

# **HOUSING SECURITY AND RELATED ISSUES**

## **THE CASE OF KARACHI**

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### **1. THE PAKISTAN CONTEXT**

Pakistan is a federation of four provinces. Each province has an elected provincial assembly and at the centre there is a national assembly in which every province is represented in proportion to its population. In addition, there is a senate at the centre where each province is represented equally. Every province is divided into *zilas* or districts and districts are divided into rural and urban *tehsils* or sub-districts. The *tehsils* are further subdivided into union councils (UCs) which are the lowest administrative unit. The larger cities, which include the provincial capitals are run as city districts and subdivided into *tehsils* or towns and the towns into UCs. The *zilas*, *teshils*, and the UCs are headed by elected *nazims* and *naib nazims* (mayors and deputy mayors) who are elected indirectly by directly elected councillors. 33 per cent of councillor seats are reserved for women and 5 per cent for workers and peasants. There are 103 *zila* governments in Pakistan, 335 *tehsil* councils and 6,022 UCs.

According to the Devolution Plan enacted in 2001, all the three levels of local government have considerable autonomy and can raise funds and plan and implement physical and social developments independently. They are supported by a bureaucracy that is subservient to them.

Pakistan is a poor country. In the UNDP Human Development Report 2006, the Human Development Index (HDI) rank of Pakistan is 134 out of 177 countries. 32.6 per cent of the population lives below the national poverty line. Life expectancy at birth is 63.6 for women and 63.2 per cent for men. Its gender empowerment measure rank however was 66 in 2006<sup>1</sup>.

There are a number of other aspects to poverty in Pakistan related to debt and military expenditure<sup>2</sup>. In addition, it has to be understood that development in Pakistan has been unequal and that there is a growing gap between the rich and the poor and there are major rural-urban and provincial differences which make generalisations difficult<sup>3</sup>. These

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<sup>1</sup>. UNDP, *Human Development Report 2006*, OUP, New York, 2002.

<sup>2</sup>. According to the UNDP Report 2006, Debt servicing stands at 4.5 per cent of the country's GDP and military expenditure at 3.4 per cent of GDP.

<sup>3</sup>. For instance, according to the government of Pakistan Economic Survey 2006-07, there are 7.5 million girls and 11.5 boys studying in the rural areas at all levels of education whereas there are 6.5 million girls and 7.5 boys studying at all levels in the urban areas which points to major gender related differences. However, contrary to common belief only 4.6 per cent of all students are enrolled in *madarassahs* or religious seminaries. Similarly, female literacy in the age group 15 – 24 in urban Punjab is 71.16 per cent whereas in urban Balochistan it is 40.13 per cent. In rural Punjab female literacy in this age group is 36.02 per cent whereas in Balochistan it is 10.51 per cent. In the physical environment also there are major differences.

differences are increasingly due to a reduction in subsidies for the social and agricultural sectors which have adversely affected health, education, social housing, employment and incomes, especially after the implementation of structural adjustment in 1992<sup>4</sup>.

Pakistan is also a large country. Its population has increased from 28.244 million in 1941 (the census taken before Independence) to 130.580 million in the last census in 1998. In 1941, the urban population was 14.2 per cent and in 1998, it was 32.5 per cent of the total population. Critics of the 1998 Census, however, point out that the size of the urban population is much underestimated. This is because the huge informal settlements in the peri-urban areas of the cities are very often not part of the metropolitan areas and as such not classed as urban. Moreover, in 1981 the definition of urban was changed from a settlement of above 5,000 population with urban characteristics to an area which has an urban governance system. As a result, 1,483 settlements with over 5,000 inhabitants were not classed as urban in the 1981 Census<sup>5</sup> and their number definitely increased for the 1998 Census.

## 2. THE KARACHI CONTEXT

### 2.1 Karachi's Economy

Karachi is Pakistan's only international port city. It contains 10 per cent of the total population of Pakistan and 25 per cent of its urban population. It is the capital of the Sindh province and contains 30 per cent of the province's population and 63 per cent of the province's urban population<sup>6</sup>. The city generates 15 per cent of the National GDP and 42 per cent of value added in large scale manufacturing. It provides 25 per cent of federal government revenues<sup>7</sup> and 62 per cent of income tax<sup>8</sup>. In spite of being the major industrial city of Pakistan, 75 per cent of the working population in a 1990 survey worked in the informal sector which mostly operates out of low income settlements mainly in the garment, leather, textile, carpet and light engineering sectors<sup>9</sup>. It is unlikely that the number of persons working in the informal sector has decreased in percentage terms but a link between formal and informal sectors has been established with the formal sector sub-contracting work to informal establishments. The growing importance of the city in the national economy is reflected by the increase of cargo handled by the Karachi Port Trust (KPT) which was 2.8 million tonnes in 1951 and 32.3 million tonnes in 2005-06<sup>10</sup>.

### 2.2 Administrative Structure

As a result of the enactment (under Devolution Plan 2001) of the Local (City) Government Ordinance (LCGO) 2001, Karachi is now a city/district headed by a *nazim* and *naib nazim*. The district is divided into 18 towns and the towns are further divided in 178 UCs. Each town and UC has its own *nazims* and *naib nazims*.

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<sup>4</sup>. M.T. Hasan, M.T., *Governance and Poverty in Pakistan*, Pakistan Institute of Development Economics, Islamabad, 2002 and *Call Poverty by any name*: article in Daily Dawn, Karachi, December 2, 2002.

<sup>5</sup>. Reza Ali; *How Urban is Pakistan*, Economic and Political Weekly, Volume XXXVII, Nos. 4445, Delhi, 2002

<sup>6</sup>. Master Plan Group of Offices; *Karachi Strategic Development Plan 2020 (draft)*; City District Government, Karachi, 2007

<sup>7</sup>. Ibid

<sup>8</sup>. Master Plan and Environment Control Department; *Karachi Development Plan 2000*; Karachi Development Authority

<sup>9</sup>. Ibid

<sup>10</sup>. Government of Pakistan; *Pakistan Economic Survey 2006-07*; Finance Division, Islamabad, 2007

After the enactment of the Ordinance, the development and operation and maintenance (O&M) related agencies which were under the provincial government have been devolved and have become a part of the city government set-up. Primary education, basic health and transport have also become city government functions. Thus, all planning, implementation and O&M have been centralised with the city government, or allocated to the towns and UCs who, in the Ordinance have similar functions to the city government. The police however, remain with the provincial government for political reasons.

## 2.3 Demography

The demographic changes that have taken place in Karachi since Independence are given in Table 2.1 below.

**Table 2.1**

### **Karachi Population Growth**

<b>Year</b>	<b>Population</b>	<b>Increase/Decrease Over Last Census / Survey</b>	<b>No. of Years in Between</b>	<b>Per cent Increase/ Decrease</b>	<b>Average Annual Growth Rate</b>
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: Prepared from Population Census Reports, Government of Pakistan.*

The 1998 population census figures do not include 1.2 million “aliens” which were registered by the National Alien Registration Authority, a federal government institution. The “aliens” are mainly Afghans, Bangladeshis and Burmese. The later two are not refugees like the former but have come to Pakistan to work in the fishing industry. Approximately 200,000 persons or 35,000 households per year are added to Karachi making it the sixth fastest growing mega-city in the world<sup>11</sup>.

Also, Karachi is the only place in Pakistan where all the six major languages of the country are spoken including all the minor languages as well. For this reason, the city is known as mini-Pakistan (For details see **Appendix – 1: Karachi (Urban): Summary of Socio-Demographic Data**).

## 3. HOUSING CONDITIONS

### 3.1 Definitions

The Karachi administration divides Karachi settlements into various categories. These are

- i) **Planned Areas:** These are areas that have been formally planned and developed or their planning approved by government agencies. Utilities are also provided by the government or government recognised agencies.

<sup>11</sup>. *Karachi Strategic Development Plan 2020*; CDGK, 2007

ii) **Katchi Abadis:** These are informal settlements on government land which have been developed by informal developers. Notified katchi abadis are those that can be regularised. The others can be demolished and their residents evicted or relocated.

iii) **Goths:** These are villages. Most of them have become a part of the urban sprawl of Karachi. Under the Goth Abad Scheme they can be protected. However, over 1,000 goths have been demolished since 1947 to make way for infrastructure, industry and other formal sector urban development components.

iv) **Slums:** These are congested, environmental degraded inner city residential areas where most of the warehousing and storage facilities and wholesale markets are located and a substantial number of people who work in them also live.

### 3.2 Katchi Abadis and Poverty

Today Karachi requires 80,000 housing units per year<sup>12</sup>. A comparative analysis of the 1981 and 1998 housing census shows that 30,000 units per year were constructed against a demand for about 50,000 housing units per year. Building permits were issued for no more than 25,000 units per year during this period<sup>13</sup>. The demand-supply gap was accommodated in *katchi abadis* which have grown at twice the rate of the planned areas. In 1998, 50 per cent of the population or 700,152 households lived in *katchi abadis*. This population has now increased to 61 per cent or 1.2 million households<sup>14</sup>. In addition to *katchi abadis*, a sizeable population of poor communities lives in over 1,800 *goths* (villages) and in the inner city “slums”. The large demand-supply gap in housing is a major poverty issue in Karachi. The growth of *katchi abadis* and “slums” is illustrated in tables 3.1 and 3.2.

**Table – 3.1**

#### Population of Katchi Abadis

	'70s (1978)	'80 (1985)	(1998)	'2006 (Projection)
Population	2,000,000	2,600,000	4,901,067	8,540,000
Number of households	227,000	356,000	700,152	1,200,000
Percentage of population	55 %	43 %	50 %	61 %

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*.
3. Karachi Strategic Development Plan 2020, CDGK, 2007

**Table – 3.2**

#### Population of Inner City “Slum” Areas

	'70s (1974)	'80 (1986)	'2000 (Projection)	2006
Population	709,000	1,036,000	1,064,400	NA
Number of households	109,077	164,000	148,000	NA

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

<sup>12</sup>. Ibid

<sup>13</sup>. ECIL; *Karachi Housing Study*; for the KSDP 2020

<sup>14</sup>. *Karachi Strategic Development Plan 2020*; CDGK 2007

In 1987, 539 *katchi abadis* were identified in Karachi. Of these 483 were notified as regularisable. Since then 389 new *abadis* have been identified<sup>15</sup>. However, the cut-off date for the regularisation of *katchi abadis* is 25 March 1985 and as such the *abadis* notified for regularisation in 1987 are the only ones that can be regularised. Unless the cut-off date is extended over 600,000 Karachi *katchi abadi* households will be vulnerable for eviction. Meanwhile, the Katchi Abadi Improvement and Regularisation Programme (KAIRP), (described in Section 5 of this paper) in Karachi has not been very successful because of a lack of capacity and capability in the implementing agencies, complicated procedures, absence of community participation and a de-facto security enjoyed by the residents due to which they have not been in a hurry to pay lease and development charges. For example, an ADB and World Bank loan of Rs 427.137 million (US\$ 7.118) was provided in 1984 for the implementation of the programme. This loan was meant for 110 *katchi abadis*. Work has been completed in 33 *abadis* and leases have been issued to a mere 120,806 housing units, which amounts to 29 per cent of the 1987 target<sup>16</sup>.

A comparison between planned areas and *katchi abadis* shows major differences in physical and social conditions related to demography, housing, access to utilities, education, income and transport usage. The survey was carried out for the Karachi Development Plan 2000 and is a bit out of date but it is the only survey of its kind and from the limited data available from the 1998 Census, conditions have not improved. Details of the survey are given in Table 1 in **Appendix – 2: Comparison between Different Income Localities of Karachi**.

Apart from the differences between planned areas and *katchi abadis*, there are also major differences between different income settlements as well. These are given in Table 2 and 3 in **Appendix 2**. Thus, the elite Karachi settlements have physical and social conditions that are comparable to the developed world and the poorer settlements have conditions that are comparable to the worst conditions in the developing world. The overall housing situation in Karachi is summed up in Table 3.3 below and shows that although there has been an improvement in electricity and water supply connections, there has been considerable densification and the decrease in individual toilets and kitchens in households points to a decline in living conditions.

**Table – 3.3**

**Karachi: Physical Conditions**

	1981	1998
No. of Housing Units	858,000	1,457,000
Rental Housing	26.40 %	32.48 %
One room houses	44.94 %	30.09 %
Three room houses	13.96 %	21.12 %
Average persons per room	3.1 %	2.89 %
Electric Connections	65.78 %	93.79 %
Water Connections in house	44.45 %	74.38 %
Water Connections outside house	45.39 %	7.41 %
RCC roofs	42.54 %	56.04 %
Houses with separate latrines	74 %	47 %
Houses with separate kitchen	65 %	48 %
Houses with separate bathrooms	69 %	34 %
8 persons or more per room	35 %	34 %

Source: *Housing Census Reports, Government of Pakistan*

<sup>15</sup>. Ibid

<sup>16</sup>. SKAA; 35<sup>th</sup> Progress Report; 2002

The majority of Karachiites live in poverty and almost the entire population of *katchi abadi* residents are poor. This is illustrated by the Table 3.4 below. Other statistics also point to widespread poverty in Karachi. 34.4 per cent of households earn less than Rs 5,000 (US\$ 66.66) and additional 41.4 per cent earn between Rs 5,000 and Rs 10,000 (US\$ 66.66 and US\$ 133.33) per month. It is estimated that these households (collectively 75.5 per cent of Karachi households) spend 75 per cent of their earnings on food items and 18 per cent on utility bills. On the positive side 70.4 per cent of households claim that they are owners of their houses while 28.5 per cent are renters<sup>17</sup>. However, it must be understood that 61 per cent of these households live in *katchi abadis*.

**Table – 3.4**

**Poverty in Karachi (Headcount)**

Status	Overall Karachi	Katchi Abadi Households
Below poverty line	50.5 %	89 %
Chronic poor	9.5 %	54 %
Transitory	14 %	35 %
Vulnerable to shock but above poverty	8.5 %	NA

Source: Worked out from the Karachi Strategic Development Plan 2020, CDGK 2007 and the Aide Memoire of the ADB Fact Finding Mission for the Mega-city Development Project, September 2005.

### 3.3 Evictions

Between July 1992 and June 2007, 23,975 houses and shops in *katchi abadis* have been reported to have been demolished by various government agencies. As a result, approximately 188,201 persons have been displaced. No compensation or alternatives were provided to the victims of these demolitions. Most of these demolitions were carried out to make way for formal sector developer built residential and commercial buildings and violated state laws and procedures<sup>18</sup>. Many of them are supported by a powerful politician-bureaucrat-developer nexus that also makes a mockery of building rules and regulations and in the process damages the physical and social environment. In the past most evictions were the result of pressure from this nexus. However, in the recent past the demolitions have also been caused by badly conceived infrastructure and urban upgrading projects. For instance, in addition to the number of evictions mentioned above, 25,000 housing units, informal commercial enterprises, formal sector schools and community facilities, displacing a population of over 200,000, were earmarked for demolition because of the building of the Lyari Expressway on both sides of the Lyari river<sup>19</sup>. Most of the earmarked properties have been demolished. In addition, hawkers in their thousands are evicted from the inner city at regular intervals but reappear by paying a higher bribe to the police and city government agencies. The city government has no plans for their regularisation and rehabilitation<sup>20</sup>. Residents of demolished settlements are increasingly being given plots of land at relocation sites far away from the city centre. This impoverishes them further since their travel costs increase, women cannot work, children's education is disrupted and the long hours of travelling to and from work increase stress and disrupt family and social life<sup>21</sup>. This process

<sup>17</sup>. Karachi Strategic Development Plan 2020, CDGK, 2007

<sup>18</sup>. URC; Housing Rights and Eviction Watch Programme Activity Report: July 2006-June 2007; URC, Karachi

<sup>19</sup>. Ibid.

<sup>20</sup>. Arif Hasan et.al.; *The Hawkers of Saddar Bazaar*; Ushba Publishing International, Karachi 2008

<sup>21</sup>. For details see Aquila Ismail; *Hawkesbay Resettlement Scheme*; Ushba Publishing Intl., Karachi, 2006 and Arif Hasan; *Livelihood Substitution: The Case of the Lyari Expressway*; Ushba Publishing Intl., Karachi 2006

is also further fragmenting the city into rich and poor areas and killing of most multi-class recreational and entertainment spaces. Most of the evictions are carried out brutally by the police and para-military agencies and this in turn promotes further anger and social unrest<sup>22</sup>. Recent increase in evictions is due to an increasing demand for land within the city by the corporate sector and for an increasingly affluent elite.

### 3.4 People's Investment and Evictions

*Katchi abadi* residents invest large sums of money in developing their houses and acquiring often "legal" water, electricity, gas and telephone connections. For instance, a survey of 286 *katchi abadis* establishes that people have invested Rs 190.8 million (US\$ 2.6 million) in building their sewage and water supply systems on a self-help basis<sup>23</sup>. They also establish schools and community facilities. It is estimated that Rs 5 billion (US\$ 66.67 million) of investment made by informal settlements along the Lyari river were demolished as a result of the building of the Expressway<sup>24</sup>. Currently, 18,000 to 20,000 households will be affected by developing a second track for the circular railway. One of the settlements to be evicted is Omar Colony which has about 350 houses in it. The residents of Omar Colony have invested Rs 5.7 million (US\$ 76,000) on acquiring legal utility connections alone<sup>25</sup>.

Communities form organisations to negotiate with the government with regard to relocation or prevention of evictions. For this purpose, they carefully keep all correspondence with the government and all papers related to utility connections. They often go to court to prevent being evicted or for trying to get their *katchi abadi* notified for regularisation but apart from getting a stay for a period of time, they are seldom successful. However, by lobbying with their elected political representatives, often through their ethnic organisations, they sometimes do succeed<sup>26</sup>.

### 3.5 Land and Rentals

Acquiring land in a *katchi abadi* within easy access to the city's employment zones has become unaffordable to the majority of the poor in Karachi. As such, the poor are living increasingly far away from their places of work and from health, education, recreation and entertainment facilities. This has serious repercussions on family life, working women, stress and is a major cause of growing marginalisation. Even in these settlements, land is unaffordable and families have to borrow money to acquire it. The seriousness of the situation can be judged from the fact that land costs in new *katchi abadis* in peri-urban *katchi abadis* in 1991 was Rs 176 (US\$ 2.35) per square metre or 1.7 times the daily wage for unskilled labour at that time. Today, the cost of land in a new *katchi abadi* is about Rs 10,000 (US\$ 133.33) per square metre or 40 times the daily wage for unskilled labour<sup>27</sup>.

The cost of construction has also gone up. In 1991, the construction of a "semi-pucca" house in a *katchi abadi* was about Rs 660 (US\$ 8.8) per square metre or 6.6 times the cost of the daily wage for unskilled labour. Today, the cost is Rs 5,000 (US\$ 66.66) per square metre or 20 times the cost of the daily wage for unskilled labour<sup>28</sup>.

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<sup>22</sup>. See.....

<sup>23</sup>. OPP-RTI Quarterly Progress Report, March 2008

<sup>24</sup>. Arif Hasan; *The Political and Institutional Blockages to Good Governance: The Case of the Lyari Expressway in Karachi*; published in the Environment & Urbanization, IIED (UK), October 2005

<sup>25</sup>. *Omar Colony No. Case Study* prepared by the Social Welfare Committee, Umar Colony, OPP-RTI and URC, Karachi 2008

<sup>26</sup>. .....

<sup>27</sup>. Arif Hasan; *Improving Karachi's Environment Through Strengthening Housing Sector Activities*; UNCRD 1991 and relevant enquiries by the author

<sup>28</sup>. Ibid

According to the Karachi Housing Census 1998 rented houses were 32.48 per cent, up from 26.4 per cent in the 1991 Census. However, given the increasing cost of land and construction indications are that rentals (especially for low income families) are increasing rapidly and so are the rents due to an increase in demand. In 1991, a “semi-pucca” house in a new katchi abadis could be rented for Rs 350 (US\$ 4.66) per month or at 3.5 times the daily wage for unskilled labour. Today, the rent for such a house would be Rs 2,500 (US\$ 33.33) per month or 10 times the daily wage for unskilled labour<sup>29</sup>.

Rent related laws in Karachi are very tenant friendly. However, they do not apply to the lower income rent market, especially in informal settlements. The renter has to pay an advance rent of six months in addition to a security deposit of at least three month’s rent. In spite of this he can be turned out at a three day notice and may find it difficult to get back his deposit or advance rent. In this case he usually approaches his clan elders or local politicians or party he feels affiliated to<sup>30</sup>.

Credit for the purchase of land is not available in Karachi. House building loans are provided by the House Building Finance Corporation but only if the borrower already owns land and has built the plinth of his house. Instalments on loans for purchasing an apartment or a house are beyond the paying capacity of lower income groups in the city.

As a result of these constraints in acquiring accommodation, an increasing number of people (including families) have started sleeping (and some residing) in the streets and public spaces of the city. This was something unknown in Karachi before the mid-1990’s. In addition, a large number of pavements “hotels” have surfaced, especially near transport terminals, wholesale markets and industrial areas. Here accommodation is available for the night in the shape of a cot and very basic toilet and washing arrangements. The cost of such hotels varies between Rs 20 to Rs 50 (US\$ 0.26 to 0.66) per night.

## **4. HOUSING SECURITY RELATED ISSUES**

### **4.1 Informal Settlements and Macro Level Planning Issues**

The problems of the low income settlements are closely related to macro level city planning issues. Almost all the infrastructure developed for *katchi abadis* and other informal settlements does not link up with city level infrastructure. Sewage systems within these settlements have no disposal points; water systems do not have an adequate source of water; roads do not link up with major city arteries; schools in the private sector have difficulty in improving their conditions and being recognised by the government’s education department and public sector education, especially in the *katchi abadis*, is grossly inadequate and of very bad quality. Meanwhile, health clinics in low income settlements have no links with hospitals and laboratories in the formal sector. This is because these low income settlements are not integrated into a larger city plan but are treated as separate entities. The physical work carried out in them has traditionally consisted of “projects” which are not a part of a programme or a city structure plan<sup>31</sup>.

Survey of 268 *katchi abadis* show, that they have 99 government schools and clinics as opposed to 304 private schools and 578 private clinics. These have been set up by

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<sup>29</sup>. Ibid

<sup>30</sup>. The author knows of many such cases personally.

<sup>31</sup>. Arif Hasan and Saleem Alimuddin; *Governance, Decentralisation and Poverty Eradication: The View from Orangi*, unpublished report prepared for the South Asian Perspectives Network Association (SAPNA), Colombo, 2002.



individuals. The schools charge a fee averaging Rs 25 to 150 (US\$ 0.33 to 2) per month. The government schools are free but people prefer to pay fees and send their children to private school where they say that education is better<sup>32</sup>.

In addition to the above, the residents of these low income settlements have other problems. Their homes are mostly in peri-urban areas far away from their places of work. Transport facilities are expensive and of poor quality. It takes a long time to commute between home and work and the journey is exhausting and along heavily polluted corridors of movement. Women, old people and small children find it difficult to use this transport. The result of these conditions is fatigue, low productivity, expense and severe physical and mental stress<sup>33</sup>.

Government plans for transport, traffic engineering, sewage disposal and housing are grandiose in nature relying heavily on foreign loans. CBOs, NGOs working in low income areas and concerned and/or relevant professionals and academic institutions make no input into them since a process of consulting them for making them a part of the planning and implementation process does not exist. Therefore, apart from being grandiose, these plans do not serve the needs of the residents of low income settlements.

Many master plans and structure plans have been prepared for Karachi before the current Karachi Strategic Development Plan (KSDP) 2020. The last two were prepared with the assistance of the UNDP. These were the Karachi Master Plan 1975-1985 and the other was the KDP 2000. Reviews by independent reviewers have considered the plans as inappropriate since they did not take into consideration the existence of a powerful informal sector in housing, employment, social and physical infrastructure provision, solid waste management and transportation<sup>34</sup>. In addition, the government of Sindh did not give legal protection to these plans and as such they never became law.

Pakistan has undergone structural adjustment in the 1990's as a result of which utility and transport charges have increased by over 100 per cent in the last decade. More increases are expected. Liberalisation of trade has replaced Pakistani light engineering goods by imports from China, Taiwan and Malaysia with the result that Karachi based light engineering industries are closing down. All these factors are increasing vulnerability of the poorer sections of the Karachi population most of whom live in the *katchi abadis* and "slums" of the city<sup>35</sup>.

Karachi Strategic Development Plan 2020 has been prepared and approved by the City Council. In the last decade, the whole approach to planning has undergone a change in Karachi and this change is reflected in the new Plan. The plan and the statements of the Karachi Nazim clearly demonstrate that the local government is obsessed by making Karachi "beautiful" to visitors and investors and is desirous of making it a "world class city". What this actually means has never been explained but it is one of the objectives of the 2020 Plan<sup>36</sup>. In addition to being a "world class" city, Karachi has to develop "investment friendly infrastructure". Again, what this means has not been clearly defined. However, it seems from the programmes of the local government that this means building flyovers and elevated expressways as opposed to traffic management and planning; high-rise apartments as opposed to upgraded settlements; malls as opposed to traditional markets (which are being

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<sup>32</sup>. OPP-RTI Quarterly Progress Report, March 2008

<sup>33</sup>. Aquila Ismail; *Transport: URC Karachi Series*; City Press Karachi 2002 and *Exponent Engineers: Person Trip Study of Karachi City*; JICA 2005

<sup>34</sup>. Arif Hasan et.al; *Evaluation of the Karachi Development Plan 2000*; unpublished report prepared for the UNDP, 1992.

<sup>35</sup>. Newspaper reports and author's conversations with Anwar Rashid, Director OPP-Orangi Charitable Trust, August 2008

<sup>36</sup>. *Karachi Strategic Development Plan 2020*; CDGK, 2007

removed); and removing poverty from the centre of the city to the periphery to improve the image of the city so as to promote direct foreign investment. This paradigm is already having an adverse affect on the poorer sections of the population. Because of the signal-free roads, it has become almost impossible to cross the road safely. Pedestrian deaths and injuries have increased considerably as a result and motorcyclists complain of being forced to drive at high speeds<sup>37</sup>. In the last eight months, 400 fatal accidents, mostly caused on signal-free roads have been reported. Meanwhile, since structural adjustment there have been no social housing projects for Karachi.

This strength of the bureaucrat-politician-developer nexus has increased due to the new paradigm and as a result has weakened government institutions and the democratic political process. Negotiations between the decision-makers and community and interest groups as such have become increasingly difficult.

In search for foreign investment and “beautification” of the city, a number of projects are on the cards or are being implemented. Agreements have been made with foreign companies to develop elite housing and facilities along Karachi’s coast line. In this connection two islands have also been “sold” to a foreign company. These developments will limit access of citizens to the beaches which are currently used by them for recreation purposes. They will also deprive fishing communities of access to their traditional fishing sites and in many cases will deprive them of their homes and community lands<sup>38</sup>. The city government also has plans to bulldoze existing *katchi abadis* and replace them with six-storey apartment blocks<sup>39</sup>. In most of these *abadis* people have made huge investments in building their homes and acquired legal water, electricity, gas and telephone connections<sup>40</sup>. Again, there are plans to build roads along the *nallas* where low income communities reside. This will result in massive dislocation of settled communities. Interestingly, there are no plans to build similar roads along *nallas* or creeks in middle or high income areas and nor are there plans to remove encroachments on the drainage system built by elite housing societies.

## 4.2 Air and Noise Pollution

Traffic volume has grown in Karachi from 23,000 vehicles in 1948-49 to 880,979 in 1995 to 1,431,994 in 2005. In 2005 alone 418 vehicles per day were registered in the city<sup>41</sup>. This increase has created enormous traffic congestion in the city and increased travel time, especially for users of public transport. In addition, due to an absence of environmental controls, much of the vehicles (especially public transport and cargo related ones) cause an immense amount of air and noise pollution. Several studies have been carried out to document the high level of lead in the atmosphere of the city. A 1989 study, reported a mean blood lead level of 38 ug/dl among relatively healthy children of a school located in a highly congested area of Karachi. For children studying in another school located in a less congested area, the mean blood level was 38.2 ug/dl. High blood lead levels of 47.7 (+15.8) ug/dl were found present among traffic constables serving in the main city areas<sup>42</sup>. Similarly, a 1994 survey identified noise levels varying from 87 to 99 decibels at the harbour, vegetable and meat markets and in the bazaars of the city. Even in hospitals, noise levels of 81 to 82 decibels were identified<sup>43</sup>. On observation, one can say that since these studies were carried out, conditions have deteriorated. The worst affected areas are the wholesale and storage facilities in the inner city, cargo terminals, and the corridors in the industrial

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<sup>37</sup>. Salih Bin Perwiz; *Worrying Spike in Road Accidents*; the Daily News, Karachi, 17 September 2008

<sup>38</sup>. See Pakistan Fisherfolk Forum’s website: [www.pff.org.pk](http://www.pff.org.pk)

<sup>39</sup>. *Karachi Strategic Development Plan 2020*; CDGK 2007

<sup>40</sup>. OPP-RTI Quarterly Progress Report, March 2008

<sup>41</sup>. *Exponent Engineers: Person Trip Study of Karachi City*; JICA, December 2005

<sup>42</sup>. IUCN Sindh Programme; *Sindh State of Environment and Development*; IUCN Sindh, 2004.

<sup>43</sup>. Ibid.

areas. In short, the working areas of low income groups. 23 per cent of all patients coming to the Civil Hospital in Karachi suffer from pollution related diseases and symptoms<sup>44</sup>.

### 4.3 Governance

Government institutions have weakened in Karachi over the last two decades. A number of reasons are given for this decline. One, as a result of a long period of dictatorship (1977-87) these institutions were used for purposes of political patronage for those whose support the dictatorship required. Two, the quality of administrators and professionals in these institutions has declined considerably. This is because the institutions have lost their prestige and also because better qualified people prefer to work in the private sector where, unlike before, job opportunities are easily available. Three, there is also a perception that as a result of the devolution of power these institutions have become weaker since decision making now rests with the city and town *nazims* (mayors) who are interested in looking after the interests of their constituencies and in high profile projects. And four, the scale of the problems faced by the planners and their inability to deal with them effectively, have made them helpless and they seek informal and ad-hoc ways to deal with issues<sup>45</sup>.

The worst affected governance institution is the police. The reasons for its inefficiency are similar to what has been mentioned above. *Bhatta* (extortion money) is extracted mainly from low income groups for minor traffic related violation, not having a national identity card and travelling late at night. *Bhatta* is also extracted from hawkers, minibus drivers and from katchi abadi residents whenever they build a compound wall, toilet or a proper concrete roof to their house<sup>46</sup>. Given this state of affairs, citizens are increasingly taking law into their own hands. This is discussed in the section below.

Another important governance issue is related to energy. There has been addition to Karachi's electricity supply during the last nine years. As a result, the city suffers long periods of power cuts. In these power cuts the low income settlements are heavily discriminated by the electricity company. Due to this, riots against the company are common, businesses suffer enormously, due to the use of generators there is added air and noise pollution and additional costs and stress and depression<sup>47</sup>.

### 4.4 Employment

As mentioned earlier, according to the Karachi Development Plan 2000, 75 per cent of Karachiites work in informal sector jobs. Indications are that this number has increased substantially for two reasons. One, a number of formal sector industries has closed down or shifted to the Punjab due to civic strife in Karachi or because of the availability of cheap Chinese manufacture goods. And two, an increasing influx of migrants from the rural areas where subsistence agricultural activity is no longer possible<sup>48</sup>. Unemployment rate in 1991 was 17.14 per cent which increased in 1998 to 17.56 per cent. Between two years, there was a sharp fall in the unemployment rate of persons of over 60 years of age (from 32.25 per cent to 18.74 per cent)<sup>49</sup> and in the age group of less than 25 years (17.72 per cent to

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<sup>44</sup>. Ibid

<sup>45</sup>. Author's own evaluation and newspaper articles

<sup>46</sup>. Arif Hasan; *Understanding Karachi*; City Press Karachi 2000

<sup>47</sup>. Newspaper reports

<sup>48</sup>. Newspaper reports and author's conversations with Anwar Rashid, Director OPP-Orangi Charitable Trust, August 2008

<sup>49</sup>. According to a unpublished study by Mansoor Raza, 100 individuals interviewed who were sleeping on the streets of Karachi were either young men who had run away from home or old men who had been abandoned by their families.

13.39 per cent)<sup>50</sup>. The increase in unemployment in these two groups has serious repercussions. An increase in phone and car snatching is attributed to unemployed youth and the increasing number of old people sleeping on the streets is attributed to their being jobless<sup>51</sup>.

The WTO regime has opened up a number of employment opportunities but those require skills. For these skills (which for the most part are related to new technologies, demand for para-professionals in the medical, engineering and textile fields), affordable technical training institutions are not available for the poorer sections of the population. The public sector institutions which are relatively more affordable are in a terrible state. The government vocational schools have also deteriorated over time<sup>52</sup>. This is a major issue that people's seeking jobs face today. In this financial year, inflation has increased to 24 per cent as a result of which an increasing number of people are involved in "buying and selling" and the number of young persons selling trinkets, flowers or cleaning windscreen of cars has increased considerably. Inflation and joblessness has also led to people in low income communities removing their children from school so as to save money and to make them work<sup>53</sup>.

#### 4.5 Law and Order

The law and order in Karachi is related to a number of issues. These are discussed below.

i) Terrorist attacks, political conflict, ethnic strife and sectarian killings: Over the last two years, there has been an increase in bomb explosion and terrorist attacks by the "Talibaan". These attacks focus on American symbols (such as fast food outlets) and other American establishments. More recently, they have started targeting markets and political gatherings so as to have a maximum impact. Last year (2007), 344 persons died as a result of terrorist attacks as opposed to 278 in 2006<sup>54</sup>. These bomb explosions can happen anywhere and at any time without warning.

Politically related civic strife claimed another 95 lives and injures 295 persons in 2007. More than 1,000 vehicles were torched in these conflicts<sup>55</sup>. Sectarian killings (Shia-Sunny conflict) which were common in the early part of this decade have however fizzled out.

As a result of the terrorist attacks, people are scared of going to public spaces<sup>56</sup>. However, the author has not noticed in decrease in numbers in public spaces except for cinema houses. Most entertainment areas and posh eating places now have elaborate security systems (such as cameras and links with security agencies) and armed guards.

In the 1990's, Karachi was subjected to ethnic conflicts as well. The majority of Karachiites (48 per cent) are Urdu speakers who are migrants from India. The province of Sindh where of which Karachi is capital is predominantly Sindhi speaking. The conflict between the city and the province has often provoked political strife in the city. In addition, a major part of the working class is from the tribal regions of the North-West Frontier Province (NWFP). They have close links with the NWFP politicians and vote for NWFP regional parties. Although there has been comparative peace on this issue since the last decade, Karachiites are sceptical about the peace being permanent. The different ethnic groups fight for turf, jobs

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<sup>50</sup> . Government of Pakistan; Population Census Reports 1981 and 1998

<sup>51</sup> . See .....

<sup>52</sup> . Arif Hasan: *Changes in Values and Lifestyles*; Dawn Karachi, September 2007

<sup>53</sup> . Sabeen Jamal; *Inflation: the latest hurdle in education*; The News on Sunday, September 21, 2008

<sup>54</sup> . Citizen's Police Liaison Committee (CPLC) website: [www.cplc.org.pk](http://www.cplc.org.pk)

<sup>55</sup> . For details see Salis bin Perwiz; *Karachi engulfed in flames last year*; Daily News, 04 January 2008

<sup>56</sup> . Newspaper reports

and admissions to schools and universities. As a result of these conflicts, people turn increasingly to their ethnic organisations for solving their problems rather than to government institutions.

ii) Murder, car theft, kidnapping and phone snatching: These crimes are less in Karachi as compared to other cities in the developed and developing world. Murder rate in Karachi is 4.04 per hundred thousand as opposed to 67.6 in Rio, 40.38 in Washington and 6.85 in Manchester<sup>57</sup>. Similarly, vehicle theft is 30 per hundred thousand persons as opposed to 4,406 for Frankfurt, 1,034 for Chicago and 76 for Delhi<sup>58</sup>. However, phone snatching instances have increased considerably and are a serious problem. In 2006, the number of incidents were 54,157. This increased by 83 per cent to 99,065 incidents in 2007. An increasing number of snatching is taking place at gun point<sup>59</sup>. The situation has become so serious that including self phone theft in anti-terrorism laws is being considered<sup>60</sup>.

Most cases of kidnapping in Karachi are for ransom. The majority of them go unreported so that the family of the victim can negotiate directly with the kidnappers. In 2006, only 28 cases of kidnapping were reported but in 2007 the number of reported cases was 132<sup>61</sup>. There have been cases of the children of industrialists being kidnapped due to which they moved their businesses out of Karachi. Targeting of rich people for extortion of money and kidnapping have been seen as a major reason for reluctance on non-Karachi industrialist investing in the city<sup>62</sup>. In the 1980's they were the major investors.

iii) Robberies, gang wars and gender related crimes: Robbery rate in Karachi is low as compared to other cities in the developing world but it is increasing in proportion to an increase in population.<sup>63</sup> However, there is a lack of trust of the police and a conviction (especially in low income settlements) that the robbers and the police work together. As a result, people take law in their own hands. Recently, people have burnt and/or beaten robbers to death themselves rather than call the police<sup>64</sup>. In other cases, low income communities have formed their own committees for patrolling their neighbourhoods at night. In one case, the police and the neighbourhood committee work together<sup>65</sup>.

In the 1990's, there was a lot of civic strife because of different political factions fighting for turf. That however, has ceased. New gang formations have since then emerged in the inner city area of Lyari Town (population 600,000) and are related to the drug trade and its association with the potential of the real estate market in Lyari Town. As a result of the gang war, 96 of the 100 street schools in Lyari are closed and more than 400 female teachers are out of a job. Student attendance in the formal schools has fallen to 10 per cent and more than a 100 people have died in the last three years. The gang have recruited unemployed

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<sup>57</sup>. Check????

<sup>58</sup>. Check???

<sup>59</sup>. Citizen's Police Liaison Committee (CPLC) website: [www.cplc.org.pk](http://www.cplc.org.pk)

<sup>60</sup>. For details see S. Raza Hasan; Cell phone theft being included in anti-terrorism law; Daily Dawn, 4 October 2008

<sup>61</sup>. Ibid

<sup>62</sup>. Author's personal knowledge of at least three such cases.

<sup>63</sup>. In 1996, there were 1,392 reported cases of ordinary robbery. In 2007, this had increased to 2,385 in the first eight months of the year. Source: Sindh Police Official Web Portal.htm

<sup>64</sup>. For details see Imtiaz Ali; *Torching robbers: a new trend?* Daily News, 22 May 2008

<sup>65</sup>. This is in Ghaziabad, a low income informal settlement in Orangi Town. For details Arif Hasan and Saleem Alimuddin; *Governance, Decentralisation and Poverty Eradication: The View from Orangi*, unpublished report prepared for the South Asian Perspectives Network Association (SAPNA), Colombo, 2002

young men as their members and armed them with guns<sup>66</sup>. The government has failed to control the Lyari situation.

Karachi is a “relatively” (as compared to the US for instance) safe place for women and reported rape cases in the last eight months of this year are 197. However, according to the Human Rights Commission of Pakistan 2007 report, only one-third of rape cases are reported. If that is accepted then 591 cases have occurred till august this year. The additional police surgeon claims that the figure is much higher and the women who are raped are invariably working class.<sup>67</sup> This is discussed in the Section 4.6 below.

iv) Demonstration against bad governance: Demonstrations against bad governance, which often become violent, are common in Karachi and happen on an almost daily basis. Area residents, shopkeepers, small businesses often block streets and burn tyres against electricity shortages and sometimes attack the offices of the electricity company, smash the furniture and beat up the staff. The beating up of robbers has already been mentioned. Again, if a vehicle kills a pedestrian or a motorcyclist, a mob usually sets the vehicle on fire without waiting for the police. Sometimes they even beat up the driver of the vehicle. During this year, 38 such acts have been committed.<sup>68</sup>

#### 4.6 Gender Related Issues

Major changes have taken place in the status of women in Karachi. They are increasingly present in public space, professional life, politics, media and as industrial labour. Most of these women are young and the reasons for this change are both demographic and governance related. In demographic terms, in the age group of 15 – 24 years married women in 1981 were 37.92 per cent and married men were 13.39 per cent. Male literacy was 66.7 and female literacy was 62.32 per cent in this age group.<sup>69</sup> Today, married women in this age group are less than 20 per cent and married men less than 7 per cent. Literacy in this age group today is 79 per cent with almost no difference between male and female literacy.<sup>70</sup> For the first time in Karachi’s history we have an overwhelming majority of unmarried adolescents. This has created a major change in the use of public space which in parks is now dominated by unmarried couples showing affection to each other in public, something unheard of before. But what is even more important is that no one seems to mind.<sup>71</sup> It has also led to a demand for a better physical environment and for recreation and entertainment facilities<sup>72</sup>.

The demographic change mentioned above has resulted in the death of the extended family. According to the 1989 survey for the Karachi Development Plan 2000, 47 per cent of Karachi families were nuclear. In the 2006 survey for the KSDP 2020, this figure increased to 89 per cent. The reasons for the change are more than one earning members in the family, working women, marriage outside the clan or extended family, money from remittances abroad and over-crowding.<sup>73</sup>

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<sup>66</sup>. For details see Jan Khashkheli; *Gang wars, tribal fends corrupting countless children*; Daily News, 4 June 2008

<sup>67</sup>. For details see <http://pakistaniat.com/2008/09/16/rape-sex-karach/>

<sup>68</sup>.

<sup>69</sup>. Government of Pakistan Population Census Report 1981

<sup>70</sup>. Extrapolated from Government of Pakistan Population Census Report 1998

<sup>71</sup>. Arif Hasan; *Changes in Values and Lifestyles*; Dawn Karachi, September 2007

<sup>72</sup>. Ibid

<sup>73</sup>. Arif Hasan; *The Unplanned Revolution*; updated version in the process of being published by the OUP Karachi

Over-crowding, the result of an absence of social housing programme since 1982, has also resulted in greater freedom for both male and female adolescents and young people. Over-crowding means that the father spends most of his time outside of the house and if the siblings stay away the mother heaves a sigh of relief.<sup>74</sup>

The result of the above is that an increasing number of young people are deciding on their marriage partners themselves and often in violation of parental wishes. Due to this court marriages (whereby protection from family violence against the marriage is assured), and honour killings (outside of Karachi) have increased.<sup>75</sup> Civil society support for the new freedoms and against old traditions is also now openly voiced and is increasing. However, there is a major conflict between the new social reality and traditional values due to which there is domestic violence, problems of adjustment to new realities and depression of which women, mostly married ones, are the remain victims<sup>76</sup>. The increase in the rate of reported suicide (from 56 in 2006 to 90 in 2007) is perhaps because of this.<sup>77</sup>

The gender and youth related issues are a major change that go unnoticed in much of social sector programmes. The change in the complexion of university students is extremely important. Sixty-eight per cent of the students at the University of Karachi, 87 per cent of all medical students, 50 per cent students at the Engineering University and 92 per cent of architecture and planning students are women. This change (except for medical students) has taken place in the last decade.

The above changes have received a boost from the devolution plan of 2001 as a result of which 33 per cent of all general seats at every level of representative government are reserved for women. This has brought women visibly into public life and over the years they have increased their role in debate and decision making. Women judges, speaker of the National Assembly and a number of ministers are women and role models. It is because of these changes that in the UNDP's Human Development Reports Pakistan's gender related development index rank have moved from 120 out of 173 countries in 2002 to 105 of 177 countries in 2006. Similarly, its gender empowerment measures rank is 66 in 2006<sup>78</sup>.

However, these positive trends are being contained by negative ones. A strong conservative religious lobby, backed by grass root political support is actively preaching against women working, studying, going out their house or marrying of their own wish. There is a serious clash of societal values and for the time being it seems that the liberal lobby is winning. Honour killings are unknown in Karachi (unlike in the smaller towns and rural areas). As a matter of fact an increasing number of people come to Karachi to escape from tribal and clan based custom.

Women describe their problems as related to the absence of a friendly transport system<sup>79</sup>; lack of availability of formal sector jobs; the fear of conservative opinion, often backed by informal neighbourhood vigilante groups in low income settlements, regarding the jobs they

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<sup>74</sup>. Ibid

<sup>75</sup>. According to newspaper reports and the author's conversations with the legal profession, an average of 800 applications per day for court marriages were registered in Karachi last year. Around one-third of these were from rural couples who had come to the city specifically for this purpose. No figures for honour killings are available over time.

<sup>76</sup>. Author's conversations with Dr. Haroon Ahmed, President Pakistan Association for Mental Health, Karachi. For further details see *Know a depressed housewife who's overdosed with sleeping pills?*, Daily Times, 02 June 2008

<sup>77</sup>. Sindh Police Official Web Portal.htm

<sup>78</sup>. .....

<sup>79</sup>. Aquila Ismail; *Transport: URC Karachi Series*; City Press Karachi 2002 and *Exponent Engineers: Person Trip Study of Karachi City*; JICA 2005



do or are available; and as yet unsettled attitudes of gender relations in the workplace<sup>80</sup>. These are serious problems and major constraints for women to make use of the opportunities that urbanisation offers them.

## 5. GOVERNMENT POLICIES AND PROGRAMMES

The most important government housing related programme is the **Katchi Abadi Improvement and Regularisation Programme** (KAIRP). In spite of the shortcomings of the programme which have been mentioned in Section 3.2 of this paper, KAIRP has given de-facto security to more than half of the *katchi abadi* residents. Attempts are underway to change the cut-off date from March 23, 1985 to December 31, 2007. If that happens then about 75 per cent of *katchi abadi* residents will be protected from eviction. However, new *katchi abadis* are being formed because of an absence of social housing programmes and loan facilities for the poor.

The **Karachi Strategic Development Plan 2020** (KSDP) was approved by the local government representatives in December 2007. The plan lays great emphasis on the upgrading of *katchi abadis*. It also promotes the integration of rural settlements into new urban development as opposed to their demolition which previous policies promoted. However, financial mechanisms for acquiring land and house building are not clearly spelt out and nor are the institutional arrangements that will help implement policies. In addition, there is a proposal that *katchi abadis* should be demolished, on an experimental basis, and reconstructed as apartment blocks. This suggestion is opposed by the urban poor who see this as a process of evicting them rather than providing them with a home. There are also proposals for improving the environmental conditions in the inner city where a large section of the urban poor live. Given the weakness of government institutions and the power of the real estate lobby, it is unlikely that access to land and housing for the urban poor will improve. They will still have to rely on the informal sector and seek security in numbers and through political negotiations. Middle income families on the other hand will be the beneficiaries of support that is to be given under the KSDP 2020 to formal sector developers to build multi-storey apartment blocks.

To tackle traffic and law and order problems, the city government has established a department of **Community Police** and recruited 1,400 persons. These are young men and women who manage traffic signals, help people cross the roads, direct parking and resolve traffic related disputes. Their presence on signal-free roads has been appreciated immensely by pedestrians. They have also been given the task of monitoring bazaars at night.<sup>81</sup>

In addition to the Community Police, the City Nazim has also launched the **I Own Karachi** programme. Under this programme, over 10,000 citizens have been issued volunteers' cards. These volunteers have to spare at least two hours a week for community service in fields as varied as traffic control, monitoring health and education facilities, promoting sanitation and tree plantation. These citizens are now visible in most parts of the city and their presence is appreciated by Karachiites.<sup>82</sup> Another intervention of the city government which has been well-received is the building of community parks in low and lower middle income areas of the city.

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<sup>80</sup>. Author's unpublished ongoing work

<sup>81</sup>. For details, see Gibran Ashraf; *Serving the masses?*; Daily News, October 13, 2008

<sup>82</sup>. See Waqar Bhatti; *Citizens take charge*; Daily News, September 13, 2008



## 6. CIVIL SOCIETY ORGANISATIONS

Karachi has a very active civil society. This is because of the struggle against long periods of military dictatorship. Civil society organisations are both development and rights related and are numerous. In addition, below are given a short description of organisations that have some bearing on housing security.

The **Orangi Pilot Project (OPP) Institutions** have supported over **100,000** households in building their sanitation systems on a self-help basis. The Institutions have also supported communities in developing schools, improving their homes through technical advice and their businesses through a micro credit programme. The Institutions are currently operating a Secure Housing Initiative (SHI) programme which is effectively bringing communities together to resist eviction and get their settlements regularised. The OPP-Research and Training Institute research and advocacy has led to the acceptance of its low cost sanitation proposal for Karachi whose main beneficiaries will be low income communities.<sup>83</sup>

The **Urban Resource Centre (URC)** is a research and advocacy organisation. Its research is conducted with the support of low income communities and it advocates their interests. Its most important function is the holding of forums in which government agencies, communities and other interest groups come together to understand each others point of view. A number of government programmes have been modified in favour of the urban poor as a result of these forums.<sup>84</sup>

**Saiban** is an NGO which has developed a process for acquiring and delivering land at an affordable price to the urban poor. For this purpose, Saiban had adopted the strategy of the informal sector and through it, it has been able to remove the constraints that government face in providing land and housing to low income groups.<sup>85</sup>

**Edhi Foundation** is a trust. It is said that without it Karachi would not function. It has a very effective ambulance service that reaches out to every corner of Karachi. It runs orphanages, homes for destitute women, arranges burials and has crèches outside its many premises to receive unwanted infants.<sup>86</sup>

The **Citizens Police Liaison Committee (CPLC)** was established as a government supported NGO by the Governor of Sindh. It has been authorised to oversee the working of police stations; educate and assist the citizens to enforce their rights vis a vis the police; and to assist citizens who are the victims of crime. The CPLC has played an important role in reducing kidnapping for ransom; helping citizens who were the victims of police indifference and corruption; and developing data on crime, its nature and location which in turn has helped the police department in Karachi.<sup>87</sup>

The **Pakistan Institute of Labour Education and Research (PILER)** and the **Pakistan Fisherfolk Forum (PFF)** are two organisations that work together. The former carries out research on labour related issues and conducts training courses for labour activists and

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<sup>83</sup>. For details see OPP website: [www.oppinstitutions.org](http://www.oppinstitutions.org)

<sup>84</sup>. For details see URC website: [www.urckarachi.org](http://www.urckarachi.org)

<sup>85</sup>. For details see Saiban

<sup>86</sup>. For details see Edhi Foundation website: [www.edhi.org](http://www.edhi.org) and [www.edhifoundation.com](http://www.edhifoundation.com)

<sup>87</sup>. For details see CPLC website: [www.cplc.org.pk](http://www.cplc.org.pk)

trade unions.<sup>88</sup> The PFF is a very active organisation that struggles for the rights of the fishing community in Karachi, especially related to livelihoods, access to land and housing.<sup>89</sup>

The **Technical Training Resource Centre (TTRC)** in Orangi Town is operated by young people trained at the Youth Training Programme of the OPP-RTI. The Centre train young community persons as para-architects and engineers so that they can provide these services to their communities at a cost. The TTRC itself provides surveying, mapping and documentation services to communities and to government programmes related to low income settlements. It also provides design and construction advice to house builders and entrepreneurs in Orangi.<sup>90</sup>

## 7. CONCLUSIONS

Based on the above discussions, one can draw a number of conclusions on housing security and related issues. These conclusions are listed below.

- 75 per cent of Karachiites are poor. In absolute number they are increasing although they are declining in percentage terms. Recent inflation trends are likely to increase the poor even in percentage terms.
- Housing security is the most serious issue facing lower and lower middle income communities since almost half of them live in informal settlements which have not been earmarked for regularisation. If the cut-off date for regularisation is changed from 23 March 1985 to 31 December 2007, the vast majority of Karachi poor will benefit from it.
- Due to an absence of social housing programmes, over-crowding is taking place, especially in the inner city, in spite of better access to utilities and a more literate younger generation. This creates serious social problems.
- The cost of land and housing has become unaffordable to the majority of the lower and lower middle income groups. As a result, they are forced to live far away from the city centre and from places of work, education, health and recreational and entertainment facilities. This increases transport costs and travel time, prevents women from working, and a bad transport system creates stress and exposure to serious air and noise pollution. This in turn affects health, family and social life adversely.
- The break-up of the extended family, a large increase in unemployment among the age groups of 15 – 24 years and above 60 years has increased crime on the one hand and on the other hand is forcing an increasing number of senior citizens to live on the streets and public spaces.
- Although sex and gender related crimes have declined in the city, there has been a serious increase in cases of depression (especially in women) and suicides. Kidnappings for ransom, car thefts and robberies have increased. The most serious increase has been in phone snatching (often at gun point) and in ordinary robberies. This increase has taken place over the last decade and has made Karachiites (who were not used to such crimes) extremely insecure. This insecurity is heightened by a lack of faith in local government institutions, especially the police. This has led to the

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<sup>88</sup>. For details see PILER website: [www.piler.org.pk](http://www.piler.org.pk)

<sup>89</sup>. For details see PFF website: [www.pff.org.pk](http://www.pff.org.pk)

<sup>90</sup>. For details see

formation of vigilante groups and by mobs administering justice to criminals. This in turn has increased the feeling of insecurity.

- There has been a marked rise in cases of terrorist bomb blasts. Due to this armed guards and security systems have been established at various locations and institutions. Government officials, judges and political representatives travel under protection and so do other VIPs. All this has increased the sense of insecurity in the ordinary citizens and has increased anger and lack of trust of the establishment, political system and of the richer sections of Karachi.
- Given an easy truce between the different ethnic groups in the city, citizens also fear that ethnic strife can return to the city. As such, they increasingly depend on their ethnic organisations (rather than government institutions) for solving their problems.
- There is a serious conflict between new social realities and traditional values. Although a major part of the media is trying to promote new societal values that reflect new realities, another part of the media is promoting the sanctity of traditional values. This is creating considerable confusion, both politically and socially.
- The government is aware of the above issues. However, its institutions have become weak over the years and their organisational culture conflicts with the culture and aspirations of an educated and aware younger generation. This is also understood by the political representatives and attempts at dealing with it are made by initiating programmes like the Community Police and I Own Karachi. Although these programmes have public support, they do not increase the vision, capacity and capability of local government institutions.
- The power of global capital and of the developers' lobby has increased considerably, mainly due to government policies or lack of them. As a result, a lot of public space has been and is likely to be taken over from the citizens and transformed into elite real estate. This is a serious issue for a city where multi-class public space has shrunk over the last two decades.
- The ethnic political parties in Karachi understand the necessity of cooperation between the various ethnic groups. As such, over the last year they have tried successfully to establish a working relationship. However, the ethnic divisions remain and unless a national political party dominates Karachi, the fear of ethnic strife will remain as well.

## **Appendices**

## Karachi (Urban): Summary of Socio-Demographic Data

## i. Urban Population

	1981		1998	
	Actual	%age	Actual	%age
<b>A. Total Urban Population</b>	2,829,610	54.33	5,017,877	53.73
Male	2,378,522	45.67	4,321,358	46.27
Female	5,208,132	95.77	9,339,235	94.75
Total				
<b>B. Less than 15 years of age</b>	1,111,644	51.69	1,793,364	51.46
Male	1,038,801	48.31	1,691,308	48.54
Female	2,150,445	41.48	3,484,672	37.61
Total				
<b>C. Between 15 and 24</b>	602,175	55.18	1,093,231	53.37
Male	489,127	44.82	955,156	46.63
Female	1,091,302	20.79	2,048,387	21.84
Total				
<b>D. Between 25 and 49</b>	828,289	55.86	1,619,986	56.15
Male	654,539	44.14	1,265,254	43.85
Female	1,482,828	28.46	2,885,240	30.77
Total				
<i>E. Between 50 and 59</i>	151,793	60.01	284,159	56.05
Male	101,134	39.99	222,847	43.95
Female	252,927	4.84	507,006	5.38
Total				
<b>F. 50 and above</b>	135,709	58.84	227,137	54.87
Male	94,921	41.16	186,793	45.13
Female	230,630	4.44	413,930	4.40
Total				

## ii. Urban Literacy

<b>A. Total Urban Literacy</b>	1,274,820	61.55	2,764,751	72.20
Male	837,671	50.47	2,040,250	63.94
Female	2,112,491	56.62	4,805,001	68.44
Total	3,730,980		7,020,498	
Population between 10 and above				
<b>B. Between 10 and 14</b>	200,133	56.64	459,691	75.99
Male	182,867	57.16	422,175	75.26
Female	383,000	56.88	881,866	75.64
Total	673,293		1,165,935	
Population between 10 and 14				
<i>C. Between 15 and 24</i>	409,989	68.08	839,273	76.77
Male	313,511	64.10	689,809	72.22
Female	723,500	66.30	1,529,082	74.65
Total	1,091,302		2,048,387	
Population between 15 and 24				

<i>D. Between 25 and 49</i>	514,613	62.13	1,152,927	71.17
Male	290,738	44.42	763,600	60.35
Female	805,351	54.31	1,916,527	66.43
Total	1,482,828		2,885,240	
<b>Population between 25 and 49</b>				
<i>E. Between 50 and 59</i>	85,468	56.31	179,809	63.28
Male	32,147	31.79	97,689	43.84
Female	117,615	46.50	277,498	54.73
Total	252,927		507,006	
<b>Population between 50 and 59</b>				
<i>F. 60 and above</i>	64,617	47.61	133,051	58.58
Male	18,408	19.39	66,977	35.86
Female	83,025	36.00	200,028	48.32
Total			413,930	
<b>Population 60 and above</b>				

### iii. Urban Marital Status

<b>Married:</b>				
<i>A. Total Urban Married Population</i>	1008960	59.50	1718571	53.30
Male	880129	64.63	1551452	58.99
Female	1889089	61.78	3270023	55.85
Total	3057687		5854563	
<b>Population between 15 and above</b>				
<i>B. Between 15 and 24</i>	79146	13.14	108241	9.90
Male	183195	37.45	264341	27.68
Female	262341	24.04	372582	18.19
Total	1091302		1093231	
<b>Population between 15 and 24</b>				
<i>C. Between 25 and 49</i>	677130	81.75	1191496	73.55
Male	685243	89.57	1054073	83.31
Female	1263373	85.20	2245569	77.83
Total	1482828		2885240	
<b>Population between 25 and 49</b>				
<i>D. Between 50 and 59</i>	139038	91.60	243738	85.78
Male	72343	71.53	156787	70.36
Female	211381	83.57	400525	79.00
Total	252927		507006	
<b>Population between 50 and 59</b>				
<i>E. 60 and above</i>	113646	83.74	175096	77.09
Male	38348	33.74	76251	43.55
Female	151994	65.90	251347	60.72
Total	230630		413930	
<b>Population 60 and above</b>				

### iv. Urban Employment

Male	1171507	56.56	1831105	47.82
Female	62847	3.79	111690	3.50
Total	1234354	33.08	1942795	27.67
<b>Population 10 and above</b>	3730980		7020498	

**v. Migrant Population in Urban Karachi**

Male	997339	35.25	1212882	24.17
Female	701441	29.49	852397	19.73
Total	1698780	32.62	2065279	22.11
Population wrt total urban population	5208132		9339235	

**vi. 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

**vii. Religion**

	Muslims	Christians	Hindus	Qaddianis	Others	Total
Male	5,123,126	113,667	42,384	8,945	6,745	5,306,105
Female	4,382,909	124,905	39,214	8,044	6,379	4,550,213
Both sex	9,506,035	238,572	81,598	16,989	13,124	9,856,318
Percentage	96.45%	2.42%	0.83%	0.17%	0.13%	100%

Source: Hasan A et. Al: *Urban Change: Scale and Underlying Census: The Case of Karachi, Pakistan*, prepared for the IIED (UK) 2002

## Comparison between Different Income Localities of Karachi

Table – 1

### Comparison: Planned and Unplanned Areas

#### 1. Demography

Item	Planned Areas	Unplanned Areas
Average household size	6.9	7.3
%age gender distribution (male)	54.0	65
%age gender distribution (female)	46.0	35
%age population < 20	48.6	56.4
Crude birth rate	1.3	3.6

#### 2. Housing

%age permanent structures	70 – 90	20.0
%age semi-permanent structures	10 – 30	75.0
%age temporary structures	-	5.0
Built-up M2 area per person	19.25	11.59
Rooms per HH	3.2	2.2
Number of persons per room	0.50	3.3
Floor space per HH in M2	131.42	85.82

#### 3. Access to Utilities

%age water connections	83.0	50.3
%age electricity connections	98.4	75.8
%age gas connections	75.3	35.1
%age sewage connections (estimated)	85.0	12.0
%age solid waste management (estimated)	60.0	10.0

#### 4. Education

%age population literate > 10 years	76.0	48 – 67
%age population with primary education	9.5	21.7
%age population with secondary education	19.8	16.3
%age population with intermediate education	11.7	4.3
%age population with bachelor and above	19.1	3.1
%age primary enrolment (male)	87.0	60.0
%age primary enrolment (female)	83.0	49.0

#### 5. Employment

%age population employed	65.7	64.7
%age population self-employed	24.9	25.3
%age population unemployed	9.4	10.0
%age labour force participation	32.0	38.0
%age housewives	31.0	34.0
%age students	29.0	20.0

#### 6. Income

Average income (Rs per month)	3,808 – 4,930	1,899 – 2,158
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**7. Source of Income**

%age earned through wages	50.8	77.7
%age earned through profit	20.2	16.8
%age earned through remittances	10.6	3.6
%age earned through other means	18.4	1.9

**8. Expenditure**

Average expenditure (Rs per month)	3,083	1,648 – 2,109
%age spent on food	53.0	58.0
%age spent on rent	18.0	13.0
%age spent on medical + education + entertainment	8.8	12.0
%age spent on remittances	1.0	1.0
%age spent on saving	30.0	2.3

**9. Transport Usage**

%age population walking to work	35.0	34.0
%age population using public transport	36.0	40.0
%age population using private cars	15.5	-
%age population using other modes (bicycles, scooters, para-transits)	15.0	12.0
%age population using circular railway	0.3	0.1

Source: AERC, *Survey of Planned Areas and Katchi Abadis for the KDP 2000*, MP&ECD-KDA 1989

Table – 2

## Comparison between Four Selected Karachi Master Plan 2000 Analysis Zones

Item	Lowest level of social indicators (1)	Improved level of social indicators (2)	Medium level of social indicators (3)	Highest level of social indicators (4)
Average HH 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 persons	0.20	0.30	0.5	1.16
%age water connections	0 – 20	41 – 60	41 – 60	81 – 100
%age gas connections	0 – 20	0 – 20	41 – 60	81 – 100
%age sewage connections	Below 25	50 – 80	25 – 50	50 – 80
%age population literate > 10 years	0 – 20	41 – 60	41 – 60	81 – 100
Average income per month in Rs	Upto 1,999	Upto 1,999	B/w 1,999 – 7,500	Above 7,500
%age population employed	41 – 60	61 – 80	61 – 80	81 – 100
%age population unemployed	15 – 20	10 – 15	10 – 15	

Source: Prepared for an IIED supported unpublished study by Hasan A and Sadiq A: *Mapping City Inequality: A Case Study of Karachi, 1994* from KDP data.

1. An inner city *katchi abadi* area
2. Orangi
3. Lower middle and middle income area
4. Higher and elite area

Table – 3

**A Comparison between Different Income Areas of Karachi**

	<b>Orangi (1)</b>	<b>Karimabad Colony (2)</b>	<b>Chanaser Goth (3)</b>	<b>Grex Village (4)</b>	<b>Issa Nagri (5)</b>	<b>Azam Basti (6)</b>	<b>Baba Island (7)</b>
Total number of residents	3870	3690	9620	6800	8580	3450	5738
Number of households interviewed	-	-	-	-	-	-	-
Quick count survey	-	-	1340	968	1280	1382	406
In-depth survey	507	729	425	392	400	581	378

**Socio-economic Indicators**

Average number of persons per housing units	7.6	5.1	7.2	7.0	6.7	6.9	7.3
Average number of room per housing units	2.0	2.9	1.9	2.2	1.7	2.1	2.3
Average number of persons per room	3.8	1.8	3.8	3.2	4.2	3.3	3.2
% population age 10 + literate	73.0	92.6	64.2	74.0	54.2	67.2	19.9
Average family income per month (Rs)	1490	2400	1565	1670	1535	2310	2309
Average per capita income per month (Rs)	196	470	217	239	229	335	316
% of housing units owned by occupants	90.0	83.0	87.5	75.4	-	-	-
% of housing units having private water connection	23.5	100.0	47.2	9.9	4.6	48.7	0.3
% of housing units having modern toilets (soak pits/flush) facilities	88.0	100.0	81.2	34.5	84.2	85.4	12.4
% of housing units having electricity	60.4	100.0	87.3	74.0	74.4	89.7	88.1
Origin of head of family: Native (Karachi)	0.0	0.0	57.0	50.3	16.3	12.6	-

**Demographic Indicators**

Sex ratio (males per 100 females)	113.0	101.0	107.0	104.0	112.0	112.0	99.1
% of population below 5 years	18.4	8.4	20.4	21.4	20.5	19.8	13.6
% of population below 15 years	49.0	28.4	50.1	49.8	46.8	48.2	42.2
% of population above 60 years	4.6	6.8	5.0	5.2	4.2	3.5	3.1
Crude birth rate (per 1000 population)	40.8	16.3	40.5	44.0	44.4	41.0	39.2
Crude death rate (per	9.6	7.3	11.2	14.7	18.4	10.9	20.0

1000 population)							
Infant mortality rate (per 1000 live births)	110.4	33.3	95.0	145.0	143.6	105.0	208.9
Infant deaths as per cent of total deaths	45.2	7.4	34.3	54.6	44.0	35.9	40.9
Child (1-4 years) as per cent of total deaths	5.5	11.1	14.8	11.3	12.0	8.7	3.4
% of currently married women never used FP method	-	4.2	82.2	86.5	83.5	77.5	78.2
% of currently married 15-49 using contraceptive	-	55.7	7.4	6.2	11.7	14.7	13.4

### Morbidity and Health related Indicators

% ill for over one week (of those reported ill)	67.7	76.7	65.2	59.0	63.4	63.7	0.9
Major diseases (among those reported ill) %:							
- Malaria/fever	19.2	3.7	11.1	15.1	10.4	21.4	49.6
- Respiratory infection	24.2	25.3	27.0	24.0	25.2	41.5	22.8
- Diarrhea/GIT	17.6	7.7	9.7	13.2	41.5	8.0	16.4
- Hypertension/CVD/ Diabetes/Cancer	3.2	18.9	7.1	8.9	-	11.6	2.0
Health facility utilized (by those reported ill) %:							
- Govt. Hospital/ dispensary	9.7	7.3	12.9	9.0	11.2	26.2	39.4
- Private hospital/ clinics	58.8	63.4	82.1	81.0	40.4	64.9	32.9
- Hakim	1.6	0.6	0.6	2.2	1.4	2.4	1.1
- Homeopath	0.4	2.9	1.5	2.1	1.4	3.0	0.2
- Compounder/ unqualified doctors	3.4	0.3	0.3	4.3	7.8	2.1	11.3
- Faith healer	0.2	0.1	0.0	1.4	0.8	0.2	0.2
- None	22.7	17.6	2.6	0.0	37.0	1.2	14.0
Average expenses incurred on treatment per capita (on those reported ill) Rs	72.0	46.0	99.0	100.0	-	-	-
Cause of death:							
- Diarrhea/GIT/and infectious diseases	19.7	8.0	13.3	22.3	-	21.4	15.7
- Birth related	30.6	3.7	13.3	5.6	-	6.1	2.6
- CVD/stroke	14.0	51.8	26.7	16.7	-	9.2	10.4
- Cancer	5.6	14.8	0.0	11.1	-	3.1	7.0

Source: *Findings of Health Surveys by the Community Health Sciences Department, Aga Khan University, Karachi (unpublished report 1989).*

#### Notes:

1. A peri-urban *katchi abadi*
2. Karimabad is a lower middle income planned area
3. An urbanised village in the city centre
4. A coastal village now surrounded by informal settlements

5. An informal settlement near the city centre
6. A peri-urban informal settlement
7. An island of fishermen one kilometre from Karachi