

The causes of land contestation in Karachi and how these impact on housing and urban development

(Draft: Prepared for the International Institute for Environment and Development, (IIED) UK)

By
Arif Hasan
(February 2014)

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Abbreviations:

ANP	Awami National Party
BoR	Board of Revenue
CAA	Civil Aviation Authority
CDGK	City District Government Karachi
DHA	Defence Housing Authority
FAR	Floor to Area Ratio
GKRP	Greater Karachi Resettlement Plan
KAIRP	Katchi Abadi Improvement and Regularisation Programme
KDA	Karachi Development Authority
KIT	Karachi Improvement Trust
KPT	Karachi Port Trust
KSDP	Karachi Strategic Development Plan
KTC	Karachi Transport Corporation
MoU	Memorandum of Understanding
MQM	Mutahida Quomi Movement
NARA	National Aliens Registration Authority
PPP	Pakistan Peoples' Party
SBCA	Sindh Building Control Authority
SCOPE	Society for the Conservation and Protection of the Environment
SKAA	Sindh Katchi Abadi Authority
SKM	Square Kilometres

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1. Introduction

Pakistan is a federation of four provinces. Sindh is the south-eastern province and Karachi is its capital. According to pre-census results conducted in 2013, it is fastest growing city in the world. (Cox; 2012) It is Pakistan's largest city and its only port. Its 2010 population was estimated at 15.4 million and its 2015 population has been estimated at 18.04 million. Based on these figures, 9 percent of Pakistan's total population and 24 percent of the country's urban population, live in Karachi. The city also generates 15 percent of national GDP, 25 percent of the revenues, and 62 percent of income tax. (Master Plan Group of Offices (MPGO); 2007) There are also powerful federal land-owning interests in the city in the form of the Karachi Port Trust (KPT), Port Qasim, Customs, Civil Aviation Authority (CAA), Railways and the armed forces and their various industrial and real estate activities.

Karachi's relationship with the rest of Sindh is also complex. The city contains 62 percent of Sindh's urban population, 30 percent of its total population and 22 percent of all Pakistan's urban population while the country's second largest city, Lahore (capital of Punjab province), contains only 7 percent of Punjab's total population. (Government of Pakistan (GOP) census reports 1998) Karachi's large scale industrial sector employs 71.6 percent of the total industrial labour force in Sindh; the city produces 74.8 percent of the province's total industrial output and contains 78 percent of its formal private sector jobs. MPGO, 2007

Before the partition of India that accompanied the creation of Pakistan, 61 percent of Karachi's population was Sindhi speaking and only 6 percent was Urdu/Hindi speaking. However, because of migration of 600,000 Urdu speakers from India between 1947 and 1951 all this changed. Migration of Pushto speakers from the north-west and of other ethnicities from other parts of Pakistan and India has also continuously taken place since the decade of the 50's. As a result, the number of Urdu speakers was estimated by the 1998 Census at 48.52 percent and Sindhi speakers at 7.22 percent. (GOP Census Reports 1941, 1951, 1998) As such, Karachi is the non-Sindhi speaking capital of a predominantly Sindhi speaking province. This is a cause of a major political conflict between the Mutahida Quomi Movement (MQM), which represents the Urdu speaking population, and the Pakistan Peoples' Party (PPP), which represents the Sindhi speaking majority. This conflict expresses itself in disagreement on the form of local government for Sindh and on the control of the city's immense resources. As a result of this conflict, the local governance system has been altered four-times in the last four years and still no consensus is in sight. This has damaged the institutions of governance which have also been politicised. (Hasan et. Al; 2013)

The Pushto speaking population also has powerful political interests since its members control intra-city, inter-city and cargo related transport activity. They also finance formal and informal real estate development in the city. Consequently, there is a battle for turf between the MQM, PPP and the political parties and groups representing the Pushto speaking population. This has

led to ethnic violence and targeted killings of real estate developers and political workers. (*Ibid*)

The Afghan War has also destabilised Karachi. The city has remained the centre for supplying arms, ammunitions and food, first to the anti-Soviet *Jehad* in the 80's, then to the *Jehadists* in the war of attrition in Afghanistan in the 90's, and now for NATO troops in their fight against the Taliban. As a result of this involvement, the city has become the headquarters of rival interests in the Afghan conflict. In addition, a war economy, supported by supplies to the NATO troops in Afghanistan and drugs and arms has developed in the city.

Migration to Karachi during the last decade has continued for a variety of reasons. Because of the anti-Taliban army action in the north-west, large numbers of Pushto speakers migrated for safety to their relations in Karachi. Taliban fighters also migrated and established their bases in the city's peripheral low income settlements. This has led to further target killings of pro-liberal anti-Taliban activists and political workers.

According to the National Aliens Registration Authority (NARA) of the government of Pakistan, Karachi has over 1.7 million illegal immigrants. (*Mansoor; December 2013*) Most of these are from Bangladesh (economic migrants), Muslims from Burma (political refugees) and Afghans displaced by the war in their country.

As a result of the security problems that the above situation creates, investment is not coming to Karachi and a large number of industries have relocated to other areas of Pakistan and also to other countries such as Bangladesh. Meanwhile, because of the absence of an agreed local government structure for the city, many of its security related issues are compounded.

2. Land Ownership and Control

At the time of partition, the built-up area of Karachi was just above 100 square kilometres. Today its metropolitan area is 3,527 square kilometres. At the time of partition, land ownership and control was determined by the British Land Settlements of the 19th century. All land belonged to the government of Sindh which had given large parcels of land to the KPT, CAA, Railways and the army cantonments exclusively for use of their functions. The pre-British properties had free-hold ownership; all other urban properties had a 99-year lease; and agricultural properties in the Karachi district also had free-hold ownership. The rest of the land in the district was vested with the provincial Board of Revenue (BoR). This BoR land was used as pasture land by the 4,000 plus small goths or villages scattered all over it.

The agricultural areas of the Karachi district consisted of the Malir Oasis, which were irrigated by wells from the seasonal Malir River. Extensive agriculture was also carried out along the Lyari River (also a seasonal stream) through wells along the river. In both cases, the water extracted was from the rain-fed aquifer.

Karachi's expansion, both formal and informal, has taken place on the BoR lands and on a major part of the irrigated farms. As a result, the rural economy of the Karachi district has been devastated and much of the pasture land has become a desert. This is because over 60 billion cubic feet of sand and gravel has illegally been lifted since 1947 from the seasonal rivers and streams to be used as aggregate for concrete for the building industry. Due to this rainwater runoff cannot be controlled and as such aquifers cannot be recharged. (www.dawn.com/news/967399/karachi-s-rural-economy) The social indicators and physical conditions of the rural population and settlements are far below that of the low income urban informal settlements in the Karachi region. (*Anwar; 2013*)

Due to the expansion of the city and the rules and regulations developed overtime for converting

rural land to urban, the land ownership and control patterns have changed significantly. The City District Government Karachi (CDGK), created in 2001, directly controls 30.9 percent of land in the city and the 1.9 percent land allocated to civilian cooperative housing societies. The rest of the land is controlled by the federal agencies, cantonment boards and the Defence Housing Authority (DHA), apart from 20.7 percent which is allocated for the national parks. All the federal agencies (which include the military cantonments and the DHA) have their own development programmes and building byelaws and zoning regulations while the city government has its own plans and regulatory institutions. There is no coordination between these different agencies for planning purposes except for overcoming issues related to utilities. The city government, by virtue of being governed by an elected council, is more influenced by community and citizen concerns than the federal agencies. *(Hasan et.al: 2013 and MPMO 2007)*

3. Evolution Over Time

With the 1947 migration, housing and related land issues surfaced. 600,000 migrants had to be housed and many of them occupied the houses vacated by the departing Hindus and Sikhs most of whom came from the merchant and trading communities. They lived in lavish homes and beautiful neighbourhoods in what is today Karachi's inner city. The houses in which a single rich Hindu family lived are now inhabited by numerous poor Muslim families. To house the increase in population additional floors have been built in concrete over beautiful stone buildings. Many community buildings have also been occupied and converted into homes. *(Cheema; 2008)* Cargo terminals, the port and the intercity railway network were also located in the neighbourhood of the old city. Wholesale markets and small manufacturing units were within the old city but formed no more than three percent of its area. As Karachi grew, the wholesale markets and small scale manufacturing and their related warehousing also expanded. In the process the male only migrant working class population increased to serve these facilities. Most of the two to three storey homes were pulled down and replaced by warehousing and commercial and industrial activities on the ground floor with workers accommodation on the five to six floors above. These developments have also meant a large increase in the movement of the number of heavy vehicles in the narrow lanes of the inner city. This has meant further degradation and traffic congestion. As a result of this degradation, much of the better-off population of the old city relocated to the new housing schemes developed by the Cantonment Boards and the Karachi Development Authority (KDA). Very few old neighbourhoods survive in the old city and where they do it is in a very hostile environment. *(Cheema; 2008)*

Another result of the migration of 1947 was the unorganised invasions of BoR land of the then periphery of the city. *(Nientied, Neijer and Linden; 1982)* Some of these were vacated but those with political power stayed on and have been regularised with the result that the invaders have become owners of valuable properties. These are now being converted into high-rise apartments.

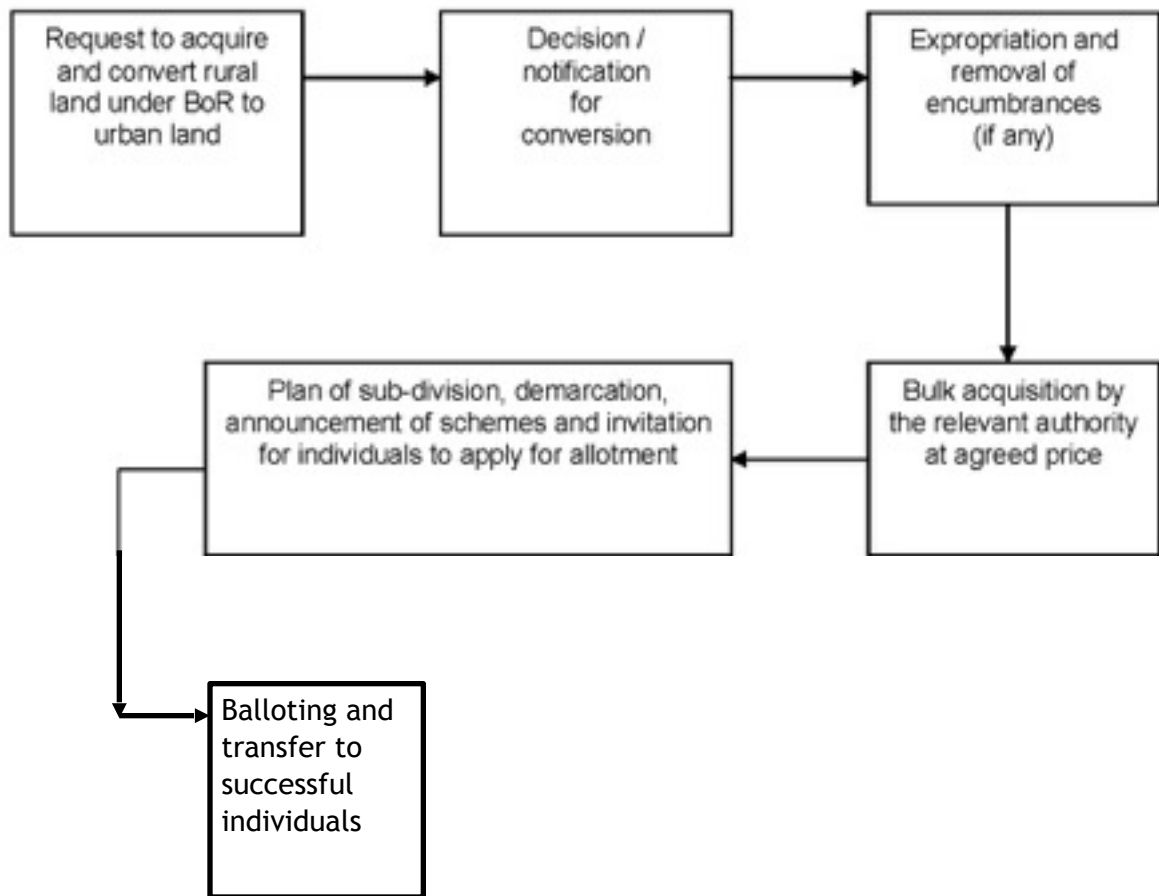
As the state reasserted itself unorganised invasions were arrested. However, the demand for land for shelter remained and in the 1950's a new phenomena emerged. This was a joint venture between government officials, police and middlemen to informally occupy BoR land and convert it into plots which were then sold at affordable prices to the homeless residents of the city. The majority of Karachiites live in settlements (known as katchi abadis) that have been developed through this process. *(For details of the process, see Hasan, 2000)*

The Response of the State:

The state responded to the crisis by creating the Karachi Improvement Trust (KIT) in 1951 which was upgraded into the Karachi Development Authority (KDA) in 1957. The function of the KIT

was to provide basic services and infrastructure in colonies and neighbourhoods developed for the refugees under the overall supervision of the Ministry of Rehabilitation and Resettlement. The KDA had a mandate to plan, develop and dispose (not only for the refugees but for the expansion of the city as a whole) of various types and size of plots in the city from land acquired from the BoR. Criteria for allotting such plots were also developed but a sizeable number of plots were earmarked for the defence establishment and a sizeable number of allotments were left to the discretion of bureaucrats and politicians. It is claimed that these powers were grossly misused. (For details of the process, see Hasan et. al, 2013) The process is described in the figure below.

Figure 2: Transformation of rural land to urban land



The cost of these plots was kept at far below market prices and as such much of them, in the absence of a non-utilisation fee, were held for speculation and remained vacant for considerable periods of time. In spite of the low cost the lower income groups found the schemes

unaffordable as compared to the *katchi abadis* (informal settlements) developed by middlemen and found the process of acquiring them long, cumbersome and being viewed by government officials with suspicion and hostility. (Hasan, 2000)

One of the earliest attempts at re-housing the migrant populations was through the creation of cooperative housing societies in the 1950's. However, the housing societies over time decided to relax their rules and open their properties to the market so as to benefit their members. This has made a mockery of the original concept of promoting cooperatives.

One of the important developments in Karachi was the creation of the DHA which began as the Pakistan Defence Officer's Housing Society in 1960. The DHA consists of 3,530 hectares of land and is the most elite area of the city. It contains luxury apartments and homes, schools, colleges, clubs, posh shopping centres with designer boutiques, and five and six star hotels. The heads of the governing body and the executive board of the authority are from the Pakistan Army. The housing authority also holds about 18 kilometres of coastline and creeks which are nearest coastal areas to the city. The DHA controls more than 5 percent of the metropolitan area of the city, and is the most secure and safe area in the city due to which it is attracting rich and middle class families from other parts of the city, further dividing the city into rich and poor areas. (For details, see Hasan et. al, 2013)

The government also made a number of attempts at providing housing through its many master plans. A very important attempt was made under the Greater Karachi Resettlement Plan (GKRP) in 1958. The government appointed the famous Greek planner Doxiadis as consultant. Two satellite towns, North Karachi and Landhi-Korangi, were developed at 25 to 30 kilometres from the city centre and it was planned to resettle the refugees in these towns. It was envisaged that the planned industrial areas in these satellites would provide jobs to the population. However, the industries did not materialise for many years and after constructing 10,000 houses the plan was terminated.

The Doxiadis Plan turned a high density multi-ethnic and multi-class city into a potentially ethnically and class wise divided low density sprawl. It also created immense time and cost related transport problems for those working in the city centre while living in the satellite towns, as a result of which, they became poorer. Katchi abadis developed over time on the junctions of the roads linking the city to the satellites and the natural drainage channels. (Hasan et. al, 2013)

Another attempt was made through the Karachi Development Plan (1975-85) when 110,000 sites and services plots were developed ostensibly for low income groups. In addition, 1,040 hectares were also developed as sites and services through cooperative societies. These too were of little benefit to the urban poor due to the extremely slow pace of development, encroachments onto the site (often by armed gangs), opportunities for speculation and the fraudulent relocation of land parcels. (Hasan et. al, 2013) The Karachi Development Plan 2000 (prepared in the late 80's) recommended that no new residential development should take place until the 300,000 plus empty plots developed earlier were occupied. The plan never became law and its provisions were violated both by the formal and informal sectors. (MPGO 1989)

By 1978, the katchi abadis of Karachi had a population of two million or 55 percent of the city's population. It was at this stage that the Katchi Abadi Act of 1978 was enacted. It aimed at regularising all katchi abadis existing before the date of enactment provided they had a minimum of 40 housing units and were not on "ecologically unsafe land". The beneficiaries were to pay a small lease charge which was well below the market value of the land. To oversee the process, the Sindh Katchi Abadi Authority (SKAA) was created. As a result of this initiative, 89 percent of katchi abadis have been marked for regularisation (Worked out by the Author from SKAA documents) and the cut-off date for regularisation is now December 20, 1997.

4. The Situation Today

As a result of the Sindh Local Government Ordinance (SLGO) 2001, the old colonial system of local government was replaced by a three tier decentralised system in the province and an elected city council was created and headed by an indirectly elected mayor. The KDA along with all its departments was absorbed in the CDGK. Work on the Karachi Strategic Development Plan (KSDP) 2020 was commenced and the plan was approved by the city council in 2006.

The plan vision was about making Karachi a “world class” city. It aimed at creating residential and commercial development through urban renewal and high and medium rise development. New financial districts were also proposed on the Northern Bypass and along a road that cuts through mangrove marches. The lands opened by the construction of the Northern Bypass soon became a battle of turf between the MQM, the PPP and the Awami National Party (ANP) representing the Pushto speaking population. Objections have also been raised by environmentalists (for ecological reasons) against the development on the mangrove marshes.

Due to the above mentioned conflicts and an unclear and constantly changing local government structure, none of the above provisions of the plan have been implemented. However, large scale investments have been made for construction of signal-free roads, flyovers and underpasses which are considered as “investment friendly infrastructure”. These investments have not improved traffic conditions in rush hours and have considerably increased fatal accidents especially of pedestrians and motorcyclists. *(Find source)*

The “world class” city vision for the city coincided with the emergence of a strong neo-liberal lobby in the federal and provincial cabinets. As a result, a massive coastal development programme consisting of high-end apartments, hotels, marinas and commercial plazas was initiated. It was resisted by fishermen’s organisations; civil society groups who argued that the beaches would be lost to the people of Karachi as places of recreation and entertainment; important citizens from the elite of the city; and environmentalists. The proposals have been shelved, at least for the time being. While this opposition was being voiced, the KSDP 2020 was being developed and the concerns of the citizens were taken into account. However, the provisions of the KSDP apply only to those coastal areas that come in the jurisdiction of the CDGK and not those coastal areas that come under the control of the KPT and the cantonment boards. *(For details, see Hasan, 2012)*

Since little progress has been made on the provisions of the KSDP 2020, requirements for the expanding commercial activities of the city are not being met. The CDGK has responded by commercialising the residential areas along the 17 major arteries of the city thereby increasing their floor to area ratios (FAR). In the process the CDGK and the Sindh Building Control Authority (SBCA) generate considerable revenue. *(Anwar - 1; 2013)* A number of court cases by residents who opposed this move have also been filed in the Sindh High Court *(Ibid)* and there have been objections to it from professional bodies as well.

With globalisation and liberalisation, Pakistan’s textile industry has benefited. To respond to global demand, looms have been set up to produce yarn which can be processed further in formal sector factories. To save on labour (neighbourhood labour is employed) and related transport costs, these looms have not been set up in industrial zones but in low income settlements. This is an undocumented development and also applies to the leather industry. The labour is employed on a 15-day renewable system and the factories lack proper light and ventilation and safety safeguards and nor do they follow the building regulations of the SBCA. *(Hasan and Raza; Ongoing study)*

In violation of court judgements, a large number of amenity plots have been occupied and developed commercially. *(Shehri website)* These plots include playgrounds, parks, and areas allocated for social infrastructure. The armed forces, politicians, city government officials, and the national and international corporate sector are all involved in this illegal activity.

Housing:

The Karachi housing demand is estimated at 80,000 units per year and the formal sector supply at about 32,000 housing units with an additional 32,000 being built in katchi abadis. *(Author's calculation from SBCA and CDGK data)* Meanwhile, 75.5 percent of Karachiites are classified as poor and as such they constitute the majority of the unmet demand. *(MPGO, 2007)* The result has been the continuous expansion of katchi abadis.

The absence of providing for the poor is also reflected in residential land usage. Karachi's total residential area is 36 percent of the total area of the district. 74 percent of it is developed formally for 38 percent population while 22 percent of it is developed informally for 62.2 percent of its population. Houses on 120 square yards or less constitute 88 percent of the housing stock while houses on 400 to 2,000 square yards constitute only 2 percent of the housing stock. The figures indicate inequities which add to Karachi's class and ethnic conflict. *(Ibid)*

The government policy on housing is all about accessing the market. To make that possible, the government has transformed the former Housing Building Finance Corporation into a private company and liberalised the loaning process both in terms of procedures and better packages. As a result of these reforms, housing finance availability has increased by 400 percent to Rs 3.5 billion (US\$ 33 million) in 2003. *(Daily Dawn, 2004)* Other housing related provisions of the KSDP 2020 include the strengthening of Katchi Abadi Improvement and Regularisation Programme (KAIRP); converting sites for single storey unit houses into apartment complexes; and as mentioned earlier, commercialising the main arteries of the city. *(MPGO, 2007)* Except for KAIRP, none of the proposals will provide housing to the urban poor.

In spite of these changes, housing finance does not reach the poor because they have no collateral and/or formal sector jobs (72 percent of Karachiites work in the informal sector) to be able to fulfil loan conditionalities or afford the high rates of interest. *(For details, see Hasan et al; 2013)*

Meanwhile, the CDGK is continuing to develop residential and commercial schemes which are purchased by the formal sector developers from the SBCA. Developers claim that to get building and utility connections approvals and bridge financing from the House Building Finance Company (HBFC), they have to pay large sums as bribes to the officials. Due to this, the costs increase by about 25 percent and this cost is passed on to the purchasers. There are a lot of hidden costs as well that the purchasers discover after entering into an agreement with the developer. *(Ibid)*

Because of the informal procedures involved in the formal building sector, the old developers who were professional engineers and managers have been replaced by operators whose origins and source of money are dubious. They have close relations with political parties and the disputes over land related transaction between the builders, estate agents, political patrons and government officials are settled through money, connections, police patronage and even killing and making an example of the opponent. *(Ibid)*

Karachi's conflicts and the "informalisation" of the formal sector in housing and development have created a number of problems for the citizens who wish to buy, sell or rent accommodation. They are not sure whether they are being de-frauded or not and whether the scheme they are investing in is legal or not. Similarly, they are cautious about renting their

apartment to someone who is not of their own ethnicity and/or religion and increasingly prefer to live in the neighbourhood of their ethnic and/or religious community.*(Ibid)* This has created a sense of xenophobia and is dividing the city along class and ethnic lines. Due to these security related reasons, those who can afford it, prefer to live in the cantonment areas where land records and transactions are properly maintained and the related laws are strictly followed.

A positive de-facto decision (taken as a result of pressure from civil society and community organisations) that has been taken by the Sindh government is that there will be no evictions without compensation and/or relocation to settlements which have both social and physical infrastructure. The relocation projects developed so far are far from the city centre and important work areas. Studies show that as a result of relocation, the communities become poorer both in economic and social terms (*Ghous, 2012 and Urban Resource Centre, 2004*). It must also be noted that this policy of not evicting without relocation and compensation applies only to the areas governed by the CDGK.

In addition to the land related socio-economic issues discussed above, two other important issues are related to the disposal of sewage and flooding. Karachi generates over 500 million gallons of sewage per day of which 400 million go untreated into the sea adversely affecting marine life and the livelihood of fishermen communities. Fishermen's associations are constantly pointing this out and agitating for appropriate development projects and rehabilitation of the marine habitats. (*OPP and Fisher Folk Forum websites*)

Karachi has also started to flood increasingly since the mid-80s and especially during the last decade. There is no evidence to-date to suggest that this is because of a change in rain-fall patterns. Research has established that the real reason is that one; the outfalls to the sea have been encroached upon by elite housing schemes; two, that there have been encroachments by informal settlements on the natural drainage channels, reducing their widths considerably; and three, that recent development schemes, both formal and informal, have encroached upon the natural drainage channels on the periphery of Karachi. Because of these reasons, the water drains out very slowly to the sea and also floods those areas where the drainage channels have disappeared. (*For details, see OPP website*)

5. The Densification Transport Link

Until 1971, Karachi's transport system consisted of a tramway, large buses operated both by private sector companies and by the Karachi Transport Corporation (KTC), a public sector organisation. Together these transport systems were unable to cater to the needs of Karachi's expanding population. In addition, the KTC was running at a loss and so it was privatised in 1996. To overcome the transport issue, the government permitted the introduction of individually owned minibuses. These were purchased through loans from investors. The investors and the operators (who eventually become owners by paying off heavy interest loans) are referred to as the "transport mafia" by Karachiites. (*Ismail; 2002*) At present, there are over 15,000 minibuses operating in the city.

Karachi's transport issues have been studied to death and various proposals involving all forms of transport have been proposed. However, the proposals have never been implemented. It is claimed that this is due to lack of political will and the opposition from the transport "mafia". (*Express Tribune; October 2013*) Because of the rising cost of fuel, transport is no longer a profitable business unless fares are increased. The government cannot permit such an increase because it would be unaffordable to the commuters. As a result, there has been a decrease in the number of vehicles over the last decade while the commuting public has increased. (www.dawn.com/news/970556/public-transport-situation-worsening-in-karachi) Travelling, as such, has become uncomfortable, time-consuming and expensive (costs have more than doubled in the

last seven years).

Living on the periphery (where the only affordable land for the poor is located), now means additional costs in transportation, time and discomfort. It also means that women who look after families cannot work, children cannot go to reasonable schools and fathers leave early morning and return late at night. As such, it has become cheaper and more convenient to rent in the city rather than own a home on the periphery. Also, land and construction prices have increased as compared to incomes since the early 90s (*For details of the increase, see Hasan, 2008*). This is leading to the densification of inner city informal settlements. There are three processes of densification. The first process is the building upward by the family. Research establishes that most of the house owners wish to keep at least one of their sons and his family with them. Construction is incremental.

The second process is simply an increase in the number of persons per apartment. An IIED supported study of an apartment complex shows that between 1974 (when the apartments were built) and 2010 the number of persons per room increased from 5 – 6 persons to 10 – 15 persons due to the growth of family members and the absence of affordable housing options. (*Hasan, Sadiq and Ahmed; 2010*)

The third process converts small single or double storey house in the settlements into four to ten storey apartment blocks. Here, a developer buys the plot of land on which the house stands. He converts it into an apartment block and in addition to the payment for the land, he gives the owner one or two apartments as well, free of cost. Most of these apartments are two room affairs and are rented out through the *pugri* system. A *pugri* of Rs 700,000 (US\$ 775) to Rs 750,000 (US\$ 834) is demanded, after which the rent of the apartment comes down to Rs 200 (US\$ 2.3) per month. Without *pugri* the rent is Rs 3,000 (US\$ 34) per month. In both cases, an increase of 5 percent per year in rent is agreed upon. In this way, the developer recovers more than 100 percent of his costs and at the same time establishes an income for himself. This sort of development is carried out in most cases without formal approval from the building control authorities and as such follow no building byelaws and zoning regulations. (*Hasan, et. al; 2010*) Most of these buildings will simply collapse in an earthquake.

Case studies of settlements in the inner city areas of Karachi and previously peripheral areas show that their densities increased from 600 persons per hectare to 4,000 persons per hectare and from 200 persons per hectare to 1,195 persons per hectare respectively. In the case of the inner city settlements, the high densities have created a number of physical and social problems. The number of persons per room sometimes exceed 10. There is no private space for newly-wed couples. Children cannot be supervised so they form gangs and take the drugs. (*Hasan, Sadiq and Ahmed; 2010 and comparison of 1981 and 1998 census in Hasan 2008*)

As a result of the processes described above and affordability issues, the housing units being developed are becoming smaller and smaller. The high-rise buildings have no lifts which have an adverse effect on children, old persons and family relations. The number of shared toilets and kitchens is increasing. Such high densities without adverse physical and social conditions can be achieved if properly planned. An IIED supported study has identified how such planning can be achieved. (*Hasan, Sadiq and Ahmed, 2010*)

As a result of the densification through the investor supported process in the inner city areas and the high cost of acquiring land and building a house, the number of rentals is increasing sharply and will probably continue to increase in the future. Research establishes that tenants are the most vulnerable of all groups in the housing drama. Many live in extremely cramped conditions with five to seven family members in a room. Surveys show that they cannot feed themselves and their families if they have to pay both rent and transport. With low incomes they have no prospect of owning a house at any time in their lives. (*Hasan et al; 2013*) Some tenants

surveyed could afford a home in an informal settlement but they were not willing to because of the insecurity of tenure and others because living in an informal settlement would damage their dignity. Rent laws in Pakistan are very pro-tenant. However, they do not apply in low income settlements where musclemen and dons are the owners and arrangements are informal. (*Ibid*)

Meanwhile, the informal sector has responded to the transport crisis in Karachi. Previously, there were about 20,000 three-wheelers known as “rikshaws” which carried three persons each. In the last four years over 40,000 three-wheelers carrying six passengers each and known as “Qingqis” have been added to the city. Their annual turn-over is estimated at Rs 8.64 billion (US \$ 81.5 million) per year. (*Khurshid; October 2013*) The Qingqis are cheaper, more comfortable and more easily available than the minibuses. (*Arshad; October 2012*) The transporters and the Karachi police are against the Qingqis, the former because they take away business from the transporters and the later since the Qingqis create congestion. As such, in October 2013, the government banned the plying of Qingqis. (*Express Tribune; October 2013*) However, the Sindh High Court has removed the ban imposed on the Qingqis. (*Siddiqui; 2013*)

The public has also responded to the crisis by purchasing motorbikes and the market has responded by providing them on hire-purchase. In 1990, there were 450,000 motorbikes in Karachi; in 2004, there were 500,000; (*Japan International Cooperation Agency; 2005*) in 2010, there were over one million. Studies show that Karachiites, both male and female, have a preference for motorbikes since, apart from initial capital investment, they are cheaper and faster than public transport and are also flexible. (*Hasan and Raza; 2011*)

The above discussion brings out two issues very clearly. One; the relationship between transport, its cost and nature, and location for housing. The second; that in the absence of subsidies, alternative means of transportation to conventional transport system are available. Should they be promoted?

6. Issues

According to the reported pre-census preliminary results based on house count, Karachi is the fastest growing city in the world. Between 1998 to 2011 it has grown from 9.8 million to 21.2 million (115 percent). No metropolitan region in the world has ever grown so much in so short a time. The results indicate the Karachi’s urban area has a population of approximately 19.5 million. The city has an average density of approximately 24,000 per square kilometre making it more dense than any other mega city. The nature of densification is of concern. Average household size is becoming less in the rest of Pakistan but in Karachi there are indications that it has risen from 6.7 to 7.3 between 1998 and 2011 which means that 10 percent of recent density increase is within housing units. (*Cox; 2012*) This is collaborated by the discussion on housing and transport in the previous section of this paper.

There is every indication that migration to Karachi will not only continue but increase. This is because traditional governance systems in the rural areas have collapsed and the rural population increasingly depends on urban produced goods. For this, cash is required and with mechanisation and corporate farming methods, the landless labour has no possibilities of earning a livelihood. (*Hasan; 2012*)

Housing, therefore, is an important priority as has been argued in the previous section and its appropriate location is related to the availability, cost and nature of transport. The city has considerable land near the centre and places of work, both in the areas controlled by the CDGK and especially the cantonments. Except for the cantonments, this land has not been properly demarcated and much of its ownership is unclear. Therefore, a “land settlement” leading to a

proper documentation of ownership and category is required. Housing for low income groups can be developed on this land. The main problem here is not the cost of the land (which communities can pay over a 15-year period) but a strong anti-poor bias in planning and policy. This bias can only be resolved through civil society pressure and pro-poor political movements.

The BoR land is continuously being urbanised. It is eating into Karachi's potential "green areas" whose aquifers also need to be recharged by the building of small check dams and preventing sand and gravel being lifted from the seasonal rivers and streams. This ad-hoc expansion has to be arrested and replaced by high density housing which will save land for national parks and agriculture and make mass transit systems economically viable. Meanwhile, the investor induced densification of the katchi abadis into apartments needs to be understood and processes evolved to make it safe and environmentally healthy. But all this will not work unless credit on affordable terms is available to the poor for the purchase or for building of a home.

The security situation in Karachi is related to an absence of governance; criminalisation of sections of the police; slow legal processes; and an absence of consensus between the different political parties on how to deal with this issue. The security issue, described in the previous sections, is responsible for not only investment not coming into Karachi but also to the moving out of industry to other locations in Pakistan and to Bangladesh and the UAE.

The land market also faces a number of constraints in functioning freely and effectively. These have been identified in the sections above and in an IIED publication (*Hasan et al; 2013*). However, the present transport issue and its relationship to location remains. The market and the better-off in the lower and lower middle income groups have found their solutions. The city today has more than 1.3 million motorbikes which means one motorbike for every nine adults. The number of motorbikes is increasing rapidly. A decision has to be taken as to whether motorbikes should be promoted by reducing duties on them or not. Also, a case for promoting only green bikes needs to be made. The emergence of Qingqis has benefitted commuters in a big way. Apart from being affordable they require no subsidy and no loans for purchase unlike buses. They too are increasing in number.

However, if motorbikes and Qingqis are to be promoted then the nature of the current mass transit proposals for the city will have to change and be limited only to a few major corridors of movement. Off these corridors, Qingqis can be a mode of para-transit. To accommodate motorbikes zoning and environmental regulations, especially related to parking, noise pollution and safety will have to be developed and enforced. Local engineering projects to accommodate both these modes of transport will have to be developed segregating them from other modes. But before this an understanding of the physical needs of these forms of transport will have to be established (*Some information is available in Hasan and Mansoor, 2011*) along with an understanding of how they can be utilised in planning for access to appropriately located and affordable land for housing.

Whereas, the issues related to housing, transport, environment and the constraints the land market faces, can be dealt with through the establishment of an effective governance system and an appropriate vision for the city such as "a commuter and pedestrian friendly city" as opposed to "a world class city", the security issue has a regional context although it can improve with the establishment of an effective local government supported by the provincial politicians and establishment. However, for the establishment of a viable governance system, the political parties of Sindh will have to rise above their narrow constituency related issues and think as statesmen for the larger benefit of the city and the province and through this bridge the ethnic divide to begin with. With such a consensus it may also be possible to make the Afghan war related war economy subservient to the provincial administration.

Karachi has a very active civil society which has developed various appropriate models for the

provision of social and physical infrastructure at the neighbourhood and sector levels. It has also fought, often successfully, against insensitive projects and for the rights of the katchi abadi dwellers. It has documented the city with the help of academia and pushed for reform. The involvement of this civil society, because of its knowledge and connections, is essential in the reform process. For this, the civil society organisations will have to come together as a network rather simply than guarding their turf.

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