIAL DOCUMENTS

1. Popular Understanding of Poverty

Poverty is generally defined by people interviewed as lack of money to acquire the essentials of life, where essentials too is a relative term. An ambitious young man planning to be an economist, says poverty is basically a relative term, relative to the place and standard of living of a particular area.

2. Poors' Own Perception

A resident of a katchi abadi defines poverty not as a measure of the amount of money that you have but rather the measure of the awareness of the mind. People ignorant and isolated and not using their intelligence are defined as poor. It is the wealth of the mind or its use that makes all the difference, he feels. A smart poor person may eventually earn all the money he wants; a rich dumb one may end up losing all.

People working in NGOs generally define poverty as being unable to acquire the basic necessities of life due to lack of money and skills.

Another person living in a low cost settlement says a man is not poor if he is able to earn enough to fulfill his basic needs. Desires are another issue. Unfulfilled desire can also make you feel poor.

G. ORIGINS OF TYPES OF SLUMS IDENTIFIED

1. Social, Economic and Political Forces that have Formed/Removed Slums

Katchi Abadis:

- 1947: No slums/katchi abadis
- 1947 – 1952: Unorganised invasion katchi abadis created as a result of the refugee influx due to partition of India. There was official acceptance of occupation of state land, parks and open spaces. Water was provided to these settlements and bamboo and mats provided for putting up a shelter. Many of the settlements were named after politicians and government servants who provided support.
- 1952 – onwards: Shifting of settlements from parks and other amenity plots to the then fringe areas of the city through the development of ISDs on a small scale. The government put pressure on settlements on amenities and open spaces to shift to these ISDs and supported the informal developers in their work even though strictly speaking it was not legal.
- 1958 – 68: The military government decided to demolish katchi abadis within the city and shift their residents to two townships at a distance of about 20 kilometres from the city centre. It became difficult to have katchi abadis within the city and the two townships were far away from places of work. Also, the housing stock in them was insufficient for the demand. As a result, ISDs started to develop along the roads connecting the townships to the city. Corrupt government officials gave support to middlemen for the development of these settlements. Thus, a close working relationship between middlemen and government agencies was created. This was the beginning of what Karachiites call the “land mafia”. At the same time the government also shifted inner city settlements to two unserved plot townships in west Karachi, around which Karachi’s major katchi abadis, again informally supported by government officials, have developed.
- 1968 – 78: This was a period of socialist ideas and anti-capitalist politics. The rights of katchi abadi dwellers were made an election issue in 1971 and the People’s Party which had promised *roti*, (bread), *kapra* (clothing) *aur* (and) *makan* (house) came to power and initiated the process of providing lease to katchi abadi dwellers. The KAIRP was made a part of the KMP 1975-85. A de-facto security of tenure was created for the vast majority of katchi abadis on state land. Since katchi abadis had become respectable, they increased rapidly with politicians informally supporting corrupt government officials and middlemen. A number of katchi abadis of this period are named after politicians who helped in their creation and preservation. In 1977, the military took over from the People’s Party but did not change the katchi abadi policy. In 1978, the Katchi Abadi Act was enacted providing guidelines for the improvement and regularisation of katchi abadis.
- 1978 – onwards: The expansion of katchi abadis has continued. During period of military rule, the Army has sought the support of the katchi abadi dwellers against the major political parties. During periods of “democracy”, the parties in power have extended the cut of date for regularisation.

Inner City Slums:

The majority of inner city slums house the pre-independence working class of Karachi. As such, they have been represented at the provincial level by politicians who invariably belong to the party in power during periods of “democracy”. As a result, they have been the beneficiaries of large government funds for water, sanitation, roads and social facilities. However, these have been misused by civic agencies with the result that social indicators (except tenure security) within these slums are far worse than those of katchi abadis. Another reason for the failure of these projects and for the conditions within these settlements, is that there was very little community involvement in the development

process and a very strong reliance on the elected and traditional community leadership. The same holds true for the villages that have become part of the urban sprawl of Karachi.

2. The Social, Political and Economic Advantages of the Slums

Housing and Social Facilities:

Karachi requires 80,000 housing units per year. However, only an average of around 27,000 building permits are issued per year. It is estimated that 28,000 new housing units are developed in katchi abadis annually. This is in addition to the densification of existing katchi abadis (Hasan A., 1999, *Understanding Karachi*, City Press). This housing is developed without any support or subsidy from the state and the residents over time invest in water, sanitation, health and education (for the extent of this investment, see Section B-3). This housing is developed with the support of small building component manufacturing yards which provide materials and cash on credit to house builders along with technical support. In Orangi Township (population 1.2 million), there are 48 such yards.

CBOs, public-spirited individuals and informal entrepreneurs also establish schools in the katchi abadis and slums. There is no overall survey of these facilities. However, a survey of Orangi Town shows that it has 76 government schools and 509 private schools. 71 per cent of the school going children are enrolled in the private schools. Of these, 54.9 per cent are male and 45.1 per cent are female. 74.9 per cent of the teachers in the private schools are female as compared to 49.9 per cent in government schools (Khan, A.H., 1994, *OPP Programmes*, Orangi Pilot Project).

The private sector also establishes clinics in katchi abadis and slums. These clinics are run by a mix of qualified doctors, health visitors, quacks and traditional healers. In Orangi, there are 468 such clinics and only 18 government and or proper formal sector health facilities run by NGOs (Khan, A.H., 1994, *OPP Programmes*, Orangi Pilot Project). Conditions in other older settlements (15 years plus) are similar.

Role of Katchi Abadis/Slums in Politics:

Ever since 1972, when the People's Party government came to power with the slogan of roti, kapra aur makan, successive political and military governments have wooed the residents of the katchi abadis and slums for votes. In the process they have been sanctioned electricity, water and social sector schemes. These have been badly implemented and were on far too small a scale to make a difference. However, the most important aspect of the relationship between the civic agencies and the residents of slums and katchi abadis is that the agencies have let the residents alone. They have permitted them to carry out their own development and established an informal relationship of affordable bribes that promotes informal development both of physical and social facilities. Political parties make sure that residents of katchi abadis and slums are enrolled as voters.

Economic Benefits of Katchi Abadis/Slums:

No figures are available but the garment industry, leather tanning and manufacturing, light engineering, solid waste sorting and recycling, all function from within katchi abadis and slums. Much of this work is carried out in informal workshops and units. In the case of the garment and leather industry, formal sector industries contract out piece meal manufacturing of their items to skilled workers within katchi abadis through middlemen. Labour for the fisheries industry is provided almost exclusively from coastal villages which are now a part of the city sprawl. In addition, an increasing number of warehouses and storage facilities are being developed in katchi abadis for the grain, chemical, pesticide and fertiliser markets since space is not available for these facilities in the planned areas. A rapid survey of Orangi carried out by the Orangi Pilot Project (OPP) indicated that there were over 21,000 shops, businesses and industries in the settlement (OPP-OCT, 1997, *Rapid Survey of Micro Enterprises in Orangi*, Orangi Pilot Project). Different activities are located in different settlements. Details are given below.

- ISDs: Garment, leather, solid waste recycling, services sector;
- Inner city slums: Metal manufacturing, light engineering, wholesale markets (chemical, grain, cloth and vegetable/fruit);
- Coastal villages: Fisheries (formal and informal);

- Non-notified ISDs within posh localities: Domestic help for high/middle income groups.

According to the KDP 2000, 75 per cent of Karachi's working population works in the informal sector (KDA-MPD, 1989, *Karachi Development Plan*, KDA). Since most of them work within their settlements, there are major savings in transport. According to the KDP 2000, 12.8 per cent residents of katchi abadis work at home and 34.4 per cent walk to their place of work. A total of 66.2 per cent work within the same zone (KDA-MPD, 1989, *Karachi Development Plan*, KDA).

H. DATA AVAILABLE ON SLUMS

1. Maps H-1.1 and H-1.2 in Appendix

2. Census Data

There is no differentiation between katchi abadis, slums and planned areas in 1998 Census. The last available data on katchi abadis is the 1989 socio-economic profile of katchi abadis prepared for the MPD, KDA by the AERC of Karachi University.

Table - H-2.1

Socio-economic Profile of Katchi Abadis, 1989

	Percentage	Source
Permanent structures by type (% of total in slum area)	Permanent 20 Semi-permanent 75	AERC, 1998, <i>Socio-economic Profile of Katchi Abadis</i> , MPD-KDA
Access to water (% of households served in slum area)	50.3	Ibid
Access to sanitation (% of households in slum with sewerage and/or solid waste collection)	Sewage connections 12	Ibid
Access to electricity (% of households with home service in slum area)	75.8	Ibid
Transport and delivery (% of streets/paths passable by small trucks)	Walk to work 34 Using public transport 40 Others* 26	Ibid
Access to health care (residents per primary health point)	Health facility utilised by those reported ill (Essanagri Katchi Abadi) - Govt. hospital 11.2 - Private hospital 40.4 - None 37.0	Community Health Sciences Department, AKU, 1989, <i>Health Surveys in Karachi Katchi Abadis</i> , Aga Khan Medical University
Access to education (primary schools per 1,000 school aged children within slum area; average school fees per student)	Literacy (above 10) 48 – 67 Primary education 45.4 Secondary education 23.7	AERC, 1989, <i>Socio-economic Profile of Katchi Abadis</i> , MPD-KDA
Crime rates (homicides, rape, assault)	N.A.	Not available
Under five mortality rates	143 (Essanagri Katchi Abadi)	Community Health Sciences Department, AKU, 1989, <i>Health Surveys in Karachi Katchi Abadis</i> , Aga Khan Medical University
Density (population of slum divided by area of slum in km ²)	N.A.	Not available
Secure tenure (% of households with secure tenure)	68 (de-jure and or de-facto)	Worked out by the author from SKAA 32nd Quarterly Report, December 2001

Since 1989, the number of permanent structures in the katchi abadis has increased visibly. Electric connections have also increased since according to the 1998 Census, 93.79 per cent of Karachiites

have them. Water connections have increased as well but the quantity of water available has decreased and in many katchi abadis it is not available even though pipe lines exist.

I. DATA ON POVERTY IN THE CITY

1. Maps in Appendix – I-1

2. Census Data

Karachi census does not deal with poverty issues. However, a comparison between different districts of the city (which were abolished in October 2001) shows major differences. The district of Malir has the worse social indicators. It consists almost entirely of old villages and katchi abadis. District West comes next. This is where the major katchi abadis are located.

Table – I-2.1

Comparison between Districts of Karachi

	Malir	East	Central	West	South
Literacy %age share of District	7.54	30.56	26.58	17.11	18.21
District total %age	53.56	73.11	76.00	56.04	67.59
Male	61.44	75.72	77.83	62.14	71.63
Female	33.95	70.05	73.92	48.32	62.67
Age group 10 – 14	63.86	79.78	80.25	65.92	77.28
Age group 15 – 24	59.93	78.89	81.21	64.33	74.63
Source of information:					
TV %age households	54.08	76.61	81.24	62.09	75.77
Radio %age households	38.00	38.00	37.00	31.00	38.00
Newspaper %age households	37.79	56.77	57.85	38.16	50.07
Married 15 – 24 years (%age)	25.58	16.29	15.34	22.69	17.49
Male	15.20	8.49	7.57	12.41	9.73
Female	39.74	25.13	23.81	35.24	26.62
Population %age in district	9.96	27.86	23.11	21.37	17.71
Piped water in house %age	61.25	78.32	85.38	65.34	72.62
Electricity %age	84.88	95.36	97.42	88.60	98.03
RCC roof %age	36.02	64.04	69.39	28.32	70.80

Source: *Census Reports, Government of Pakistan*

III. SLUMS: THE PEOPLE

J. WHO LIVES IN SLUMS?

i) Interview of a man living in the Ghaziabad (an ISD katchi abadi)

Shamsuddin has been living in this part of the city for the past 20 years. He bought 120 M2 of land from the Baloch. There were huge plots of empty land in his neighbourhood at that time. Many of the people living here including Shamsuddin's neighbours and family migrated from Bangladesh after the Bengal War. They bought these plots of land and divided it among themselves. Later they found out that the land was owned by the KMC, the Baloch were just living on it but they now had to be buying/leasing it from the KMC. The struggle to acquire this land formally has continued since they moved in and has still not ended.

Shamsuddin is married and has 10 children; 4 sons and 6 daughters; two of whom are married. Only one of his sons works while the other three study. He intends to educate all his children provided his resources will allow him. His wife passed away about six months back. He and his son make leather wallets at home on contract for someone in the city and manage to earn about Rs 8,000 (US\$ 134) a month. They manage to make ends meet.

When they had initially come to this area, they did not have electricity, sewerage lines, gas, schools, hospitals. Water is still a major problem in this area and they get it through tankers. The state has never really provided them with any essentials. After many years, they have managed to set up community-based organisations (CBOs) to help themselves solve their problems. They pooled in their resources and acquired electricity two years back. Now they also have gas in their homes. Sewerage lines have been put in recently. In all of this, OPP has provided the CBOs with the technical support and guidance.

Shamsuddin strongly believes in the idea of self-help. 'Nobody knows and understands your problems like you do, when you believe in something that is yours, make it yours!'

In the future, Shamsuddin wants to be able to guide his children to a better future and suitable careers. He says it is now upto them to make the best of what they own including their house.

ii) Interview of a woman running her house in Orangi (the largest informal settlement in Karachi):

Samina has been living in this part of the city for the past fifteen years. They used to live in another part of Orangi called Chishti Nagar before. That area was affected by political riots and work in the neighbourhood as a result became hard to find. So they moved to this place.

Samina has four sons and two daughters. Two of her sons are mentally disabled. Only one of her sons works as a motor mechanic and manages to earn about Rs 2,000 (US\$ 33.3) a month. These children are from her first marriage. Her first husband died, so she remarried again after some time in order that she may better support herself and her children. Her second husband has another wife with nine children. He gives Samina Rs 1,500 (US\$ 25) monthly to support her. It is difficult for Samina to work everyday because she has to take care of her disabled boys. However, in order to be able to support her family she took courses and now holds a certificate as a mid-wife. She manages to earn Rs 1,000 (US\$ 16.5) on each baby she delivers. However, she finds it difficult to find work. Another means of income for Samina is the extra property she owns next to her house. She has divided this into two quarters and has two families living there. She charges them a rent of Rs 500 (US\$ 8.3) each monthly including electricity and gas. These charges, she says are lower than those of normal rental rates, which vary from about Rs 600 to Rs 700 (US\$ 10 to 11.6) because she understands that it is difficult for tenants to pay up when they are all barely making their own ends meet.

Her house consists of two bedrooms of 12 m² each, a courtyard, a kitchen and a bathroom. They have acquired electricity a year back and have been receiving huge faulty bills going up to Rs 24,000 (US\$ 400). They have not yet received any gas bills for the recently installed gas lines. Tankers (11,250 litres each) costing about Rs 250 (US\$ 4.17) per tanker provide water.

When they initially came to this place, it was great; the people were so friendly and kind and helped each other set up place. However, that is not so anymore, and she feels that is because a lot of people have become less poor and do not wish to associate with the poorer. She had planned to get her children to learn various skills so they could earn and be respected. Even though one of her sons is doing well as a mechanic, her fourth son has got involved with “bad company” and drugs. He does no work and totally neglects the household.

She feels she manages to make their ends meet pretty well. However, she would like to be able to get more work (deliver more babies) and would appreciate support from the community. When she needs money badly, she takes daily utilities on credit.

She is so involved in solving her daily troubles that she has not really thought about any future plans and aspirations.

K. HOUSEHOLD INDICATORS

A survey of about 20 households was conducted in Ghaziabad, an ISD settlement in West Karachi. The following indicators were established.

1. **Household Types:** About 90 per cent of the households in Ghaziabad are patriarchal.

2. **Income:**

Of 20 households interviewed

Average Household income	= Rs	4,500.0 to Rs 6,000 (US\$ 75- \$ 100)
Average per capita income	= Rs	500.0 (US\$ 8.33)
Highest Household income	= Rs	28,000.0 (US\$ 467)
Lowest Household income	= Rs	1,500.0 (US\$ 25)
Highest per capita income	= Rs	2,333.3 (US\$ 39)
Lowest per capita income	= Rs	166.7 (US\$ 2.80)

3. Average **household size** = 9.5

4. Crude **birth rate** in Orangi (per 1,000 population) = 40.8

5. **Types of Tenure and House Ownership**

All of the houses surveyed had managed to acquire approval from the KMC for leasing their property but have not yet applied for lease due to lack of money. There are certain houses that are on the land designated for parks or mosques or other public facilities according to the KMC's upgrading plan. These have received threats of being removed despite the fact that they have electricity and gas supplied by the state and have been here for more than 15 years. Of the twenty houses surveyed, only two were rented.

6. **Literacy**

An analysis of the survey of the 20 households revealed that people generally send all their children to school at the primary level. The number of children going to school after class six drops a little usually due to monetary reasons and younger children in line for going to school. About 20 per cent manage to finish high school and then stop studying. The men then start to look for jobs due to financial problems. Very few go ahead for their Intermediate and Bachelors and these very few are usually females. Thus it was noticed that in many households wives were more educated than their men.

Percentage population above 10 which is literate: 73 per cent.

7. Occupancy Ratios

An average constructed area of a house = 33 M²

Average household size = 9.5

Therefore, mean floor area per person = 3.7 M²

8. The settlement of Ghaziabad began in about 1980 and the households surveyed have been living here for the past 16 to 20 years.

L. THE COSTS OF LIVING IN SLUMS: Survey of 20 Households in Ghaziabad

1. Commuting to Work

Most people commute to work by bus if they need to go far. However, about 50 per cent working people living in Ghaziabad are craftsmen and have home enterprises and make things at home on contract (mostly textile and wallet making). Those who commute spend about Rs 5 to 7 (US\$ 0.80 to 0.11) per trip or Rs 300 to Rs 420 (US\$ 5 to 7) per month.

The city fares for various modes of transport are as follows:

Minibus: Rs 5 (8 cents) for 4 km;
Rs 7 (11 cents) for more than 4 km

Bus: Rs 6.50 (10 cents) for 4 km;

Coach: Rs 7 (11 cents) for 4 km
Rs 9 (15 cents) for 10-12 km
Rs 10 (16.5 cents) for more than 12 km

Metrobus (non-air-conditioned): Rs 10 – 12 (16-20 cents)
(Air-conditioned): Rs 15 – 20 (25-33 cents)

Taxi: Rs 5 (8 cents) per km official rate. Unofficial can be up to Rs 8 (13 cents) depending on the location or time of the day.

2. Price of Water and other Services

Water: tankers at the cost of about Rs 200 to Rs 250 (US\$ 3.33 to 4.17) per tanker (11,250 litres) provide water. Rates varying due to availability of water. This means that these households spend about Rs 900 (US\$ 15) per month on water as compared to Rs 300 (US\$ 5) per month paid by middle income households in planned areas.

Electricity: Most of the houses have acquired legal electricity connections in the past two years due to their own efforts and struggle. The monthly bills range from about Rs 300 to Rs 400 (US\$ 5 to 6.67) average. In the case of middle-middle income households in planned areas the average bill is between Rs 1,500 and Rs 2,000 (US\$ 25 and US\$ 33.33) per month.

Gas: Gas lines have been put in the past year. Bills come to about Rs 150 to Rs 200 (US\$ 2.50 to 3.33) per month. A few houses still use gas cylinders, the cost of one cylinder being Rs 400 (US\$ 6.67). Cylinders are more expensive but they use them because they cannot afford the cost of a connection.

3. Rental Rates

The usual rental rates for a house with about two rooms as shown by the survey are Rs 600 to Rs 700 (US\$ 10 to 11.67) inclusive of electricity and gas.

Table - L-3.1

Rental Rates

Type of Rental Houses	'70s (1972)	'80s (1985)	(1991)	(Projected 2002)
Higher Income	700 (US\$11.67)	2,000(US\$33.3)	4,200(US\$70.00)	15,000 (US\$250.00)
Higher Middle Income	450 (US\$ 7.50)	1,250(US\$20.8)	1,800(US\$30.00)	8,000(US\$ 133.33)
Lower Middle Income	300 (US\$ 5.00)	700 (US\$11.67)	1,000(US\$16.67)	2,500 (US\$ 41.67)
Pucca Lower Income in planned area	200(US\$ 3.33)	500 (US\$ 8.33)	500 (US\$ 8.33)	1,500 (US\$ 25.00)
Semi-pucca in katchi abadis	155 (US\$ 2.58)	250 (US\$ 4.17)	350 (US\$ 5.83)	700 (US\$ 11.67)
Kutcha in katchi abadis	30 (US\$ 0.50)	70 (US\$ 1.17)	120 (US\$ 2.00)	300 (US\$ 5.00)

Source: Hasan, Arif (1992) Seven Reports on Housing

4. Availability of Housing Finance

In katchi abadis, money for house building usually comes from loans from friends and relatives; saving; sale of valuables, usually women's ornaments; *bisi* (unofficial saving scheme) committee or from a loan of materials and cash from the *thalla* (building component yard); or as a combination of all or some of these sources. The *thalla* also plays an important role as a supplier of cash, materials and credit for house building. The *thallawala* (owner of the building component yard) acts as a contractor, designer and advisor to the plot owner.

5. Health Problems

The survey revealed the following as the very common health issues: cough, flu, fever, high blood pressure, headaches, stomach aches, diabetes. Malaria, Diarrhoea, piles, kidney problems, measles, hernia and paralysis were lesser common ailments, some of these being more in a certain area of the katchi abadi.

On average people spend about Rs 50 to Rs 80 (US\$ 0.83 to 1.33) per person per month in Ghaziabad on health. The local doctor's fee in this area is Rs 20 to Rs 25 (US\$ 0.33 to 0.42) per visit with the cost of medicine varying according to nature and intensity of disease. The city wide average doctor's fee is Rs 150 (US\$ 2.50)

The people from this particular abadi have never really tested for HIV/AIDS, and never heard of any such incidence within their community.

6. Discrimination (employment, education)

People of Orangi are unable to get jobs in industries easily because they mostly travel by public transport, which does not function on strikes. Strikes are common in Karachi and happen as often as two in a month. Single men or those without families coming from outside the city live within the factories or very close by and are given preference to jobs since they come to work on strikes and can work longer hours.

7. Victimization and Insecurity

In 1996, a series of violent robberies took place in Ghaziabad. People got scared, the women felt unsafe. The police was not helpful. So the community developed a community policing system which was able to prevent violent robberies. Subsequently peace returned and the system fizzled out but now violence has returned and women have started to feel unsafe again and so young girls are not allowed out of the house unless absolutely necessary.

8. Psychological Trauma (suicide and violent behaviour)

People mentioned one suicide incident in the past two years. This one was due to family problems. Violent behaviour is rare and is associated with heroine addicts which are increasing.

9. Financial Expenditure for a Typical Household

Table - L-9.1

Expenditure pattern for sample households	
	Percentage
Food	58.3
Clothing	7.9
Rent	13.1
Transport	6.3
Remittances	1.0
Recreation	1.5
Others	11.9
Total	100

On average, a household of 7 to 8 individuals requires about Rs 6,000 (US\$ 100) for their monthly household expenditure.

M. ASSETS AVAILABLE TO SLUM DWELLERS: THE CASE OF GHAZIABAD

1. Social Capital

Community organisations formed by the people of Orangi include:

Banaras Small Cottage Welfare Trust; aimed at to helping unemployed weavers. No results as yet.

Ghaziabad Falahi Committee, works in coordination with the OPP on finding solutions to various issues in the community. They supervised the successful installation of sewerage lines, electricity and gas lines and have established a school.

Sada-e-Aman Committee are organised to demand their rights from the town councillor. No effective results produced yet.

Gulshan-e-Behar Welfare Society; they work for the community and help people solve their infrastructure related problems.

Organisations formed by those outside the community:

OPP-RTI: they provide technical help and guidance to the people of the community

2. Financial Capital

90 per cent of the households put a certain amount of money regularly every month into a *bisi* committee and receive a lump sum at their periodic turns. Other sources include relatives, friends and household savings.

Orangi Charitable Trust (OCT), an OPP institution gives credit to micro enterprises and for the upgrading of private schools.

No banks are used by the people living in this area.

3. Human Capital

Most of the adults (65 per cent) are educated upto high school and intend to have their children studying at least till high school. About 50 per cent is unable to do so due to lack of finances. Educated girls teach at the community school in Ghaziabad. Banarsi weaving and also cotton cloth weaving is carried out in Ghaziabad along with manufacturing of leather items. About 25 per cent of the male and female population possesses these skills. In addition, Ghaziabad community leaders have managed to acquire gas, electricity, voting rights by organising people for collecting finance for these purposes and lobbying government.

4. Physical Capital

Most families of about 8-9 people on average have a two room house with a kitchen, a washroom and a courtyard. They usually possess a television and a fridge. Very few possess extra property that they give out on rent. They have a de-facto security of tenure. Most (90 per cent) houses are of un plastered concrete block with tin roofs. Electricity and gas connections are available. Three per cent (estimated by the people interviewed) possess motorbikes.

5. Supportive Public Policy

- Funds available with the Town Council for solid waste management and sanitation.
- Piped water supply has been laid but water is yet to be supplied.
- Road paving has been carried out by councillor's funds in some areas (about 10 per cent) on an ad-hoc basis and for the main access roads.
- Electricity and gas available from the companies.
- KAIRP in theory is operative in the area but has so far provided nothing except an upgrading plan.

IV. SLUMS AND POVERTY: THE POLICIES

N. POLICIES AND ACTIONS TAKEN TO IMPROVE SLUMS AND ALLEVIATE POVERTY

1. Slum Upgrading Policies

The first major slum upgrading and poverty alleviation investments were proposed by the 7th Five Year Plan (1988-1993) and have persisted since then. Programmes included human resource development, building physical and social infrastructure, generating employment and reaching special groups. Foreign loans were negotiated to support these plans, and foreign expertise came with these loans.

KAIRP: The most important programme of slum up gradation has been KAIRP. It regularises and upgrades only katchi abadis (not other informal settlements), which exist in Sindh and Punjab. Thus, the programme is limited to these two provinces. Before 1988, local councils raised funds for KAIRP through lease charges. After 1988, loans were made available as revolving funds from the Asian Development Bank (ADB) and the World Bank for 25 per cent of the 3,000 katchi abadis identified in 1988 for both provinces. The programme has failed to meet its targets as it has managed to regularise only one per cent of katchi abadis per year (Hasan A., October 1995, *A Case Study of the Urban Basic Services Programme in Sukkur*, unpublished report prepared for the HIC Action Research Project on Government/Non-Government Cooperation in the Field of Human Settlements). Meanwhile, new katchi abadis are being created every year. The reasons for the slow progress of KAIRP is the absence of correct lands records and plans with the communities (which prevents their equitable participation in the programme); complex procedures which promote corruption; failure of government agencies to accept existing community/NGO built infrastructure; lack of recovery of development and lease charges; absence of transparency and accountability in the operation of the programme; and an absence of effective grass root institutions.

MNA/MPA/Councillor Funds: Provincial government grants have also been given since 1987 to October 2001 to members of the National Assembly (MNA) and members of the Provincial Assembly (MPA) to spend in their constituencies. Similarly, grants have been given by local councils to the elected councillors for development of infrastructure in their wards. These grants have been spent on projects which were not a part of larger development plan and as such have not benefited the residents of katchi abadis except for road paving.

Social Action Programme (SAP): This programme was launched in 1993 against a total outlay of Rs 600 billion (US\$ 10 billion) of which 18 per cent were provided as loans by donors. The programme consisted of supporting NGOs for developing sanitation, water supply, schools, preventive health programmes, solid waste management and other physical improvements in poor neighbourhoods. The NGOs were supposed to take a minimum of Rs six million for their projects. The vast majority of NGOs did not have the capacity or the capability to utilise these funds and the programme failed. In May 2002, the Federal Cabinet accepted the recommendations of the Planning Commission "to close SAP because of corruption, lack of ownership and financial constraints" (Daily Dawn, Karachi, May 15, 2002).

Recent Programmes: More recently, post-1997, the government of Pakistan has initiated three important poverty alleviation programmes. These are: i), **Pakistan Poverty Alleviation Fund** which provides grants, loans and revolving funds to NGOs for the development of social and physical infrastructure and micro credit. The NGOs then utilise these funds in association with communities. ii) **Khushal Pakistan Fund** which provides grants to local governments for the development of physical infrastructure and buildings for schools and health facilities. iii) **Khushali Bank** (it is a retailer only) provides grants, endowments, loans for micro credit and revolving funds to NGOs, CBOs and individuals. The Khushali Bank is able to collect funds of up to US\$ 250 million. Various international and local banks as well as ADB have provided these funds. A proper monitoring system has been put

in place for the Khushali fund. They monitor implementation of a plan through setting up an office in a locality and helping individuals.

2. Results in Karachi

In Karachi, an ADB and World Bank loan of Rs 427.137 million (US\$ 7.3 million) was provided for the implementation of KAIRP. This loan was meant for 101 katchi abadis. Work has been completed (residents say it has not) in 33 abadis and leases have been issued to 108,245 housing units against a total of 415,000 units which have been identified as regularisable (SKAA, June 2000, *Quarterly Progress Report*, SKAA).

There are no details available for work carried out through the MNA/MPA/Councillor funds since these have never been monitored. However, most community activists claim that whatever little development that has reached them has been the result of these funds. The major issue in the utilisation of both KAIRP and MNA/MPA/Councillor funds has been that the katchi abadis are not linked to the city level primary infrastructure and as such much of the local developments that these programmes provide, fail because of an absence of intermediate infrastructure. Also, much of the work carried out under these programmes has been in support of neighbourhoods and or settlements which have close political or personal links with the MNAs, MPAs and councillors.

It is too early to pass any judgement on the more recent poverty alleviation funds and programmes.

3. Non-Governmental Interventions

The most important non-governmental intervention in Karachi is of the **Orangi Pilot Project** institutions. They have supported through technical and managerial advice over 93,000 houses in Orangi in building a self-financed and self-managed underground sewage system at the neighbourhood level. They have also collaborated with the government agencies (such as SKAA and KMC) in building the secondary and primary level infrastructure (which is ongoing) the implementation of which residents have supervised and monitored. In addition, the OPP's Research and Training Institute (RTI) has a housing programme which has upgraded the informal building industry in Orangi; improved private and community school buildings through technical advice and loans; established new schools by providing grants to young education entrepreneurs; and arranged teacher's training and the setting up of area resource centres. At present the OPP-RTI is also supporting the new local government structure in Orangi in preparing development plans and surveying existing physical and social infrastructure at the UC level. The OCT has provided micro credit of Rs 85,815,334 (US\$ 1,430,255) to 8,829 small units.

The **Urban Resource Centre (URC)** has documented evictions and helped residents fight them. It has prepared alternative plans to mega projects which were displacing communities and or creating environmental problems for them. It has linked communities with professionals, academic institutions and government agencies.

Pakistan Institute of Labour Education and Research (PILER) runs education programmes for labour. These programmes have raised the awareness of formal sector labour and their unions as a result of which labour unions have been involved in upgrading settlements and in fighting projects that promote evictions and environmental degradation of low income settlements. The Institute is funded by European NGOs.

Teacher's Resource Centre (TRC) aims at improving the quality of education in schools in low income settlements and providing a forum for the professional development of teachers. In the past year, it has conducted 61 membership related and 28 project related workshops. It also develops teaching materials and training manuals. It is funded by Aga Khan Foundation, NORAD, UNICEF, Asia Foundation, DFID and a number of other donors.

Green Star is a social marketing network. They market a range of family planning and family health products and services that are affordable to low income Pakistanis. They train private sector health providers to administer these products and services. Their network consists of over 11,000 health care providers with outlets spread all over the country. They are funded by Packard Foundation, German Development Bank and DFID.

O. IMPACTS

1. Success Stories

The work of the **OPP institutions** has by and large been the most successful in upgrading and improving katchi abadis socially and physically. It has solved the neighbourhood sewage problems and created lane and neighbourhood level community organisations which have invested in the sewage system. These organisations have later involved themselves in government programmes for intermediate and primary infrastructure development and solid waste management in their areas. The school programme has raised education levels (Orangi has a higher literacy rate than the Karachi average); the preventive health programme has reduced infant mortality (example, Al-Fateh Colony where infant mortality fell from 128 in 1983 to 37 in 1993); the housing programme has introduced improved building components, construction techniques and skills; and the micro credit programme has improved the employment situation.

The reasons for the success of the OPP are: i) Research to understand what people are doing and how and then supporting them in doing it. ii) Technical research into sanitation and housing issues and developing low cost solutions and extending them through CBOs and informal sector entrepreneurs. iii) Understanding the needs of the informal sector in health and education and supporting them through credit, technical assistance, managerial advice and linking them with government programmes and funds for social uplift and poverty alleviation. iv) Developing alternatives to top-heavy government projects for Orangi and promoting them with government agencies and international donors. And v) developing skills within the communities to build infrastructure at the neighbourhood level and monitor government projects in Orangi.

The **SKAA** programmes have also had an impact on the katchi abadis of Karachi and have reshaped the KAIRP in the settlements where SKAA works. As a result of this reshaping, they have been able to generate Rs 150.416 million (US\$ 2,506.93 million) in lease charges against an investment of Rs 48.227 million (US\$ 0.80 million) in development (*SKAA progress reports*). The reasons for the success of SKAA's approach are: i) Adoption of the OPP programmes and methodology by appointing OPP as consultants and trainers of SKAA staff. ii) Making the lease process a one-window affair (before it had 11 steps) and locating it within the settlement itself. iii) Working out of the offices/premises provided by CBOs in katchi abadis. iv) Having separate accounts for receipts and expenditures for each abadi and making these accounts available to katchi abadi CBOs and residents. And v), letting the CBOs decide on how to spend the funds collected through the lease process after deducting land costs and SKAA overheads.

Green Star Marketing: Success of this organisation is because: i) It has accepted the reality that in low income settlements an informal sector in health already exists and if supported it can be made a partner in formal sector initiatives. ii) Training of this private sector has been made an integral part of the programme. And iii), Linkages have been created between population planning and other aspects of women's health including preventive health programmes.

Ghaziabad Falahi Committee (GFC): Ghaziabad is a settlement of 3,336 houses in an ISD in West Karachi. The Falahi Committee runs a school, a solid waste management programme, a self-help sanitation building and maintenance programme and a tree plantation programme. It has acquired electricity and gas through community organisation and funds and its representatives have won the local body elections from this settlement. The success of the GFC programmes is because: i) It has activists who believe in getting the community to do things rather than lobby unsuccessfully with politicians and bureaucrats. ii) Almost half of the residents work within their homes. And iii), a comparative larger number of women in Ghaziabad are educated and work within their homes. This is because unlike many other ISD settlements, the residents of Ghaziabad have an urban background.

2. Reasons for Successes and Failures

The reasons for the successes of projects are: i) Research to establish the social and economic context and trends, identification of processes (as opposed to conditions) and actors and factors shaping the settlement. ii) A link between organised communities and knowledge (NGOs, concerned professionals). iii) Understanding of government programmes and having access to innovative

NGOs/professionals who can reshape them for the benefit of low income settlements. iv) Support from informed academic institutions to NGOs and government programmes. v) Availability of funds for the above. And vi) transparency of accounts and collective monitoring by partners.

Reasons for failure are: i) Too much money. ii) Conflict between plans and the social and economic reality. iii) Inappropriate and expensive technical solutions. iv) Absence of transparency. v) Absence of community involvement (elected leadership involvement is seen as community involvement). vi) Development projects being considered by government as patronage and gifts and vii) absence of a link between the project and larger city planning issues.

3. Lessons Learnt

Lessons learnt by officials are: i) Unless there is transparency and involvement of local communities, programmes do not work. ii) Involvement is created by activists. If activists simply believe in lobbying programmes are inappropriate and badly implemented. If they believe in community control and skill development, they are more successful. And iii), external funding raises development costs and often makes it unaffordable due to conditional ties such as higher standards, foreign consultants, complex procedures of monitoring and evaluation, and international tenders.

Lessons learnt by residents are: i) They need to be part of the planning exercise for their settlements. ii) To be a part they need skills or support from skills so as to strike an equitable relationship with government and NGO planners and officials. iii) Many of their neighbourhood problems are related to larger city planning issues and iv) they need constant information on government plans, departments, laws and functioning.

Lessons learnt by programme officers are: i) Most of their programmes over the last two decades have failed and even if they had not, poverty would not have been alleviated. ii) There is a need to link up neighbourhood initiatives so as to influence government investments at the sector and city levels. iii) Where skills (such as masons, midwives, plumbers, teachers, artisanal skills) are available, development programmes are more successful. And iv) older ISD settlements are acquiring middle class values and wish to depend more on government institutions (often non-existent in their neighbourhoods) than on community organisations.

Lessons learnt by consultants: Consultants do not seem to have learnt any real lessons except the appropriate use of contemporary development jargon.

P. MONITORING FEEDBACK AND ADJUSTMENT

1. Budget Commitments

There are no special budget allocations for monitoring of KAIRP or SKAA programmes. Monitoring is carried out as a normal function through site visits and field reports by staff that is also responsible for development and documentation. However, there must be budget allocations for the foreign funded upgrading components since evaluation of these programmes has been carried out (but irregularly) by foreign consultants from time to time.

2. Policy Commitments

There are no specific policy commitments for monitoring feedback and adjustment. Review of sector programmes takes place every year against allocations made and targets set in the Annual Development Plan (ADP) of the Province as a matter of routine based on feedback from the agencies that implement various sectors of ADP. The information supplied by these agencies is not very detailed or reliable. A similar exercise is undertaken for the five year plans of the Government of Pakistan. Special task forces are set up by the government from time to time and policy adjustments are made on their recommendations.

SKAA, however, monitors its work through weekly meetings of its staff which are properly minuted. In these meetings, feedback from the field is analysed and adjustments in the programme are made. Regular quarterly reports with financial details of the programme are published and circulated.

Regular meetings are also held between the engineers and field staff of SKAA and OPP-RTI who are their consultants. As a result, SKAA's work has improved over time and expanded considerably.

3. Commitment of NGOs to Monitoring Slum Conditions

The only NGO that regularly monitors slum conditions is the OPP-RTI. Here too, its monitoring is limited to katchi abadis. It has documented physical and social infrastructure, housing and economic conditions and has made this information available to SKAA and local government. The OPP-RTI brings out a regular quarterly report which also includes reports from other OPP institutions. In addition, it publishes its monitoring documentation through monographs and books. About six per cent of the OPP-RTI budget is set aside for research and documentation. This does not include the salaries of the staff working on these issues.

The URC also monitors conditions in the city as a whole and relates them to the needs and requirements of low income communities and settlements. It keeps subject-wise news clippings and publishes the more important ones in its monthly newsletter "Facts & Figures". It also brings out information pamphlets in English and Urdu, explaining government programmes and suggesting changes and alternatives if they effect low income settlements and or communities adversely. The URC has also published a number of books on its research and brings out regular quarterly reports on its activities and conditions in the city.

4. Commitment of International Technical Cooperation Agencies

Most international agencies (World Bank, ADB, UNICEF, UNDP) monitor their own programmes and arrange for their evaluations. Most of these documents are not available to the general public and are only for in-house use. In recent years, ADB monitoring of KAIRP has become irregular and the KMC's routine evaluation of its work is accepted.

Q. BROAD BASED PARTNERSHIP

Name of Partnership:	No formal name but it is a partnership between OPP-RTI (an NGO), KMC (local government) and Orangi CBO's (civil society)
Established:	OPP-RTI community partnership began in 1981 when the first Orangi neighbourhood financed and built its sewage system on OPP advice. The relationship with KMC evolved over time since 1989.

Processes or Key Events:

- January 1980: Agreement between Akhtar Hameed Khan, a renowned Pakistani social scientist and the BCCI Foundation, a Pakistani charity for creating the OPP. The Foundation has funded the OPP-RTI and other OPP institutions since then. Now there are other funders as well.
- March 1980: OPP formed leading to partnerships with Orangi lanes and neighbourhoods.
- 1983: Beginning of the OPP Low Cost Housing Programme of supporting Orangi building component manufacturing yards by introducing new products for roofing, mechanising production and improving skills. The upgrading of the yards was supported by loans from the OCT on recommendation from the OPP-RTI.
- November 1990: Mayor Karachi visits OPP-RTI and agrees to use ADB funds on a component sharing basis with the KMC building the trunks and the community developing the tertiary and secondary sewers with OPP-RTI support.
- September 1991: OPP-RTI agreement with KMC for ADB funded Orangi Water and Sanitation Project. Community activists, trained by OPP, supervise the work of the KMC contractors.
- June 1992: Model of Development through Departmental Work (replacing the contractor and involving the community) developed with the KMC and implemented in an Orangi councillor's ward.
- 1995: Beginning of the programme of identifying education entrepreneurs and providing them small grants and loans for initiating schools.
- March 1998: Beginning of KMC work for transforming natural storm drains into which sewage disposes, into box trunks. This is ongoing.

- October 2001 onwards: Technical support to the district government to help in the devolution of power to the Orangi Town Council and the smaller Union Councils under the new Local Government Act 2001.

Table – Q-1

Names of Partners	Private/NGO OPP-RTI	Public KMC	Civil Society Orangi CBOs
Goal	Support communities to improve their social, economic and physical conditions by mobilising local resources and advising the KMC on technical matters.	To build the primary sewage infrastructure in Orangi so as to provide community built-infra-structure with effecting disposal points and to link it with the city infrastructure	Neighbourhood and or lane residents to build their social and physical infrastructure at the tertiary and secondary level with support from OPP-RTI and other NGOs
Role or Responsibility	<ul style="list-style-type: none"> • Research of technical packages and their extension to Orangi CBOs and informal sector entrepreneurs. • Top supervision of CBO's work. • Managerial guidance. • Providing tools to the community. • Providing loans for setting up of and improvement of private / community schools. 	Funding and building primary infrastructure identified by CBOs and the OPP-RTI	<ul style="list-style-type: none"> • Organising people • Raising and managing funds for tertiary and secondary level infrastructure • Organising work for physical development • Supervising work done by the KMC in their neighbourhoods
Outcomes	<ul style="list-style-type: none"> • Support provided to 7,256 lanes in 113 neighbour-hoods containing 104,917 households for building their sewage systems. • Documentation of 218 katchi abadis. • Support to KMC for building 23,200 meters of trunk sewers and converting 3 natural drains into box trunks. • Supporting the creation of 69 schools and improvements (physical and teaching) in 152 schools. • Training local youth in surveying, levelling, housing issues and drafting/mapping. 	<ul style="list-style-type: none"> • Investment in developing 40,327 meters of trunk sewers and converting 23,200 meters of natural drains into box trunks. • Work on an additional 1,630 meters has been sanctioned. • Total investment in this work has been about Rs 53.71 million (US\$ 0.90 million). 	<ul style="list-style-type: none"> • Investment of Rs 84 million (US\$ 1.4 million) in the sewage system • Creation of neighbourhood organisation that manage solid waste and security issues • Building of private/ community schools • Aware communities that can raise and manage money, experienced activists and skilled artisans and technicians within the neighbour-hoods
Problems, Limitations,	<ul style="list-style-type: none"> • Problems: None • Limitation: Lack of 	<ul style="list-style-type: none"> • Problems: KMC does not give priority to low 	<ul style="list-style-type: none"> • Problems: CBOs do not have funds to employ

Challenges	<p>appropriately trained man power within OPP-RTI.</p> <ul style="list-style-type: none"> Challenges: To get local government to accept the OPP-RTI model of component sharing between communities and government as policy rather than on a project to project basis. 	<p>income areas and its engineers have technical reservations in accepting the OPP-RTI model of component sharing as they have doubts regarding the communities technical expertise.</p> <ul style="list-style-type: none"> Limitations: mainly financial Challenges: To integrate the OPP-RTI model (may be modified) in policy 	<p>full time persons or to pay their activists. They request endowments. Conflict between elected councillors and community activists</p> <ul style="list-style-type: none"> Limitations: Technical and managerial. Need support of the OPP-RTI and other NGOs Challenges: To take over the functions of the local government at neighbourhood level
Lessons Learnt from Experiences	<ul style="list-style-type: none"> Programmes that can get communities to raise and manage money for development in a transparent manner develop a more equitable relationship with local government and take over some of its functions. The absence of technical skills in communities is a major handicap in their empowerment. Local government only takes those models seriously which are large in scale. Engineering standards need to be changed if development is to be made affordable to the poor. To be appropriate development has to strike an optimum balance between standards, needs and resources (human and material) accepting that all are dynamic and will change over time. The best form of monitoring is regular meetings of all the partners and their accurate documentation. The cost of government projects is five to six times the cost of labour and material involved and where international loans are involved they 	<ul style="list-style-type: none"> Partnership with NGOs creates links with communities. This link cannot be created by the local government or its agencies. The component sharing formula reduces the cost of development to the government by about 66 per cent and transfers the O and M responsibilities and costs of neighbourhood infrastructure to them. To be cost effective, engineering standards need to be modified. 	<ul style="list-style-type: none"> Individually, poor households are poor. Collectively they have immense resources. Doing things collectively and successfully builds up confidence and develops a culture of discussion, innovation and consensus building. Communities that have built infrastructure are respected by NGOs and government agencies and as such they develop a more equitable relationship with them. Communities that have done development work are sort after by donors. Donor funding is unreliable.

	can be as high as 20 to 25 times the cost of labour and material.		
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 1. 89 quarterly reports from June 1980 to March 2002
 2. Working With Communities: Arif Hasan, City Press, 2001
 3. Working With Government: Arif Hasan, City Press, 1997
 4. OPP Programs: Akhtar Hameed Khan, OPP, 1994
 5. Katchi Abadis of Karachi: OPP-RTI, City Press, Karachi 2002
- Important URC publications
 1. Understanding Karachi: Arif Hasan, City Press, Karachi, 1999
 2. Quarterly Progress Reports since September 1989
 3. Facts and Figures: URC's monthly newsletter (10 volumes)
 4. URC's Karachi Series: So far on Transport, Solid Waste and Evictions: City Press, Karachi
- OPP-RTI e-mail address: oppirti@digicom.net.pk
- URC e-mail address: urckhi@hinet.net.pk
 URC Web Site: www.urckarachi.org

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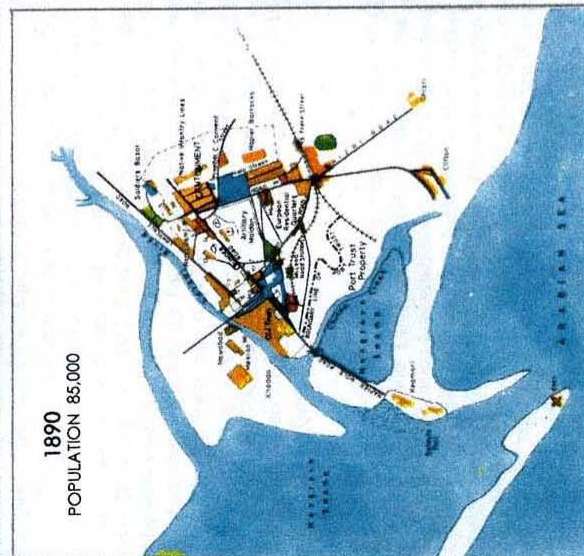
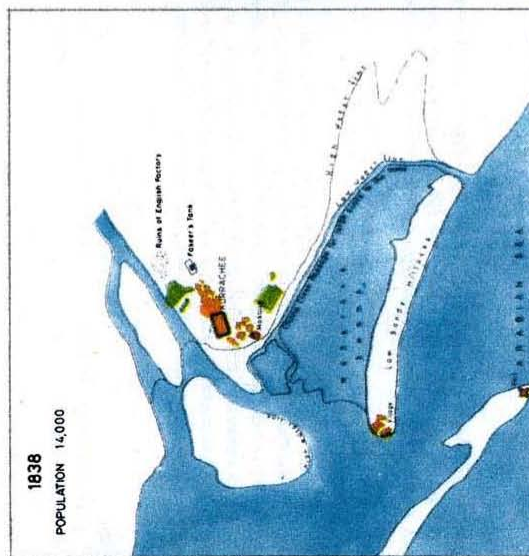
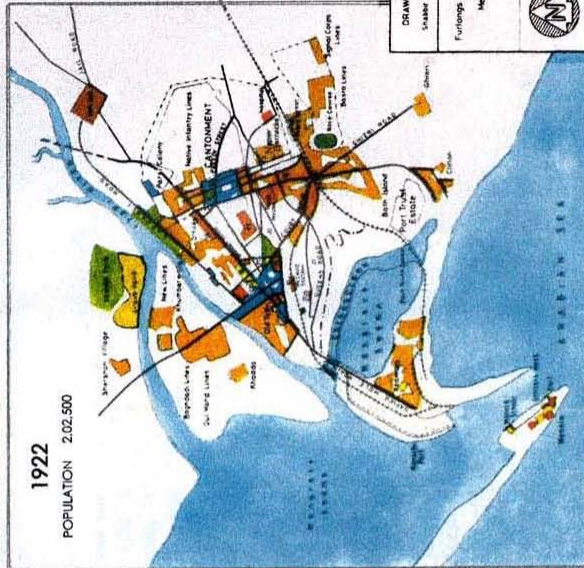
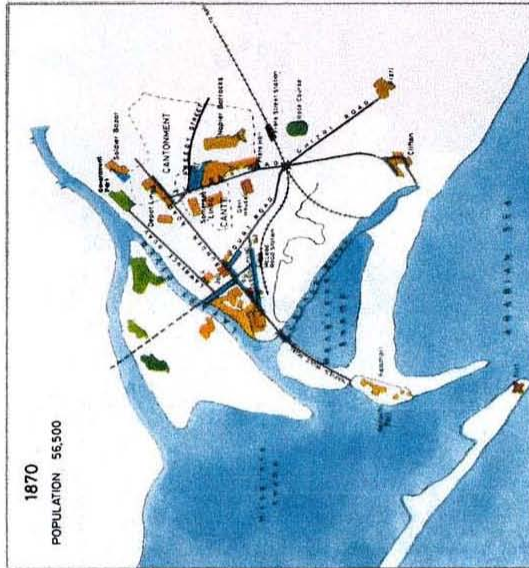
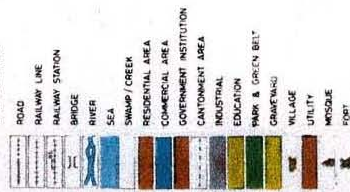
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MAP A-2/1a GROWTH OF KARACHI (1838-1922)

REFERENCE

1. Sadar Court
2. McLeod Road Station
3. Municipal Office
4. Police Station
5. Prison
6. Kohli Sarai
7. Cotton Press
8. Vernacular School
9. Dispensary
10. Hospital
11. Burial Ground
12. Mission Church
13. Rueshore Lines
14. Small Case Court Office
15. P. & M. Office
16. Express Moter
17. Sind College & D. J. College
18. High School & Mairi School
19. Mission School
20. High School
21. Trade Promotions
22. Officers of the Govt. of Bombay
23. Karachi Municipal Corporation Buid

LEGEND



Drawn By	Improved By	Approved By
Faruqui	Faruqui	Faruqui

Scale: 1:60,000 or 1" = 0.847 mile

Scale: 1:60,000 or 1" = 0.847 mile

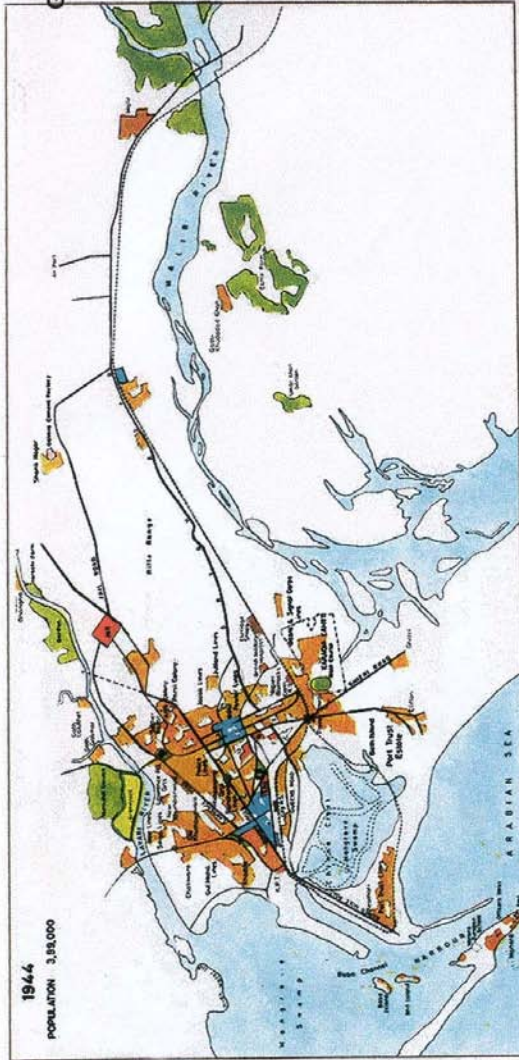
Scale: 1:60,000 or 1" = 0.847 mile



SOURCES -
1. Report on the Survey of Karachi, 1922, P. 1-3
2. Report on the Survey of Karachi, 1922, P. 4-5
3. Report on the Survey of Karachi, 1922, P. 6-7

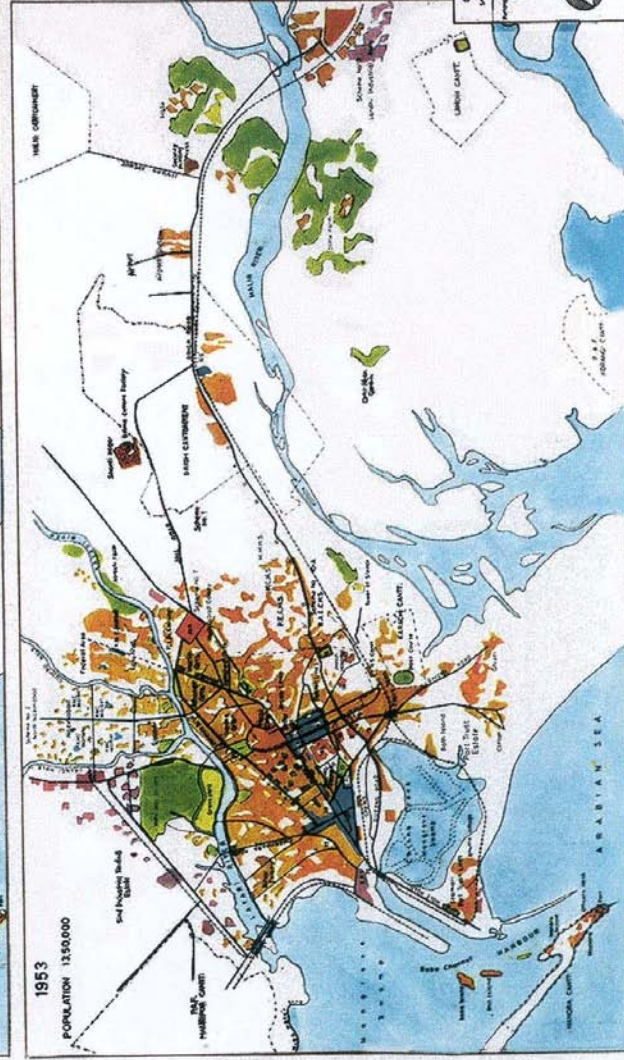
Source: Faruqui, M. Salman (1982) Karachi: Physical Situation of Human Settlements, Karachi

MAP A-2/1b GROWTH OF KARACHI (1944 & 1953)



REFERENCE

1. Corbin Garden
2. Jinnah Park
3. Jinnah Stadium
4. Jinnah Mausoleum
5. Jinnah Mausoleum
6. Jinnah Mausoleum
7. Jinnah Mausoleum
8. Jinnah Mausoleum
9. Jinnah Mausoleum
10. Jinnah Mausoleum
11. Jinnah Mausoleum
12. Jinnah Mausoleum
13. Jinnah Mausoleum
14. Jinnah Mausoleum
15. Jinnah Mausoleum
16. Jinnah Mausoleum
17. Jinnah Mausoleum
18. Jinnah Mausoleum
19. Jinnah Mausoleum
20. Jinnah Mausoleum
21. Jinnah Mausoleum
22. Jinnah Mausoleum
23. Jinnah Mausoleum
24. Jinnah Mausoleum



LEGEND

- ROAD
- RAILWAY LINE
- BUS STATION
- BRIDGE
- SEA
- SHORE/REEF
- RESIDENTIAL AREA
- COMMERCIAL AREA
- GOVERNMENT INSTITUTION
- ENTERTAINMENT AREA
- INDUSTRIAL
- EDUCATION
- PARK & GREEN BELT
- CAMPUS
- VILLAGE
- UTILITY
- MOORLAND
- FOOT

Scale: 1:160,000 or 1" = 0.247 Miles

Source: -

1. Jinnah Mausoleum

2. Jinnah Mausoleum

3. Jinnah Mausoleum

4. Jinnah Mausoleum

5. Jinnah Mausoleum

6. Jinnah Mausoleum

7. Jinnah Mausoleum

8. Jinnah Mausoleum

9. Jinnah Mausoleum

10. Jinnah Mausoleum

11. Jinnah Mausoleum

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23. Jinnah Mausoleum

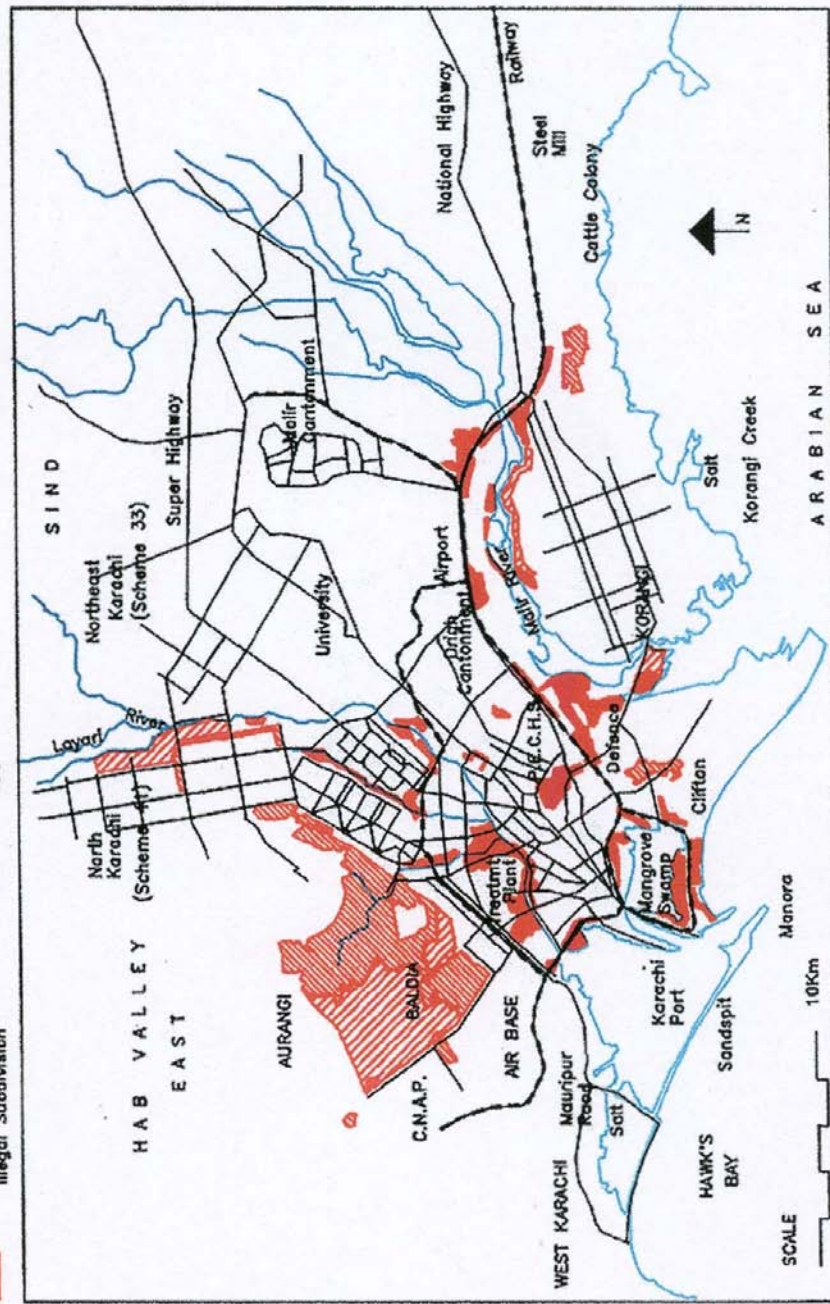
24. Jinnah Mausoleum

Source: Faruqi, M. Salman (1982) Karachi: Physical Situation of Human Settlements, Karachi

MAP B - 2/1 SPATIAL DEVELOPMENT OF SLUM TYPES

KARACHI- KATCHI ABADIES LOCATIONS YEAR 1988
AND PROJECTED EXPANSION YEAR 2000
Map derived from a "SPOT" satellite image of Jan. 1987

	AREA (HA)	AVERAGE DENSITY PERSONS/HA	AREA Ha
Katchi Abadi Next to Waterway & Railway	2331	655	2500
Katchi Abadi Illegal Subdivision	3077	486	



Source: Bertaud, M.A. (May 1989) The Use of Satellite Images for Urban Planning-Casestudy: Karachi. The World Bank, Washington

MAP B - 2/2 POST 1989 DEVELOPMENTS (updated by Arif Hasan, May 2002)

Map derived from a "SPOT" satellite image of Jan. 1987

Existing Unorganised Invasion
Settlements: 1947-1958
Estimated Post 1988 Katchi
Abadis (ISD): in addition to
predictions
Squatting on riverbed
(post 1989)

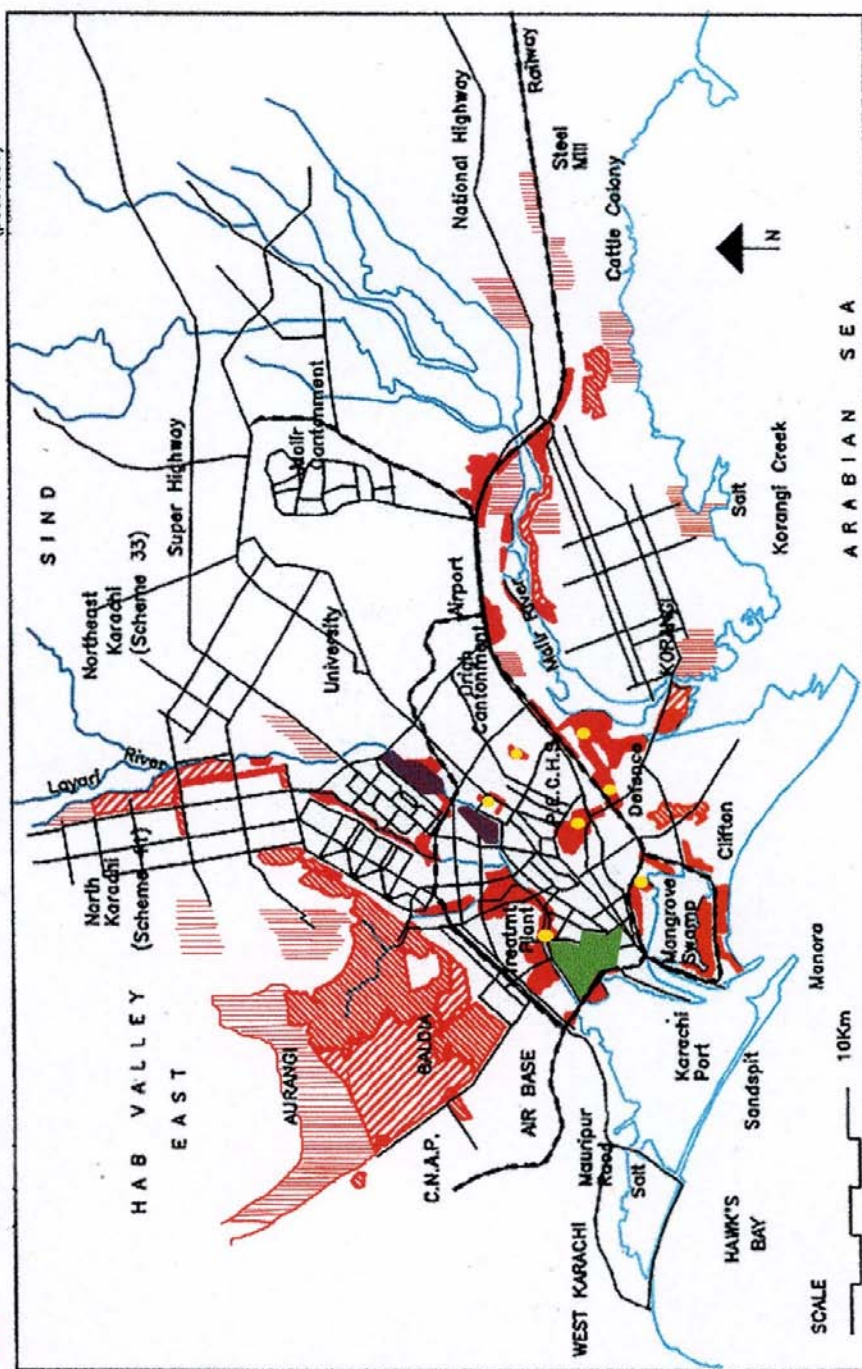
Predicted 1989 Katchi Abadi
Expansion Year 2000
Inner City Slums

AREA AVERAGE DENSITY
(HA) PERSONS/HA

Katchi Abadi
Next to Waterway & Railway 2331
Katchi Abadis (ISD) in 1989 3077

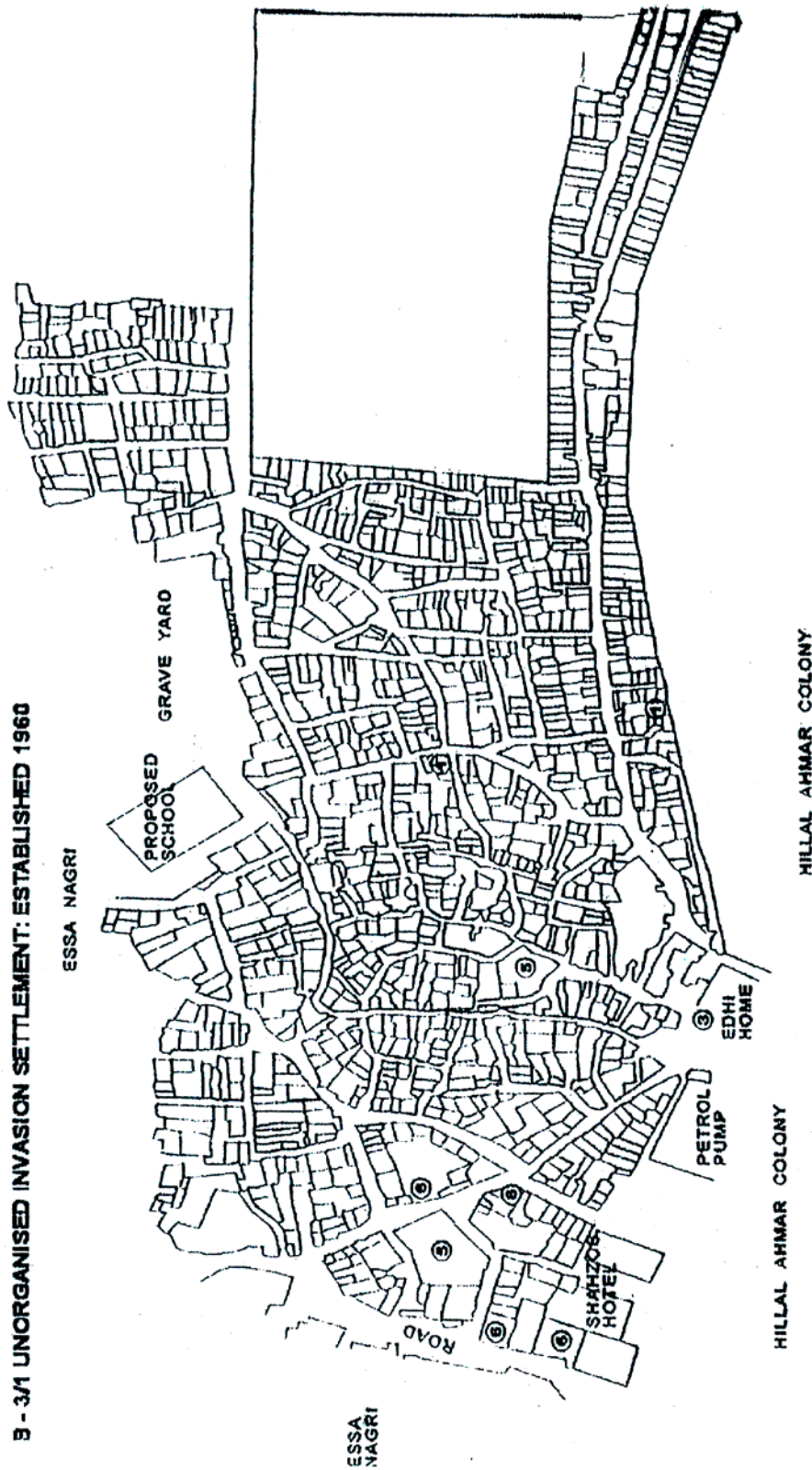
AREA Ha
2500

PERSONS/HA
555
486



Source: Bertaud, M.A. (May 1989), The Use of Satellite Images for Urban Planning: Case Study--Karachi. The World Bank, Washington

9 - 3/1 UNORGANISED INVASION SETTLEMENT: ESTABLISHED 1960



MAP SHOWING CLINICS, SCHOOLS AND THALLAS IN WELFARE COLONY

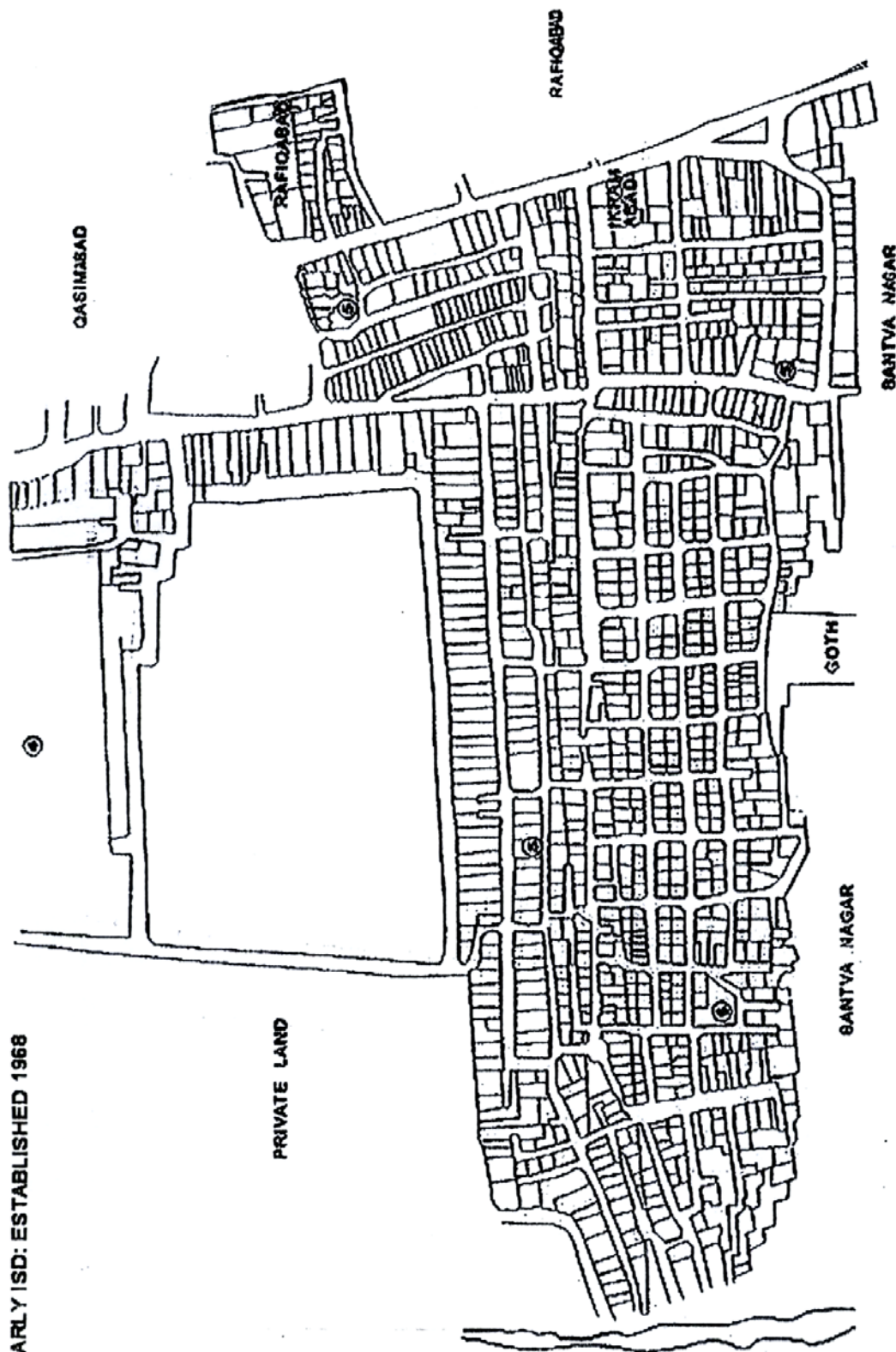


SCALE: 0 7.5 15 30 M

KEY: Private Clinic ① Private School ③ Mosque ⑤
Government Clinic ② Government School ④ Thalla ⑥

Source: OPP-RTI (2002) Katchi Abadis of Karachi, City Press, Karachi

B - 3/2 EARLY ISD: ESTABLISHED 1968



<p>KEY: ① Private Clinic ② Government Clinic ③ Private School ④ Government School ⑤ Mosque ⑥ Thana</p>	<p>SCALE: 1:10,000</p>		<p>MAP SHOWING CLINICS, SCHOOLS AND THANAS ZAHIDABAD</p>
--	------------------------	--	--

Source: OPP-RTI (2002) Katchi Abadis of Karachi, City Press, Karachi.

B - 3/3 LATER ISD: ESTABLISHED 1976



ASIF COLONY

WILLAYATABAD PART - I

WILLAYATABAD PART - II

MAP SHOWING CLINICS, SCHOOLS AND THALLAS
YASIN ZUBAIRI COLONY



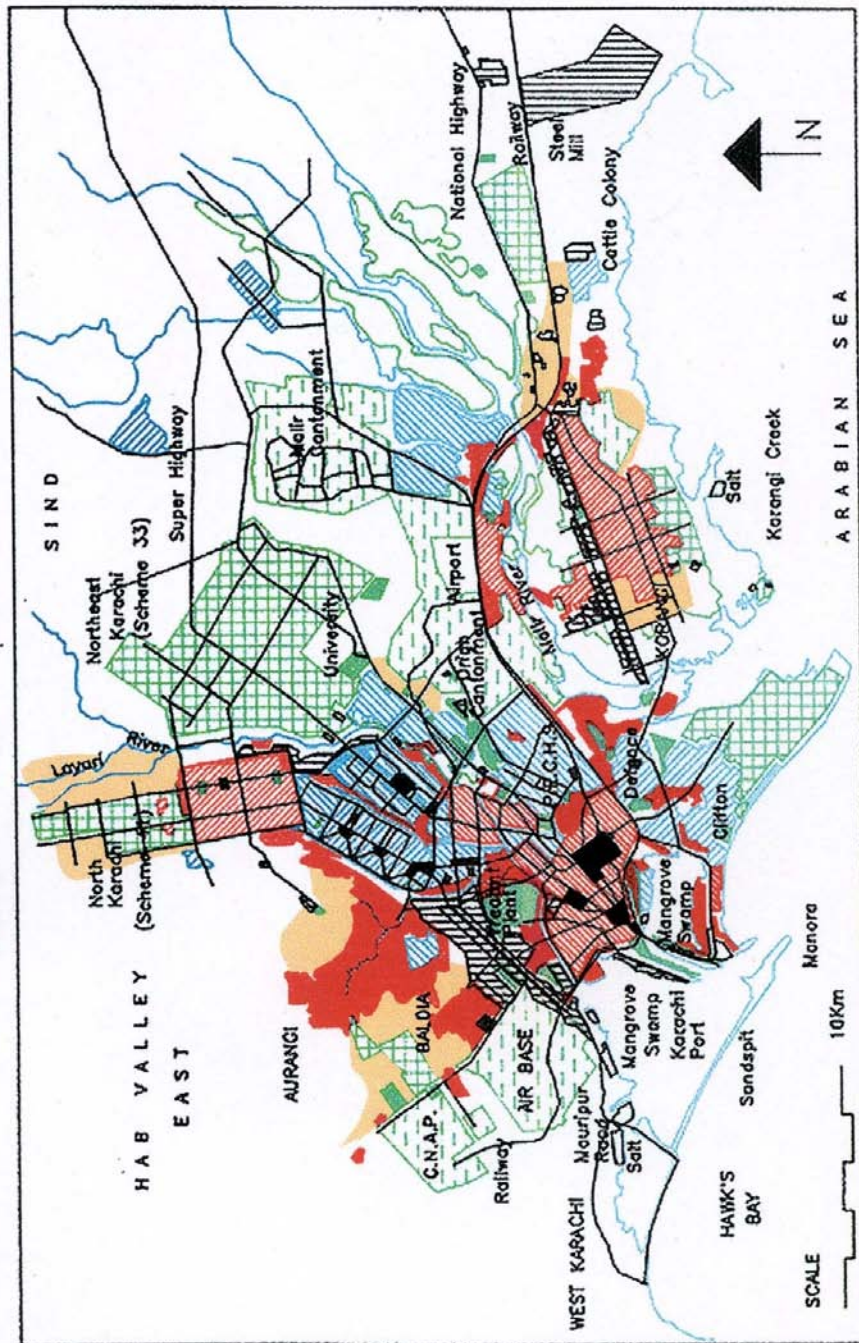
SCALE: 0 12.5 25 37.5 50 FT.

KEY: Private Clinic ① Private School ③ Mosque ⑤
Government Clinic ② Government School ④ Thalla ⑥

Source: OPR-RTI (2002) Katchi Abadis of Karachi, City Press, Karachi

KARACHI - HOUSING TYPOLOGY AND LAND USE

MAP H - 1/1

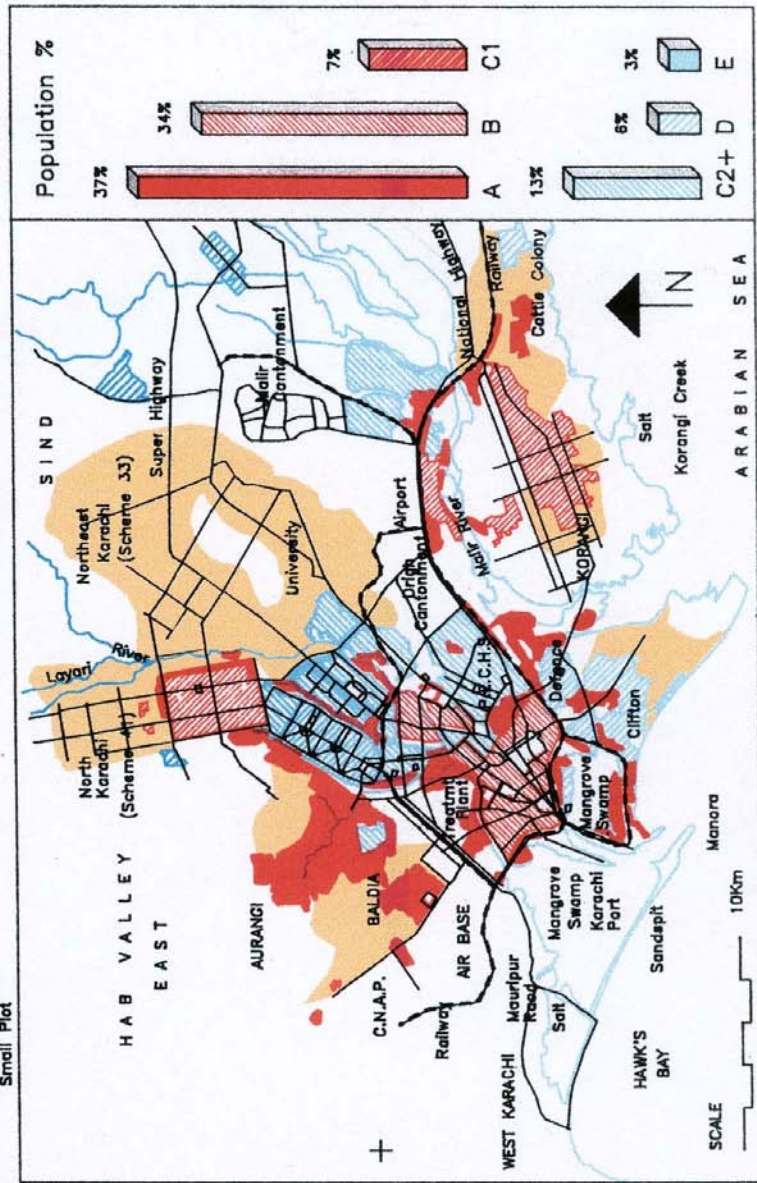


Source: 1. Bertaud, Marie-Agnes (1989) *The Use of Satellite Images for Urban Planning* -- Case study: Karachi, PAKISTAN 2. Hasan, Arif

KARACHI POPULATION DISTRIBUTION BY HOUSING TYPE

KARACHI – POPULATION DISTRIBUTION BY HOUSING TYPE

Map derived from a SPOT satellite image of Jan. 1987 and aerial photographs from Oct. 1988)



Source: Bertaud, Marie-Agnes (1999) *The Use of Satellite Images For Urban Planning—Casestudy: Karachi*, The World Bank, Washington (updated by Arif Hasan, May 2002)

APPENDIX-B-1
PHOTOGRAPHS OF SLUM
TYPES

A-UNORGANIZED INVASION SETTLEMENT



UNORGANIZED INVASION SETTLEMENT (UIS WHICH
CANNOT BE REGULARIZED



A2-A STREET IN THE SETTLEMENT



A3.A HOUSE IN THE SETTLEMENT

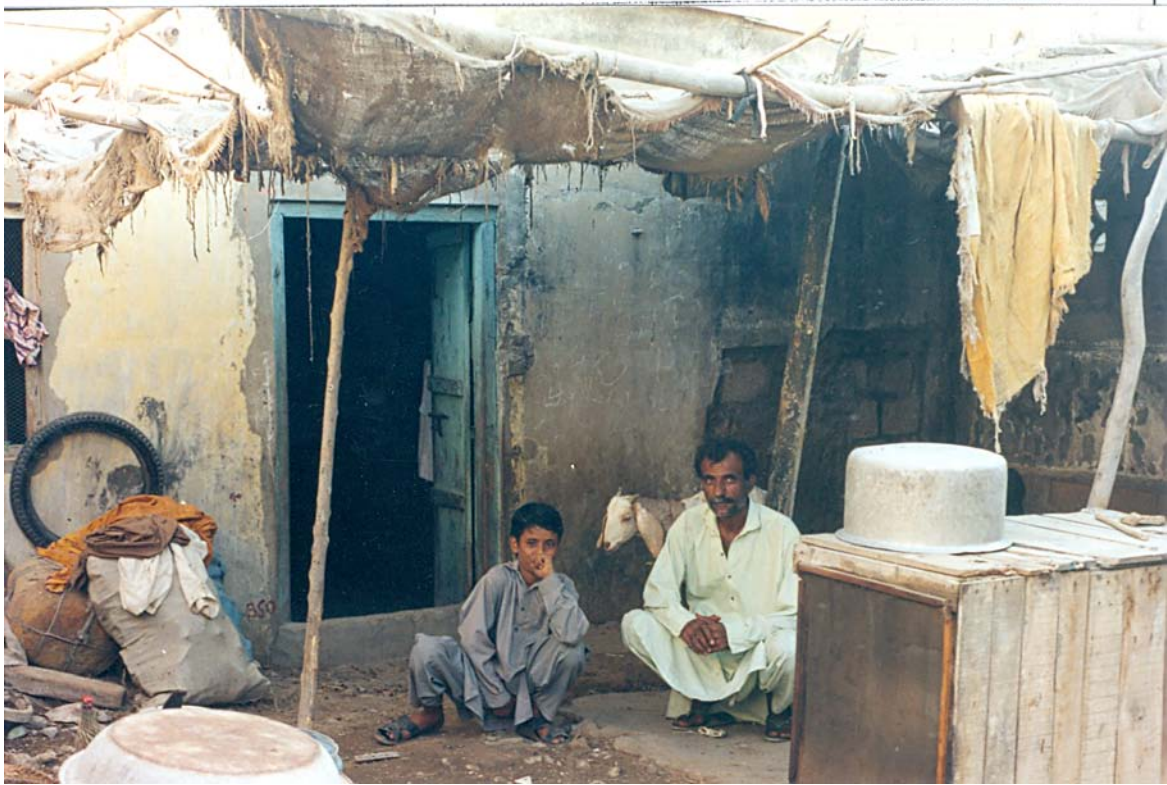


A4.AN UIS MARKED FOR REGULAIZATION

A-5. HOUSES IN AN UIS MARKED FOR
REGULARIZATION

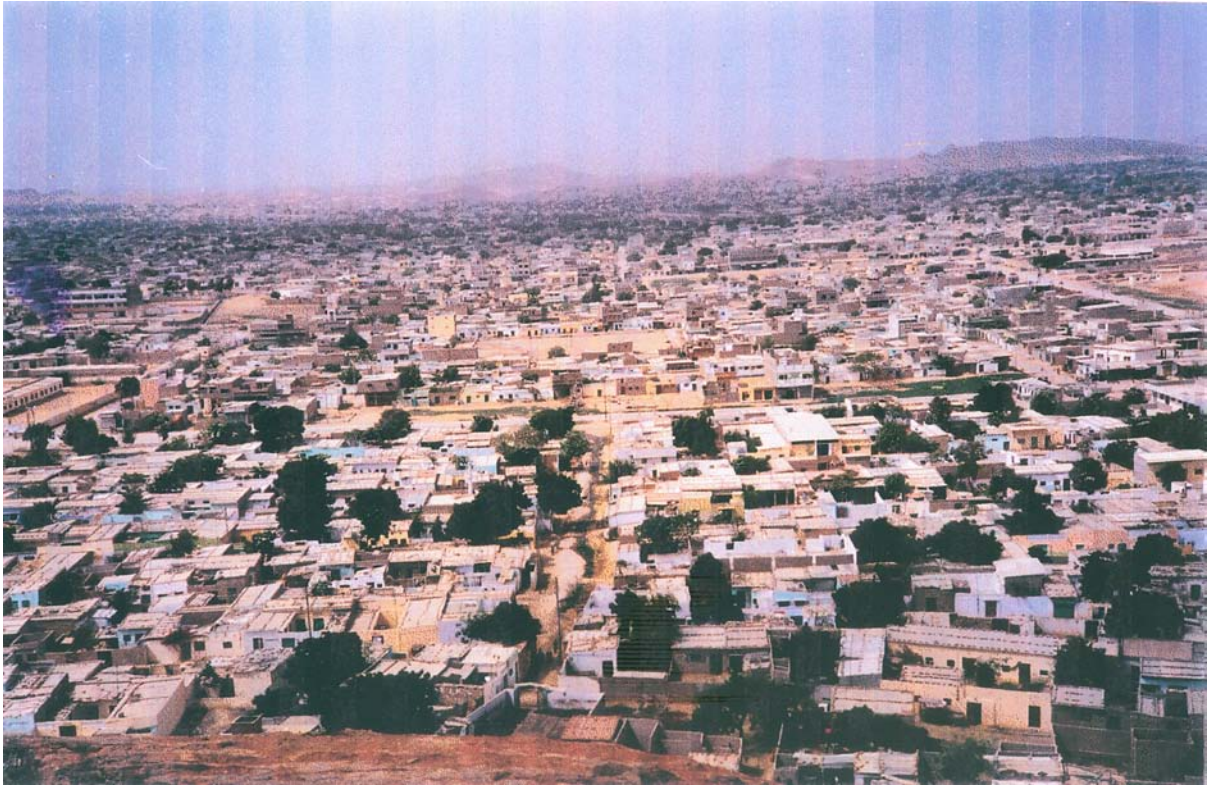


A-6: SEWAGE DISPOSAL



A-7: A HOUSE IN AN URORGANIZED INVASION
SETTLEMENT

B-INFORMAL SUBDIVISIONS



B1. AN OVERVIEW OF ORANGI: THE BIGGEST INFORMAL SUB DIVISION IN KARACHI; POPULATION 1.2 MILLION



B2: A STREET IN TYPICAL ISD



B3. AN ISD WHERE RESIDENTS HAVE BUILT THEIR SEWAGE SYSTEM



B4: CHILDREN COLLECTING WATER



B5-SEWAGE DISPOSAL INTO A NATURAL STORM DRAIN



B6.THE SEWAGE PROBLEM



B7:AN OVERVIEW OF AN ISD



B8-HOUSING IN AN ISD



B-9: A MORE ELABORATE HOUSE IN THE ISD



B10.HOUSING IN A 22 YEAR OLD ISD



B11. A SCHOOL IN A 20 YEAR OLD ISD



B12.AN ISD IN THE MAKING

BUILDING COMPONENT MANUFACTURING YARD



BUILDING COMPONENT MANUFACTURING YARD

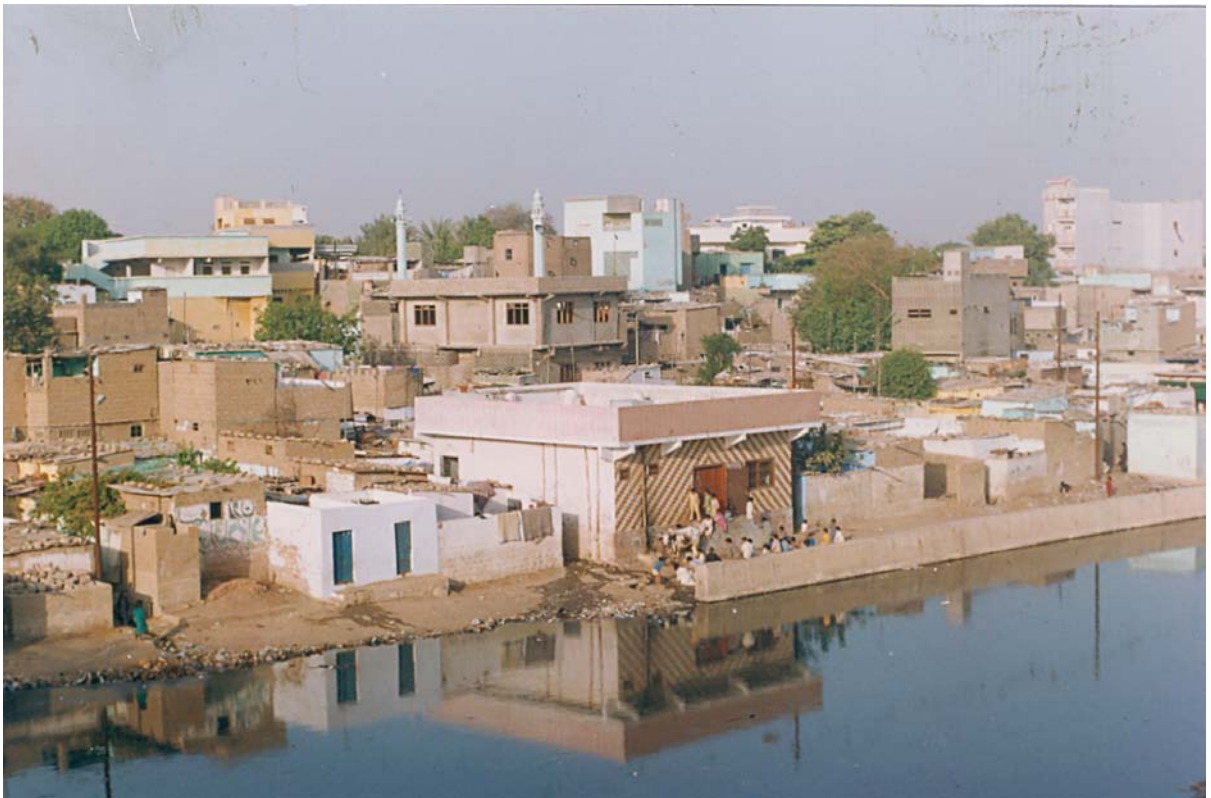


C2:ILLEGAL HIGH RISE BUILDING REPLICATING OLD
LOW RISE STRUCTURES

D.ALONG THE RIVERS AND RAILWAY TRACKS



D1 ALONG THE LYARI BED



D1 ALONG THE LYARI BED



C3. INFORMAL UNFINISHED STRUCTURES IN THE CITY CENTER



C4. UNNOTIFIED KATCHI ABADI IN THE CITY CENTER



D3.ALONG THE RAILWAY RIGHT OF WAY

E.EVICTIONS



E1.DURING DEMOLITIONS



E2 AFTER DEMOLITIONS

