



# **Study of Urban Challenges in Karachi from the Perspective of Poor Communities**

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and  
colleagues



This report consists of the studies carried out by Arif Hasan and his colleagues under the contract (UPI 73942) with the World Bank. This work carried out between 25 April 2022 and 20 June 2022 was submitted to the World Bank. This draft report contains both the earlier work and subsequent work that was carried out between 30 June and 1 September 2022.

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## **1. Introduction**

The objective of this study is to understand how various groups of people define poverty and why and if they consider themselves to be poor. In addition, we conducted interviews with planners to understand their definition of poverty and how they deal with it in their planning processes and to compare their point of view with those of the communities and individuals who were interviewed or surveyed in the processes of the study.

To this end the study consists of

- I) Background and literature review to find out wider pre-existing notions of poverty and draw conclusions from it.
- II) A research methodology
- III) Interviews of eminent planners and activists
- IV) 15 interviews of key respondents living in low-income settlements. These interviews are of people ranging from lower middle-income individuals to those living in abject poverty in similar locations.
- V) A survey of 100 individuals living in low-income settlements. An analysis of the survey has also been carried out.
- VI) Footpath dwellers: we have added this item because we felt that it should be an essential part of the study. As a result, 20 persons living on footpaths were also surveyed.
- VII) Bibliography
- VIII) Appendices:
  - i) Community profiles where the surveys were carried out
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  - iii) Maps and photographs of the selected settlements where surveys were carried out.

To complete the report, a chapter summarising and analysing the findings was added so as to help and guide policymakers, planners, and activists. For this purpose, the interviews of the planners and activists, the key respondents, and the surveys were revisited.



## 2. Literature Review

### **Background**

Pakistan has rapidly urbanised in the last few decades and is currently the fastest urbanising country in South Asia with an urban population of 36.4 percent, according to the 2017 Population and Housing Census.<sup>1</sup> Karachi, with an official population size of 16.5 million people, is the largest city of the country and contributes 55 percent of the country's federal tax revenue.<sup>2</sup>

However, the state of its infrastructure and the living conditions of most of its population are unenviable. 62 percent of them live in informal settlements due to a lack of affordable housing. Here they face problems of water, electricity, and gas supply; sanitation systems are either non-existent or very faulty in most settlements thus causing immense health issues; and most structures have poor ventilation and natural lighting, and residents often have to share a bathroom and kitchen among themselves. They do not have land tenure security and frequently face the threat of evictions and demolitions. Further, they are vulnerable to a fast-changing climate scenario. An earlier held research on the subject by Arif Hasan et al, reveals that changes in climatic conditions exacerbate their existing vulnerabilities.<sup>3</sup> Their children are unable to attend schools (because they do not exist or are too expensive) and women are largely unable to seek formal sector employment (mostly because of a lack of reliable transport systems) where they would be paid better and have more job security.

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<sup>1</sup> "Sustainable Urbanisation," UNDP Pakistan, last modified May 8, 2019

<sup>2</sup> Ibid.

<sup>3</sup> Arif Hasan, Arif Pervaiz, and Mansoor Raza, "Drivers of climate change vulnerability at different scales in Karachi," IIED Working Paper, January 2017

The overall study discusses the perceptions, needs, and requirements of the poor of the city of Karachi as articulated by themselves. It is important to find out what this population seeks from the city they live in - better transport, housing, health, and education facilities seem to be top priorities - but what are the obstacles they face in their day to day lives? Through existing literature search, surveys, questionnaires, and in-depth interviews across five major, ethnically and religiously diverse informal and lower-income settlements of the city, the study seeks to highlight the problems of the city as faced by its poor. With the Government of Sindh making a Master Plan for Karachi, it is imperative that this segment of the population is also consulted and included in what they need from the city. It is hoped that this study will help direct a vision for sustainable urban development for the city. The following literature review constitutes Phase I of the study.

### **Methodology**

For the purposes of this study, the consultant has looked at news and analytical articles from local and international newspapers as well as papers, books, and reports from organisations ranging from the World Bank to international NGOs and community organisations. The main focus of this study was to give priority to reports that had conducted surveys of the poor in various countries and could detail what the poor's own perceptions of poverty, including their living standards and their day-to-day realities, were and what they wanted from national policies and aid agencies. As a result, the consultant divided its research into three major categories:

- In which the poor are able to speak for themselves and decide what they require;
- In which international financial institutions (IFIs) and international development aid agencies decide what the poor require;

- In which international NGOs and other advocacy/research groups took a critical approach to the literature and statistics produced by IFIs and aid agencies.

A number of issues have been identified by each group, most importantly about who is poor and how poverty should be defined, from which four major themes emerged regarding the persistence and regeneration of urban poverty. These can largely be grouped into informality, urban governance, education, and housing.

### **Literature Review Findings**

#### **Defining poverty**

Since the study is about the perceptions of the poor about poverty, it is necessary to define what poverty is. Over the years, the issue of poverty has gained considerable importance in national and international development circles. This not only means that there are a number of approaches to measuring it but also that there are several definitions of what constitutes poverty and who is poor.<sup>4</sup> Additionally, there are several types of poverty, mainly absolute, relative, situational, generational, rural, and urban poverty.<sup>5</sup> The last, urban poverty (and how the poor define it), is the topic of discussion here.

However, even within this categorization, there are multiple factors (or dimensions) to poverty – gender, age group, societal norms, or urban governance (formal and informal) for instance. For example, in the Global North, mothers can make decisions about educating themselves or their children in the hopes of a better life. However, in most societies of the

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<sup>4</sup> Caterina R. Ladderchi, Ruhi Saith, and Frances Stewart, “Does it Matter that we do not agree on a Definition of Poverty? A Comparison of Four Approaches,” *Oxford Development Studies*, 31, No. 3, (2003)

<sup>5</sup> Gaurav Kumar, “What is Poverty and its Types,” *Jagran Josh*, April 11, 2018

Global South, this is not possible, and studies have found that a “father’s socioeconomic status remains the most crucial determinant of the economic position of the son.”<sup>6</sup>

The urban poor are an increasingly important group, politically and economically. According to the UN’s 2014 estimates “almost half of the developing world’s population reside(d) in cities.”<sup>7</sup> Therefore, the issues of the urban poor, their needs and representation (especially politically in the Global South) has been heavily researched for decades, as part of a discourse on poverty alleviation. In doing so, various stakeholders, from NGOs to international financial institutions and international development aid programs, have had a chance to identify and define what poverty means and what the poor need/demand (including the poor themselves). But this research has largely been top-down with policymakers and officials far removed from the day-to-day realities of the poor making the decisions for them, including defining what it means to be poor.

The challenge associated with defining an obvious socio-economic phenomenon can be gauged by the temporality of the definition of poverty as institutions such as the World Bank and the United Nations, for instance, have defined poverty in various ways over the years. The most widely accepted definition, that of the World Bank, looks at poverty only in economic terms (without all its social, political, and cultural causes and consequences) and establishes that the poor are those who earn less than \$1.90 a day.<sup>8</sup>

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<sup>6</sup> Hania Afzal and Henna Ahsan, “Poverty Trend in Pakistan: A Glimpse from Last Two Decades,” *Pakistan Institute of Development Economics*, No. 26, 2021

<sup>7</sup> Adam M. Auerbach, Adrienne LeBas, Alison E. Post, and Rebecca Weitz-Shapiro, “State, Society, and Informality in Cities of the Global South,” *Studies in Comparative International Development*, 2018

<sup>8</sup> “Poverty Defined,” Blog for Compassion, <https://www.compassion.com/poverty/what-is-poverty.htm>

The United Nations, too, adheres to this definition along with the poverty statistics that result from its application according to which only about 10% of the world's population (about 735 million people) lived below the poverty line until 2015. In 2022, the problem has been further exacerbated by the pandemic (COVID-19) which, according to conservative estimates (such as those of the UN itself and the World Bank), would add a further "half a billion people to global poverty."<sup>9</sup>

On the other hand, the World Bank's other, lesser known, understanding of poverty encompasses a lack of access to health, education, affordable and clean housing, sanitation and clean water, and political representation.<sup>10</sup> Reconciling this multidimensional understanding of poverty with the \$1.90/day definition is difficult and some studies have pointed out how unfair this economic definition approach is. A study conducted by the Asian Coalition for Housing Rights (ACHR) in 2014 in six South Asian and South-east Asian countries<sup>11</sup> (when the poverty line stood at \$1.25 a day) found that the approach did not represent or take into account the daily costs of living in most countries around the world.<sup>12</sup> Additionally, it also stated that the World Bank was inadvertently assuming that the poor could all be classified at one level. Therefore, one of the most important conclusions of the ACHR study was that there are at least five levels of poverty and have identified these based on their own living conditions. They range from the isolated homeless to those living in regularised or upgraded informal settlements.<sup>13</sup>

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<sup>9</sup> "Ending Poverty," United Nations, <https://www.un.org/en/global-issues/ending-poverty>

<sup>10</sup> "What is Poverty?" Economic and Social Inclusion Corporation, New Nouveau Brunswick, Canada [https://www2.gnb.ca/content/gnb/en/departments/esic/overview/content/what\\_is\\_poverty.html](https://www2.gnb.ca/content/gnb/en/departments/esic/overview/content/what_is_poverty.html)

<sup>11</sup> Philippines, Cambodia, Vietnam, Srilanka, Thailand, and Nepal

<sup>12</sup> Asian Coalition for Housing Rights (ACHR). 2014. "Housing by People in Asia." ACHR Newsletter.

<sup>13</sup> Ibid.

As a result, in recent years, there has been a concerted effort by international and national agencies to move away from an income-driven approach to poverty. The Joseph Rowntree Foundation (JRF), for instance, has defined poverty as “when someone’s resources (especially material resources) are not sufficient for their needs (especially material needs)”.<sup>14</sup> Most other NGOs and aid agencies agree with some form of this definition - that poverty is multidimensional and can only be solved if looked at with all these factors holistically.

It is important here to note how the poor themselves understand their poverty or what they describe it to be. When residents of Niger were asked to do this in 2002, “only 36 percent of the poor...described it in terms of material lack (scarcity).”<sup>15</sup> What they were more concerned about was needing to depend on others for work or help, the lack of political (or otherwise) consultation and representation which, for some, also included an unfair justice system that was biased towards the rich, and lastly, a lack of freedom to make their own choices regarding what they ate, wore, or did (jobs).<sup>16</sup>

In Pakistan, according to World Bank estimates, the situation had improved dramatically between 2001 and 2014, with official poverty rates falling from 35 percent to 10 percent of the population.<sup>17</sup> However, the same report (published in 2016) also stated that “over 80 percent of Pakistanis consistently reported that their economic wellbeing has either

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<sup>14</sup> Suzanne Hall, Katrina Leary, and Helen Greevy, *Public Attitudes to Poverty*, Joseph Rowntree Foundation, 2018

<sup>15</sup> “How Do the Poor Describe Poverty,” Blog for Compassion, last modified on September 27, 2016 <https://blog.compassion.com/how-do-the-poor-describe-poverty/>

<sup>16</sup> Ibid.

<sup>17</sup> Ghazala Mansuri, “Who is poor in Pakistan today? Raising the basic standard of well-being in a changing society,” *End Poverty in South Asia*, October 12, 2016, <https://blogs.worldbank.org/endpovertyinsouthasia/who-poor-pakistan-today-raising-basic-standard-well-being-changing-society>

deteriorated or remained the same” over this period.<sup>18</sup> These contradictory statements are inherent in the fact that the World Bank has two poverty definitions (given above).

The World Bank further notes that although spending on leisure items had increased, there has not been much “improvement in basic public services,...only the wealthy and connected can get good jobs or set up businesses.”<sup>19</sup> However, it does not agree that this adds to the poverty of people - this view ignores the social and material dimensions of poverty, particularly in a country like Pakistan where systems of public transport, for instance, are weak and thus act as obstacles for people seeking jobs or when looking for housing and accommodation. Availability of comfortable and affordable transport and job accessibility is a major factor in deciding where to work and/or live. In both cases, homes at affordable prices are not available.<sup>20</sup>

The 2017-2018 Multidimensional Poverty Index (MPI) survey conducted by the Pakistan Government found that more than 38 percent of the population was deprived of at least one of three major poverty indicators: education, health, and living standards. And while this was an improvement from surveys conducted in previous years, a lack of continuous and reliable access to electricity had increased poverty in some areas/for some people. Additionally, in 2020, the International Growth Center estimated that over 10 million more people would slide into poverty in Pakistan as a result of the pandemic.<sup>21</sup>

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<sup>18</sup> Ibid.

<sup>19</sup> Ibid.

<sup>20</sup> Arif Hasan, *Search for Shelter*, (Oxford University Press: Karachi, 2021)

<sup>21</sup> Hina Shaikh and Anum Anis, “Poverty eradication in Pakistan: Past, present, and future,” *International Growth Centre*, October 12, 2020

## **Informality**

Rapid urbanisation in the Global South due largely to rural-urban migration has led to significant informality, both in sources of livelihood and in housing. This is because the economy does not generate sufficient formal sector jobs or affordable housing options. However, this influx has not been catered to systematically resulting in “two thirds of (the urban population) living in slums or informal settlements.”<sup>22</sup> These settlements are rarely legalised and the dwellers have extremely insecure land tenure and deal with the constant threat of evictions. In most cases, they have to pay bribes to officials to be able to stay on the land.

A 2018 study by U.C. Berkeley and the American University found informality to be “*the* distinguishing factor of contemporary urban life in the Global South” and is very different from rural areas in the same countries as well as urban areas in higher-income countries. The informal economy, for instance, is “alive, well, and expanding” in cities in the Global South whereas in the Global North, “it is not seen as an alternative source of employment.”<sup>23</sup>

## Informal housing

As cities increasingly densify and the price of land and real estate becomes more and more expensive, the poor are forced to or able to find accommodation/housing in ecologically dangerous places or under bridges and un-utilised public spaces often far from the city centre.<sup>24</sup> In 2021, a study by the International Institute for Environment and Development

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<sup>22</sup> Maria J. Z. Campos, Jaan-Henrik Kain, Michael Oloko, Mariano Scheinsohn, Jenny Stenberg, and Patrik Zapata, “Residents' collective strategies of resistance in Global South cities' informal settlements: Space, scale and knowledge,” *Cities*, Vol. 125, (June 2022)

<sup>23</sup> Arif Hasan, *Search for Shelter*, (Oxford University Press: Karachi, 2021)

<sup>24</sup> Asian Coalition for Housing Rights (ACHR). 2014. “Housing by People in Asia.” ACHR Newsletter.



(IIED) estimated that approximately “one billion urban dwellers live(d) in informal settlements”<sup>25</sup> since it is sometimes the only option “for low-income households.”<sup>26</sup>

Additionally, even in cases where the government seeks to provide social housing as an alternative to informal settlements, these are largely on the periphery of cities, and lack crucial transport systems and other basic utilities. Forcibly moving communities to these areas mostly results in disconnection “from livelihoods, jobs, and the networks of solidarity that sustain them.”<sup>27</sup>

Women and children are the two groups most disadvantaged by living in informal settlements (with the threat of eviction) and/or housing projects on the periphery of urban areas. Having to rely on social ties or create new ones in the case of relocation takes up time during which they are unable to leave their children alone at home. Additionally, a lack of safe, cheap, and reliable public transport means that most have to stop working or significantly decrease their working hours to accommodate longer travel time.<sup>28</sup> It also becomes more difficult to send children to school since educational institutions are slow to open in new settlements and the older schools are too far away to send them to anymore.<sup>29</sup>

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<sup>25</sup> David Satterthwaite, “Upgrading informal settlements in the global South: transforming relations with government, transforming lives,” *Urban*, International Institute for Environment and Development (IIED), October 5, 2021

<sup>26</sup> Patricia Basile and Meagan M. Ehlenz, “Examining Responses to informality in the Global South: A framework for community land trusts and informal settlements,” *Habitat International*, Vol. 96, (February 2020)

<sup>27</sup> Maria J. Z. Campos, Jaan-Henrik Kain, Michael Oloko, Mariano Scheinsohn, Jenny Stenberg, and Patrik Zapata, “Residents’ collective strategies of resistance in Global South cities’ informal settlements: Space, scale and knowledge,” *Cities*, Vol. 125, (June 2022)

<sup>28</sup> William Robert Avis, “Informal Settlements,” *Urban Governance*, November 2016

<sup>29</sup> Alice Nikuze, Johannes Flacke, Richard Sliuzas, and Martin van Maarseveen, “Urban induced displacement of informal settlement dwellers: A comparison of affected households’ and planning officials’ preferences for resettlement site attributes in Kigali, Rwanda,” *Habitat Journal*, Vo. 119, January 2022

In Karachi, a city of 16 million,<sup>30</sup> 62 percent of the population lives in informal settlements (as mentioned above) which can sometimes have a density of over 1000 people per acre. The overcrowding in these settlements has resulted in a number of health problems (poor lighting and ventilation, lack of open spaces), as well as “conflict and other social problems.”<sup>31</sup>

During the pandemic there was also the realisation that these settlements were not adequately equipped to deal with health and other crises (such as the floods in the city in 2020). SOPs, such as social distancing or washing one’s hands frequently, could not be adhered to due to a lack of space and basic utilities. The floods only added to these problems and the eviction drive that followed to remove “encroachments” from the stormwater drains (12,000 homes were marked for demolition along three stormwater drains)<sup>32</sup> was without compensation which meant that people squatted on the rubble of their homes and women had to leave jobs while children had to drop out of schools.<sup>33</sup>

Additionally, in recent years the drive to regularise and upgrade informal and lower-income settlements has been met by much resistance from the political-developer-bureaucrat nexus. Their vision for Karachi as a “world class city” (not to be confused with Mayor Waseem Akhtar’s “smart city”) is detrimental to the interests of the poor and continuously pushes them out of not only their settlements, but also places of work and recreation.<sup>34</sup>

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<sup>30</sup> “Final Results,” Census - 2017, Pakistan Bureau of Statistics

<sup>31</sup> Asian Coalition for Housing Rights (ACHR). 2014. “Housing by People in Asia.” ACHR Newsletter.

<sup>32</sup> Arif Hasan, “Created Homelessness,” *Dawn.com*, March 16, 2021

<sup>33</sup> Ibid.

<sup>34</sup> Aqdas Fatima and Soha Macktoom, “Contesting Smartness in an unequal Karachi,” *Prism, Dawn*, April 28, 2022

## Informal Employment

A long-standing view of why poor people stay poor has been that it is because they are lazy and do not want to work<sup>35</sup> or “have traits that make them unsuitable for other occupations.”<sup>36</sup>

But this view is uni-dimensional and does not take into account all the obstacles in the way of the poor. The respondent groups of the ACHR study categorically denied this view and stated that the term is used by “the authorities...when they look down on us...that’s their excuse for giving no support to the poor.”<sup>37</sup>

The concept of the poverty trap has been used to explain why the poor tend to stay poor. The International Labour Organisation argues that the poor are too poor to afford not working.

However, what makes them poor is their working conditions.<sup>38</sup> Most work in low-wage jobs which are irregular, insecure, and without social security benefits. Most are unable to save because of a number of reasons: pre-existing debt, generational poverty, bad health, accidents, and large families among other things. Because of the informal nature of their jobs and living conditions, they are also unable to gain access to credit facilities from formal institutions (informal sources are insufficient and charge high interest rates) and start their own businesses, buy tools, or upskill themselves.<sup>39</sup>

The lack of social security within the informal sector hit the poor particularly hard during the pandemic when large numbers of them were laid off all over the world. Just in Asia the number stood at 147 million people having lost full-time jobs.<sup>40</sup> According to an Oxfam

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<sup>35</sup> Asian Coalition for Housing Rights (ACHR). 2014. “Housing by People in Asia.” ACHR Newsletter.

<sup>36</sup> Clare Balboni, Oriana Bandiera, Robin Burgess, Maitreesh Ghatak, and Anton Heil, “Why Do People Stay Poor?” *MIT Economics*, February 8, 2021

<sup>37</sup> Asian Coalition for Housing Rights (ACHR). 2014. “Housing by People in Asia.” ACHR Newsletter.

<sup>38</sup> Moazam Mahmood, “Working Paper 46: Poverty Reduction in Pakistan” The strategic impact of macro and employment policies,” International Labour Organisation (ILO), 2006

<sup>39</sup> Asian Coalition for Housing Rights (ACHR). 2014. “Housing by People in Asia.” ACHR Newsletter.

<sup>40</sup> Zafirah Zein, “How Covid-19 widened Asia’s wealth gap,” *Kontinentalist*, May 2022

survey, “in 103 countries (out of 158) at least one in three workers lacked basic labour rights and protections, including sick pay.”<sup>41</sup>

In Karachi, Pakistan’s largest city, 72 percent of the labour force is employed in the informal sector.<sup>42</sup> This large number is due, in part, to the heavy de-industrialisation the city faced in recent years because of long and frequent electricity outages.<sup>43</sup> In 1989, a study carried out by the Urban Resource Centre of four streets in Saddar found that they paid a collective amount of Rs. 10.5 million for “social protection”. This practice continues to this day where hawkers and other actors of the informal economy pay sums of money to local authorities in addition to the legal rent that they would already be paying. The evictions at Empress Market in 2018 displaced nearly 9000 hawkers, including 82 women. This drove them deeper into debt since they could not make rental or other payments and support their families.<sup>44</sup>

Moreover, informal employment has a gender dimension to it, too. Women in Pakistan have to deal with “rigid gender role ideologies, social and cultural restriction on women’s mobility and integration in the workplace, segmented labour market and employers’ gender biases that attach a lower value to female labour due to their family responsibilities.”<sup>45</sup> According to the 2017 census, female labour force participation stands at only 6.85% in Karachi.<sup>46</sup>

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<sup>41</sup> “New global index shows catastrophic failure to tackle inequality left majority of world’s countries woefully unprepared for COVID-19,” Press Releases, Oxfam International, last modified on October 8, 2020

<sup>42</sup> Arif Hasan, “Karachi’s Street Economy,” *Dawn.com*, January 3, 2021

<sup>43</sup> Arif Hasan with Mansoor Raza, “Impacts of economic crises and reform on the informal textile industry in Karachi,” IIED Working Paper, April 2015

<sup>44</sup> Arif Hasan, “Karachi’s Street Economy,” *Dawn.com*, January 3, 2021,

<sup>45</sup> *Poverty in Pakistan: Issues, Causes, and Institutional Responses*, (Asian Development Bank: Islamabad, July 2002)

<sup>46</sup> “Final Results,” Census - 2017, Pakistan Bureau of Statistics

Aside from this, the International Labour Organisation pointed out that in 2019, the nominal hourly wage rate in Pakistan stood at only \$0.70 in 2019 while the level of temporary employment (as a share of total employees) was more than 70 percent - among the highest rates in the region.<sup>47</sup> A 2018 study on the effects of urban violence on the informal economy stated that “very little labour legislation or social security laws in Pakistan or Karachi recognise the informal economy or its workforce.”<sup>48</sup> This inevitably leaves them vulnerable to shocks such as that of the pandemic. Labour unions in the country maintain that approximately 35 percent of all informal labour is employed in the formal sector but has no security of employment for a variety of reasons.<sup>49</sup>

### **Urban governance**

In 2000, an IIED study stated that poverty eradication was largely thought of as a policy matter for national and international agencies and not as an issue local governments could tackle. However, it emphasises that local governments are responsible for “many functions that have been an important bearing on most aspects of deprivation.”<sup>50</sup> The rapid growth of cities, especially of informal settlements, is creating a huge burden on local governments, who, in most cases, are under-financed and ill-equipped to deal with these issues. The response of most governments towards these settlements has usually been one of three: ignore, evict, or upgrade/regularise.<sup>51</sup>

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<sup>47</sup> “Asia-Pacific Employment and Social Outlook, 2020,” International Labour Organisation, 2020. “Temporary employment is an important indicator of decent work and, specifically, the precariousness and instability of employment.”

<sup>48</sup> Allison Brown, Peter Mackie, Kate Dickenson, and Saeeduddin Ahmed, “The Informal Economy in Urban Violence, Karachi - Pakistan,” Cardiff University, 2017

<sup>49</sup> Aamir Latif, “Millions of Pakistani laborers struggle amid covid-19 lockdown,” Anadolu Agency, April 30, 2020

<sup>50</sup> David Satterthwaite, “Towards More Pro-Poor Local Governments in Urban Areas,” *Environment and Urbanization*, Vol. 12, No. 1, (April 2000)

<sup>51</sup> David Satterthwaite, “Upgrading informal settlements in the global South: transforming relations with government, transforming lives,” *Urban*, International Institute for Environment and Development (IIED), October 5, 2021

What the people themselves want is mostly ignored and in the list of political priorities, their demands and needs are usually very low. A lack of political voice and contribution is common among the poor of the Global South and any development usually tends to not only exclude them but is also sometimes against their interests.<sup>52</sup>

Several forms of resistance have also emerged as a result of this increasing marginalisation and exclusion of the poor. For instance, the idea of the “right to the city” has gained momentum especially among the poor of the Global South who are excluded, directly or indirectly, as a result of an increasing privatisation of public services. This means that instead of petitioning local governments and their representatives for the provision of these services (sanitation, water, electricity, gas, and other utilities), the poor have to buy these either by bribing service provision officers or from informal suppliers at costs they are increasingly unable to afford.<sup>53</sup>

In Karachi, residents of informal settlements regularly face problems arising from an increasing privatisation of municipal services and have to pay very high costs (as in the case of electricity provision) or be ignored (as in the case of solid waste management). Additionally, charged entry for parks and other recreation spaces and charged parking outside them has resulted in many lower-income families not being able to access spaces of entertainment and recreation.<sup>54</sup>

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<sup>52</sup> Asian Coalition for Housing Rights (ACHR). 2014. “Housing by People in Asia.” ACHR Newsletter.

<sup>53</sup> Chaumtoli Huq, “Bangladeshi Street Vendors Unite Against Threatened Evictions,” *Law at the Margins*, June 2, 2015

<sup>54</sup> Arif Hasan, “The Crisis of Urban Housing,” Arif Hasan, last modified on August 19, 2018

The local government in Karachi is in near constant conflict with other forms of government (provincial or federal) which have trouble giving any space to the Karachi Metropolitan Corporation (KMC), in terms of functions or domains of control. The city, rich as it is, is an Urdu-speaking capital of a Sindhi-speaking province which results in the KMC in constant conflict with the leadership of the province as a whole.<sup>55</sup> A significant source of conflict is the budget of the KMC - its annual GDP in 2018 was \$164 billion whereas the assigned KMC budget for the year 2018-2019 was Rs. 27 million.<sup>56</sup> Local governments are supposed to generate their own revenue to enhance their fiscal capacities but much of their functions in Karachi have been taken over by the province and, in some cases, sublet to the private sector. In addition, the KMC regularly faces problems in getting the federal and provincial governments to release its share.

Furthermore, the KMC is also not in charge of crucial services such as water source development, power generation and transmission, and cost of sewage disposal. However, it does act as the middleman between those who do produce these and the consumers and are responsible for their distribution.<sup>57</sup> When problems occur with this, as they usually do, it is the KMC that is blamed rather than the producers.<sup>58</sup>

Poverty alleviation requires the participation of the local government in provision of basic services: adequate housing, economic opportunities, and social infrastructure and services.<sup>59</sup>

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<sup>55</sup> Editor, "If you look at Karachi and who plans it, the decisions are made by those who do not understand the problems of the ordinary people," LSE Blogs, December 13, 2016

<sup>56</sup> "Budget at a Glance," Karachi Metropolitan Corporation, Budget 2018-2019, <http://www.kmc.gos.pk/Contents.aspx?id=152>

<sup>57</sup> Allison Brown, Peter Mackie, Kate Dickenson, and Saeeduddin Ahmed, "The Informal Economy in Urban Violence, Karachi - Pakistan," Cardiff University, 2017

<sup>58</sup> Arif Hasan with Mansoor Raza, "Impacts of economic crises and reform on the informal textile industry in Karachi," IIED Working Paper, April 2015

<sup>59</sup> William Robert Avis, "Informal Settlements," *Urban Governance*, November 2016

Lack of proper sanitation or clean water, for instance, are important factors in the poor health of residents in low-income/informal settlements. Free public healthcare facilities would decrease their economic burden and allow them to spend on education or other necessities or even to save.<sup>60</sup>

## **Education**

In 2017, the UN stated that “more than one-half of children and adolescents are not learning worldwide.” By this statement, they meant that although more children were being enrolled in schools worldwide, the quality of education and knowledge formation has decreased considerably. In 2019, before the pandemic further impacted education globally, the World Bank estimated that the “productivity of 56 percent of the world’s children will be less than half of what it could be if they enjoyed complete education (finished 12 or more years of formal schooling).”<sup>61</sup>

Children in urban areas fared worse than those in rural areas in a UNICEF report in 2018 which found that “the poorest urban children in 1 in 6 countries are less likely to complete primary school than their rural counterparts.”<sup>62</sup> Several studies conducted of the poor in various countries of the Global South found that parents generally wanted to send their children to school but were unable to for a wide variety of reasons, despite public schools being “officially free” in most countries of this region. Some of the biggest factors of children being unable to complete more than a primary level education were attributed to the “hidden

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<sup>60</sup> David Satterthwaite, “Towards More Pro-Poor Local Governments in Urban Areas,” *Environment and Urbanization*, Vol. 12, No. 1, (April 2000)

<sup>61</sup> “The Education Crisis: Being in School is not the same as Learning,” The World Bank, January 22, 2019

<sup>62</sup> “Millions of the world’s poorest urban children are more likely to die young and less likely to complete primary school than their rural peers - UNICEF,” UNICEF Turkey, Press Release November 27, 2018



costs of education: transport, uniforms, books, and fees for extracurriculars”<sup>63</sup> among other things. In addition to this, studies found that students’ academic performance was also affected by their “cramped living conditions at home”, especially in regions where electricity shortages were frequent or common.<sup>64</sup>

However, the understanding that education can alleviate poverty is contested by researchers who conducted a study in Milwaukee who state that “people in poverty often fail to translate educational values into concrete goals.”<sup>65</sup> A number of reasons for why this would happen have been stated by several studies: poor public transport services and low-paying jobs that would not cover rent or transport costs among other things.<sup>66</sup> It could also be as a result of a lack of the “right” social connections/networks.<sup>67</sup>

The situation in Pakistan is not very different from other countries in the Global South. Citizens have several schooling systems to choose from even though public education is free till the age of 16.<sup>68</sup> However, given the hidden costs of education (outlined above), many poor families struggle to send their children to school. According to a UNICEF report, 44 percent of children of school going age are not attending any type of educational institution.<sup>69</sup> Moreover, a 2019 report found that 10 percent of Karachi’s public sector schools had zero students attending them, even though teachers had been employed and the buildings had basic

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<sup>63</sup> Asian Coalition for Housing Rights (ACHR). 2014. “Housing by People in Asia.” ACHR Newsletter.

<sup>64</sup> Ibid.

<sup>65</sup> Daniel T. Lichter, Martha L. Crowley, “American Attitudes about Poverty and the Poor,” *Population Bulletin*, Vol. 57, No. 2, June 2002

<sup>66</sup> Ibid.

<sup>67</sup> Ghazala Mansuri, “Who is poor in Pakistan today? Raising the basic standard of well-being in a changing society,” *End Poverty in South Asia*, October 12, 2016, <https://blogs.worldbank.org/endpovertyinsouthasia/who-poor-pakistan-today-raising-basic-standard-well-being-changing-society>

<sup>68</sup> Robert Hunter, “Education in Pakistan,” *Education System Profiles*, World Education News + Reviews (WENR), February 25, 2020.

<sup>69</sup> “Education,” UNICEF Pakistan, <https://www.unicef.org/pakistan/education>

facilities such as bathrooms, electricity, and piped water.<sup>70</sup> The reason for this is that parents do not wish to send their children to public schools as their perception is that public schools do not impart quality education. They also prefer to send their children to English medium schools, which public schools in Pakistan are not. This is also true of lower-income households.<sup>71</sup> According to the 2017 census, Karachi's literacy rate stood at 78 percent for the age group 15-24.

The pandemic has only worsened the situation since most public schools were unable to shift to an online method of teaching: schools did not have WiFi connections and students did not have access to mobile phones or other electronic gadgets through which they could attend online classes.<sup>72</sup> Additionally, the demolitions and evictions following the 2020 floods in the city resulted in 30000 students not being able to attend school anymore.<sup>73</sup>

## **Housing**

In 2017, the World Resources Institute estimated that the “global affordable housing gap is about 330 million houses worldwide.<sup>74</sup> As a result of this, more than a billion people worldwide live in informal settlements (or slums) whose conditions are also not adequate.<sup>75</sup> These settlements/slums now often find themselves in the city centres because the city has

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<sup>70</sup> Arshad Yousafzai, “10pc of Karachi's public schools have zero students — but 317 teachers,” The News, March 14, 2022

<sup>71</sup> Ibid.

<sup>72</sup> Arif Hasan, “Karachi: The Impact of the Pandemic,” Arif Hasan, April 5, 2021, <http://arifhasan.org/karachi/karachi-the-impact-of-the-pandemic>

<sup>73</sup> Arif Hasan, “Courts and the Poor,” Dawn.com, June 20, 2021.

<sup>74</sup> Robin King, Mariana Orloff, Terra Virsilas, and Tejas Pande, “Confronting the Urban Housing Crisis in the Global South: Adequate, Secure, and Affordable Housing,” World Resources Institute Working Paper, 2017

<sup>75</sup> “COVID-19 and the housing crisis in the global South – time for change,” IIED Webinar, October 5, 2020

grown beyond them. They have grown organically over time with residents building and providing services for and by themselves.<sup>76</sup>

Cities in the Global South are increasingly reacting to the growth in informal settlements by bulldozing them and evicting their dwellers. This process has been termed “induced displacement” by some scholars.<sup>77</sup> In some cases, the evictees are resettled through a resettlement plan but the new settlements are mostly situated in urban peripheries and therefore those that have settled there have difficulty in accessing urban physical and social facilities.<sup>78</sup> A study conducted in 2006 in Vietnam’s Ho Chi Minh City found that “communities by and large prefer upgrading to living in apartments.”<sup>79</sup> With upgrading, they are able to maintain their social networks, expand their homes incrementally, and are located within the city. Upgrading is economical for the government, too: the cost of construction per apartment in Ho Chi Minh City in 2006 was more than US\$ 8000 (not including cost of land) whereas the cost of upgrading per household came to about US\$ 325).<sup>80</sup>

But why are demolitions and evictions happening on such a large scale? A 2009 report by the Advisory Group on Forced Evictions (AGFE) in Turkey found that planners, architects, politicians, and developers were increasingly trying to follow the world class city model. As a

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<sup>76</sup> Maria J. Z. Campos, Jaan-Henrik Kain, Michael Oloko, Mariano Scheinsohn, Jenny Stenberg, and Patrik Zapata, “Residents’ collective strategies of resistance in Global South cities’ informal settlements: Space, scale and knowledge,” *Cities*, Vol. 125, (June 2022)

<sup>77</sup> Alice Nikuze, Johannes Flacke, Richard Sliuzas, and Martin van Maarseveen, “Urban induced displacement of informal settlement dwellers: A comparison of affected households’ and planning officials’ preferences for resettlement site attributes in Kigali, Rwanda,” *Habitat Journal*, Vo. 119, January 2022

<sup>78</sup> Gezahegn Abebe and Jan Hesselberg, “Community participation and inner-city slum renewal: relocated people’s perspectives on slum clearance and resettlement in Addis Ababa,” *Development in Practice*, 25(4), 2015.

<sup>79</sup> Han Verschure et. al., “Evaluation and Recommendations for Infrastructure and Resettlement Pilot Project Tan Hoa-Lo Gom Canal Sanitation and Urban Upgrading, Ho Chi Minh City, Vietnam,” March 2006

<sup>80</sup> *Ibid.*

result, land was no longer viewed as just for housing or income-generating possibilities. It was now required for airports, stadiums, Formula 1 circuits, and highways and expressways among other things. The reshaping of the city also answered the question of who the city is meant for.<sup>81</sup> In Karachi as well there are serious accusations against a major construction company, whose iconic Bahria Town is almost as large as Manhattan, of having acquired land through coercion and fraud after demolishing a large number of villages and making their residents homeless.<sup>82</sup>

An example of how non-inclusive and non-participatory the process of resettlement is sometimes, especially in the Global South, is that of Kigali in Rwanda. The country does not have a resettlement policy at any levels of government and therefore, no criteria has been defined and no laws have been set that the poor can turn to if they want to contest the decisions of the government. The government, in fact, acts as the facilitator for private developers and investors who might show an interest in the land, and helps in evicting the existing dwellers/squatters. Additionally, due to a lack of consultation with the affectees, government officials made decisions that the former were unsatisfied with. For instance, decisions regarding where the new settlements should be made on the basis of “proximity to bus stops” but since most of the affectees relied heavily on private transport (mostly motorbikes), they did not think it too important. Instead, they preferred proximity to markets which government officials did not. The recommendation of the researchers was that

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<sup>81</sup> Cihan Uzunçarşılı Baysal, Arif Hasan, and Yves Cabannes, Advisory Group on Forced Evictions (AGFE) Report to the Executive Director of the UN Habitat Program, 2009

<sup>82</sup> Fahim Zaman and Naziha Syed Ali, “Bahria Town Karachi: Greed Unlimited,” Dawn.com, April 18, 2016. See also Rida Khan (@itsnotrida), “In this thread I compare Bahria Town (Karachi) to other cities, local and international, to relay the spatial scale of ‘legalised’ fraud involved. Try to also grasp that all of the areas in these cities fall under one developer,” Twitter tweet, January 2, 2021, <https://twitter.com/itsnotrida/status/1345258161264066560>

government officials should seek to include communities and their representatives within the resettlement process, especially given the recent “overt opposition and contestation.”<sup>83</sup>

An additional problem is that of the homeless: according to the UN, approximately 1.1 billion people are homeless worldwide. This includes those that are inadequately housed (including those living in informal settlements) as well as street sleepers.<sup>84</sup> In 2014 in Nepal, “the isolated homeless and scattered squatters” made up about 15 percent of the total urban poor population.<sup>85</sup> Several studies have found that street sleepers and those that have “no regular shelter” are usually single males but can also sometimes be women and/or children. In Karachi, this section of the poor occupy various places as a result of a wide range of negotiation tactics, including paying the police or striking a bargain with shopowners, sleeping or squatting in shrines, mosques, or even graveyards.<sup>86</sup> According to the 2017 Population and Housing census, only about 5000 people out of the city’s 16.5 million are homeless.<sup>87</sup> However, Dr. Noman Ahmed’s study on the homeless in Karachi leads us to believe that the actual number is far in excess of this.

In a 2018 report on housing, it was estimated that the housing demand in Karachi is about 120,000 units per year, only 42,000 units of which is met by the formal sector. The informal sector, on the other hand, provides about 32,000 units which is still not enough to cover the gap, therefore creating a lack of affordable housing which is either not met or is met through

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<sup>83</sup> Alice Nikuze, Johannes Flacke, Richard Sliuzas, and Martin van Maarseveen, “Urban induced displacement of informal settlement dwellers: A comparison of affected households’ and planning officials’ preferences for resettlement site attributes in Kigali, Rwanda,” *Habitat Journal*, Vo. 119, January 2022

<sup>84</sup> Suzanne Speak, “The State of Homelessness in Developing Countries,” United Nations

<sup>85</sup> Asian Coalition for Housing Rights (ACHR). 2014. “Housing by People in Asia.” ACHR Newsletter.

<sup>86</sup> Noman Ahmed, “Shelterless in Karachi,” *Dawn.com*, February 23, 2020

<sup>87</sup> “Final Results,” *Census - 2017*, Pakistan Bureau of Statistics

the densification of the existing housing stock.<sup>88</sup> In recent years the situation has been compounded because, backed by Supreme Court judgements, the government has taken to bulldozing informal settlements (and encroachments) and informal markets. The bulldozing of the latter has created joblessness, children out of school, and a huge economic loss for a powerful informal sector economy and culture.<sup>89</sup>

Moreover, Karachi's growth rate is also affected by internal migration from rural areas, not just from within Sindh but also other provinces. In 2014, it was estimated that over 50,000 migrants from other parts of the country come to the city every month.<sup>90</sup> In 2019, a report by the International Organisation for Migration (IOM) reported that about nine percent of the population that they surveyed stated their reason for migrating as "returning home...indicating the role of seasonal and circulating migration."<sup>91</sup>

However, since there are no government policies for accommodating migrants, local governments of cities and administrative districts are heavily ill-equipped to deal with the influx. Some neighbourhoods of informal settlements are divided into sections between families and single men, both of which pay different rental rates. The latter have to share a single room (often without ventilation) and a kitchen with five or more other men.<sup>92</sup> To meet the rising housing demand and the inability of it being fulfilled near the city centres, a new trend is emerging: informal housing market operators now invest in purchasing and

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<sup>88</sup> Noman Ahmed, "Shelterless in Karachi," Dawn.com, February 23, 2020

<sup>89</sup> Arif Hasan, Noman Ahmed, and Mansoor Raza, "First Working Draft: Street Economy and Public Land in Karachi," World Bank, June 2019

<sup>90</sup> Zeenat Hisam, "City and the migrant labour," Dawn.com, June 30, 2014

<sup>91</sup> "Pakistan Migration Snapshot, August 2019," International Organisation of Migration, August 2019

<sup>92</sup> Zeenat Hisam, "City and the migrant labour," Dawn.com, June 30, 2014

converting old informal sector homes into multi-storey apartments thus completely changing not only the nature of the settlements but also social relations.<sup>93</sup>

## **Conclusions**

From the literature above a number of conclusions can be arrived at. Several aspects of poverty have been covered by most studies but the most enlightening were those that allowed the poor to speak for themselves and highlight the issues that they felt were most important, such as education, adequate and affordable housing (including its location vis-a-vis the rest of the city) and other issues enumerated below. One crucial conclusion that arises out of several studies is that the income-based approach to measuring poverty, especially when setting the poverty line at earning \$1.90 a day, is unfair, reductionist, and not based on the lived realities of the poor. The question that arises then is why do UN agencies and IFIs insist on following this definition of poverty when they are aware of the fact that many other aspects of poverty not only exist but also play an important role in whether or not an individual is able to lift him/herself out of it?

In addition to this, the four themes identified in this literature review are not to be taken as encompassing all the problems faced by the poor. However, they are the ones that were pointed out as most important in various studies by the poor themselves and have therefore been given importance. Some of these conclusions are outlined below:

### Housing and shelter needs of migrants and low-income communities

- Should “inadequate housing” that can be upgraded be considered as shelter?

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<sup>93</sup> Arif Hasan with Mansoor Raza, “Impacts of economic crises and reform on the informal textile industry in Karachi,” IIED Working Paper, April 2015

- According to the UN, adequate housing should have all the basic amenities and anything that does not is considered as homeless. However, in the Pakistan 2017 Population and Housing Census “housing unit” and “household” have been used synonymously and defines the latter as “a group of persons living together who have collective arrangements for cooking/eating.” Is this definition adequate to describe housing conditions?
- Three terms are used in the various studies. These are “shelter”, “dwelling”, and “housing unit”. It is for an understanding of any housing situation that definition of each of these terms is necessary. How do we define each term?
- What is the ownership status of the house currently occupied? Is it a regularised informal settlement or that which has been notified for regularisation? Alternatively, is it non-notified as an informal settlement?
- Location is important so where is the house located? Is it close to markets, education facilities, and workplaces? The social and material aspects of resettlement need to be considered before people are evicted from their homes en masse. What processes can be adopted for this?
- What transport links and systems (public and private) are available linking the (new) settlement with work, entertainment, health, and education facilities?
- How easy is it to maintain the house? Are utilities (electricity, gas, water, sewage disposal) shared in an apartment block or are they independent, and provided through formal or informal means?
- The option between houses on small lots or apartments is also an aspect that both the poor and planning authorities need to consider together.



- Incremental housing has been considered as a possibility for providing affordable shelter. Since the poor build their houses incrementally, how can this be integrated into the official planning processes?

### Urban Governance

- A very strong aspect of being poor was the lack of political participation and voice felt across all communities. Why is it felt that governments have an anti-poor bias? In turn, why do governments have a low opinion of the poor and consider them to be a burden and do not adequately plan for them?
- Low-income settlements are usually not provided with legal connections to basic utilities and have to gain access to them through a range of informal methods. How does this impact their life and living standards? Are these connections adequate?
- Before elections, political parties make various promises to communities that they eventually do not fulfil. How can they be forced to fulfil the pledges that they make?
- In the case of Karachi, votes for certain political parties are sought on the basis of ethnicity. How does this impact community-government relations and community-community relations? How can one overcome the negative aspects of this divide?
- In recent times, the judiciary has played an important role in deciding what is legal or illegal in terms of housing and Karachi's street economy. As a result of protecting the law, they have ordered a large-scale demolition of houses and sources of livelihood belonging to the poor. In their judgements, they have cited the law that requires them to do this. There is here a difference between

law and natural justice. How does civil society advocate for “justice” as opposed to the “law”?

- In spite of the fact that the city of Karachi generates a huge sum of federal and provincial revenues, its local government functions are consistently strapped for funds. What are the reasons for this? What is the subsequent impact on service provision?
- Real estate related corruption exists in local governments in many countries of the world. This leads to the creation of land-related projects and policies that adversely affect the lives of the poor. How can the poor be effectively involved in the city’s planning and policy issues?

### Education

- There is a strong desire for education among the lower and lower-middle classes since they are increasingly beginning to see it as a way out of their poverty. However, vocational training has not yet been given the priority it requires. What are the obstacles to achieving this and how can they be overcome?
- Education imparted in most low-income settlements and/or public schools is not at par with private schools or those that upper and upper-middle class families can afford. As a result, education might not translate into adequate jobs for poor children, considering the fact that they are also not well-connected in society. How can this gap be addressed and bridged?
- Research suggests that one of the problems of primary education is that it is provided in Urdu or English and as such negatively impacts higher education. Should primary education be provided in the mother tongue of the students?<sup>94</sup>

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<sup>94</sup> Faisal Bari, “Non-Fiction: Teaching in Tongues,” Dawn.com, December 19, 2021

- Government schools in Pakistan have all the necessary physical infrastructure required for their functioning. However, this infrastructure is not maintained and this is a major disincentive for parents to send their children to government institutions, especially for girls. Meanwhile, most private primary schools in low-income settlements have inadequate facilities, especially related to sports and science subjects. Can communities come together to help in overcoming these serious deficiencies?
- One of the major impacts of eviction and/or resettlement is that a very large number of students fall out of education. In addition, COVID-19 has substantially reduced the number of schoolgoing children and the quality of education, especially in the primary stages, in the urban centres. How can their continued participation in education be guaranteed under resettlement and/or eviction plans?

### Employment

- In most cases, out-of-school children and individuals of low-income settlements are trained on the job for skills such as those of a plumber, electrician, or carpenter among other things. They are able to find work as contract labour in factories. However, none of these have on-job safety, job security or social benefits. They are also not aware of minimum wage rates, work hours, and/or overtime pay. How can they be supported so that they are able to exercise their rights?
- There is also a serious lack of and need to increase participation of women in more sectors of the labour force while also providing them with security and health benefits and a better working environment. What kind of transport

requirements do women and children living in settlements in the periphery of the city have and how can they be met through government intervention?

- Contract labour in the formal sector industry is illegal and adversely affects job security, earnings, and family cohesion of the working class. Would advocacy against the system result in positive changes?

### Informality

- Due to the unaffordability for the poor of formal sector development, taxes for maintenance and operation costs, and complex procedures, a whole system of informality for land and housing, utilities (such as water and electricity), documentation required for various purposes by the State from families and individuals have developed. There is an informal price for these developments which, often, the poorer sections of the poor cannot afford. Would the acceptance of these by the State and integration into policy improve or make worse poverty conditions for urban low-income communities? If yes, how can it be promoted?
- Being a part of the street economy is one way of earning a livelihood in the cities of the Global South. It is also the most affordable in capital investment terms. However, it is considered illegal and the eviction of hawkers is a common phenomena. What are the constraints in regularising the street economy and how can they be removed?
- Credit for establishing small businesses can help the poor in improving their livelihoods. What are the constraints to expanding microfinance in Karachi?
- Employment in the services sector in the food industry and as domestic labour is usually informal and can be terminated at a moment's notice. There are no minimum standards for pay or for working hours. An increasing number of

people in Karachi are turning to the services sector as the sector has been expanding over time. What are the problems of persons working in the sector and how can we begin to address them?

### Role of Academia

- The training of planners and architects determines the nature of their practice and most of our cities are the product of that training or lack of it.<sup>95</sup>
- A number of cities in the Global South grew organically from small settlements in the city centre. However, these settlements are now in a state of disrepair and due to incremental expansion by the residents are also sometimes informal. But they occupy prime real estate which would be very profitable for developers and align with goals to make the city a world class one. Planners, architects, and engineers need to ask and answer the very important question of who the city is meant for. But are they being taught how best how to create an inclusive city? Can Western academic theories cater to the diverse cultural and ethnic sensibilities and fabric of cities of the Global South? At the very least, is it possible to create awareness around these issues?

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<sup>95</sup> Nabeel Hamdi, *Educating for Real*, (Cornell University: Intermediate Technology): 1996

### **3. Research Methodology**

The following research strategy was designed for both Phase I and Phase II of the project. It was structured according to the positivist approach and focused on data collection and its interpretation using quant-qual methods. The subsections detailed below elaborate further on the salient features of the design of the epistemological intervention and the Research Design encapsulated both Phases (further divided into sub-tasks). The culmination of Phase-I re-defined the contours of Phase-II.

#### **Identification of the Target Areas**

Five target areas were identified for 100 quantitative surveys and 15 qualitative interviews after detailed discussions with Karachi's urban planners (Dr. Noman Ahmed, Younus Baloch, Zahid Farooq, Mohammad Toheed, Amber Alibhai, and Farhat Parveen), including the Karachi Urban Resource Center (URC), for Phase II. This was based on an evolved criterion, including parameters of target area selection including growth in the built environment of the area, religious and ethnic diversity, coastal neighbourhoods and the need to understand them, and the diverse stratification within low-income groups. The following areas were finalised for surveys:

- I. Ghaziabad, District West
- II. Pahar Ganj, District Central
- III. Machar Colony, District South
- IV. Rehri Goth, District Malir
- V. Umer Colony, District East

#### **Community Profiles**

Community profiles were developed for Task 2 of Phase I. These were studied and corrected and they provided excellent material for the understanding of the manner in which settlements have evolved over time and the importance of various actors in the process. This was very different from formal studies of these settlements since these profiles were prepared by community members themselves based on a structure that the consultants had prepared. They were prepared in Urdu and then translated into English.

The surveyors who prepared these profiles were educated youth from low- or lower-middle income settlements and developed these profiles through discussions, on-site observations, and interviews with a limited number of key informants. These informants were divided according to professions, some of which are given below:

1. A real estate agent operating in the target area
2. An owner of a grocery store
3. A political activist
4. A CBO worker.

The surveyors further documented and triangulated the obtained qualitative data through secondary sources and on-site observations. They followed the format provided to them by the consultant which included

1. A description of the settlement and its evolution
2. Water issues
3. Electricity issues
4. Health facilities
5. Education related issues
6. Sewage situation
7. Transport situation
8. Children's activities
9. The problems of young people
10. Women
11. Professions and livelihood
12. Tenure status related to lease

Community profiles have been added as Appendix 1.

### **Quantitative Survey**

10 quantitative surveys were conducted in each identified target area - 100 surveys were conducted in total in Phase II. The tool for the quantitative survey was formulated based on the findings from the Literature Review (LR), researchers' previous experiences, informal

and formal discussions on the subject under investigation, and community profiles. It comprised of a detailed questionnaire that was made up of four sections, namely:

1. A brief biographical sketch of the respondent, bordering more on demographic variables than anything else;
2. The perception of the Respondent regarding poverty – his/her own or the community he/she is part of;
3. The availability of services and the scale of their utilisation;
4. Miscellaneous items including liaison with line departments, social capital, and collective efforts

Silent probe and recording of relevant information by surveyors in these five areas regarding the overall situation of the target area was also part of the questionnaire tool. These were side notes and were used in the final analysis.

#### Pilot Testing

Pilot testing (10 percent of the 100 forms, i.e., two forms in each of the five targeted areas) of the quantitative tool was completed during Task 2 of Phase I and helped identify operational and logistical issues. The content of the questionnaire was then modified for the administration of the tool for the 100 questionnaires in Phase-II. The problems that arose during the pilot testing are given below:

1. Question 10 mentioned was “do other/people around you consider poor?” Which needed some consideration and clarification as it was not clarified what to get from this question - is it “do people around you consider you poor?” or whether you consider people around you poor?
2. Another query that arose was, If the respondent replies “No” to question 10, it was mentioned to move to another respondent, when we should not, as the questionnaire still remains relevant for that person as well.
3. Studying the forms that had been filled and the profiles, the consultants feel that the poorest sections of Karachi’s poor have not been adequately covered. A rapid survey of settlements suggests that the poorest are those who do not live in settlements but in shacks on small lots of land wherever available without any access to services. An increasingly large number now also live under the bridges and sleep in parks and



roundabouts. It is for this reason that we have included 20 additional qualitative surveys focusing on the homeless.

### Sampling

Sampling for the Phase – II quantitative survey was a quota cum snowball sampling method. Following parameters dictated the choice of the selection of respondents and those include:

1. Inclusiveness for gender, age, disability, and other marginalised groups
2. Occupation of the respondents
3. An influential figure in the area
4. Activists of the area
5. Facilitators of the rites of passage.

### Qualitative Investigation

The process was followed by in-depth qualitative interviews through purposive sampling in Phase II. The tool for qualitative interviews was a checklist of open-ended questions and was kept flexible as per the expertise and experience of each respondent. The qualitative tool was used to essentially ascertain the following:

1. Biographical sketch of the Key Informant
2. Perception of Key Informants regarding poverty
3. Perceived root causes of poverty by Key Informants
4. Understanding about various shades of poverty
5. How does poverty affect the ethos of the city?
6. Could poverty be reflected in the planning of the city
7. If not, why not and if yes, how?

Fifteen qualitative interviews were conducted in the field while six were with subject experts, including urban planners and community activists. The latter helped us to triangulate the information obtained from the fieldwork. The last three of the above-mentioned questions were specifically from subject experts.

### **Data Cleaning and Processing**

The quantitative data was cleaned and processed through computer-based applications for further analysis. Information was analysed for robust synthesis and the entire process was then documented in an organised manner to identify talking points for the vision for Karachi and its correlation with poverty and service provision.

### **Research Ethics**

The following norms were followed during the study:

- a. At the very beginning of the interview and after a brief personal introduction, the objectives, method, and the output of the study were explained to the respondents.
- b. Photographs of women were captured and utilised in the research report without prior permission from the individual.
- c. Value for local cultural norms and practices were stringently observed throughout the research process.
- d. While dealing with the members of ethnic minorities, the researchers ensured due esteem for their ethnic customs and rituals.
- e. Confidentiality of names were guaranteed by the researcher while reporting sensitive issues related to national interest, politics, religion, and cultural ceilings. This was done to protect the respondent from any possible physical harm or security threat.

#### **4. Interviews with Urban Planners**

##### **Dr. Noman Ahmed**

Professor Dr. Noman Ahmad is Dean Architecture and Management Sciences (AMS), at NED University of Engineering and Technology (NEDUET), Karachi. He is a veteran teacher, prolific writer, and an established urban planner. Dr. Noman threw some light on wide ranging issues related to poverty and on poverty itself. The salient points of our discussion with him are detailed below.

##### **Definition of Poverty**

What is needed is that the indicators and the yardstick used to measure the regime of poverty be revisited. They need to be revised to include household income, nutrition level, and access to nutritional resources. Additionally, this reassessment should include contextual realities and also be able to distinguish between geographical zones: rural/urban, small town/big cities, informal/formal settlements. We even have a wide range taxonomy of rural land: cultivable farm land, forest land, fish farm land, farm land with designated crop patterns, unutilized farm land, undeveloped land, *katcha* land, and conflict laden areas with factors of production among others. So, when livelihood opportunities exist but cannot be availed, they contribute to poverty.

An entirely different scenario (simultaneously very similar to the one outlined above) is where opportunities exist but no scaling up or upgrading has been carried out for a considerable period of time due to political instability, lack of administrative competence, or a myopic vision and the example of Saindak Copper Gold Project substantiates this argument. These factors also exacerbate poverty.

Coming back to the definition of poverty: an individual not having the adequate resources (both material and non-material) to sustain him/herself or their family would best define poverty. The means, and even the mode of production, always evolve and if a settlement or an individual does not have the capacity to change/adapt his or her livelihoods with the changing methods of harvesting resources, it contributes to poverty. For instance, with the advent of contractual setup of farming, the traditional farm labourers either became jobless, fossilised, migrated, or became alienated from the circuit of production. On the other hand,

sometimes external factors such as social compulsions, faith based commitments, and drug addictions stop people from changing their situation. This contributes to poverty.

Some of the indicators of low-income settlements are dismal living conditions and the incapacity of the residents to overcome those conditions. High density and congested living conditions are the biggest indicators of a low-income settlement.

### Urban Planning and Poverty

We need shock therapy to immediately address the problem of prevalent poverty in urban planning. An engagement program with the relevant stakeholders needs to be developed for an assessment of the needs of low-income settlements.

However, a major link missing here is that of the local government. It is the local government that understands the real needs of these communities and can involve them effectively. We saw it in the days of Musharraf and it ceased after that when money from donors was utilised for pilot initiatives but the developed capacity was not utilised later.

### Poverty Alleviation and Functioning of Faith Based Organisations (FBOs)

To address issues related to poverty urban planners need to understand the lived realities of low-income groups which can be developed through effective engagement with them. The vehicle for such engagement is grassroots leadership. In the absence of such leadership, as in the case of Karachi, the other two significant actors are NGOs and FBOs. It is a widely known fact that the State is not a fan of NGOs and it has consistently suffocated their functioning, domain, and effectiveness, through different administrative measures. Therefore, the only option left for communities are highly patronised and well-funded FBOs. However, these are damaging to the cause of the poor since their social enterprises are ultimately used to expand constituencies rather than work on development.

### Social and Cultural Aspects of Poverty

Poverty is a multi-dimensional thing and has various social and cultural dimensions. These social and cultural aspects have a strong connection to the belief system, particularly in our context. For instance, if somebody thinks that poverty is a curse from God then he/she will

have a different approach towards addressing it. Fatalism can kill poverty alleviation initiatives.

In the context of Pakistan, immense courage is required to make even the slightest impact on the prevalent narrative of fatalism in poverty as one has to swim against the tide. On the other hand if it appears to be a social and political construct and consequence, then a more pragmatic approach towards its alleviation may be taken. We saw this in the case of the Comilla Pilot Project in which a space for community engagement near the local *thana* was created and *thana* development schemes were launched with the help of stakeholders.

Interestingly enough, however, it should be noted that faith can be deployed to further economic enterprises as well. The support system of an assembly of believers is created to look after each other's economic interests as well. If you look closely enough, you can see the economic activities related to and occurring in religious rituals and spaces - we have developed quite a vast sacred economy.

Rites of passage are important aspects in almost all cultures. Given their economic compulsions, the poor are not able to commemorate the death of their loved ones properly since they have to get back to their responsibilities as quickly as possible. Therefore, the expenses they incur (mostly willingly) with marriage ceremonies is worth noting. Most, due to social pressure, are forced to spend obnoxious amounts despite their meagre resources. So, they take loans for such ventures, adding to their financial problems.

Many intellectuals and thinkers talk about a “culture of poverty” and the poor’s “addiction” to their poverty. I do not think that is true. However, I do think psychological aberrations play an important role in perpetuating poverty.

#### Philanthropy and Poverty Alleviation

Organised charity efforts could be helpful in pulling out people from the quagmire of poverty. For example, the organised charity networks of followers of the Ismaaili faith are important in helping individuals in the community. On the other hand, sporadic and whimsical efforts can only be counterproductive. Only **directional** and institutionalised philanthropy can complement the poverty alleviation initiatives.

#### Upward Social Mobility

Contrary to the belief that education is a panacea of all social evils, including poverty, it has been observed that the quality of education in low-income settlements is not paving the way for upward social mobility en masse. There might be a few success stories -“from rags to riches - but these exist as the exception to the rule and are not the norm. Skill development and their enhancement and entrepreneurship ventures are the only way to address issues related to poverty in low-income settlements. However, it should be noted here that the scope and scale of these entrepreneurship enterprises is limited since not everyone can become entrepreneurs. Besides, market mechanisms also play an important role in limiting the number of enterprises.

#### What Needs to be Done?

For any significant change to come about, low-income settlements as well as organisations working with them will have to struggle a lot. Diversification of skills and their upgradation, honing financial skills, networking with market enterprises, and conflict resolution are some of the few basics that these settlements need. Here the role of the local government is very important since it is their job to create institutions that will provide such training. The promotion of technical skills in any low-income settlement will benefit the settlement financially. The need of the hour is to establish vocational training centres and adult literacy centres and schools.

Additionally, communities need to learn how to negotiate with various stakeholders and concerned departments. Conflicts and confrontation cannot take them far. In my experience, the more ethnically and religiously diverse a settlement is, the more it will have an ethos of negotiation as compared to conflict and confrontation. Residents of Orangi Town, for instance, will negotiate, but Lyarities will be reluctant to do so.

#### Outward Migration and Poverty

It's very natural that some people will outgrow settlements and will move out from the settlement into another, slightly better one. It is important that they do not lose interest and connection with the original *basti* and their enhanced status and skills could be utilised for the development of their former settlement. Otherwise, the settlement will never gain an effective political voice and will never grow.

#### Role of Violence in Poverty

Capital is shy of violence and is an exacerbating factor for poverty in low-income groups particularly. In case of any type of violence, even state cultivated, the community needs to develop the capacity to negotiate with the main actors. In addition, it must also be kept in mind that no violence can be perpetrated without the help of the locals.

### Poor and Environment

Poor communities are wrongly accused of being hostile towards the environment since they consume natural resources unwisely. For instance, communities living near Karachi's coast have cut down large areas of mangrove swamps and forests to fulfil their fuel requirements and to reclaim the land for housing. The solution, therefore, is to provide them with viable alternatives.

### Gendered Dimension of Poverty

In most poor families and communities, women suffer more because of a patriarchal set up. In my experience, even if women of working class families work and earn money, the men of their families (particularly husbands), are sometimes drug addicts and take their salaries from them to finance these activities. They also often suffer physical abuse from their family members. There is a need to redefine social spaces so that parity can be established between genders and common liberties of life may be enjoyed by both. Through my work I have observed that participation in an urban lifestyle changes family and home dynamics for working class women, especially migrants.

### Difference between Old and New Poor

The old poor are still more traditional in their outlook towards familial issues but the new poor have understood the spirit of times. For instance, earlier there was less acceptability of the divorce but that is not the case anymore. This is particularly because working women are in better control of their lives now.

Additionally, the old poor communities considered poverty as their destiny and made no attempts to move out of it. The new poor do not subscribe to this fatalistic belief and are aware of social change. They are making targeted attempts to change their socio-economic position. In the initial days of the post-colonial era, it was easier to maintain a strict hierarchy between the different economic classes, but with the changes that have taken place globally

and locally, the poor have recognised that chances for changing their own status quo have increased.

### Poverty and Ethnic Affiliations

Before labelling any particular ethnic group as a willful subscriber to poverty or its perpetuity, one has to establish the characteristics that are necessary in alleviating it. If the individual or group of people are enterprising - for example they are ready to migrate and are risk takers - chances are that they can fight their poor status more effectively than those who do not possess or practice such traits.

### Initiatives for Poverty Reduction

I can recall a couple of measures by various governments in the annals of Pakistan's history that took some direct or indirect measures for poverty alleviation. These include *Paki Pakai Roti*, School Milk Program under Karachi Milk Plant, *Malaysia Kurta Shalwar*, establishing EOBI, Workers' Welfare Board, SESSI: all by Zulfikar Ali Bhutto. Zia's government had a Bait-ul-Mal scheme. Junejo's regularisation of *Katchi Abadis* and the laying down of criteria was a major step in the social uplifting of low-income groups. Despite his very short tenure, Junejo's other initiatives include 3 Marla and 5 Marla plots schemes and *Nai Roshni* Schools. Mohtarma Benazir Bhutto's biggest initiative was the Benazir Income Support Programme, which is still functional, and which PTI's Ehsaas programme has expanded on in some ways.

### Urban Planning and Poverty

Urban Planning needs to propose a platform for engagement with communities so that their needs might be identified. Random, sporadic, and ad hoc responses to try and alleviate poverty are least helpful. Unfortunately, these are also most often the case since a joint and concerted effort by either the State or the NGOs is missing. Secondly, planning needs to identify existing resources and skills within communities which could be built upon or expanded with the help of initiatives by the local government.

It is important that poverty is appraised at the district level and then narrowed to the ward level. With the help and involvement of the local government, a base line can be established at the district level and geographically larger districts but with a lower population ratio can be selected for pilot poverty alleviation initiatives. Awareness about poverty, its factors, and its impact should come through a broad based conversation amongst important stakeholders of society.



## **Zahid Farooq**

Zahid Farooq is a Senior Manager at the Urban Resource Centre. Mr. Farooq shared his thoughts on the mainstream perception of poverty, its ethos, and its connection with urban planning.

### Perception of Poverty

Poverty has been defined in many ways over the years and whatever the current international definition may be, you can feel it and figure out its level by the living standards and style of an individual. Their attire, his/her level of education, entitlement to the land, ownership of the house they are living in, job status, and above all, the behaviour of those around them towards them. Respect is the keyword - the rich are respected by virtue of their financial position but for the poor it is the most difficult thing to achieve.

The status of a settlement, especially whether it is poor or not, can also be defined by certain characteristics. For instance are the bills paid easily or after an altercation amongst the inhabitants of a house? It so happens that if two brothers share the same premises, the relatively well-off will meet his liabilities with comparative ease than the less well-off.

The poor do a lot of calculations when it comes to fulfilling their responsibilities, particularly financial ones. If the parents are old, then the relatively less well-off will be looked down upon for not meeting his share of the responsibilities. The unfortunate guy, actually, is juggling so many things simultaneously. You will see that he is also most often reluctant to participate in community initiatives that require a pooling of financial resources. Therefore, poverty is reflected in the inability to fulfil responsibilities at the individual and household level.

Disparities exist in the same community, too, as some people earn more and some earn less. Those that have small businesses are able to enjoy the relative freedom that comes with owning their own business as compared to their contemporaries that have jobs. They can spare more time for leisurely activities and community initiatives and can also donate more. As a result they have more respect within their communities.

### Culture of Poverty

One of the most interesting aspects of poverty is that the poor spend a lot of time, energy, and financial resources for religious and social celebrations and rituals. They even take loans to meet social obligations. This behaviour has serious consequences and has made them poorer.

Another aspect is spatial dislocation. I know many cases in which the family was not able to pay bills which accrued to the point that they had to sell their homes and move away to another. I live in Pahar Ganj and many of my neighbours have had to move out of the settlement to New Lyari or Northern Bypass simply because they could no longer afford the bills in this locality.

The densification of the settlement is also an important indicator of poverty. A number of factors contribute to this - inability to afford a decent house in the city, the social and physical security associated with living within one's community and clan, and the will to accommodate future generations in the same house or by adding more floors/rooms to the existing structure all result in high densities in low-income settlements.

Aside from this, low-income settlements usually also face problems regarding drug use and addiction. Males, usually young boys, get addicted to drugs, more than females. Some of the most common drugs available are *charas* (weed), *gutka*, and *niswar*. Additionally, young people also become addicted to their phones, especially smartphones. All these put together have been one of the biggest reasons for divorces in our settlement.

#### How to Address the Issue

The promotion of technical skills in any low-income settlement can benefit the settlement financially. The need of the hour is to establish vocational training centres and adult literacy centres and schools.

#### Location of the Settlement

Location of the settlement is an important factor when considering where to live. People in the services sector largely prefer to live close to their places of work since it reduces commute time and costs.

#### Urban Planning and Poverty

All new housing projects need to accommodate the services sector. This includes not only housing and utilities but also provision of entertainment and recreation facilities as well as space for small businesses and enterprises.

## **Amber Alibhai**

Amber Alibhai is the General Secretary of Shehri - Citizens for a Better Environment (CBE), a not-for-profit organisation established in 1988. Ms. Alibhai has been engaged with this organisation for the last 28 years. Shehri-CBE's aim is to achieve **this** by encouraging participatory development through active engagement by citizens, creating awareness of and applying existing legislation, and promoting accountability. Ms. Alibhai shared her thoughts regarding poverty, its ethos, and its connection with urban planning in a meeting with Mr. Mansoor Raza.

### **Perception of Poverty**

One way of looking at poverty is to consider food availability, its quality and quantity. If one is not able to adequately feed him/herself and his/her family, he/she is poor. And yet at the same time it's not just about the availability of food but also its nutritional value - if one does not get enough nutrition to carry out life's daily functions he/she is poor.

Other factors to consider are accessibility to shelter, capacity to travel decently, and access to healthcare services and to education. The third level is the availability of a decent and dignified job. All three aspects define poverty and its many shades.

### **Culture of Poverty**

It is a proven fact that public services and utilities are not provided to low-income settlements, or at least not easily provided. For example, compare Mahmoodabad area to PECHS Block 6 which is adjacent to it, and the disparity in service provision is very clear.

However, no one actor or authority can be blamed for poverty. It is true that when it comes to service provision, they are discriminated against. But, at the same time, they have always demonstrated bad practices when it comes to disposal of solid waste, for instance. They cannot be completely exonerated from the mess created in society. Children are stressed, drugs are prevalent, and socially deviant youth occupy public spaces in these settlements. To exacerbate the situation, most do not want to attend school and get an education. It is a Catch-22 situation.

### Location of the Settlement

It is important because the services sector prefers to live close to its place of work.

Unfortunately, not much effort has been made to accommodate them and to provide them with decent housing. So, for them, the choice of location is a matter of survival and they do not have many options.

To make their life further difficult, no decent transport facility is available to them. So, for them living close to their place of employment is mandatory, otherwise they will simply run out of money. Whenever anything disrupts normal life in the city, institutions and organisations remain devoid of staff simply because they cannot travel long distances, for instance in heavy rains. There should be housing opportunities available in all cooperative societies and otherwise as well.

However, one needs to consider that within the stratum there exists further layers of owner versus tenant of a housing unit. The tenant remains a subject of the exploitative house owner. So, back to my point, poverty has its layers as well: all poor are equal, but some are more equal than others.

### Urban Planning and Poverty

In urban planning exercises, they are ignored as if they do not exist. In my opinion any urban planning exercise should call for establishing vocational training centres in low-income settlements. I firmly believe that implementing skill development programs in all such localities will uplift the poor out of this vicious cycle of poverty. I also think that planning needs to ensure the availability of open spaces in the area. A lot of mental stress can be handled through the availability of such open areas in low-income settlements. However, until local governance is not established effectively, no inclusive planning can be accomplished for the city.

## **Farhat Perveen**

Ms. Farhat Parveen is the Director of NOWCommunities, Karachi, an NGO working for the rights of working women. NOWCommunities is committed to the causes of people working in factories, farms, and mines, as well as those working as home-based informal workers and domestic help. Ms. Farhat threw light on wide ranging issues related to the gendered dimension of poverty and poverty itself.

### How does poverty manifest itself?

Women have to constantly prove their worth. Their achievements are not appreciated. If they over-achieve compared to their male counterparts, they have to come up with a reason to justify it or else they are blamed for making the man look bad. They are under constant pressure to seek validation and approval from their counterparts and the people around them. And even then they are not trusted in general and by men in particular.

Worse still is the fact that although women are perennial workers, there is inequality in the income received by men and women. An additional inequality of power and control can be seen in the fact that factories pay travel allowances to men but offer only pick and drop service to women. Families also largely prefer that women work in those factories that offer pick and drop service as they believe that a woman should only travel from their home to work and back. “*Ghar se kaam or kaam se ghar*” is what women are typically expected to. In doing so, their movement is also controlled.

Another way women are controlled is through their incomes. Even working class women, from my experiences and observations, are not allowed to go to the market. The reason they are most commonly given is that they do not know the outside world whereas men do. They are not allowed to raise questions or concerns and they are often told that being argumentative is the reason that relationships break/end. The onus of maintaining a relationship is placed solely on the woman through a number of ways.

Additionally, women also face constant pressure to find a balance between their reproductive and productive labour. The work women do is not even counted as work, or not as “serious” work and there is always pressure on them to stay at home since it is widely believed that their earning is not bountiful as compared to that of men. They are often threatened with

having their “permission” to work being revoked by any member of the household since a patriarchal household set up allows that.

In cases where both the parents are earning, the family is faced by the dilemma of providing a hefty dowry since it is assumed that they would have saved a large amount.

During COVID-19, abuse against women increased significantly and I have confirmed reports from Hijrat Colony in Karachi that suicide rates among women increased during lockdowns. They were not allowed to watch TV, cannot use mobile phones, and their socialisation is strictly under male gaze so it’s really no wonder that this happened.

### Dimensions of Poverty

In Pakistan, the law, culture, and religion, all contribute significantly towards women being and remaining poor. For example, Hindu women are unable to own property. Even apart from this, the number of women owning property, especially their own house, is dismally low and this takes away a lot from her as a human. One of the most common things a woman is told is that she has no house and that it’s either her father’s or her husband’s.

Women are at a disadvantage in formal institutions, too. If you look at EOBI, for women it is calculated at 55 years of age, whereas for men it is calculated at 60 years of age.

Culturally, it is seen as the woman’s responsibility to perform the role of primary caregiver. There are no provisions made by companies, organisations, or even State institutions to accommodate mothers - they have to leave their children behind alone. These children are often told that their mother is absent and since there is no one to look after them and supervise them, they often face malnutrition while their education performance (if they attend school) is subpar. This keeps the mother in a constant cycle of guilt and working overtime to compensate. This gives birth to a vicious cycle of poverty and women are blamed for not being inhuman and performing beyond their capacity.

All this has a huge impact on their health - they are unable to visit government hospitals in the morning since there’s a clash of timings and most cannot afford to go to private clinics. In the same vein, they often lack safe spaces for entertainment and relaxation as well.

Women also do not have any right over or much knowledge of family planning in Pakistani society. This coupled with the belief that in order to keep the husband, she has to keep bearing his children translates into women having numerous children even when they are working full time.

What can be done to improve their position?

State intervention is needed. Traditionally extended families provided help to working class women while they were away for work but in recent years there has been a decline of the extended family system. As a result, women are left with no choice but to leave their children behind unattended or with domestic workers. Sometimes the mother-in-law agrees to stay back and look after her grandchild instead of working as well, provided that the daughter in law pays her a set amount as compensation.

To improve the situation of these women, a welfare system is needed. By organising themselves into a group, the women working in the polio sector have been able to help themselves. However, this is an exception and organising women when they are faced with the short end of the stick regarding gender relations is nearly impossible. Most women do not have the liberty of time or permission from their households to conduct meetings, organise themselves, and plan out protests. I would also recommend that the division of labour in society is revisited since it is pretty skewed right now. Women require special facilitation at the workplace. For example, they require flexible work timings so that they are able to cater to their other responsibilities too.



## **Mohammad Toheed**

A researcher at the Urban Lab, Karachi, and a visiting faculty member of the Development Studies program at the NED University of Engineering and Technology (NEDUET), Mr. Toheed shared his thoughts on poverty, its ethos, and its connection with urban planning.

### Perception of Poverty

I can speak from my experiences in the field and my continuous interaction with low-income groups. Poverty is a vicious cycle and it is not easy to get out of once one is trapped in it. But a differentiation has to be made between the various shades of poverty in the lower stratum as well. What I have observed in *katchi abadis* is that there is one set of poor who are daily wage earners and whose lives are filled with uncertainties. They don't know what they will eat tomorrow. Their daily wages usually range between Rs. 500/600 and even that is not guaranteed. This group of people lives at the bare minimum and is always struggling for their requirements, from potable water to commute.

A little above this group is that which might be earning a similar amount of money but whose income is guaranteed on a monthly basis. They might be employed as domestic staff or as a low level operator in some private firm or government institution. This group considers themselves better off than the former since they would also be able to afford small luxuries.

The internationally recognized definition of poverty keeps evolving and the “less than a dollar a day” definition has gained more currency than others in the world of institutional donors and charity outfits. That definition does not apply in our context. It was and is never re-adjusted for perennial inflation which demands redefining the entire notion of poverty. I am saying this because it's the low-income groups that are always hit badly by inflation spikes.

### Culture of Poverty

The culture of poverty is the culture of deprivation and the culture of limiting oneself to just the bare minimum. The instinct to survive operates fully in the poor.

Education bore the brunt of the recent price hikes in the country since the poor found it to be an immediate non-productive expense that they could curtail and decrease their monthly expenses. To make ends meet they prefer, for instance, to send male children to a workshop

or somewhere he can earn while the girl is quickly married off or enrolled in a madrassa that does not cost as much as a school. Sending children to school is considered as money being wasted by some low-income groups.

Inflation and the recent increase in prices has affected people in other ways, too. I know someone who worked at a beauty parlour in Karimabad and lived in Moosa Colony in North Nazimabad - a distance of about 2-3 kilometres. Earlier, she would commute to and from her workplace via Chinqi which cost her about Rs. 60 per day. However, after the increase in fuel prices and transport fares, she has decided to walk the distance, even on the hottest days, since the alternative is unaffordable for her.

During one of my field visits, I found out that consumption of ice blocks increases during the summer months. One of my respondents, a resident of a low-income settlement, informed me that ice block providers reduce the size of the block during these months so that consumers may have to spend more. Climate change, thus, has had a definite adverse impact on poverty.

Education is the only hope (no matter how false it may be) for upward social mobility. However, economic compulsions force low-income individuals to stop their children's education and make them work which eventually ends up becoming a Catch-22 situation.

I can tell you one more thing: if despite all odds one moves up the social ladder, his/her new status is not well-respected by fellow community members. Therefore, in order to earn this respect, these individuals have to either move to a different locality or join a political party and rise through the ranks to become someone of influence within the settlement. The new status, hence, remains incomplete without external validation from other members of the community.

#### Location of the Settlement

Location is the deciding factor. For example, rental and land values are higher in Neelam Colony in DHA. It's just because of one simple fact: job opportunities for the service sector are not far away. The working class prefers to live in close proximity to places where facilities are easily available.

Ownership, or a lack thereof, of a decent house is a gamechanger. If one has to pay at least Rs. 8,000 per month in rent for a single room, what will he/she save at the end of the month? Ownership of the house increases an individual's ability to take risks. Therefore, the provision of affordable housing schemes is very important.

#### Urban Planning and Poverty

The Government of Sindh has set the minimum wage at Rs. 25,000 per month. However, it remains to be seen where and in what industry that is applied or adhered to. Laws are made but they are rarely ever implemented which is also a factor contributing to urban poverty.

Poverty also has a strong gender component. Women are constrained by their domestic responsibilities. Poor public transport facilities and familial constraints do not allow them to take up jobs far from their homes. The owners of any enterprise know this well and they exploit women by paying them less. Hence, poverty affects different genders of the same stratum, differently.

## Younus Baloch

The Director of Urban Resource Centre and a visiting faculty member of the Development Studies program at the NED University of Engineering and Technology (NEDUET), Mr. Younus Baloch shared his thoughts on poverty, its ethos, and its connection with urban planning.

### Perception/Definition/Dimensions of Poverty

Poverty is a vicious cycle and is not easy to get out of, especially in our context. It takes ages and generations to break the *shaitani* (devilish) cycle. The way I see it, it can be divided into two phenomena.

The first is a basic level of poverty which includes basic living requirements - food, housing, water, health facilities, and nutrition to name a few. Unfortunately, in the Pakistani context, not everyone is entitled or guaranteed these by the State. The situation is so dire that many children die before being born because the mother is unable to get adequate nutrition and food. The second level includes requirements needed for upward social mobility: education, transport, and decent livelihood/job opportunities. Even here a level playing field does not exist.

Access to both the above levels of requirements, the methods, and (non) ease by which they are made available to the population are crucial in establishing an individual or group's economic and social status within society. Because while the prevalent perception of poverty is a lack of money, contributing to the low economic status of an individual, a more holistic understanding would be a lack of opportunities. However, these opportunities, in our context, are variables dependent on the social and political capital one may possess.

One of the indicators that defines a settlement as a poor/low-income settlement is the density of housing. As land values are high in Karachi, low-income groups are forced to live with high densities without any respect for ventilation, building safety, sunlight access, and spatial aesthetics.

### Social and Political Capital

Social and political capital is an important factor in upward social mobility. For instance, if individuals in a *katchi abadi* have voting rights, they are automatically important to

politically active groups who will now woo the residents for votes in the form of campaigning for them and fighting for their rights. If the political group in question gains power as a result of the votes he/she received from this *katchi abadi* he/she has to develop the area in order to maintain loyalty for future elections. Even the most minimum level of development intervention, such as creating a road or ensuring land tenure rights to the residents, change the social and economic texture of the settlement.

In the same vein, if an individual has the right political connections he/she will have relatively easy access to certain opportunities including job opportunities. These connections can go so far as to change one's socio-economic status. In our context ethnicity and sect affiliations also matter significantly. Right now, with the Pakistan People's Party in power, the ethnicity of most of the recently hired traffic police constables is Sindhi. When the MQM was in power earlier, they acted along the same lines and provided government jobs to their vote bank.

#### Collective Action by Communities

Although community members generally still support each other, over the years the shape and intensity of community activism has changed. Earlier community activists provided support for free. In recent years, due to economic compulsions, this activism and support is not entirely free - community members get a subsidised rate for any work done. Let me explain this: every low-income settlement has a brigade of carpenters, plumbers, rickshaw drivers, bike mechanics, electricians and so on and so forth. A rickshaw driver, for instance, provides service to a community member at cheaper rates compared to what he charges in the rest of the city. Additionally, community members feel secure with him and can also defer payment because they know each other. In times of personal crisis or disasters, the informal arrangement is given more importance. For example, plumbers are most important and helpful during times of urban flooding.

Low-income communities see a more gendered segregation of skills compared to other communities. Women are considered to have their own specific set of skills which are increasingly becoming monetised, and therefore gaining some level of importance, within these communities. For instance, women are encouraged to take up professions such as teaching or working in the beautification industry. So, bridal makeup is done cost effectively, with convenience, security, and without a lot of commute involved. However, it is necessary

that women expand their skill set. They could move into industries like solar energy or mobile phone and computer repairs and develop skills required by them. This will have a positive impact on poverty alleviation initiatives.

#### Political Culture and Age of the Settlement

The culture of the settlement depends on its age. Relationships are stronger in older settlements, but conflicts are stronger too - both having developed over time. The residents are more helpful to each other compared to residents of relatively newer settlements. The latter avoid conflicts in order to survive. As a result of these dynamics, residents of older settlements are able to develop political connections over time and have more negotiating skills which they are able to exercise in conflicts with the State. However, the negotiation capacity of the residents of the settlements, whether older or newer, depends on the unity of the community. Aside from political differences and the prevalent economic stratification in low-income groups, various social factors have the potential to jeopardise their unity, including matrimonial conflicts, land issues, the intergenerational transfer of house ownership, heirship rights of assets, substance use, and unemployment.

#### Location of the Settlement

The concentration of health, education, and employment facilities in and around the city centre means that the poor want to live there since it reduces transport costs. However, land value in these areas is also much higher than what they can afford. As a result of this, they are forced to live in ecologically dangerous zones and pieces of land. For instance it is hazardous to live near the *nala* (drain), but land there is cheap so it becomes one of the top housing choices for the poor.

And the factor of land value is important here. The continuous escalation of land prices will push low-income groups to sell their land/house and move to a different place, most likely in the periphery of the city. If they do not willingly sell, the State might push them out with forced evictions. Higher land values always put the poor at a disadvantage. We saw in the case of Empress Market that permanent shopkeepers were not very fond of roadside and cart vendors. Plus, new customers prefer the neoliberal concept of the “shopping mall” in which entertainment and food are also provided simultaneously to consumers. Market forces capitalise on this desire through a new vision of shopping which has already captured the

imagination of many and contributed to the helplessness and psychological deprivation of the poor.

Importance of the location of a settlement can be gauged from how accessible health, employment, and education facilities are to it. Sometimes, the settlement may be at a distance from all or some of these facilities but it is still important if it is connected to these facilities through a reliable, efficient, and affordable transport system. For instance, if Safoora Goth is connected to the city centre via the Red Line which remains affordable to the former's residents, it will change the settlement very soon.

### Urban Planning and Poverty

The importance of the location changes according to the planning of the city. In the case of any development intervention, some people lose out whilst others gain and the phenomena only worsens when planning is replaced by sporadic project-based development intervention. For instance, the Malir Expressway is being built to connect the National Highway with DHA, but in truth it will create a corridor on which highrises can be built and which will increase the cost of the land there. This will displace a large number of people while some will benefit from the increase in land values. This greed for land can be checked only through well-defined zoning and provision of information to the general public.

For proper zoning, the city's planning institutions require autonomy. Land use, as articulated by zoning regulations, needs to be respected as it caters widely to the needs of the residents of a city. For example, playgrounds designated in official plans for the city or area are eaten away at by greedy developers and by changing land use patterns. As a result children had no place to play so they started playing on the roads. However, given the recent increase in motorbikes on the roads of the city, this last refuge of the children has also almost completely ceased to exist. We will now see a generation of clumsy and deshaped youth.

Violation of building by-laws always puts the poor at a disadvantage. Informal developers build dangerous highrises on small parcels of land, creating unhealthy living standards, and hazardous service provisions. Compromising buildings by-laws always costs lives.

One last thing I want to say is that housing provision for service providers should be part of any housing intervention. If this group of society is not taken care of we will see more *katchi*

*abadis* in future. Bahria Town will soon be surrounded by houses of *maasi* (maids), *mali* (gardeners), *chowkidar* (guard), drivers and other auxiliary staff.



## **5. Qualitative Interviews of Key Respondents**

### **Manzoor Colony**

Interviewers:

Arif Hasan (AH), Seema Liaquat (SL), Amal Hashim

Participants:

Rao Anwar (owner's cousin), Rao Mudassir (owner's brother), Zafar Iqbal (area manager), Samiullah Mazari (SM), Farhana Arshad (FA), a widow, wife of Samiullah Mazari (wife of SM).

Location: Kaka Real Estate Agency and Enterprises owned by migrants from Punjab (mostly Multan). They visit the rest of their family often. They moved from Haryana in India during partition.

AH: How old is this settlement? I have been seeing it for 30 years.

RA: More than this. I am 45 years old and I was 5 years old when I came to Mahmoodabad in Karachi. Before that it was just forest here. It's been 35-40 years since this settlement was created.

AH: There was mostly carpentry work done here. Is that still the case?

RA and RM: Yes. It's Asia's biggest market and that's still the case.

AH: Do you know of URC? Are you acquainted with them and their work?

RM: Yes absolutely. We have even attended meetings.

AH: intro and background to the work and interview

AH: The Raos are Rajputs.

RA: The area you are sitting in currently is all Rajputs. This is their area.

AH: There must also be an Anjuman (community organisation) then?

RA: There were a few earlier but the elders couldn't run it properly.

AH: Are they finished? Is there also no panchayat?

RA: Yes they are finished but the panchayat is still there and is functional but that runs at the area level and looks at any problems that might arise.

AH: Does the youth accept the decisions of the panchayat?

RA: Yes, they listen.

AH (referring to Zafar Iqbal): Where are you from?

ZI: Pindi Bhattiyan

AH: Do you go there? Is your family there?

ZI: Yes, I do. My family still lives there.

AH (to RM): Do you also go to your family in Punjab? Do you go regularly or just on special occasions, such as weddings and Eid?

RM: We go regularly. I just returned yesterday. We go every 3 or 6 months.

AH: The community that lives here – they cannot be considered poor or can they be?

RM: No, it's the middle class.

RA: You can say they're second class

RM: Because every house has at least one government employee. There are very few houses which do not have this. There are people who are poor, have white collar jobs.

AH: What percentage are poor? 20-25%?

RA: More

RM: 5%

AH (to RA): You said more?

RM: More if you increase renters. There are a lot of renters here.

AH: How many renters out of 100?

RM: About 50% people/households are renters here. If I have one building, I live on the ground floor and have made 4 floors. Those other flats are given on rent then.

AH: Is this settlement notified?

RM: It's a *katchi abadi* and had obtained a lease at an earlier time

Ah: So, you all have a lease now?

RM: This office isn't leased. The house behind it is also not leased. Leases start from the houses after that one. Approximately at a distance of about 150 ft. from the nala.

AH: So the non-leased ones, especially those on rent, is there a danger that they might be demolished or not?

RA and RM: There is that danger. There is the constant threat of being evicted and their homes being demolished. Some people have made buildings of 5-6 stories without a plan. There is no approval of any kind. If my house is leased, I have added an additional 5-6 stories on top of it and given the houses on rent.

AH: If a verdict is given by the courts or anyone else to demolish these homes, the people living in them would become absolutely poor immediately?

RM: Yes. Things are very expensive right now, inflation is very high, and people are struggling and aren't able to make ends meet so if their homes are demolished where will they go?

AH: They are thinking of demolishing them but there is a big difference between taking that decision and actually implementing it. So where will these people go if their houses are demolished?

RM: They'll stay here, squat here.

RA: They'll say "either kill us or kick us out of here."

RM: There's nowhere to go, they won't go anywhere. Where will they go aside from this?

RA: It's been 30 years since I've been living in Manzoor Colony.

RM: We migrated here during partition from a village called Partal in India. We migrated all that way from there to here – where will we go? Our elders brought us here and left us here. Where will we go from here if our houses are demolished?

AH: Are the people involved in the wood business (carpentry industry) – are they mostly skilled artisans or are they those that come to learn and very few skilled artisans are left?

RM: mostly come to work. There's a difference between the skilled artisan (*kaarigar*) and those that come to work and learn the skill. All the skilled artisans are from Punjab.

AH: They live here?

RM: They live on rent here. They don't own their houses. But go to their hometowns and villages often (nearly every holiday especially religious ones). Their shops and workshops are closed.

ZI: All this work is Chinioti.

RM: various different areas. Mostly Chiniot but other towns like Okara, Pakpattan, Khanewal.

AH: So the *karigars* are from the area between Chiniot and Khanewal.

RM: If you go looking for *karigars*, only 5% out of a 100 will be locals from Karachi. The rest are all from Punjab. The artisans.

AH: Where does the wood come from?

RM: From Punjab and Balochistan.

AH: I will come to the most important question: what are your needs which are not being fulfilled?

RM: Our needs are various. The quantity of water is not enough here. The area was given a lease some time ago. But since 20 years no new development has been given a lease. The lease for this *katchi abadi* is closed. For all of Manzoor Colony they are not opening a new

lease, despite houses being in the official plan. The area also faces a gas issue. The gas lines are very old here.

SM: The lines are about 30-40 years old.

RM: They have melted nearly. Water clogs the gas metres.

SM: We had to pump the water out of them.

RM: The electricity situation and system is okay. There is loadshedding. Right now, loadshedding will start at 4 pm and finish at 5:30 pm. There is load shedding but it's not that much. But gas and water. The sewerage system is much better now since the nala was made. Karachi faced so much rain this year, just this past month, but the streets weren't flooded here. No house had to face flooding this year.

RA: MashAllah this area is now famous by the name of DHA city. Whichever political party it is, they're getting the work done honestly and sincerely. Look at Karachi Memon Society, Tariq Road, those societies are very rich. We faced rain for 5 continuous days in I Sector. Even the side lanes had standing water about 4 inches deep but there was no problem – no shops were closed, no one faced any issues with the water entering their homes or otherwise.

AH: The water drained from here and collected in Defence Society?

RA: Yes.

SM: That is the result of their inefficiency and incompetence. The point is that the spillways of the nalas don't open fully. Obviously when they widened the nala from here (Manzoor colony) – it's about 70-80 ft at Qayyumabad – but after that it narrows to about 25ft. How is the water from an 80ft nala supposed to empty into one that is less than 30ft? The point is that the army plans and says that the water is 9ft and it can be divided into 3 areas. They did this on paper and then in the end say how did this person drown, the water was 3 ft. But they divided the water on paper but didn't make any space for the three different channels (each 3ft). The point is that the initial houses were not included in the layout plans. If they had put them in the layout plans –

AH: By the initial ones you mean the ones alongside the nala?

SM: Yes absolutely. The three houses (each 50 yards) are not leased. Our main issue is that first a lease should be given to us and this should be included in the layout plan. Then there is some betterment for us otherwise –

RM: The road and footpath have been made. The houses that are still standing and have been saved from demolition should be included in the layout plan.

SM: Otherwise the same problem will arise again tomorrow. This time it was FWO, next time it's going to be some other government department. The situation won't change for us. It's not that the problems have ceased for us.

SM: I am a salesman at a cloth shop in Bahadurabad.

SM: That day when we resisted, the protesters also included my family – my daughter and my wife. From other areas, there were hardly about 4-5 women participating in the protests.

Wife of SM: It was mostly my neighbours or members of my own extended family – one or two neighbourhood women decided to join us and my cousin's daughter also did. We would go from house to house, door to door, banging on the doors, begging the women to come out and protest to save their houses. Either come out or be thrown out. Nobody would come out.

AH: One problem that you listed was the lease issue and you're saying that the leases for the area were closed 20 years ago.

RM: It's been more than 20 years.

AH: So this is the most important problem because it can lead to everyone becoming homeless

SM: That's the main problem for us.

AH: and the second problem you identified was water

SM, RM, RA: It's not enough

FA: It's been two years that we have not had water in our lane. Everyone else has the facility, all other lanes, but not mine. And now since elections are near, water will come. Just recently during the elections and the campaigns, we had water for about 3-4 days but then that was also closed.

AH: What can you tell me regarding education and schools for children?

SM: There is no government school

AH: Do you want one?

SM: Absolutely. There should definitely be one, why not? The point is that there should be government schools but the education imparted within it should also be of that standard – I think the most backward area of Pakistan is South Punjab but the quality of education provided there is unmatched in Pakistan. If you look at the literacy rate, there is an area in South Punjab where literacy rate is 100 percent. You go to interior Sindh and even the teachers cannot write an application there and they've become teachers – what will they teach children? There is one school here in Baldia and one in 6 number. In our entire area we do not have a dispensary nor a school.

FA: Nor is there a park

SM: There is no park

FA: There should be one, brother

SM: There was one park but that also became a spot for deviant youth? We don't even know what state it is in, we don't go there.

RM: It was recently inaugurated

AH: So where do the children study?

SM: They go to private schools. There are a lot of private schools.

RM and RA: There are a lot of private businesses here because there's no education in government schools.

SM: The point is – I asked the person I was studying under when education was destroyed. He said its destruction started when it was being sold in exchange for money. Before that education was great. Children were educated in neighbourhood schools. Now they must be near retirement or would have retired after reaching good senior positions such as Assistant Commissioner or Deputy Commissioner.

AH: That was the only place for education. There was nothing else.

SM: Absolutely. The student would start with the *takhti* and *qalm*. Not even a graduate of the current time has that kind of writing skills now. Sindh's education system and Karachi's schools have been destroyed by political parties and organisations. There is no education here. If someone has sources, they can educate their children from a good institution. Poor children cannot be educated.

AH: What does the private school charge?

SM: There are different levels. The minimum is Rs. 2000 or 2500. No school charges any lower than that

Ah: So if someone has 3-4 kids, their salary/earnings would be spent in this?

SM: What else can be done? We can't keep them home. At least the child should be able to read and write. My daughter was studying in the Sociology department at KU but we didn't have money for the semester fees so she didn't continue. What can we do? Should we run the house or should we pay tuition fees? She has started working

AH: That is the real poverty – that education cannot be attained.

SM: Absolutely. There's no way to get an education. Who doesn't want to gain education? Who would say that they're okay with their child hanging out on the streets with no purpose? Who would want their child to become a mechanic? Would they not want their child to be educated and prosper?

AH: Are you from here?

SM: No, I'm from South Punjab and the most backward region of South Punjab. I'm from the Rojhan Mazari community. Im Baloch.

Ah: Why did you come here?

SM: Obviously we came here. There were no means of livelihood. I came here in 1993.

AH: Is the Sardari system still active in the Mazaari community?

SM: Absolutely but there are some changes now. Earlier if the Sardar was participating in the elections, there was no campaign in our area. If there are 500 households, all of them would be called, they would be informed of the election party symbol, and told to vote for the Sardar or the party he favoured and everyone would follow. Now we ask why we should vote for you.

Wife of SM: Intelligence and understanding – this change is a result of that.

SM: This is only because of education. There is no other reason.

AH: So the real poverty, according to you, is regarding education. And that of lease.

SM: Because anyone can come to us tomorrow and tell us to empty our houses.

RM: We have been through hell. It felt like the end of time for us.

Wife of SM: Everyone has been through hell. Even now, two years later, someone comes knocking at the door and the children wake up in fear thinking that someone is here to demolish the house.

RM: They couldn't sleep. None of us could. We were on the road.

Wife of SM: We couldn't eat. How would we cook?

Ah: What about health? Tell me about that

SM: I told you the area has no dispensary. The doctors that are here and offering their services might be quacks some of them. It's not necessary that all of them are educated and qualified.

RM: The healthcare situation is the same as that of education

AH: There's only doctors. There's no hospital here?

RM: There's nothing here. If there's any emergency, big or small, we have to go to Jinnah Hospital. Everything is private here.

SM: Please take a look at the nala. If this was covered, as it was earlier, then the current state of the nala would be very different. And all they have done is create the embankments, not other structural flooring or anything else has been carried out. The cover is very important for the nala.

RM: Agreed. The cover for this nala is very important because there are no dumping grounds in the area, not even small ones, so everyone throws their trash and solid waste in to the nala.

SM: They treat this as a dumping ground. And we know and realise, since we've spent that time where we protested for the nala and went through such horrible times because of it. We didn't live in our homes, only the women were inside. We were constantly worried that there would be raids and men would be taken away by the police and authorities. There was a request for ATC. We're very grateful that that time has passed but it took time. For 3 months I sent my son to Lahore because he's a child. If he's taken away by the police how will we get him out on bail, where will we get a lawyer from? Will we run the house or take care of him? If the house was demolished, we don't have an income high enough that we could get a house on rent. Where would we go? All they did was announce the demolition, put up a notice on the wall, and didn't even personally give notices to people to empty their house. Announce at 4pm to the neighbourhood that by 9am the next morning, they should empty their houses and take whatever belongings they wanted and that they are coming to demolish the house/building. Excuse me, these houses, our belongings, aren't children's toys that we pack them up in a bag and take off. There are belongings in the house, there are a lot of things and it takes time to wrap up from one place. Another point is that they didn't even offer an alternative when they had decided to demolish our houses. For example when they moved people from Lines Area, the people were reallocated to another place. We weren't told anything. They told us to take Rs. 1 lac from the government. It's better to not take even one rupee than to take that 1 lac. Why should we take that money? What use would that money be to us? It was of absolutely no use to us. They just told us to open a bank account and take that 1 lac. But why should we take that and for what purpose? No one was on the same page and we had no hope from anyone for relief of any kind. If we had left this place, where would we have gone? If we had, should we have moved into jhopris? The common stereotype is that people living on the nalas would be uneducated, that they would be refugees or migrants such as the Bengalis, and that their children are just roaming the streets aimlessly. Manzoor Colony has none of that. Manzoor Colony is very different from all other nalas, as you might have seen in your surveys. This nala isn't all that big either. Educated people live here. Not those who leave their kids in the streets and let them do whatever they want.

AH: it's an old settlement

SM: Those are also old settlements. And we have bought these places. We haven't occupied them illegally. We're not encroachers. Journalists and everyone else would come here and just say that these are land grabbers and the mafia. But can you see any *katcha* house? My children have PRC and domicile in this area. Who is responsible for this, even if it is wrong? Who is responsible for the fact that my name is on the voter list from this address and I cast a



vote from here? My NIC states this house as the official address – who is responsible for that? Do land grabbers have addresses like this?

RM: there is one important point, please include it. When our houses were demolished, the government had announced that they would make a new house for us. Nearly 60 houses were demolished on this nala, including myself. They give us cheques every 4-5 months of Rs. 90,000 and they say this is your rent at the rate of Rs. 15,000 per month for rent. So 6 months' total is Rs. 90,000. They've given us 3 cheques to date and are calling us now for the fourth cheque. Which means the total amount we will have received will be Rs. 360,000. But to date we have not been given our homes, the ones they owed us. They are giving us the rent but they haven't assigned us a house yet so we're still on rent.

SL: But not everyone got the cheques?

RM: All the households whose houses were demolished, received cheques from the government.

AH: How were you informed that your house would be demolished?

RM: We were in the house.

SM: First they came and marked the houses and issued ID numbers. The marking system was done thrice. Initially the people said do whatever you want. In the second round of markings, the notices were also put up. One day before the demolition, an announcement was made through a loudspeaker from a police mobile.

RM: This was followed by a clash. Then the URC sent its teams and everything was stopped. They worked on this for 10 days. They determined that these houses will be demolished and the houses that were marked in the final cycle were absolutely necessary as also determined by URC (?).

SM: The initial marking determined 1048 houses to be demolished. Later the Sindh Government also decided the amount of space needed for the road and the nala and re-calculated the number of houses to be demolished.

SL: That was after the protests, right?

RM: It's going to be 2 years now with a broken house but they still have not issued a new house.

AH: What happened to the land on which your house was?

RM: the road was built on it. The footpath and the road.

AH: So where did you go?

RM: I am living on rent

AH: Had you made that house yourself? The one that was demolished

RM: My parents had made it and I was born in that house.

AH: Anyone from the rest whose house was demolished?

Everyone: No. They had marked them in the initial two cycles but not in the final one.

FA: We had emptied our house. Taken another one on rent and stored some belongings with neighbours and relatives temporarily whose houses had not been marked for demolition. Some miracle from God.

Widow: I am a widow. I have 5 daughters and 3 sons. All of them are now living on rent. I told the people to shoot me or I would not move from my home. The authorities were ready to bring the bulldozers and I warned them that I would go lie down in front of them. I bought this house 40 years ago after being widowed. I educated my daughters, my sons were very young when I was widowed. I am from Sialkot. I visit my family there often. I was married when I was 12 years old. My husband was 25.

AH: Seema from the URC told us that the women of the area were very involved in the protests against the demolition of homes in Manzoor Colony. Can you tell me if you faced any inappropriate behaviour or police brutality when you did this?

Wife of SM: Yes. We sat in front of the vehicles. Our dupattas were snatched from us, we fought physically. We were beaten up with sticks. My hand was grabbed and twisted. They fought with us. Policewomen and an SHO took away my companion's dupatta. Our kids were taken away. My neighbour's son stepped in front of us to save us but they took him away. He's about 20 or 21 (Salman). He was locked up in the police van. Someone helped him escape and then he ran away. We were only 6 women. The police threw rocks at us. My companion was hurt. We had our girls with us, we sent them inside immediately to safety.

AH: These 6-7 women that you were – did all of you collectively decide to protest and fight in this manner?

Wife of SM: Yes we had thought that when they came for demolition we would – first they had planned to come towards Azambasti. I had a fever and we didn't go that time but the men of the family went. But my daughter was standing outside and she saw her father come running towards us and he was shouting at us to come out and fight and protest and that they're coming to demolish this area too. So we just donned our burqas, locked the house, didn't even keep the keys in a safe place, just left them at the front door. We would risk our lives but not let them demolish our house. My whole family went and sat in front of the vehicles as if we were preparing for our death. We said we'll see what happens but we won't give up our house, at least not without a fight.

AH: Do you also have young children in your family? They must have been badly affected?

Wife of SM: Yes. I have a 10 year old daughter, an 18 year old son, and a 22 year old daughter who organised the protest with me. We left the 10 year old daughter with my neighbours.

AH: The protest that you did – do you think it made an impact?

Wife of SM: Definitely there has been an impact. Otherwise they were taking so many houses.

AH: Your house wasn't demolished?

Wife of SM: No. We were third in number. The first ones (right on the nala), those were demolished, some of them.

AH: Since they made the nala embankments and cleaned the nala itself, has the situation improved?

Wife of SM: It's a lot better.

Widow: Now we want a cover for the nala

Wife of SM: Yes absolutely. The *nala* has been converted into a garbage dump. We are hurt whenever someone casually throws their trash into the nala because we risked our lives for this and to protect the area. When the markings were made, believe me, my daughter and I used to go door to door and people would say "this woman is mad". They would make fun of us and taunt us. The men here – the first time the SHO came here, a woman from my neighbourhood also stepped out to join us and we went from house to house because we are crazy and we kept saying "come out. Save your houses" but nobody came. The people opposite us, their houses were also marked but they didn't come out of their house. They just kept laughing at us.

Widow: I came to your house with my daughters.

AH: With regards to women – what do you think your settlement needs?

Wife of SM: We want a good education for our children. And water, gas are necessary for us and that we want a lease for our houses. We risked our lives to save these houses so we should also get the lease, right. When the government changes and their plans change and someone new or different is there – we won't have the security we need without a lease. How will we fight and how many will we fight?

AH: Any requirements regarding health?

Wife of SM: Yes absolutely. There should be a hospital here, and a government one. Because people here are white collar workers, no one is that well off.

AH: if education is to be attained, the schools are too expensive, as you mentioned. But if a girl wants to study after matric, go on to university or college, this is a big obstacle that she can't go. Where do they go? Do they go to university?

Wife of SM: As my husband mentioned earlier, my daughter got admission in KU but we didn't have money for the semester fees.

AH: But where do they go?

RM: The nearest universities and colleges are 20-30 kms away. They'll go to Saddar or Nazimabad.

SM: Manzoor Colony has no college. And the transport cost is a lot. And in all of Chanesar Town that's just been made, there's no college for boys. There are some government colleges for girls. One in Azam Basti which is also far from here and one is in Mehmoodabad 2 number which is close to PECHS. We pray that in the future the government makes one. It's not just Manzoor Colony that I'm talking about. It's the whole town – Chanesar Town.

AH: any of the women sitting here – have any of you attained any level of education?

Wife of SM: Yes I have done my matric from our village in South Punjab. Dera Ghazi Khan.

FA, widow, and wife of SM: We want water and that the nala should be covered.

FA: we're somehow ensuring our children are getting an education. But our main problem is the lack of water. The boring is about 18-20 feet deep and the water we get is salty and dirty and not fit for consumption but we use it for washing up and we use it for ablution even though we really don't want to.

AH: Where are you getting water from now?

FA: It's through the lines. But we don't understand that all the other lanes have water but mine doesn't.

RM: We get our water from the Water Board. Our main pumping station is there. From there they've made a pumping station in Admin Society in Chanesar Goth and our lines have been distributed there. One for Manzoor Colony, one for Mahmoodabad. The water is adequate over there but it mostly ends up in Chanesar Goth or Mahmoodabad 2 number. They've decreased the number of hours of pumping for Manzoor Colony – earlier it was 4 hours, now its 2.

FA: The water isn't enough, yes, but we're not getting it at all.

RA: Your population size earlier was 25% but now its 150%. So the water will decrease.

FA: But according to me the neighbourhood is the same

SM: Buildings have increased, flats have increased.

FA: We even pay a garbage collector to take our garbage away because we like cleanliness.

AH: Where do they take the garbage?

RM: They dump it in the Malir River and then collect it and take it to Surjani Town.

AH: The Chinese company that has been given the contracts for garbage lifting – does it do any work?

RM: From the main points. Not from here but they do operate in Mahmoodabad. The point for pickup in our neighbourhood is the fire brigade station. All the pickup points are at about half a kilometre's distance from each other.

Ah: Has anyone come to you for votes for the local government elections?

FA: Everyone's coming. All the parties.

## **Machar Colony**

Interviewers:

Anum Mufti (AM), Amal Hashim (AH)

Participants:

Amna, Mafia Khatoon, Nasira (Khel Coordinator)

Ah: How old is your daughter here?

Amna: She's about 1.5 years old

AM: How many children do you have?

Amna: MashAllah I have 7 children.

AH: How old are you?

Amna: I am 36 years old.

AH: What does your husband do?

Amna: He works in the fishery.

AH: Is he at home right now or has he gone out to sea?

Amna: He's at home right now, not working for the past 2 months

AM: And how old is your husband?

Amna: He's about 45 years old.

AH: When he's not here, when he goes out to sea – how is the house run then?

Amna: My husband doesn't go to sea. He doesn't have a CNIC so he can't go. I don't have one either.

AH: So what work does he do then at the fishery?

Amna: He gets by at the fishery. Sometimes he works on getting the fish and other catch off the launches. I also work.

AH: What work do you do?

Amna: I used to clean shrimp earlier. Now I work at a bungalow. I work in Emaar as a maid. I do all the housework except ironing the clothes. I get paid Rs. 20K every month. I have been working here for a year. Left the fishery 6 years ago. I left when I was pregnant with my oldest daughter, Zaynab. Then I didn't go back to the fishery after she was born. When she was about 3-4 months old, I started working as a maid in a bungalow for 2 years. Then I stopped again and then I started working again a year ago. I have 4 sons and 3 daughters.

AH: Do all your children go to school?

Amna: No, not all of them. Only two daughters are going right now. Kulsoom and Zaynab. They're enrolled here in Imkaan.

AM: Are there other private or government schools in the area? What are the fees?

Amna: I don't know what the private schools charge. It was Rs. 300 earlier but would be more now. Must be about Rs. 500-600.

AH: Will you send your other children to school?

Amna: I am not sending them right now aside from these two. Two sons are much older now, 21 and 18. The other two sons are younger right now but can't send them to school because we don't have CNIC, me or my husband. I submitted the papers for my CNIC but they put me down as single because my husband doesn't have a CNIC so now even my CNIC is stuck in Enquiry. My children's names are also stuck because of this. I have also filed a case for my husband's CNIC at Malir Court.

AM: What do your older sons do?

Amna: My eldest son, 21, works in Shershah. His work is related to plastic bags. The younger one is in a fish packing company. The younger sons, 10, and 12, were enrolled in Imkaan but they didn't study here and were very mischievous, so they left by themselves. After that, I didn't enrol them again. I sent them to a madrassa after that but that was also interrupted by COVID and they haven't resumed that either. They're not doing anything now. Just roam around the area or sit at home. The older ones just come home and stay at home after work. I haven't sent the younger ones to work anywhere because I still have hope that I will get them educated. Will either send them to school or to a madrassa but it's just that we're a little helpless right now – we have financial constraints right now. When we do have the money, there's no want to try to get them into school.

AH: Since your husband is not working right now, how is the house being run? What is the financial situation like?

Amna: it's just us – mother and son – that are running the house, the younger one and me. My older son is also at home these days, and has no work. His factory is closed for these months – June and July.

AH: What was it like when you were working in the fishery industry? What were the timings like?

Amna: I didn't have any fixed timings then. If we went at 9 am we would sometimes come back at midnight or later or earlier. Depends on the amount of work there was.

AH: Were you paid according to the number of days you worked?

Amna: No, we were paid according to our level of productivity, by the hour. It was up to us how many hours we worked in a day. Back when I was working in that industry, we were paid Rs. 100 per net. Must be about 150-200 now. But I haven't worked there for 6 years.

AH: Were you able to run the house properly and was the money you earned enough?

Amna: It was the same then too just like it is now. The children were also young then and the boys weren't earning. Their father would go to sea and there's no certainty with that – sometimes the catch is enough, sometimes you would get nothing so it was only me earning properly and running the house. But that wasn't enough so I eventually shifted to working as a maid in the bungalow.

AM: Isn't it very costly for you to go to Emaar every day from here?

Amna: It's very expensive. Costs me about Rs. 600 per day. The bus costs about Rs. 160 to and from here. Drops us at Seaview Mor and the rickshaw from there to Emaar costs about Rs. 200-250. I work 6 days a week. But my madam, she picks and drops me at Seaview mor every day. So I'm paying Rs. 160 per day. Sometimes it's Rs. 200. I go in both rickshaw and bus. And there is my own expense – paan. Costs about Rs. 150-200 per day. I have sada paan, ghar ka paan.

AH: How did you go to the fishery every day?

Amna: I went walking. It's here, in Campa (?) company. It's a 10 minute walk.

AM: Why do you eat paan so regularly?

Amna: courtesy of our parents. They didn't scold us and they constantly ate it in front of us. I started this when I was about 10 or 11. My children don't have paan but he eats gutka.

AM: How much does your older son earn?

Amna: It's similar for him – he gets paid according to how much he produces. Even if he earns about 30-35000, he needs to take out money for his transport and then his food for the entire day and that's about Rs. 2000 per week. And then there's transport. Adds up to about Rs. 15000 per month that he needs to take out for these expenses. Gives me about 15,000 per month. The one in Shershah hasn't told me how much he earns. Gives me a basic rundown of what he's taking out for the expenses and then gives me some amount but hasn't told me what he earns in total. The younger one earns about 20,000. The younger one cuts down on food expenses by eating at home. He has lunch at home and if he's doing a night shift, then he'll come home to have dinner and then go back to work.

AM: What do the children do after coming home from work?



Amna: They just stay at home. Their shift is long. The basic duty hours are 8 hours but then they do overtime for 5 hours, or 7 hours additional but that is only during the season that lasts about 3 months. After that overtime decreases.

AM: What are your health expenses? Is there a doctor nearby?

Amna: Yes. The common illnesses are malaria and typhoid and general fever and cough.

AM: Is there a monthly doctor's expense?

Amna: For the doctor it's like this – if I don't go, one of my children needs to go or their father needs to go.

AH: Is this doctor in a government or private clinic?

Amna: I go to the private clinic. I haven't gone to the government hospital ever. Ever since my first child I've just been going to this doctor at the private clinic and everyone has been treated by him, Dr. Haroon. It costs anywhere between Rs. 600-800 per month for the doctor. My youngest son had malaria this year in May so we had to go to the doctor. We have coils to repel mosquitoes but it doesn't help much.

AM: Your house is *katcha* or *pakka*?

Amna: My house is *katcha* for now. We haven't put up a roof yet or doors. We have curtains for doors. It's right next to the *nala*.

AH: When did you make this house?

Amna: It's been 5 years. Before that I was living in this neighbourhood on rent in a *pakka* house. But who likes living in their mother's house after they've gotten married? I wasn't living in my mother's house, but I was in her neighbourhood. Lived here for 9 years. Before that I was living at Sonali Chowk on rent for 9 years. Left that because we felt like it – didn't like it anymore or there was some disagreement between us and the landlords so we had to empty it and move elsewhere. At that time the rent was Rs. 300 and then when we moved to my mother's neighbourhood it was Rs. 500 but then it went to Rs. 1000 and Rs. 1200 up to Rs. 1500. And then we got our own house. It was just water, the sea, at that time. After we bought that piece of the sea, we reclaimed it through garbage and sand dumping. Started reclaiming the land in 2017 and started building the *katcha* house in 2018. We got the land from a local seller. No one specific but that person had already bought this piece of land from someone else earlier and then we bought it from him. He wasn't from my community. He was Burmese. It took us 5 years to reclaim the land. One car cost Rs. 1200 and we used about 200-250 cars. The *munshi* organised this and it was sold to us. The organisers are Pathan. We know that land is available through word of mouth. We bought this land for around Rs. 60,000. Its size is 36 by 30. We made 2 rooms over it. We just have a cloth sheet as the roof.

AM: Have you ever thought of leaving this area and moving to another locality?

Amna: We have thought about it. We were thinking of improving this house and then selling it and using that money to move to another place. Would be better for the children.

AH: Your current house wouldn't be leased then, right? Is there any in your lane that is leased?

Amna: No this is *katcha* so it's not leased. The rest of the lane is also the same. Even when we were living on rent earlier, they would get us a stamped paper as legal guarantee but it wasn't leased.

AM: What is the water situation here?

Amna: We buy water here. It costs about Rs. 1000 for 1 suzuki and it lasts about a week. We store the water in drums at home.

AH: What about gas?

Amna: We have a gas metre but there's no gas all day. The local *thekedaar* has supplied this. We paid Rs. 20,000 for the metre. We haven't paid a gas bill because we aren't getting gas.

AH: What about electricity?

Amna: The electricity bill is about Rs. 3000 or Rs. 2800. It isn't through the kunda system and we didn't pay much for the metre – just about Rs. 2000. There was no load shedding earlier but now it's happening regularly. Recently it's been happening all night so we aren't able to sleep.

AH: What do you want improved here? What are your requirements/demands?

Amna: I just want my children educated and my own ease or comfort.

AM: What kind of ease of comfort?

Amna: Now look, when we come back from work we can't sit and relax for a little bit. We have no gas or electricity. Gas is the biggest problem. Gas is more important than electricity because we need that to cook food.

AH: Where do the children play here?

Amna: They don't go anywhere. There's no park. They hang around and play in the streets. Of course we would like a park.

AM: Did you try to send your boys back to school, the ones who left?

Amna: We did try. Nasira is here a witness. They're very mischievous and it still hasn't lessened. Even tried to make them go to the madrassa. My older son was also enrolled in a madrassa for 5 years.

AM (to Nasira): How much have you studied and from where?

Nasira: I completed my matric in biosciences from Sir Syed in 2014. It's very difficult for girls to get out of the house here. The current generation has it slightly easier but not my generation. I did my matric with my male cousin but then they didn't want to study after that so I couldn't go either. Then I started teaching and got married soon after.

AM: Do you keep your earnings to yourself and spend it yourself?

Amna: I keep it with me or give it to my sons or my husband as the need arises. When I get my salary, I bring it and keep it home. Everyone gives their salaries to me and then we use it according to our needs.

Nasira: She is the head of the household.

Amna: Everything is with me.

Nasira: The system in this area is very different – even the men give their earnings to their wives or their mothers. I think it is because they are away at sea or have odd hours while the women are at home and can pay for whatever is needed at the time and can get work done. There is no fight in this. It's a collective thing.

AH: Your house isn't leased and neither were any of the ones you got on rent. Where would you go if government authorities or someone came to you and decided that they were demolishing this house because it's illegal. Where would you go?

Amna: Where would I go? I would go wherever fate takes me.

AH: Would you protest? Would you fight the decision?

Amna: If others or everyone else is fighting the decision, then I would too, otherwise I can't stand alone and hope to make a difference. One person alone cannot fight. The decision will be for the whole area, not just me. They won't demolish just my house so everyone will fight if they do fight.

AM: When do you want to get your daughters married? What have you thought for their future?

Amna: I will get them married. Right now they're studying and the older one, she's 16, wants to continue studying. She's not 18 yet. But I would like her to get married by 18. But it's up to her if she wants to study more, then she can. She's in 4<sup>th</sup> grade but she's not very good at studies. Is into gymnastics more and performs well.

Nasira: She's very good at gymnastics since she's interested in dancing. She loves dancing. But sometimes she's very good at it and sometimes she's very dull. Doesn't perform very well. I think the biggest factor affecting their health and their performance is their food intake and the nutritional value of what they're consuming. The lack of proper food is leading to physical weakness. They're older now and get periods regularly and that plays heavily into

how they perform in school – some days of the month they're dull and other days they're active. The boys, on the opposite hand, are sharp. There are also some children here who don't have breakfast before coming to school. So we give them the tea we make for the staff, with some biscuits. We do as much as we can as teachers. We ask them but then a little while later we see them sitting in a corner, tired of the exercises. When we ask them what's wrong they say they're feeling dizzy or faint and that they didn't have breakfast.

AM: What do you do on your days off? Do you meet your friends?

Amna: Go to meet relatives.

AH: Do you go out on Eid or go to seaview or to a park as a family?

Amna: No. Very rarely if we feel like it. The children want to go to Seaview. Maybe once a year but that's also very difficult. We need money to go – money for food, for transport, if we rent a Suzuki and everyone goes together. Can't travel by bus if we have the children with us. If we get a Suzuki it costs us about Rs. 2000. Not all of us go about 10-12 people together. Nasira (referring to Amna's mother): She doesn't know much Urdu. Can understand it but can't speak it much. So I will translate for her.

AH: What is her name?

Nasira: Mafia Khatoon

AH: Who kept this name?

MK: My mother did.

AM: How many children do you have?

MK: 9 children. 5 sons, 4 daughters. One daughter died after she was divorced. She fell into a deep depression after her divorce and died. She got married when she was young. Amna got married when she was 12.

AM: What happens if someone is divorced even now? Are the women judged? What is the pressure like now?

Nasira: Yes, I've been through it myself. This is my second marriage. It's very common in our community. Everyone knows each other very well. Nothing can stay hidden in this community. News spreads like wildfire and there's no privacy.

AH (to Nasira): Can you ask Mafia Khatoon whether her house is katcha or pakka?

Nasira: It's been 30 years since she made her own house. It has 7 rooms. She also used to go to the fishery and peel shrimp. She started working after her husband passed away. Before that she used to stay at home because the children were very young. She also got married very young. She worked in the fishery for about 10-12 years and by then her children were older and the sons took over the responsibility of the house. Now that they're married and

have moved away they don't support her at all. None of her sons do. She's been working with us for 6 years. One is a heroin addict but he's the one supporting her. She's been supporting him for the last \_\_ years since he's in rehab but he takes care of her. Those two live together. They got a referral from the mental health centre and he's being treated at Toba Center right now, near Shah Jalal Chowk. He's been an addict for about 7 years and is about 34 years but has remained unmarried. He was working in Iran as an electrician and can also go to sea since he has a CNIC. He came back to Pakistan in 2015. His older brother is in Iran and helped him get there overland in about Rs. 15-20,000. He rented a van/car from Hub Chowki. Her family has the CNIC but Amna doesn't because of her husband. Became an addict when he came back from Iran and was still working. Went to sea just before COVID.

AM: Do you have a phone?

Amna: I do. It's not a smartphone. The men have smartphones. My madam gave me this one so she could contact me.

Nasira: We are people from Bangladesh so in our community girls would be married off very young. Before the girl got her second or third period she would be married off. It is still a thing in our community that an 18 year old girl is an old woman.

Nasira (translating for MK): Girls in this age, they become older, and then they run off with someone. This is very common in our community now that girls marry of their own choice or run away from their homes. So it's better to get them married young and with respect.

AM: Who are they running away with?

Nasira: There's boys/men from the Pathan community. My own brothers have gotten married to someone of their own choice. They liked those women and got married to them.

AM: If everyone is working all day, where are people getting the time to choose people to marry?

Nasira: The environment is such – you're working in such an environment where one side of the table is men and the other side is women. So there's constant interaction. There's no segregation at companies (factories) either.

Nasira (translating for MK): As soon as you give the young ones mobiles, the problems start. And everyone has mobile phones now. Smartphones too!

AM: Are there any saving committees? Are you able to make any savings?

Amna: Yes. That is the only way to save. There are saving committees that yield 1-2 lac rupees depending on the number of people involved in it. When I was working in the fishery, I used saving committees and even when I was working at the bungalow I was part of saving committees. Right now I am not because of how expensive everything is. Rs. 2000 is nothing

at home. You can join the ones where you have to give Rs. 5000 or Rs. 10,000 – depends on how much you earn. If you want to build your house, you have to save through the committee. It can't be done otherwise.

AM: What is the sewerage system here?

Amna: We are close to the sea so it's clean there. But further away from the *nala*, it's so dirty. There's no system to clean the area or the sewage spilling out into the streets and lanes. Our children get so sick all the time from mosquitoes and other diseases.

AM: The rest of the rooms in MK's house are empty? Why doesn't she use them?

Amna: They're all dilapidated, almost falling down. We've just convinced MK to give two rooms on rent and that's started this month so that she can pay the electricity bill (about Rs. 7000 per month) and take care of herself. The daughters in law when they were living with her used the iron and the washing machine and all sorts of electronic items.

## **Shireen Khan, Malir Cantt**

In his early 40s, Shireen Khan is a Pashtun working as guard in Malir Cantt. Visibly suffering from sleep deprivation, Shireen Khan works 16-18 hours a day to make ends meet. Following are the important extracts from an interview with him.

- Because of poverty and land disputes my father migrated from Shab Qadr (KP-K) in the 1970s. Somehow he got employed at CMH Malir Cantt as guard and later he retired as head guard from there.
- I completed Matric in 1998 from Government Boys School, Malir Cantt. Though I consider myself as middle class, my childhood days were marked with poverty. I didn't have the money to buy school books and stationery. To cope with this I started working in a cycle tire repair shop. The money I earned was used to pay my tuition fee and for my books. My father was dead against my education but it was my mother who took a stand and that's how I completed Matric.
- I would have pursued my studies further but God had his own plan: my elder brother died at the age of 28 as a result of kidney failure after which I had to shoulder the responsibility of the entire household. I had no option left other than to work more to increase the household's income.
- I live in Haji Ghulam Zakariya Goth. I made this house in 2009 through hard work and working extra hours. The size of the plot is 115 square yards. Despite working so much, I could not earn enough to buy the land myself. We used up our savings and had to sell the gold jewellery my wife was given as dowry. I bought the lot for Rs. 350,000 in 2009.
- Since we live near the house of the Wadera of Haji Ghulam Zakrya Goth, water is not an issue. We have a regular supply of water and for that we pay agents of the Wadera Rs. 300-400 per month. But it's not always easy or smooth - sometimes these agents purposely create some fault in the pumping motors, on the pretext of which they extract more money from us.
- The first 3-4 years we did not have electricity but recently the KE has installed electricity metres. My monthly electricity bill is Rs. 3,000-4,000.

- There is no gas supply in the area so we use gas cylinders for cooking. We are 12 people in the house. Our gas bill goes up to Rs. 1200 per month.
- I have a motorbike and my fuel expenses are around Rs. 4,000-5,000 per month.
- Actually I have 4 children and my younger brother who lives with me also has 4 children so it makes all of us 12. He is poorer than me so I have made one room in my house for his family.
- There is no solid waste management system in the area, so people throw their garbage in any nearby open lot.
- There is no sewerage system in the area and pit latrines are the only source of disposal.
- In our Pashtun families girls do get education but we don't like the women to leave the house for work. Home-based work is alright but nothing more. My wife also makes money from selling clothes she stitches at home.
- As a guard in Falcon Complex I have a fixed salary of Rs 28,000 per month but this is not enough to run the household. So I work at a cycle repair shop and am paid Rs. 400 per day. The total income of the household is Rs. 32,000 which makes me hand to mouth. But I am thankful to God as there are poorer people around me whom I support often.
- My son wants to be a cricketer. He is good in both studies as well as cricket. The latter is his passion.



## Syed Saqib, Orangi

Mr. Syed Saqib, lives in Shadman Town, Buffer Zone and runs a school in Orangi Town. Aged 43, he has certain observations about poverty and its manifestations in Orangi Town.

- I live in Shadman town and run a school named SM public school in Orangi Town Sector 7-D. It was founded by my father. It has approximately 770 students with a gender 50-50 male-female ratio. We offer classes till Matric (SSC).
- If a person's basic needs are not met, he or she is poor. It could be normative and the standard varies. Basic needs in my opinion are water, shelter and education.
- Education plays an instrumental role in the transmittance of a value system. If education is available to the people the society can retain its value system.
- But the meaning of education varies from person to person. For example, people living in a village or a *goth* would consider completing matric to be the epitome of education whereas for others completing even university will be just another milestone. I can tell you from my experience that for the Balochi-speaking population (near my school), knowing English and being able to do simple mathematics is education.
- I have experienced that everybody irrespective of his/her class and gender wants to get education and yet there are dropouts, the reasons for which range from poverty to the sense of security associated with the early marriage of girls.
- During COVID, people were reluctant to send their children to school due to the uncertainty. There were major dropouts in 2019, 2020, and 2021. That is quite understandable as people's resources were spread very thin. The rate of admissions started picking up in May 2022. The government's decision to conduct classes through Zoom did not go well with students and neither with the teachers, as culturally and technologically we still are not geared for online education.
- I think COVID's biggest impact on education was the fact that discipline in students declined. Discipline has two fountain source: family and educational institutions.
- Solid waste management in the catchment area of my school is managed by Urdu-speaking contractors, who won such contracts through bribes to UC officials. They employ Afghan boys who are more interested in recyclables which they sell to scrap dealers. The residual is thrown on any vacant space such as an informally designated

dumping ground. The money collected from households is the prime interest of the contractors. Substantial amount of money is involved in the entire circuit of waste management.

- Every type of disease is prevalent in these areas. There is a saying in English which is very appropriate for this area: “You name it and we have it.” Water-borne, stress related, and obesity related to name a few.
- I can tell you one interesting thing. During the initial days of COVID, after vaccines were created, conspiracy theories and rumours were rife, ranging from Bill Gates’ profiteering to a global reset and to the infusion of magnetic material in the human bodies. During this time some organisations paid Rs. 12,000 per person if they got vaccinated. Majority of the Baloch residents, out of poverty, agreed and got vaccinated.
- Load shedding is 6 hours a day and I have an interesting observation. As soon as the power cut happens, gas pressure drops in the gas lines. The reason is simple: a lot of cottage industry is operative in my school catchment area. The owners of the enterprises switch to gas generators for electricity. The recent price hike in fuel has just exacerbated the phenomenon.
- I think that people are enlightened enough to provide education to both genders at least till Matriculation. However, at least 25 percent of the girls get married after this. The rest continues with higher education.
- Most of the girls are employed in the private sector and the nature of employment varies with the level of education they attain. For instance when, again out of financial constraints, girls go into the job market after matriculation, majority of them get employment in superstores as Imtiaz and others.
- But, again my observation, this does not improve very much the overall financial status of the household. Having said that, it brings major changes in that particular girl. She spends more on her attire, her jewellery, and on her mobile phone. The attire changes, interaction with the opposite gender, and even the language and the style of conversation changes. So, the girl benefits but not the entire household.

### **Ruth Akhtar Farhad, Pahar Ganj**

Introduction:

My name is Ruth. My mother's name is Maryam Yousuf. I am 41 years of age. I am married and have 2 sons, aged 15 years & 11 years. I have completed my studies till the Intermediate level and later took a course from Arena MultiMedia in Graphic Design.

Work:

I used to previously work in marketing and also event management. I have worked in Sales with Unilever. I preferred working with Unilever because of the pay and transport facility but I lost my job post Covid. Now, I run my own clothing and jewellery business via the internet. I also sell Oriflame products online. My work hours are flexible. The more hours and effort you put into your business, the more you are able to earn. I bought a laptop with my own money. We have WiFi but when we do not have electricity, I use mobile data to keep my business running. I buy a super card and it gives me ample internet mbs.

House:

We own the house we live in and its size is 60x22 sqr yards. We live on the first floor, the lower floor belongs to my brother-in-law.

Hobbies:

I play badminton with my sons on the rooftop. I also go to the gym near Aisha Manzil from 9-10am for Yoga. The gym fee is PKR 1000, and the Qingqui costs me PKR 60 for a two-way commute.

I do not have friends in the area but I have made friends while at work and even through my online business.

We had bought my elder son a phone but he broke it. The younger one has his own tablet.

Children's Education:

Our sons study in a private school because we are able to afford it and it is better than government schools. Previously, they studied in Classic High School and their fee was PKR 1500 each but now we have shifted them to Paradise School due to the issue of bullying. Now, we are paying PKR 2500 and PKR 3000 in fees per month at the new school.

Income:

PKR 60,000 Average.

Electricity Expense:

PKR 6000-7000. We face load shedding for about 10-12hours.

Water Bill:

In summer water does not come for 21 days and in winters, it comes after 12-15 days. A tanker costs about PKR 2000-2500 and lasts about 10 days.

\*We lived on the first floor and the lower floor belongs to my brother-in-law. We all share the utility expense.

Poverty:

Having no awareness, no education is poverty. If you perceive yourself as poor, then you are poor.

How can you consider this area as poor? Everyone has generators. People get water through tankers, which costs them about PKR 2000-2500. We even buy drinking water separately. A 30 litre can cost PKR 60 if it is filtered and PKR 30 for non- filter.

People also have maids. I had a maid too but she has left and now I do the work myself.

Inflation has affected us negatively. We used to go out on the weekends but now we have to control our expenses.

We manage to save through savings committee.

Do you have any investments?

Yes, two plots. One is at Benazir Town (220 Sq yards) and the other one at Lyari (120 sq yards) which we bought for PKR 1.2 Lac.

What are your future plans for your children?

We want our older son to become a pilot.

Do you have any health issues? Where do you go in case of any such issue?

I do not have any health issues, nor does my family. But, recently my son had an accidents. We went to either Saifee hospital or Abbasi Shaheed. My mother has to visit the hospital often due to Sugar/BP. And at each visit her expense is around PKR 5000.

There is a local area doctor but he is a quack. So, we do not bother going to him.

Are there any diseases prevalent in your area?

Yes, skin diseases.

What was the situation like during COVID times?

People were aware of the seriousness of COVID and remained indoors. We made Whatsapp groups to socialise and keep a check on each other's health. We made prayers for those who were unwell and my mother played an active role in distributing ration to people in the area. The ration was given to my mother through a political party because of her position as a Councillor and my mother made sure to distribute it amongst as many people as possible.

Do you own any means of transport?

We had a car but we sold it because we do not have any proper parking space in our area and because of the hospital expenses when my son had the accident. Now, we have 2 motor bikes.

What are the professions of people in your area?

The new generation is mostly studying to become nurses and some of them have even moved abroad. Some are teachers and some of them have also worked in beauty parlours. Previously, most of them were working with KMC or as domestic workers.

Drug and abuse cases:

There have been cases of child abuse but people do not want to talk about it. Domestic violence is also common in our area.

Young boys are usually involved in drugs. Most of the boys do not study anymore due to issues at home, house sizes are too small for them to be able to concentrate on their studies. Many girls do not wish to marry such uneducated young men and therefore there are conversions too.

Role of the church:

St. Judes School is linked to the Church. We go to the church to pray and there are some storytelling activities for young children there as well. Though, many children have dropped out of school post COVID.

I have also received 15 days training on adult literacy in Lahore, conducted by Dara-e- Ibadat through the Church. We were a group of 10 women.

I have also taken training for 6 days with Naghma, where we learnt about our rights, mainly divorce and property rights. After the training, we had to further train women and educate them about their rights but we received a negative reaction when we started telling women about

their rights. Men started saying that we were polluting women's minds and in some cases men were even violent towards women for speaking up for their rights. So, it was decided that we educate men, instead of women. Unfortunately, men were not very responsive.

What do you want from life?

A better and bigger home because my sons are growing and soon they will need rooms of their own. I also wish to expand and grow my business. And there should be more opportunities available to our community.

### **Maqbool, Pehlwan Goth**

Introduction:

My name is Maqbool. I am 41 years old and I work fulltime as a peon. After my job I work as a cable operator. I have been working in the cable service since I was 12 years old and at the age of 23-24 year, I was hired as a peon.

My mother was widowed when we were still very young and became a single parent. She worked really hard to provide us with shelter and food. I wanted to contribute to the family income. My mother wanted me to study but it was not easy to fund my education. I have studied till intermediate but my education was funded by someone else.

My parents are originally from Mandi Bahauddin, Pind Dadan Khan. My father decided to move in the 1960's because living conditions had worsened there. My father bought the house that we live in today. I have lived in this house for 40 years now. It is in Pehlwan Goth, Block 9 and is 72 sq. yards. We are a small family of 3 people. Myself, my wife, and our daughter.

How has Pehlwan Goth changed over 40 years?

It has changed a lot. Road networks have been built. Accessibility to transport in the past was not available. We had to walk long distances.

How do you access water in your areas?

There is 100% bore water in our area. The depth varies between 250-300 ft and it costs about Rs. 1.5 lac.

What about electricity?

We have a TV, washing machine and WiFi. Our bill varies between PKR 1500-2500. There is load shedding for about 9-12 hours.

Gas?

The last bill was PKR 650 but we have been facing a gas shortage for 1.5 years.

How is the sewerage system?

It is fine. There is a sewerage line which is connected to the *naddi* (stream) at the backside.

Do you have your own transport?

I have a bike. My daily commute is 40 kms and fuel expenses vary between PKR 200-250.

Do you have any health issues?

I have sugar and blood pressure.

What professions are the people in your area involved in?

They are businessmen, transporters, rickshaw drivers, and some have jobs.

Are there any parks in your area?

No. People just sit outside their houses.

Do women work in your area?

Mostly Christian women work.

What is your wife's education?

6<sup>th</sup> or 7<sup>th</sup> Grade.

Does she have friends in the area?

No.

How would you define poverty?

Absence of a father creates poverty. You have to let go of your education and find work.

What are your plans after retirement?

I want to go back to Punjab after I retire because my sister lives there. She is the only sibling I have plus the living cost is much lower over there. I plan to open a computer or mobile shop over there or maybe even a general store. It will be easier to attend all the festivals.

Travelling to Punjab from Karachi costs a lot and we have to give a lot of things to our relatives each time we go, especially to my sister. Each time we go there, I have to make sure that we take enough gifts. These things are important to keep the family name.

Where do you want to marry your daughter?

Wherever I am living.

Who would you consider to be poor in today's time?

Whoever is running between PKR 35-40k and has a family to look after is poor. It is not possible anymore to run a house with such low income and if you do not have a house of your own, you are doomed.

Would you have applied for a house at NED if you lived elsewhere?

No, if I had all the facilities for my daughter nearby. I would not have applied.

How has inflation affected you?

I am diabetic but I have had to stop my medicine. How can one afford such expensive medicine? One tablet is for PKR 160. Now, I get Paakhi for diabetes from Golimar. It is free of cost.



What do you spend on yourself?

I eat Mawa. It is my biggest expenditure. It helps me with such a long drive to and from work. It keeps my brain calm from all the tension that I have in my life.

Do you want to educate your daughter?

Yes, I want her to go to a university.

Is there drug abuse in your area?

Yes, it is prevalent in our area. Youngsters and older men all take all sorts of drugs. There is even a drug dealer in our street.

### **Tayyaba, Umer Colony**

Introduction:

My name is Tayabba. I am a student of Matric. I have opted to study medicine although I wish to be a software engineer. I live in Umer Colony by the railway track. We are 4 family members, my parents, me and my older brother. My mother works as a house help and my father is a driver.

How do you spend your day?

In the morning I go to school. Once I am back, I usually look after some household chores and I go for tuition. After I am back I help my mother with dinner. Once we are done with dinner, I just sleep because my phone broke and I cannot use it anymore.

Do you own the house that you live in?

We live on rent. The house we live in is divided into 2 rooms. One for each family. The total rent is PKR 11000. Each family has to pay PKR 5500. Our electricity bill is about PKR 2500, gas PKR 300, and we have water through the line/piped system regularly except Saturdays. We have our own house in Faisalabad.

Who would you consider poor?

Someone who earns but is still unable to make ends meet.

Would you call your area rich or poor?

Our area is poor. Most people work in professions that do not pay well.

How many children do you want to have when you grow up?

2 children are enough.

When do you want to get married?

After I have graduated.

How is your life different from your cousins in Faisalabad?

We have better education here and more opportunities. People are very poor in Faisalabad.

Do you think you can get married according to your own wish?

No.

Are you or your family members facing any health issues?

No

Do people take drugs in your area?

Yes, young boys smoke and drink.

Do you like living in Karachi?

Yes, here I can study and we do not have relatives always nagging us.

Was your house safe during the rain?

There was no water in our house this year because the landlord had our house elevated.

What do you wish for?

I wish to go to Dubai and live there. InShaaAllah, I will go there.

### **Kiran Yusuf, Umer Colony**

#### **Introduction:**

My name is Kiran. I am a student of Grade 8 and I study at the Green Flag School. I have been living at Umer Colony, along the railway track from the start. We are 3 sisters and 1 brother. My mother is a domestic worker and my father works at Xander's restaurant, where we sometimes wash dishes or mop the floor. I want to do LLB and become a lawyer.

How do you spend your day?

In the morning I go to school. Once I am back, I wash the dishes and knead the dough. Chores are divided equally by my mother between me and my sister, so that we do not fight. After this I go to the *madrassa* and after coming back, I prepare dinner. My mother comes

from work to pick me up at 4:30pm, I accompany her to her afternoon work, where I help her. The work we do in the afternoon is actually my khala's job that we have taken over till she comes back from Faisalabad. If we did not do this favour to her, she would lose her job. So, she requested my mother to help her.

We come back home by 7:30pm. We have dinner, after which I use the mobile phone or just sleep. My father bought us a phone for online schooling during COVID. Otherwise, he is very strict and does not allow us to use the phone.

Do you own the house that you live in?

We live on rent. The house we live in is divided into 4 rooms and 2 shared washrooms. We occupy one room. Electricity bill is approximately PKR 16000 and is divided amongst 4 families. Gas bill comes at about PKR 2000 and is again divided amongst 4 families. Water comes in line on all days except Saturday. We have two water tanks and we boil water for drinking.

We own a house in Faisalabad and visit it during our vacations.

Who would you consider poor?

A homeless person is poor.

Would you call your area rich or poor?

Our area is poor because people here live on rent. House sizes are too small.

How many children do you want to have when you grow up?

With such a price hike, 2 children are enough.

When do you want to get married?

After I have graduated.

How is your life different from your cousins in Faisalabad?

They do not have the same kind of education we are able to attain in the city and therefore they lack social etiquettes. Also, we are the only girls who are studying in our wider kin. Our relatives in Faisalabad criticise girls' achievements. Some men do not even work and expect their wife and children to earn money and run the house for them.

Do you think you can get married according to your own wish?

No.

Are you or your family members facing any health issues?

My father has chronic back ache. My mother has low blood sugar and BP. She is 45 years of age and walks to work.

Do people take drugs in your area?

We have seen alcohol bottles around the railway track. So, people obviously drink. My uncle used to drink but he has quit now.

Do you like living in Karachi?

Yes, here we are allowed to wear whatever we like. Though our relatives criticize, our parents allow us to do so. We watch TikTok on our father's phone but we do not have it on our own shared phone. We only use it for studying. In Karachi, we get more *Eidi* (a cash gift given to children on Eid), around PKR 2000-3000. We look at food on the FoodPanda app but it is expensive. So, we order from nearby restaurants. We also go to the mall near Imtiaz to shop for clothes sometimes.

Was your house safe during the rain?

We enjoyed the rain and there was no water in our house this year because we had our house elevated.

## **Umar Rehman, Baldia**

### **Introduction:**

My name is Umar Rehman. I am from Buner, KPK. I came here with my father almost 25 years ago. My father moved to Karachi to find better job opportunities and used to drive a rickshaw. Now, he has shifted back to the village due to ill health. My family has moved to Karachi with me for the past 10 years.

### **Where do you live?**

I live in Ittehad, Khyber Town near Shareef Chowk, Baldia. I have bought my own house on instalments. The total cost is about Rs. 30 lac. I still have a few instalments to pay. The people I work for have helped me be able to buy this house. The size of the house is 120 sq. yards.

### **What is the water situation?**

There is no water in our area. We get water through tankers. It costs me PKR 4000 and lasts about 25 days. There is no bore in the area because the water is too salty.

How many family members?

We are six people. Me and my wife along with 2 daughters and 2 sons.

Do your children go to school?

They go to a *madrassa* where they are also given school education.

Where are you originally from and why did you move to Karachi?

Buner, KPK. I moved here with my father. We had a lot of loans and my father moved here to earn better and pay them off.

Do you own your own house in Buner?

My father owns it but I do not.

Do you visit your village often?

No, it is too expensive to go there. I have not been there for the last 10 years but now I will have to go to my sister's wedding. When you go to the village after so long, you have to have at least 1-1.5 lac with you. People from all over the village come to meet you. You have to take gifts for family members - it is our culture.

What is the profession of people residing in your areas?

Some people work in plastic or thread factories. Most of them are rickshaw drivers. Others have small stores in the area.

Do you have electricity?

We do have a metre but the load shedding is 19-20 hours and our bill used to be PKR 2500 but now it is PKR 4000.

What about gas?

We do have a gas line but we never have gas since the past 1.5-2 years. Though, we still get billed for it. My last bill was PKR 1200, so I went to the SSGC office. They keep making me run around in circles.

Are there any diseases in your area?

Skin diseases.

Do you have any health issues?

I got burnt entirely while on duty. People who I work for helped me with my medical expenses. But, I still have to take medicine which costs about PKR 7000 and the medicine for my wife's joint pain costs about PKR 5000.

Is there any government clinic in your area?

There is a government clinic but there are no qualified doctors. It is also very difficult to go to Civil Hospital because of my working hours.

Do you consider your area to be poor?

Yes, it is a very poor area. We do not have any facilities.

How is the sewerage system in your area?

It is fine.

How has inflation affected you?

Expenses are never ending.

Would you want to go back to Buner someday?

For now, I cannot even think of going back. There are a lot of things that I have to look after.

How was your area during the rain?

My roof was leaking. The water was knee deep in our area. It was very difficult. Due to stagnant water children are now getting sick.

Is transport accessible in your area?

I have to walk 20 minutes before I can catch a bus. Then I have to change three buses to reach my work place. During COVID, I had to stay back at work. When I wanted to go to see my children, the rickshaw would charge me PKR 1000. It was very difficult, plus the roads are all broken now.

Do you wish for something?

I wish to be able to spend quality time with my children. I leave home before the sun is out and I get back home when the sun is down. I do not get to spend any time with my children. I have been working nonstop for as long as I can remember. I also wish my elder son to go into the army and my other three children to become doctors.

Do you think your life will ever change for the better?

No, I do not think life will ever change. I think I will forever keep working.

**Suraiya Bibi, Mewa Shah**

Introduction:

My name is Suraya Bibi. I am a widow and I live alone. I have three daughters, all of whom are married. My husband was a labourer but he passed away 4 years ago. I have been working ever since I was a young kid. First in my village in Sialkot, in order to bring in additional income in the household and ever since I got married and moved to Karachi, I have been working as a domestic worker.

Where do you live?

I live in a rented house in Mewa Shah. It is one bedroom with a bathroom. The size is 60 sq. yards. I pay PKR 6000 in rent and since I am a widow, my landlord does not charge me for electricity and gas. As it is we do not get any gas in the line for 1.5 to 2 years.

What is the water situation?

I do not even have a single tap at my place. I fill up 3-4 cans of water every day and use it. Sometimes, even that water is not available to us.

Do you feel safe living alone?

A woman living alone is never safe. I am scared most of the time but I have good neighbours.

Did your daughters get educated?

One of my daughters did not study at all because she used to work with me. The other two have studied till 6<sup>th</sup> grade. One of them went to a government school and the other one went to our Church's school.

Where are you originally from and why did you move to Karachi?

Sialkot. We moved after marriage because our living conditions were not good back in the village.

Do you own your own house in Sialkot?

Yes, I do but it is incomplete.

Does the church provide you any support?

During COVID, the Church gave us ration bags.

Are there any diseases in your area?

Skin diseases.

Do you have any health issues?

I have a tumour in my ovary.

Is there any government clinic in your area?

There is a military clinic but I go to a 24/7 doctor near Golimar.

Do you consider your area to be poor?

Yes, it is a very poor area. Everyone is poor. We do not have basic facilities such as water. If you come and visit the area, you will see that children's health is in bad condition. Their hair is glued together because we haven't had a drop of water. How can they shower?

How is the sewerage system in your area?

It is overflowing but the KMC workers are always trying to open the blocked passages.

What is the profession of people residing in your areas?

People cut vegetables and sell them. And women are domestic workers like me.

How has inflation affected you?

I am the only one who earns, it is difficult to make ends meet now. Prices of everything are continuously on the rise.

Who do you think is poor?



Widows are poor. People who have a lot of mouths to feed with a limited income are also poor. Anyone who struggles to make ends meet is poor.

Would you want to go back to Sialkot someday?

Yes, once my house is fully built I would want to go back and be near my daughters. Also living expenses are much lower there.

How was your area during the rain?

I could not sleep during the rain. My roof was leaking.

Do you wish for something?

I wish for money so that I do not have to work anymore. I am really tired of working.

### **Asif, Liaquatabad Area A**

1. How many family members do you have?

Four, including myself, my wife, and our two daughters .We have three floors in our house. Each is occupied by myself and my brothers. I also have 180Watts solar panels to save on the electricity bill.

2. What is poverty?

Over spending on education. People send their children to private schools instead of government schools even when they cannot afford it. They take loans. People are self-made poor. They want immediate gratification rather than deferred gratification, which makes them poor.

3. How much income do you think a poor man earns?

Income should be aligned with the rate of gold.

4. Are you able to easily live with your income?

Yes, we have put our children in government schools and we use the internet for communication and education.

5. How many family members and plot size?

4 members and 90 yards/ 3 floors, separate billing.

6. Electric bill?

Solar plate, 180 watts, PKR 1000-1200. We use it carefully and there is no wastage.

7. Is your house leased? And location?

Yes, 99 years. Liaquatabad -A area.

8. Have political conflicts in your area ever affected your income?

My job at NED was not affected but my own personal business was. It was almost 25% of my income. This additional income is used to invest in saving committees. I used this for maintenance and upgrading of the house and at times like Eid.

9. Do you have any additional income currently?

I have planned to do some work. Though, I have tried out different types of work such as clothing but fashion trends change too fast. I want to invest in businesses that are fast paced.

10. Is there water in your area?

Yes, through the line.

11. Gas?

Gas supply is problematic.

12. Medical expenses?

We have a panel of doctors/clinics/hospitals that are approved of and paid by the university but we rely mostly on homoeopathic medicines. My father-in-law is a homoeopathic doctor and he recommends that we use this method.

13. Do you have your own transport?

Bike and a high roof but it belongs to my elder brother and we do use it when needed. Though due to fuel price hike, we have started avoiding it.

14. Have you been affected by the current inflation?

I am managing my income pretty well. So, even though there is inflation, I am managing with my current means.

15. Do you worry about living in the same area in the future, particularly with regards to your children?

Yes, I do worry. My FIL wants us to move to Dastagir but we have all the amenities in our areas, therefore we still prefer staying back here.

16. Would you find it difficult to leave your area in the future?

I cannot say for now. My current focus is on giving my daughters the best education.

17. Do you consider your area a poor area?

During Eid people buy animals for sacrifice worth Rs. 15-20 lacs, so it cannot be poor. But I consider it a middle-income settlement.

18. Why do you consider it middle income?

Because they are not dependent on Zakat and Sadaqah. But they become poor because of overspending

19. What is the sewerage condition?

Lines are old and the condition is not that great. MQM is still the ruling party there and they get the work done in case there is any trouble.

20. Does it cause any diseases?

Yes. Diarrhoea and skin diseases.

21. Is the medical expense high in the area, due to these diseases?

Yes.

22. How is the law and order situation?

The area opposite to ours is where trouble such as mobile snatching happens. It is inhibited by the Baloch and some Urdu speaking families as well.

23. Do you have any relatives in politics?

A judge is our relative

24. Do women work in your area?

They run home based food businesses through FoodPanda and some have an online jewellery business.

25. Has the divorced rate increased?

Yes, due to low income there are many fights and eventually divorce.

26. How much do girls study and work?

They study until graduation and usually teach in nearby schools.

27. Is there load shedding?

Yes, we did not have it before but now we do.

28. Is transport accessible?

Yes, easily;

29. How much do you spend on transport?

PKR 6000 per month.

**Latif, Bhitayiabaad**

1. What is poverty?

If you are worried you are living in poverty.

2. Who do you consider poor?

Inflation keeps increasing. Even things that are not linked to fuel become expensive.

Everyone is greedy and we are all getting poorer by the day.

3. Where do you live?

Bhittaiabad. (*katchi abadi*).

4. How long does it take you to reach? And what is your fuel expense?

I try to earn at least 1000 through my rickshaw, I have to take out the expense of fuel from it as well.

5. Why do you ride a rickshaw?  
My fixed salary is not enough and additional income is needed. I drive it till 11pm but now my eyes are getting weak, so I cannot drive till late.
6. How many family members?  
8, including myself, my wife, 4 children, my mother, and unmarried brother.
7. House size?  
120 square yards
8. Have you invested somewhere?  
No. I have four kids and all are studying. My salary is not enough to take care of all household expenses. My mother's health expenses are upto PKR 3000 per month. My kids were in private school earlier but now they are in TCF. It was not affordable. My wife is not psychologically well and my son is also injured, both legs are broken due to an accident.
9. What happened to your wife?  
Doctors said she has psychological problems but I think she is possessed. She even tried to kill me once. We are getting her treatment and she is getting better.
10. How many children do you have?  
5 and one died when she was 3 years of age.
11. What is your electricity bill?  
PKR 3500-4000 (we have a different metre and my brother has his own to avoid conflict).
12. What is your gas bill?  
PKR 500-600 per month.
13. Water bill and how many days is it available?  
PKR 250 and 4-5 days. The RO plant is taking away our water. They give more money than us therefore they have more access to water.
14. Where are you from?  
Mandi Bahauddin.
15. How did you come here?  
My father used to work for NED. At first we used to live with our uncle near OHJA campus.
16. Is your area leased?  
No, we have an affidavit.

17. Are people in your area taking drugs?  
Yes, of all ages and even women are taking a cocktail of drugs. It is due to the worries of life, fashion, or peer pressure at times.
18. Do you consider your areas as low-income?  
It is mixed.
19. What is the smallest or largest plot size?  
80 to 400 sq yards.
20. What is the occupation of people in your area?  
Mixed occupation group. People work in ASF or Navy. Some are nurses and etc.
21. What do your brothers do?  
One works as a driver and the other one works at DOW OHJA.
22. Do women work in your area?  
Yes, they are domestic workers.
23. Do girls study in your area?  
Yes
24. Are there schools in your area?  
4 TCF branches and also private schools.
25. What do you do for entertainment?  
We go to Clifton, to Abdullah Shah Ghazi. We take my wife to Abdullah Shah Ghazi's shrine. But recently we have not been going due to inflation and high fuel costs.
26. What do people do for entertainment in your area?  
They go to chai dhabas and some dhabas also play films so people watch them.
27. Is there mobile snatching in your area?  
Yes, but we are not sure who they are.
28. What about Independence day celebrations in your area?  
It has become difficult to do anything at all in this inflation. It was also reflected in everyday life too.
29. Do you plan on going back?  
Yes, I want to go back asap. Things are much more manageable and food cost is low. Relatives and festivals are easier to attend.
30. How is the sewerage system in your area?  
We have a huge *nala*. The system is fine.

31. Are there any diseases in your area?

In some parts due to improper management of waste. And the water that is available for drinking is not of good quality. There are skin diseases and stomach issues as well.

32. Loadshedding?

8-9 hours every day.

33. What are your wishes?

To have a house of my own.

### **Chaman Gul, Nazimabad**

- My grandfather migrated from Swat and my parents and I were born and raised in Karachi.
- Before I got married, I lived in Orangi town No. 4. After I got married, I moved to Muslim League Quarters in Nazimabad.
- I was born in 1989 and completed my Matriculation in 2005. I did my first Masters in International Relations in 2015 and second in Sociology in 2017. I got married in 2021. Pashtun girls are not allowed to study after matriculation and they are not allowed to work. My father was against my education but my grandmother and my aunt supported me a lot.
- Before marriage, my circumstances compelled me to work.

- In total there are 5 people in my house: father-in-law, mother-in-law, sister-in-law, and my husband and I.
- My brother, father, and brother live in my house in Orangi Town. But service provision is much better here in ML Quarters so I keep pushing my family to move here. But because our relatives and graveyard are closer in Orangi Town, my grandmother doesn't want to move away.

| S. No. | Name of the Parameter | Orangi Town No: 4                              | Muslim League Quarters  |
|--------|-----------------------|--|---|
| 1      | House Entitlement     | Rented   | Owned   |
| 2      | Demography            | Ethnic mix: Pashtuns, Seraiki, Sindhi, Punjabi | Predominantly Urdu-speaking population, though Pashtuns also live here. |
| 3      | Electricity Provision | 15-20 hrs load shedding                        | Fortunately no load shedding  |
| 4      | Gas Provision         | 12 hours                                       | It's better here  |
| 5      | Sewerage              | Very bad                                       |   |
| 6      | Solid Waste           | No mechanism: just dumping here and there      | Proper collection mechanism   |
| 7      | Road Infrastructure   | Bad  | Better  |

- I consider poor people to be those who suffer from food shortages, have no education, and are unemployed. Transport or lack of it also defines the financial status of a being. Due to the recent hike in fuel prices a lot of people have moved down the ladder with regards to their mode of conveyance: motorcar users to bikes and bikes to walking.
- I am a researcher and I have field visits often where I go to low-income communities. During my long tenure with an NGO working with low-income groups I witnessed such varying forms of poverty. I saw child labor, domestic violence, and suicides due to the ill financial conditions of a household and in such varying places as Hyderabad, Sultanabad, and Hijrat Colony.
- I do not think NGOs cannot alleviate poverty. They just raise the expectations of the poor while working on their projects. Sometimes their projects are not even financially sustainable. How can they expect to provide support to communities?



- Decent employment with a reasonable salary is the only option to get people out of poverty.
- Had I not been married, I would not have been able to move out of Orangi Town.

**Janti Ratti Lal Jeevraj, Punjab Colony**

Amal: Janti, what is your age?

Janti: I'm nearly 40 years old.

Amal: What's your full name?

Janti: My nickname or original name?

Amal: Your actual name.

Janti: My actual name is Ratti Lal Jeevraj

Amal: Okay, and how many kids do you have?

Janti: Two.

Amal: When did you get married?

Janti: I got married really young. The year was 2000.

Amal: So you've been married for 22 years. How old are your kids and what do they currently do?

Janti: My son is pursuing his O' levels while my daughter is a medical student.

Amal: Is your son studying at a private school in your area?

Janti: Yes, he is studying at a private school, namely Aisha Bawani, located at Shahrah-e-Faisal, while my daughter is enrolled in PECHS College.

Amal: What's your approximate monthly income? If you're uncomfortable with answering this, you can tell me your household's cumulative income in case more people in your house earn money.

Janti: I'm the only breadwinner. People say, don't ask a woman her age and a man his salary. I work from morning to evening and earn PKR 50,000 per month.

Amal: Okay. Is this your fixed income?

Janti: My fixed income is about PKR 40,000-45,000, but I manage to stretch it to 50,000.

Amal: How many jobs do you work in order to earn this amount?

Janti: Four jobs.

Amal: On top of these, do you also have any odd jobs?

Janti: No, nothing other than these four jobs.

Amal: What is the nature of these jobs?

Janti: I work as a cleaner.

Amal: Okay. One you work here, two at Masooma aapa's house, and what about the other two?

Janti: Third, there's a professor at Habib University, Dr. Aaron, and the fourth one is also a professor there, Saima Zaidi. Other than cleaning, I also work at State Life in the insurance department but it's based on commissions.

Amal: For how many years have you been doing these jobs?

Janti: Which ones?

Amal: The cleaning ones.

Janti: I've been working here for 30 years, at Masooma aunty's house for 10 years, at Dr. Aaron's house for 10 years, and at Saima Zaidi's house for 7 years.

Amal: Alright. Is your income enough to make your ends meet?

Janti: Hardly. The biggest problem is the cost of my children's education. It is really expensive.

Amal: How much does it cost you per month?

Janti: It costs me nearly PKR 25,000 per month.

Amal: Does this cover only their school fee?

Janti: This includes everything. A van for their pick and drop, tuition fee, and school fee. My son's school fee is PKR 9,500, and my daughter's is PKR 6,000. The tuition cost is PKR 3,000 each, and so is that of their vans. This way, a good PKR 25,000 or so is spent on my kids' educational expenses.

Amal: Is this inclusive of the cost of their books, uniforms, etc.?

Janti: Oh, that's a totally separate expense.

Amal: Has the cost of vans gone up recently?

Janti: Yes, it has gone up by PKR 500 each.

Amal: So you were previously paying PKR 2,500?

Janti: No, it used to be PKR 3,000, but due to the increase in petrol prices, it's now at PKR 3,500. This way, PKR 7,000 from my monthly salary goes down the drain just paying for my kids' school vans. They extort money during the summer break as well.

Amal: No one else in your house does paid work?

Janti: No, I'm the only one for now.

Amal: Did your wife also earn previously?

Janti: Yes, she used to work in a school, but ever since she got cancer in her chest and thereby underwent a major operation, the doctor advised her not to perform any strenuous tasks such as wiping floors or lifting heavy things. Of course if she'll now work somewhere, she will have to do these things, which may ruin her health further.

Amal: How much did her cancer treatment cost you?

Janti: I got her operation done at a governmental hospital but was asked to purchase her medicines on my own, so the entire course of medication cost me approximately PKR 1 lakh.

Amal: When did this happen?

Janti: Some eight, nine years ago.

Amal: Which hospital did you opt for?

Janti: There's a hospital located at Pakistan Chowk, Rafiqi Shaheed Hospital.

Amal: I see. Where do you currently reside?

Janti: I reside in Punjab Colony.

Amal: And where did you live before this?

Janti: I used to live in Lyari.

Amal: Why did you shift?

Janti: I shifted because initially our house was provided for by the government, thanks to my paternal grandparents being government servants. We didn't have to worry about any expenses related to utility bills or rent. This continued until ten years after my grandmother's death (whose name the house was under). However, after that the government ordered us to evacuate the property because it needed it to house a current government servant. Due to this, I was worried about where to relocate to. I first went to Lines Area, where the rent was PKR 2,500. Then I decided to shift to Punjab Colony in search of paid work closer to my area of residence.

Amal: For how long did you live in Lines Area

Janti: One year.

Amal: And for how long have you been living in Punjab Colony?

Janti: I have been living here for 15, 16 years.

Amal: Do you live in your own house?

Janti: Yes. At first, I was living on rent, but 3, 4 years ago I bought my own house.

Amal: Did you buy the same house you were living in on rent?

Janti: No, no, it's in a different location.

Amal: Do you find this area safe?

Janti: Yes, I find it safe overall. The marketplace is good, I don't have any fears living here, the water supply is satisfactory, and the biggest thing is that it's close to my workplaces.

Amal: Lines Area wasn't close?

Janti: No, it was pretty far.

Amal: And how was Lines Area as a place of residence?

Janti: There were a lot of problems there. The environment was dangerous because some groups would often have clashes.

Amal: When you were living in Lyari, was your community with you?

Janti: Yes, our community was living together in an area whose foundation my grandfather had laid. He fought against the government to get us a temple and adequate living provisions. Subsequently, the government agreed to allot 500 houses to the Hindu and Christian communities jointly, as well as the construction of our places of worship. A Hindu temple and a church were built side by side and exist the same way today.

Amal: What are their names?

Janti: I don't remember the Church name but the Hindu temple is named Shri Ram Dev Pir mandir, while our *jamaat* (party) is known as The Kathiawari Harjan Jamaat.

Amal: When you had to leave your governmental home in Lyari, why did you decide to shift to Lines Area instead of finding a rented place in Lyari only?

Janti: Actually, with time, the situation in Lyari was deteriorating. Theft, unabashed firing and fights were commonplace there. Hence, a lot of people including us left their homes to flee the area in favor of a more secure environment.

Amal: Does Punjab Colony also have your community?

Janti: Yes, they have a significant presence here.

Amal: Are you living with them or are you people scattered throughout the area?

Janti: We are scattered. The flats that I live in contain one house per floor, and only two of them belong to my community. The rest of them live elsewhere.

Amal: I see. How many rooms are there in each of your flats' houses?

Janti: There are two bedrooms and one common room per house.

Amal: Alright. What problems did COVID present to you people? How many times did you get the virus?

Janti: I got it once.

Amal: What about your family?

Janti: They didn't get it.

Amal: How did you manage your symptoms then? How did you isolate yourself from your family

Janti: I used to live locked up in one room only. In addition to this, all my utensils were separate from the rest of the family. While some people's COVID symptoms are bearable, mine were outrageous. In fact, I thought I was going to die within a day or two. If I walked from one point to another in the room, I would go breathless. If I tried to take a shower, pouring as little as one mug of water over myself would make me feel like I have fallen in the sea and am drowning. It would make me gasp for breath to the extent that I would give it up and come out of the washroom as it is. Then I would have to take oxygen through a nebulizer to cope up. In short, my condition had become really bad.

Amal: Were you at your home only or at the hospital?

Janti: I was at home.

Amal: Why did you not go to the hospital?

Janti: It's because there was no vacant spot in the hospital. Arif sahab supported me a lot and told me to go to Aga Khan Hospital or Liaquat National Hospital, but there was no space anywhere. They were all housefull. People were telling me that even if I get a spot somewhere and end up dying, the aftermath of that death will be another headache to deal with due to the prevailing circumstances. I also saw a lot of patients lying on the floor outside of hospitals due to the shortage of space, especially in the beginning.

Amal: Do you remember the approximate dates of your illness?

Janti: Yes, I got COVID in June 2020.

Amal: How long were you ill?

Janti: About fifteen days, but its aftereffects lingered on for an additional one month. During this time, I was unable to bend my legs. COVID first affected my brain. I had a sharp, stabbing headache, which wouldn't go away from a painkiller and it made me feel like someone was pulling the hair on my head – unlike anything that had happened to me before. I didn't know that it was COVID at that time. I assumed it was a headache. I took a panadol and slept. After I woke up in the morning, though, my head was incredibly heavy, my body was aching, and I couldn't get up. Then I called Abid bhai, who advised me to go to this person at the Kaala Pull, from whom he had secured an appointment for me. I went there with my son and got the COVID (PCR) test done. Back then, test results used to come a week after its administration, but Abid bhai received my results within two days and informed me that I have COVID. Finding this out distressed me even more. He instructed me not to go out of home anymore. I obliged and tried to tailor my diet to include hot beverages such as green tea, and would take steam. Every person had different suggestions to make in this case on what I should and shouldn't do. People who would visit me would do so from outside my room rather than coming inside.

Amal: Okay. During nebulizing, you must have had to take oxygen through cylinders?

Janti: Yes, I did.

Amal: How much did they cost you?

Janti: At that time, they were available for renting. The per day rent was about PKR 2000.

Amal: You required one cylinder every day?

Janti: Yes. Someone I know got it arranged for me from elsewhere. That cylinder stayed with me for ten, fifteen days, for which I had to pay a good 10-12 thousand rupees, whereas the nebulizer I had purchased myself.

Amal: How much did the nebulizer cost you?

Janti: It was for PKR 3000-3500.

Amal: Approximately how much was your total expense in all of this?

Janti: PKR 50,000-60,000 for sure. I was also taking medicines for a month.

Amal: Which medicines?

Janti: One was softin, then there was another to help me with breathing. Arif sahab supported me a lot here with medicinal expenses because I didn't have enough money to buy them. He told me not to worry about money and sent a sum of cash to my home through his driver so that I could recover at home instead of having to go to the hospital. Without his help, I wouldn't have been able to afford the medicines, especially after the increase in their prices under COVID.

Amal: You were at home for the first fifteen days of your virus, but what about the one month of recovery after that?

Janti: When I got a second COVID test done after the initial fifteen days, it came out negative, but I had weakness in my legs and feet so people suggested that I should drink juices and eat fruits – which I did.

Amal: Okay, but were you still at home in all of this or had you started going to work?

Janti: I started going to work after twenty days.

Amal: Did you incur any loss?

Janti: What do you mean by loss?

Amal: I mean, while Arif sahab and other people helped you out during your illness, you might have missed out on the earnings that you would've received had you not gotten the virus. In that sense, did you face any loss? Or was there not much work for you during the COVID lockdown to begin with?

Janti: Because of the pandemic, people wouldn't call me to their homes during the lockdown, which meant that they weren't paying me my usual salary either. This way, I did incur a loss.

Amal: How much of a loss was it? Did you leave any workplace or did someone fire you?

Janti: At one or two places, the employers told me not to come to work anymore and that they would manage my tasks on their own. Because of that, I incurred a loss of PKR 15,000 per month.

Amal: For how many months did you have to bear the brunt of this loss, and how soon were you able to find new work?

Janti: I found new work some three months later.

Amal: Is there anything else that happened with you during the lockdown which doesn't happen in your normal, everyday life? For example, were you still required to pay your kids' school fee?

Janti: Yes. The government had given school holidays for six months but it was still extracting the fee money from us throughout this period.

Amal. Okay, and they had also started online education for the kids, right?

Janti: Yes, they did.

Amal: How would that work out for you?

Janti: I didn't have laptops or any other gadgets that could facilitate online learning so my son used to go to a friend's house, from where he would attend his classes. My daughter would do the same. But this was getting difficult for both of them because for how long could they go to other people's houses to take classes? Plus, my medical expenses due to COVID had sprung up, due to which I had even had to sell my cell phone to cope with the expenses. Something that used to be for PKR 100 pre-lockdown was being sold for PKR 300 in the market at that time. Managing even the household groceries and medicines had become so tough for me that I couldn't afford to purchase a laptop for my kids. They would complain to me about the problems they were having to face in going to other people's houses to study, including taunts from their friends' family members and attendance issues in their classes if they were even a little late logging in, but I was helpless. I told them that I didn't want their education to come to a halt, which is why we were having to put up with the difficulties at hand with the limited resources at our disposal. I requested Arif sahab for help in this matter, who gifted me a laptop. It was a great help, but then again, it was one laptop and I had two kids who were supposed to attend their classes simultaneously. Plus, there was some issue with that laptop as it stopped working properly after just a week. To tackle this, I obtained a loan from some people, using which I was able to buy myself a phone for my kids to share one-by-one on an hourly basis for their classes.

Amal: For how long did that phone work?

Janti: It worked until after online classes had ended and in-person classes resumed.

Amal: When did in-person classes resume in schools?

Janti: They resumed in January 2021, but only for two months. They were closed again for a few weeks, then opened again, then closed, and the cycle went on for over a year.

Amal: How much Wi-Fi charges did you have to pay for in this situation?

Janti: I didn't have Wi-Fi at home so I would get an internet package for PKR 1000 on my phone, which would last both my kids a month.

Amal: Your kids don't have a phone of their own?

Janti: No.

Amal: How much did you buy your phone for

Janti: It was for about PKR 15,000.

Amal: By how much did your groceries expenses go up?

Janti: The groceries that I used to purchase for PKR 10,000 pre-COVID started costing me PKR 20,000-25,000 during COVID.

Amal: Okay. What items did it consist of?

Janti: Believe me, it was just the basics: lentils, sugar, *ghee*, flour, tea leaves, etc. Everyday items like these were being sold in the black market due to an alleged shortage at the same prices that we are now seeing in the country officially at the height of inflation. Cooking oil was being sold for PKR 500-600, and tomatoes had gone up from PKR 50-100 to PKR 350-400. We had, therefore, stopped using tomatoes in our cooking and had replaced them with *imli*. What else could we do? If we got a mere half a kilo of vegetables, it would cost PKR 500. Potatoes are being sold these days for PKR 50-60, but they had skyrocketed to PKR 150-200 back then, because the sellers were saying that they aren't receiving enough stock due to COVID. Due to this black market inflation, I incurred a lot of losses for nearly two years. It only started getting better recently.

Amal: Right. Do you have a bike?

Janti: Yes, I have a bike of my own, but I got it on a loan for which I have to pay off instalments every month.

Amal: How much is the monthly instalment?

Janti: It's PKR 4,575

Amal: Did you get the loan from a bank?

Janti: No, no, I got it from someone in 'Akbar Market' who was selling the bike on a loan. Its original cost was PKR 7,000 but it is costing me PKR 25,000 with all the interest on the repayment. Thankfully, by the end of this month, I would have paid back the entire amount.

Amal: So you currently pay PKR 25,000 for your kids' education, 4,500 for your bike instalment, and then how much does your grocery expense add up to?

Janti: Approximately PKR 20,000. My balance runs negative throughout the month due to all these expenses.

Amal: How do you manage to make ends meet then?

Janti: Well, I take a loan from here or there.

Amal: This is a monthly pattern?

Janti: Yes. I'm unable to save up anything. The salary I get from Arif sahab is spent entirely on my kids' education, so I take it from him right at the end of the month to pay the school fee directly. For other expenses, sometimes I take a loan, or sometimes I ask my employers to give me my salary in advance and deduct it from future payments. I also need money for petrol in my everyday travelling – my travel expense is PKR 500 per day.

Amal: This is your petrol expense just from home to work and back?

Janti: Yes, just that. And sometimes I also take up FoodPanda orders to deliver them to people's houses.

Amal: So you pick the orders up from restaurants?

Janti: Yes, I usually pick them up from restaurants to deliver to people's houses, and sometimes I also deliver parcels from one person's home to another.

Amal: Your son doesn't do the same work?

Janti: No, he's receiving an education right now.

Amal: You haven't put him on any paid work

Janti: I haven't. If I do that, he'd think, "now I'm earning money so I'll continue to work and abandon my studies". I want him to complete his education and then start earning.

Amal: Right now you said that you go into a loss every month and are unable to save. So if some month an unexpected expense comes up (like COVID did), what would you do?

Janti: Sometimes I run into such problems, in which case I have to ask my relatives for a loan on the assurance that I'll pay them back from my next month's salary or in installments. For instance, my daughter had a kidney problem. The doctor said that she'll have to be admitted into the hospital. Because it was a private hospital, they handed me over a bill of PKR 50,000. I told them that I cannot afford to pay this much, so the hospital's trust fund brought the amount down to PKR 30,000 for me. That amount I arranged through loans from different places and some advance salary.

Amal: Why did you not opt for a government facility for her treatment?

Janti: If I had gone to a government hospital, I would've had to go through a lot of people and their approvals before I would've been placed on the waiting list for some future date. In fact, I had initially gone to Jinnah Hospital, where they had told me that the doctor is unavailable and I should bring my daughter back here the following Monday. Thus, I decided that it's best to go to a private facility for a timely treatment. Somebody at Jinnah told me to take her to Burhani and that she would be treated well there.

Amal: Does the area you're currently living in, Punjab Colony, have a hospital, clinic or dispensary?

Janti: Yes, it has all of these facilities.

Amal: Do you go there for treatment?

Janti: I do.

Amal: What is your monthly expense in this regard?

Janti: Illnesses don't come to us every month, so it isn't a fixed cost. When one of us falls ill, the expense tends to come around to approximately PKR 500.

Amal: You go to the private facility there, right?

Janti: Yes, to a private clinic. The doctor usually gives an injection and some medicines.

Amal: Do you sometimes go to the chemist to directly purchase medicines without consulting the doctor?

Janti: No, I always consult the doctor first

Amal: I see. Is your house leased?

Janti: The land is leased but my house isn't.

Amal: Did the fact that your house isn't leased cause you trouble during its construction?

Janti: No, because I bought my house after it had already been constructed.



Amal: This means that you don't have legal papers for your house, yes?

Janti: Yes. I don't have legal papers. All of the houses in the flats are on a written sales agreement. For instance, if I purchase a house from you, you will issue me a sale agreement in return, stating that you have given me the house and you no longer own it.

Amal: Okay. So if you're told that your house is being demolished, what would you do

Janti: If it is demolished, it won't remain of any use to me and I'll have to find a new home!

Amal: But the plot is leased?

Janti: Yes. However, the government allowed two floors of construction on it, whereas the buildings in the area go up to about ten floors.

Amal: How many floors does yours have

Janti: Mine has eight floors and I'm on the seventh one. Going up and down the stairs is an inconvenience for us. Back when I bought this house, I couldn't afford to buy a plot. I had taken a loan from Arif sahab and someone else, and got my hands on it for PKR 8 lacs. Its value right now is PKR 13-15 lacs.

Amal: Are you thinking of selling it now?

Janti: Yes. I need to have enough money to buy a house somewhere that isn't so high up, but I don't have it right now. I'll need PKR 4-5 lacs on top of what I'll get from selling this house so that I could buy one that is on the first, second or third floor for around PKR 20 lacs.

Amal: Houses on the first, second or third floor are more expensive?

Janti: Yes, and the higher up you go, the cheaper it gets. The ground floor may cost 40 lacs, the first floor 30 lacs, the second floor 25 lacs, the third floor 20 lacs, and so on. This is how it works here. And there is no lift or parking. I park my bike elsewhere.

## **6. Quantitative Surveys**

### **6A. Surveys in low-income communities**

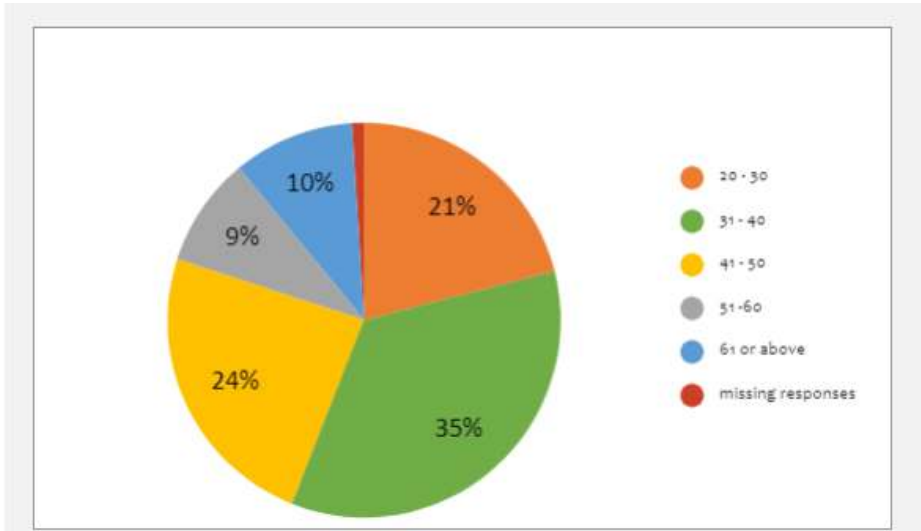


Figure 1: Age of respondents

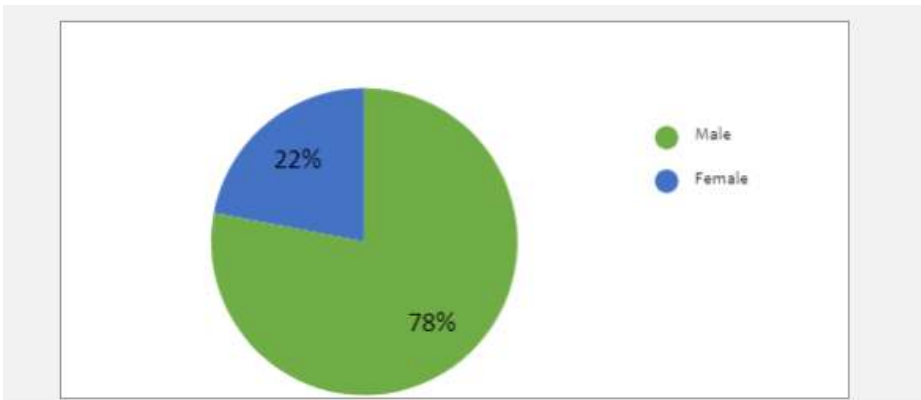


Figure 2: Gender of respondents

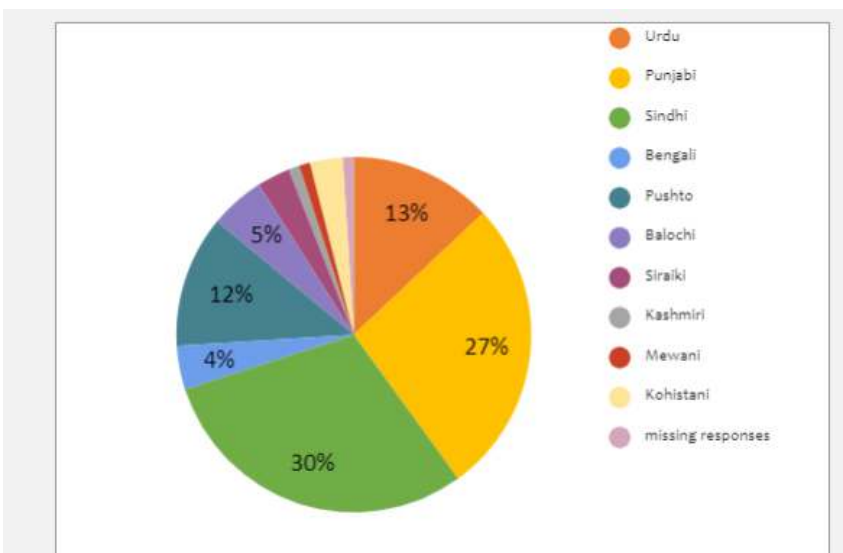


Figure 3: Mother tongue of respondents

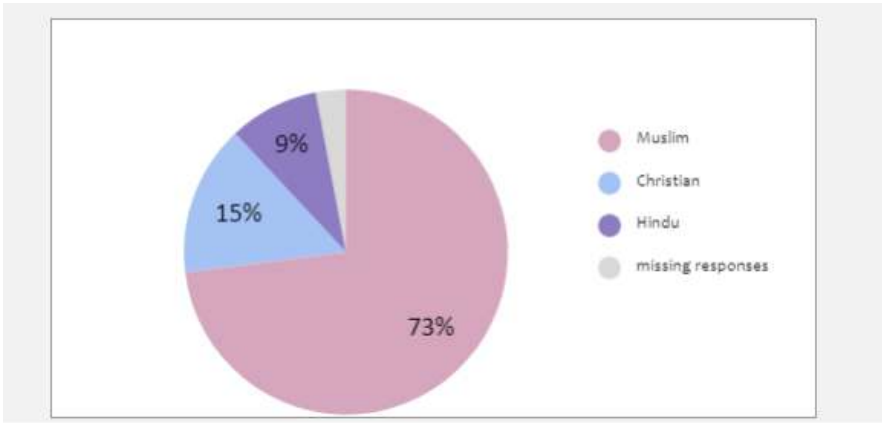


Figure 4: Religion of respondents

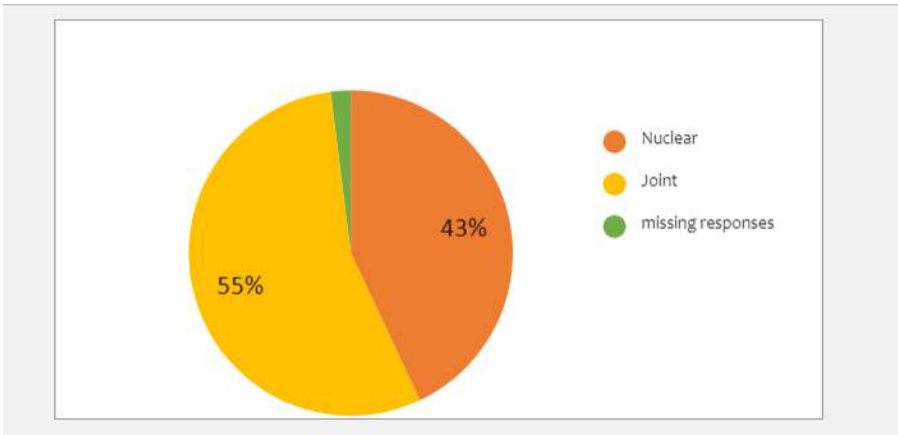


Figure 5: Family structure of respondents

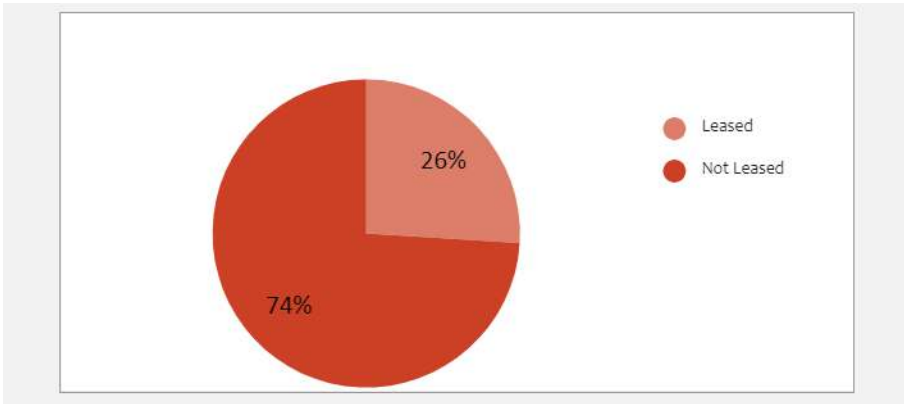


Figure 6: Land status of respondents

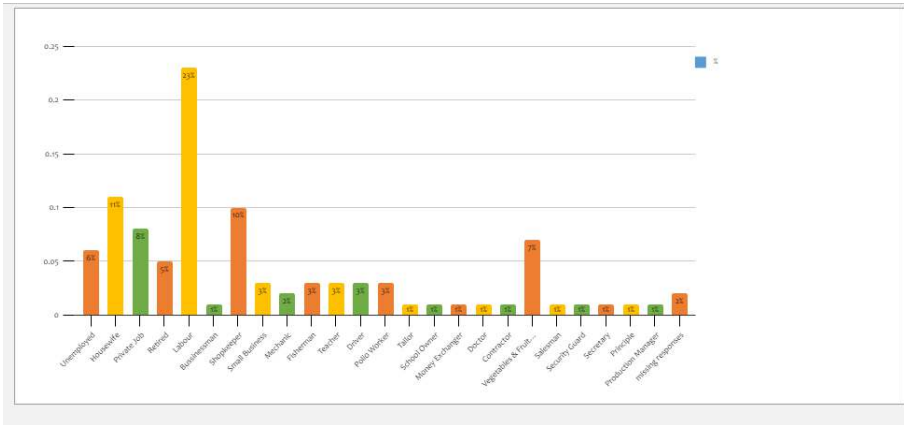


Figure 7: Nature of job of respondents

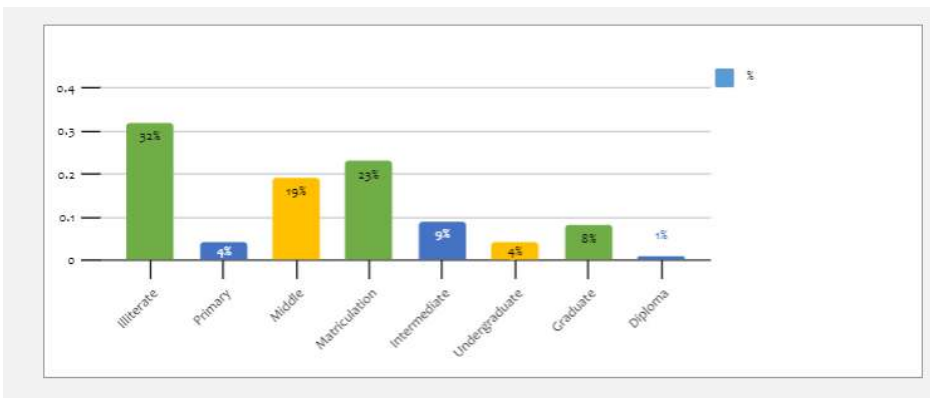


Figure 8: Educational attainment level of respondents

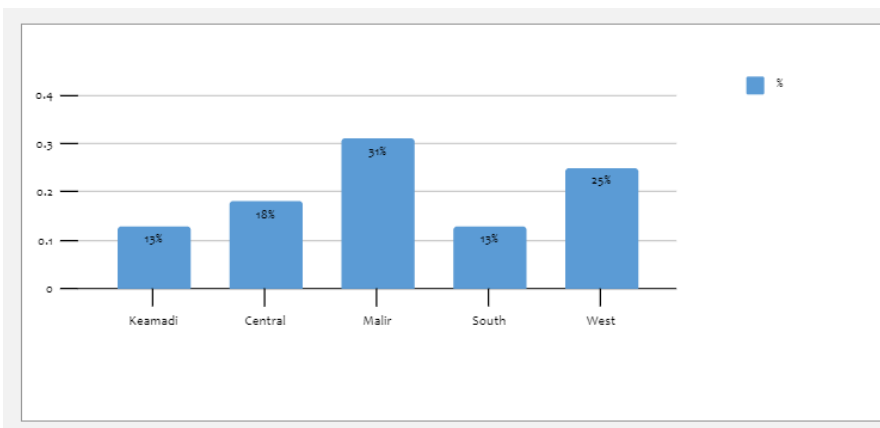


Figure 9: District of respondents

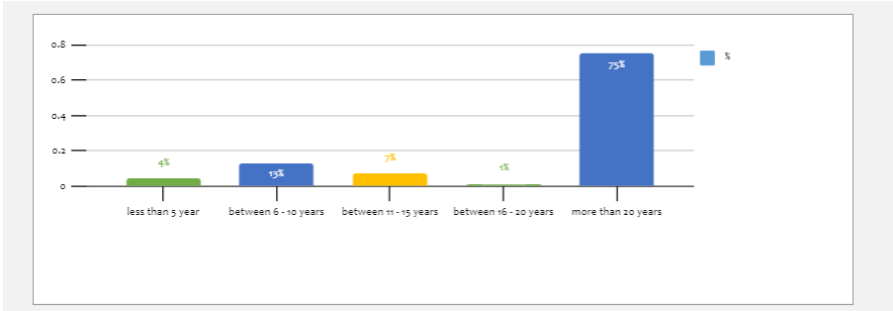


Figure 10: Years respondent has lived in current area

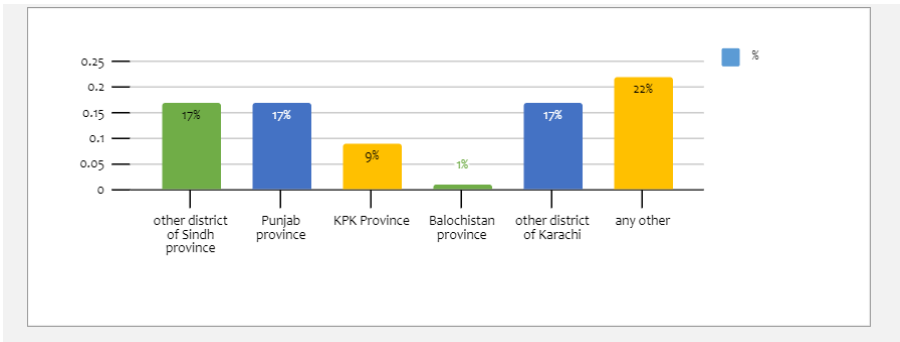


Figure 11: Areas of Pakistan respondent has migrated from

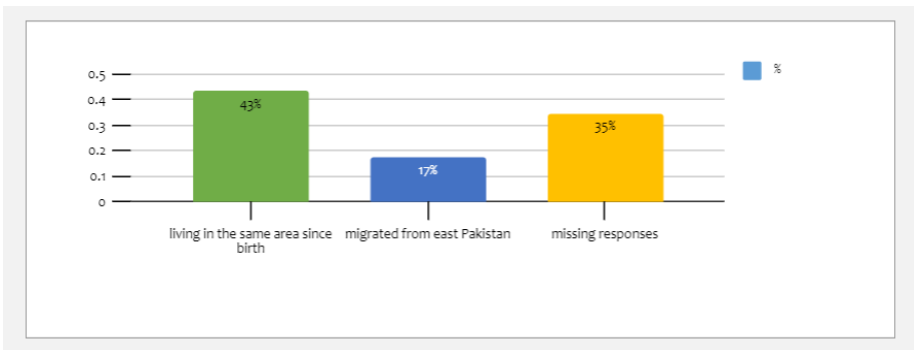


Figure 12: Respondents that answered “any other area”

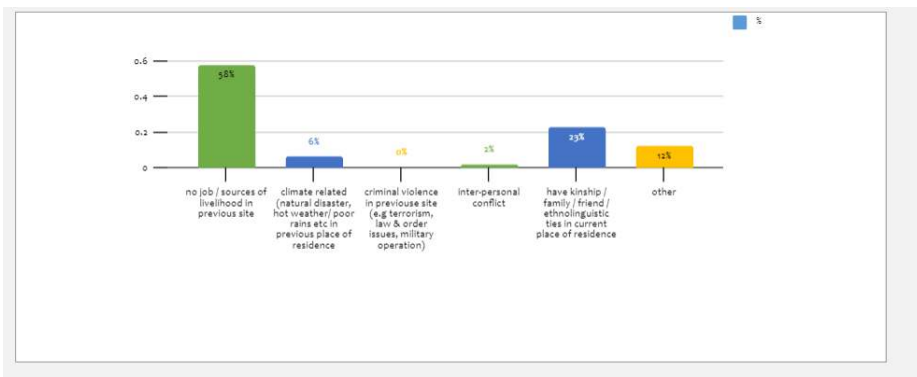


Figure 13: Respondents' reasons for moving to Karachi

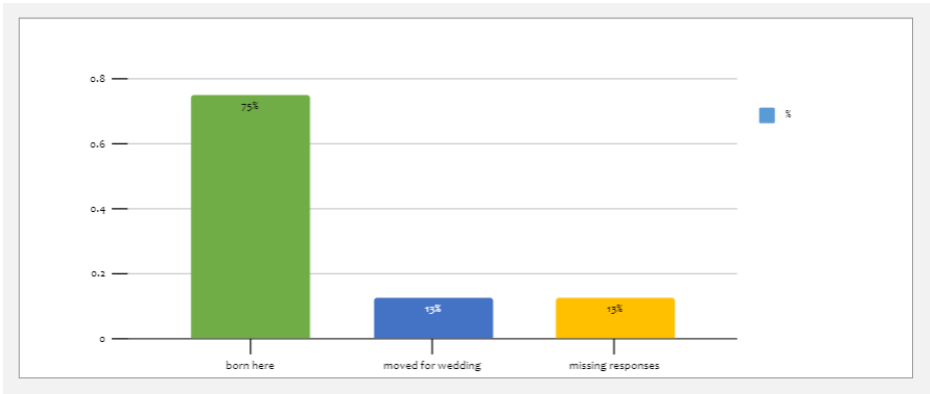


Figure 14: Other reasons for moving to Karachi

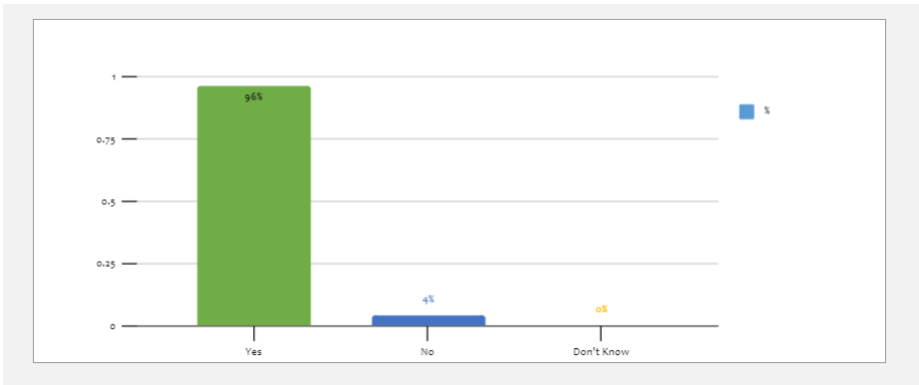


Figure 15: Respondents' opinion on living in Karachi

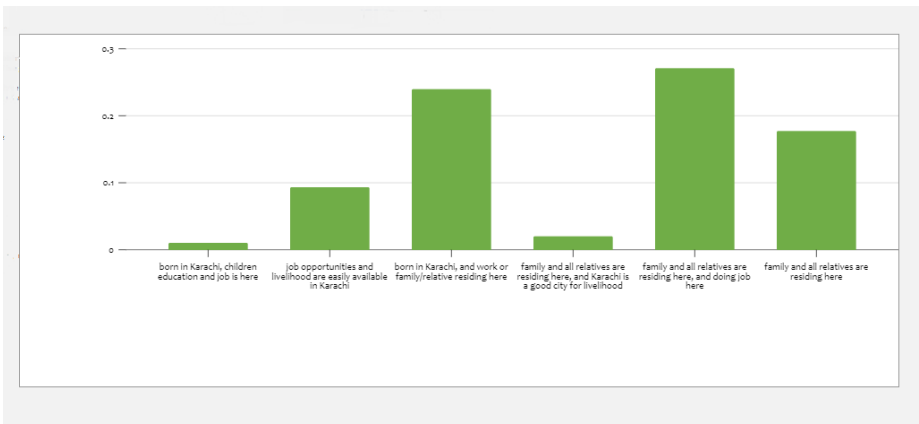


Figure 16: Respondents' reasons for permanent migration

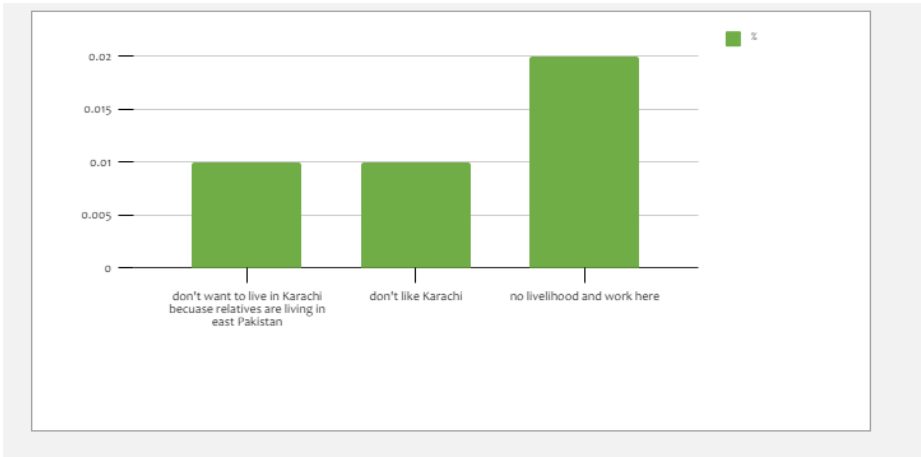


Figure 17: Respondents' reasons for impermanent migration

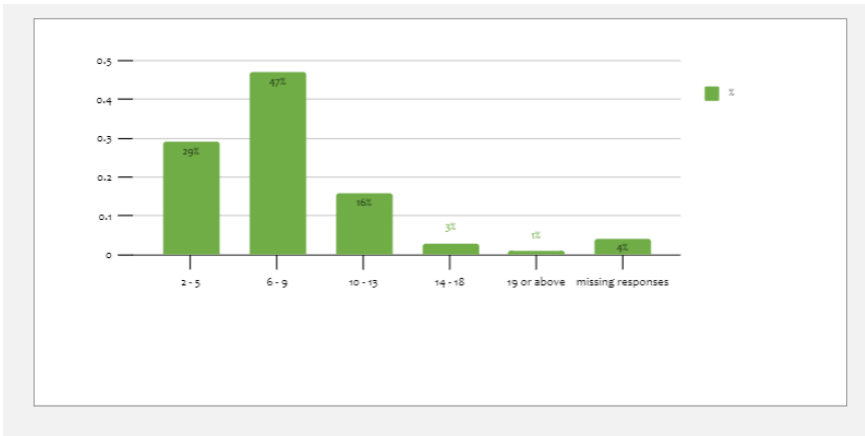


Figure 18: Respondents' number of family members

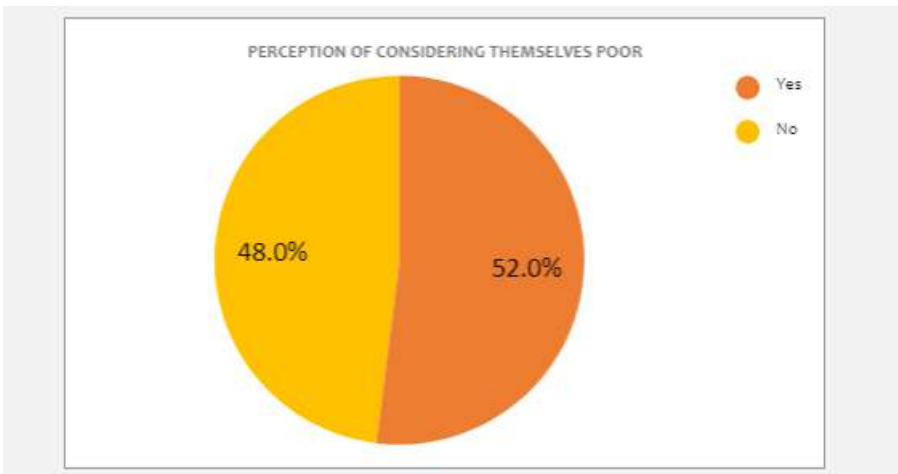


Figure 19: Percentage of respondents that consider themselves poor

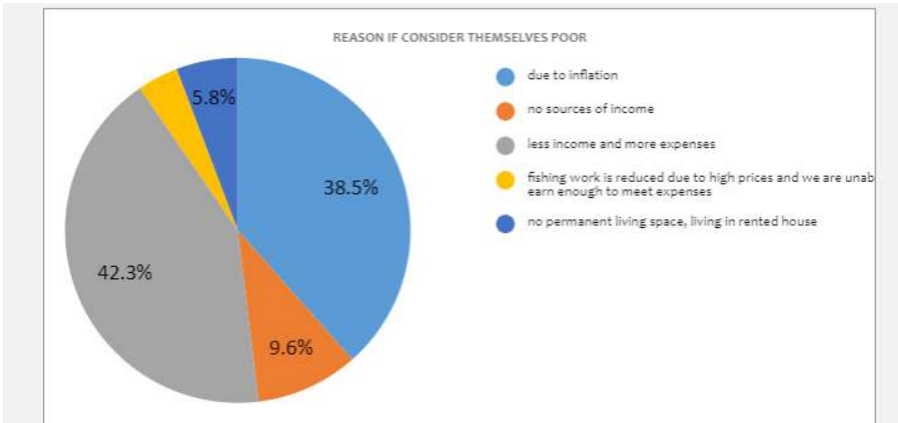


Figure 20: Reasons respondents consider themselves poor

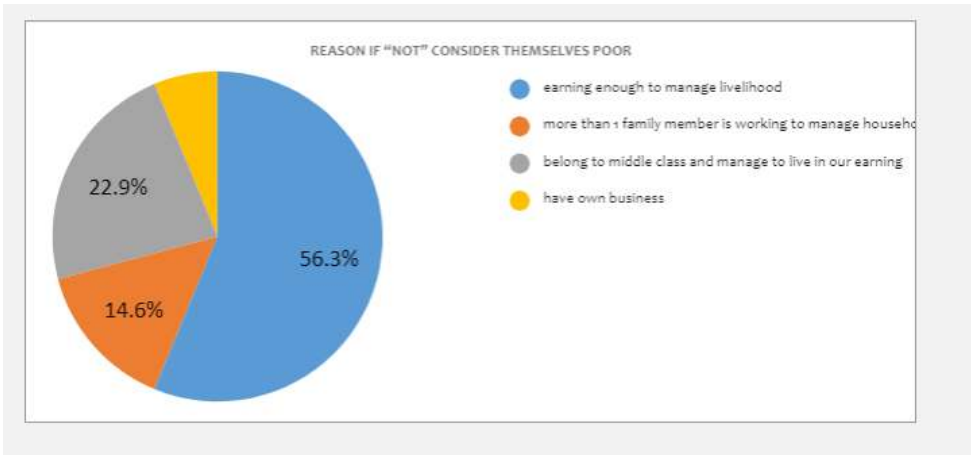


Figure 21: Reasons respondents do not consider themselves poor

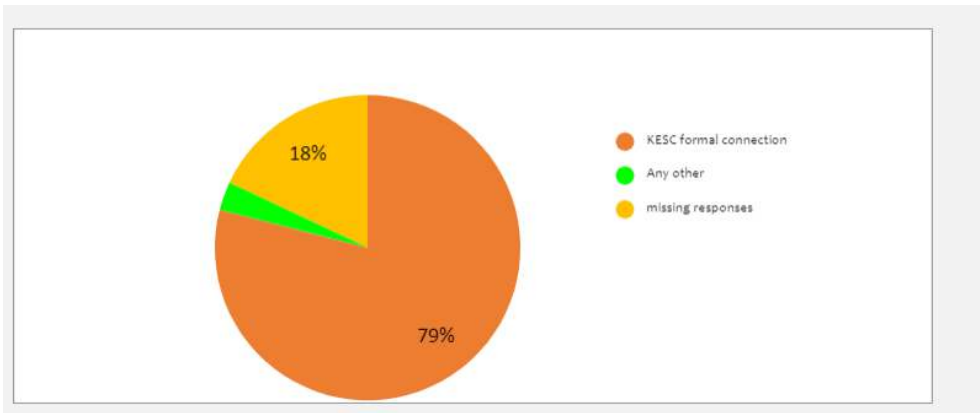


Figure 22: Source of electricity



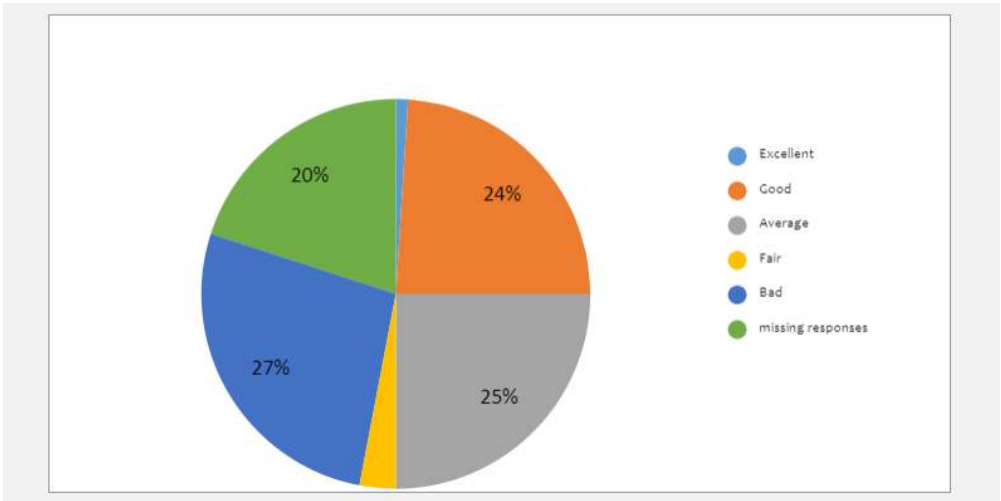


Figure 23: Respondents' rating of electricity provision

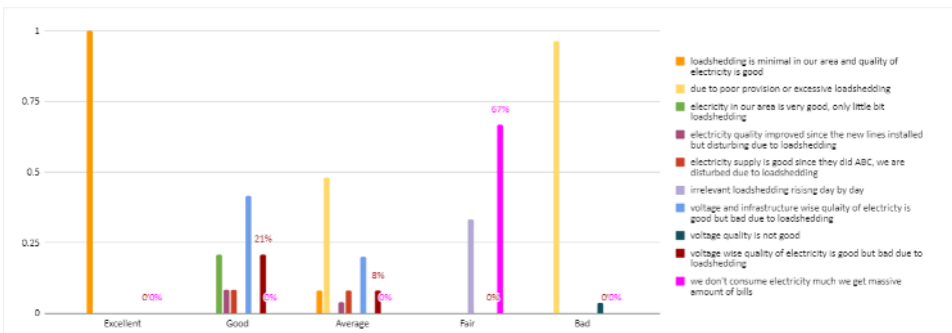


Figure 24: Reasons for above rating

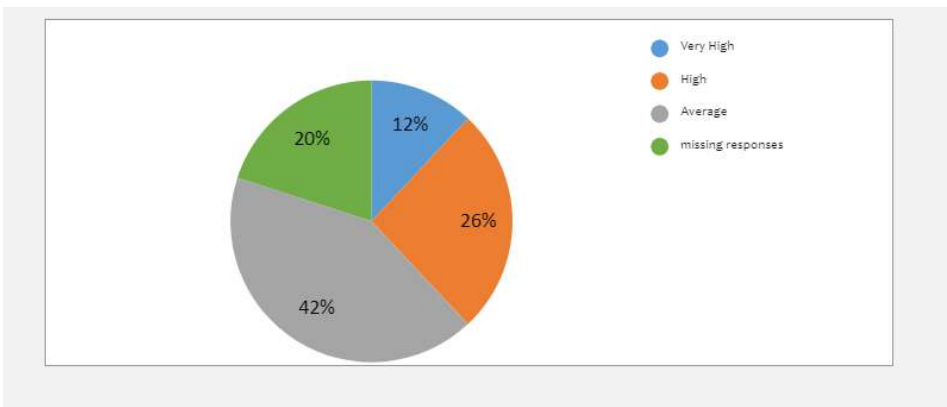


Figure 25: Respondents' ratings of electricity charges

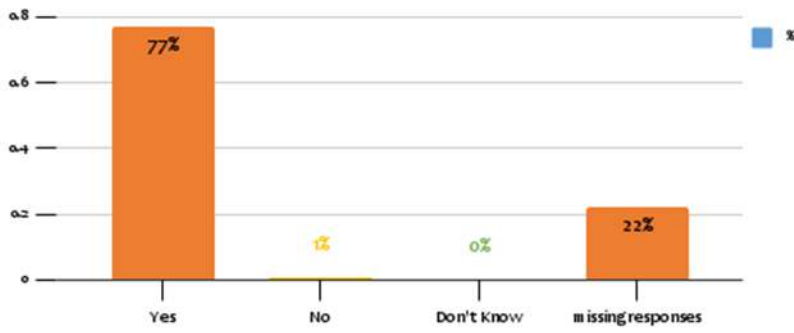


Figure 26: Respondents' satisfaction ratings regarding electricity

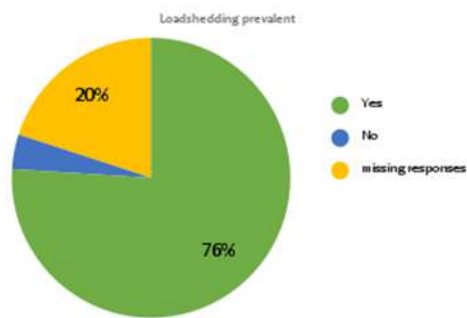


Figure 27: Prevalence of loadshedding

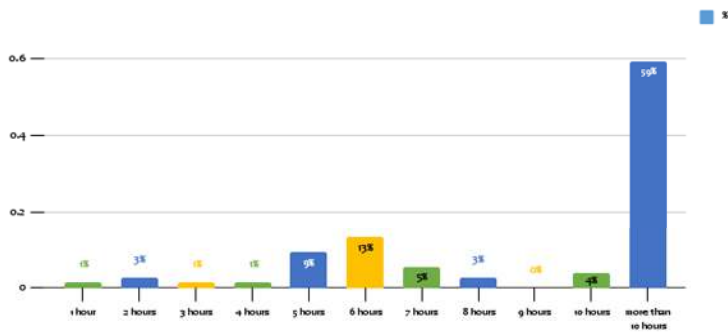


Figure 28: Hours of load shedding in respondents' areas

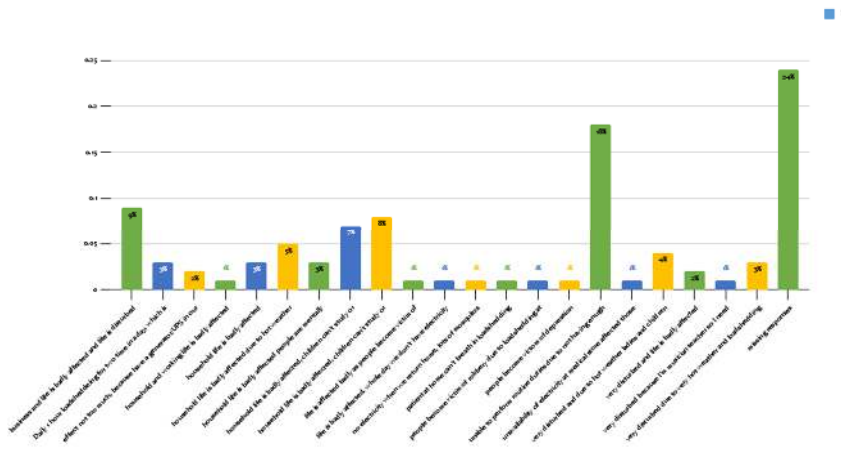


Figure 29: Ways respondents have been affected by load shedding

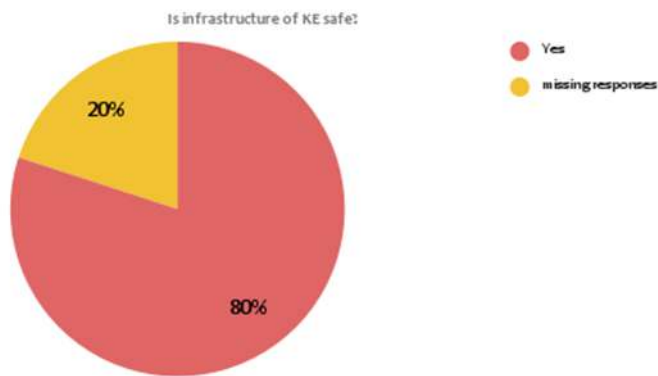


Figure 30: Respondents' perception of KE infrastructure

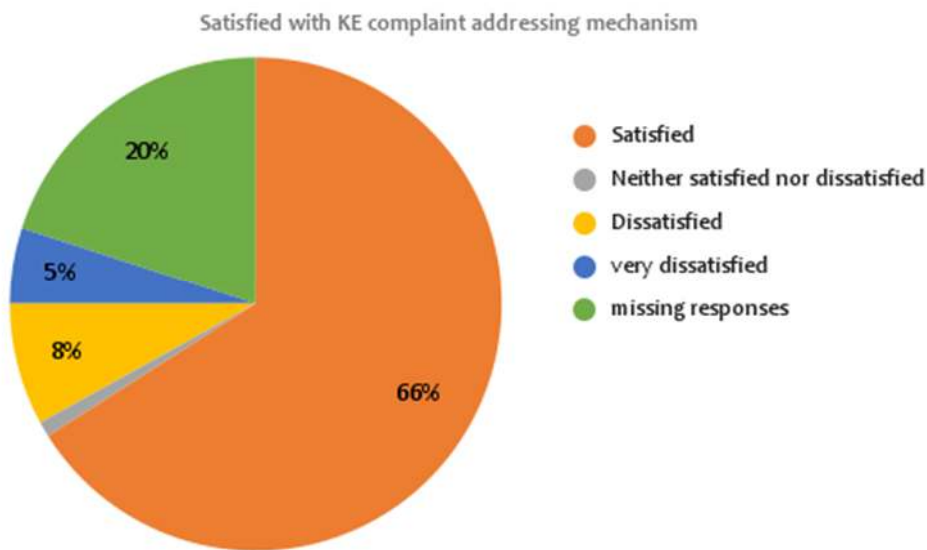


Figure 31: Respondents' satisfaction level with KE complaint addressing mechanism

Reason for low level of satisfaction with complaint addressing mechanism of KE

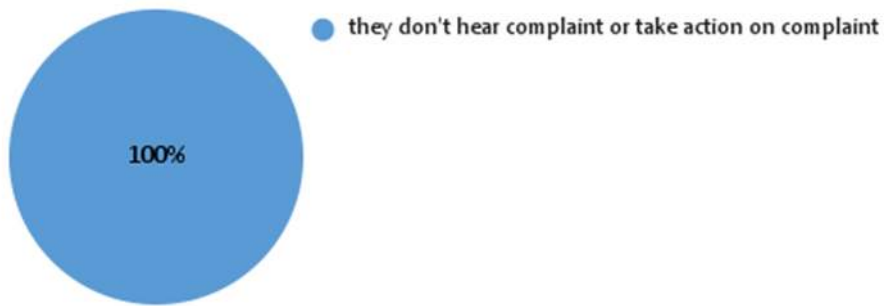


Figure 32: Reasons for low satisfaction level

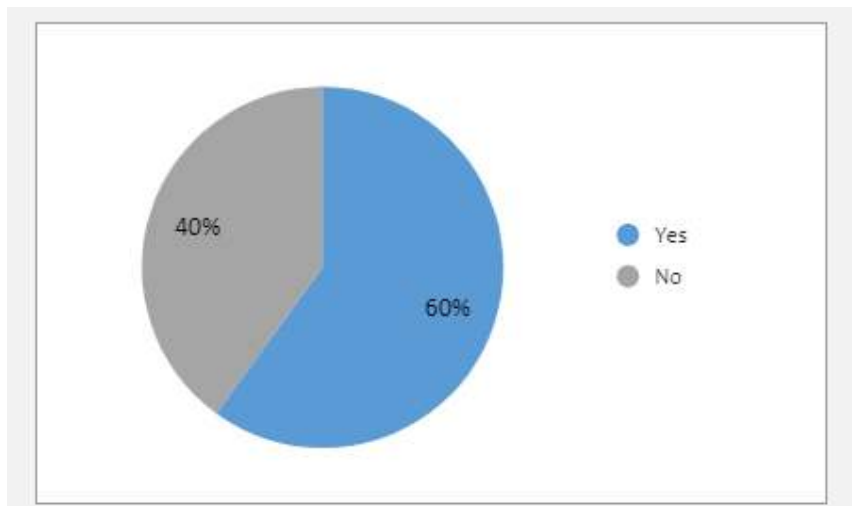


Figure 33: Respondents with KWSB connections inside their home

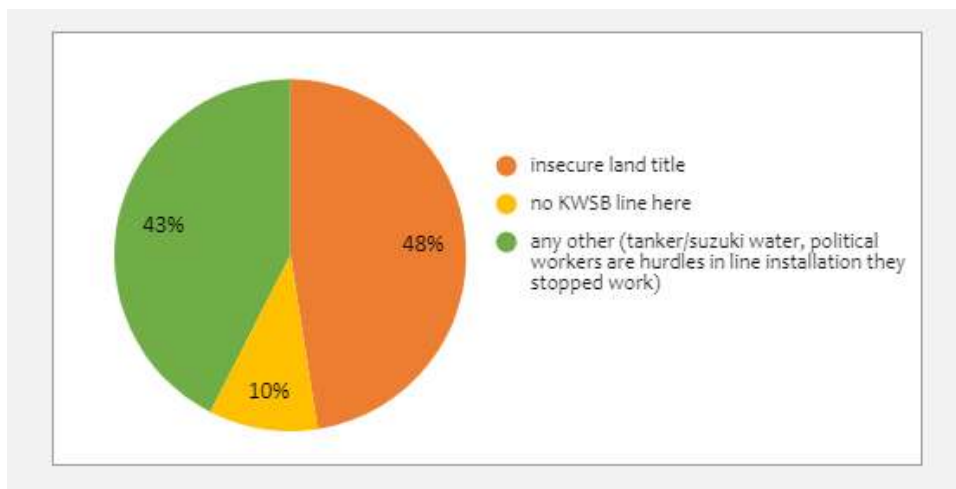


Figure 34: Reasons for not having a KWSB connection

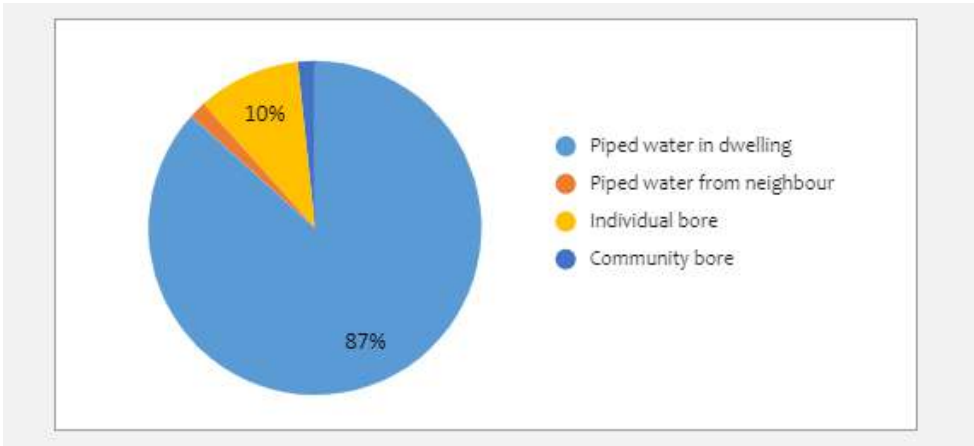


Figure 35: Sources of water supply

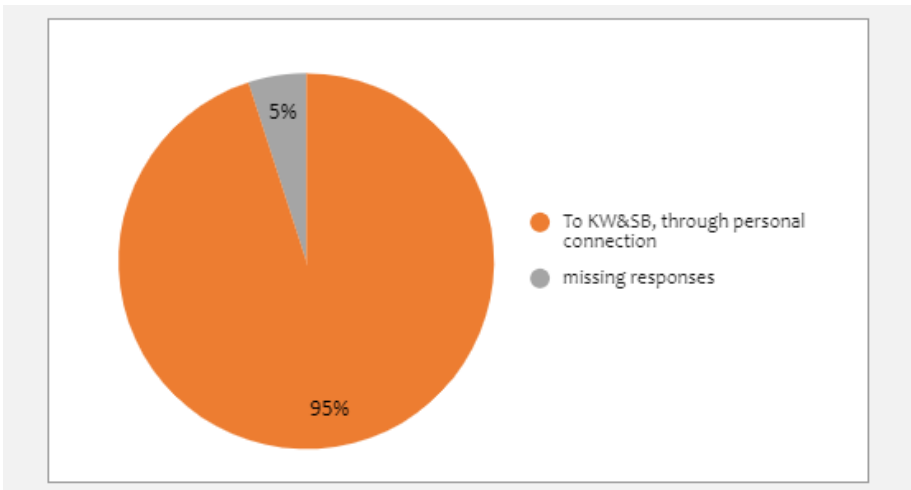


Figure 36: Ways through which respondents got a KWSB connection

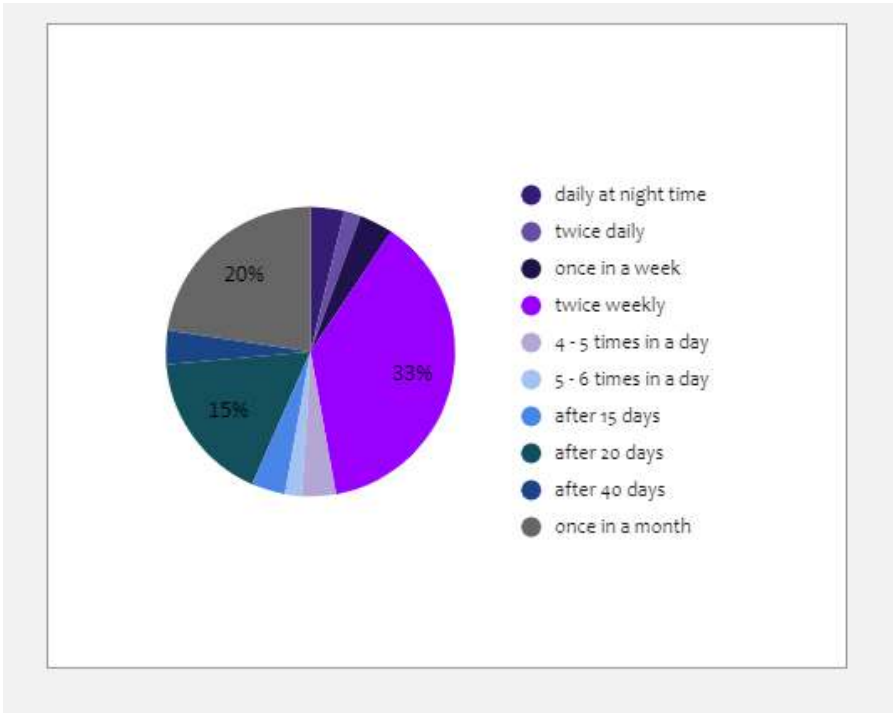


Figure 37: Number of days KWSB supplies water

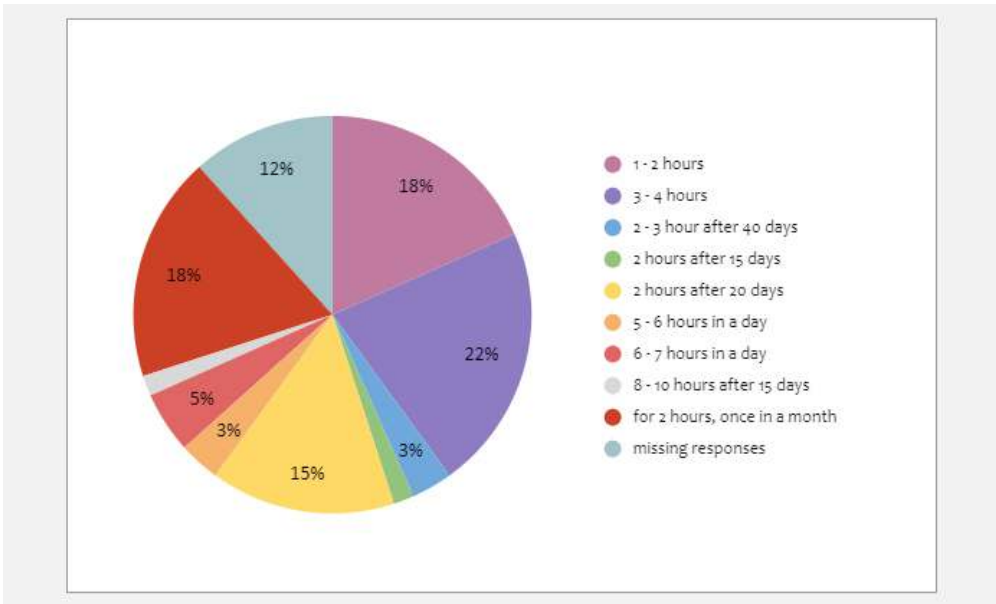


Figure 38: Number of hours per day KWSB supplies water

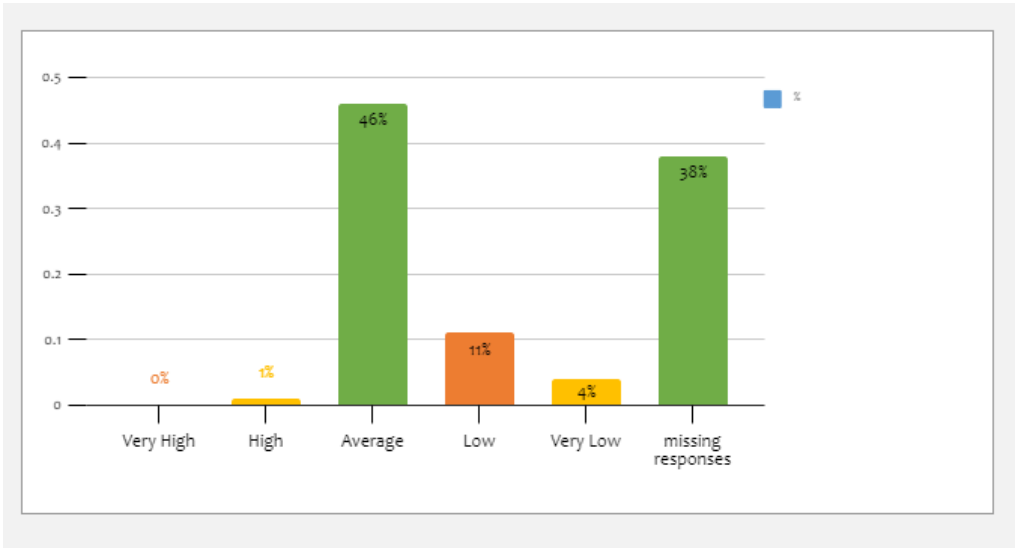


Figure 39: Respondents' satisfaction with the amount of water supplied by any source

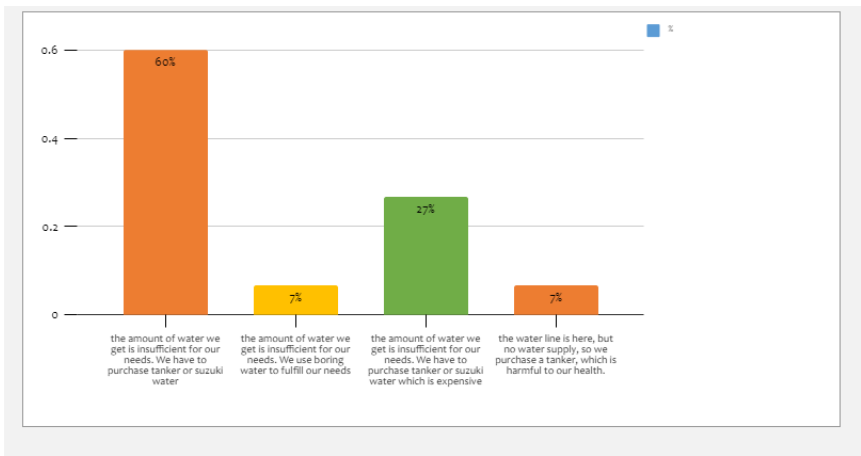


Figure 40: Ways respondents have been affected by low water supply

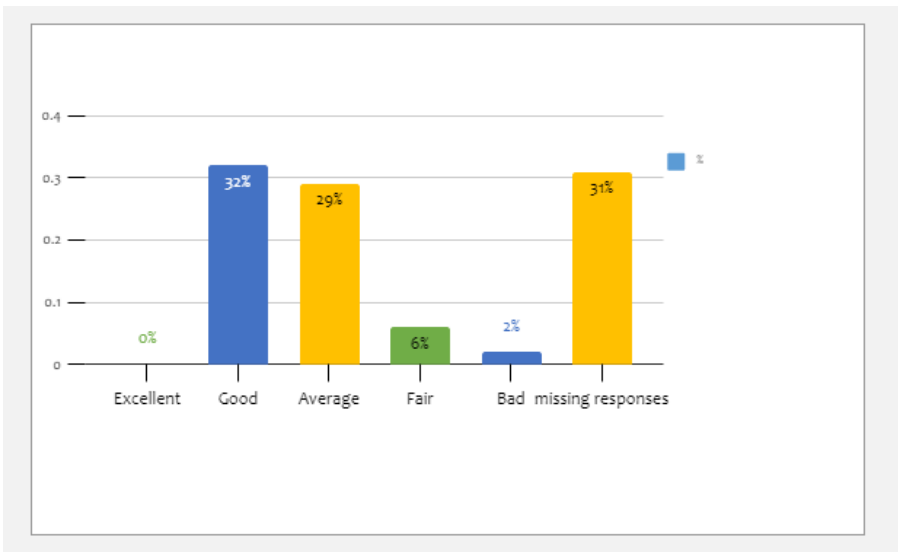


Figure 41: Respondents' rating of quality water supplied

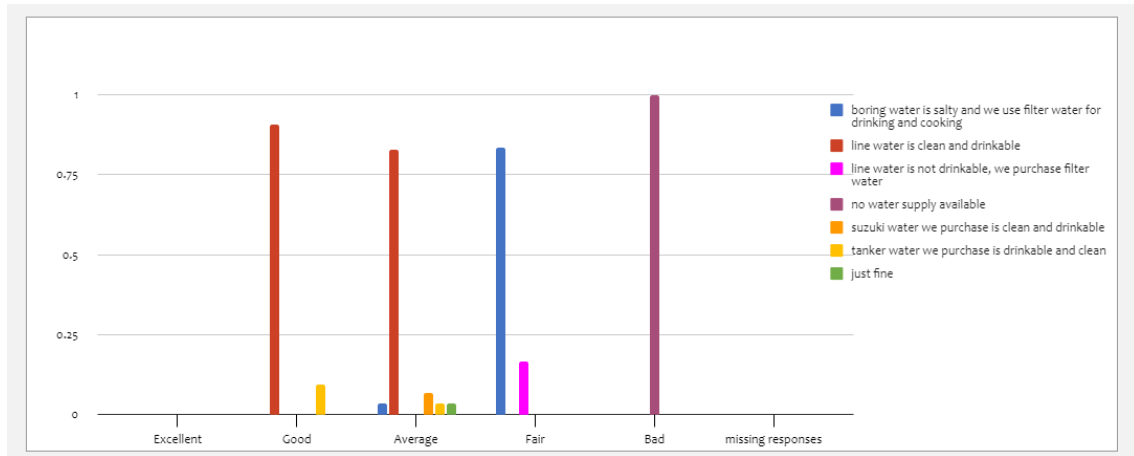


Figure 42: Reasons for above rating

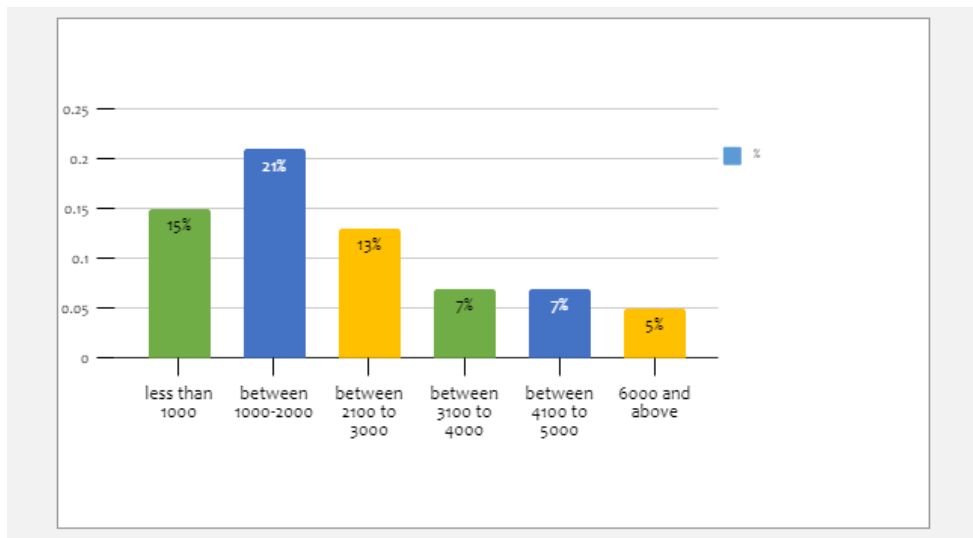


Figure 43: Amount spent on water acquisition monthly

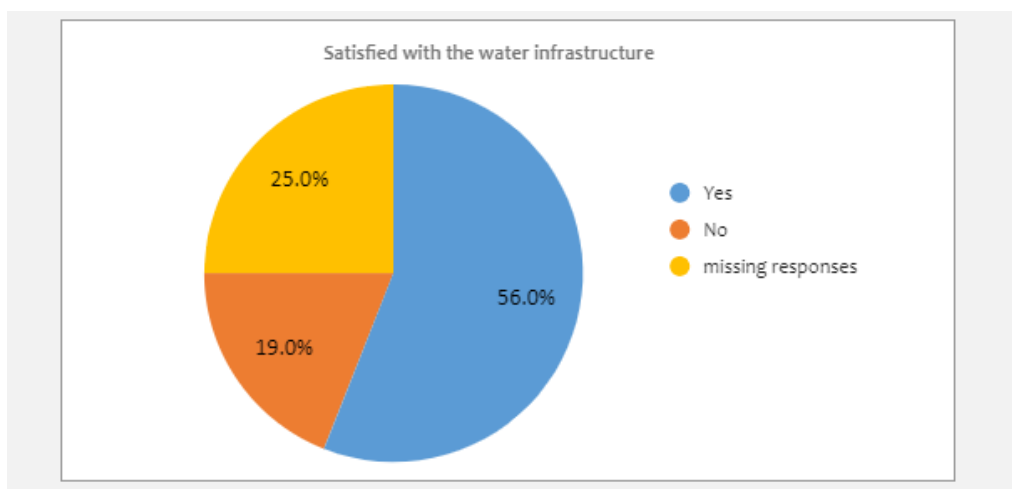




Figure 44: Respondents' satisfaction with current water infrastructure

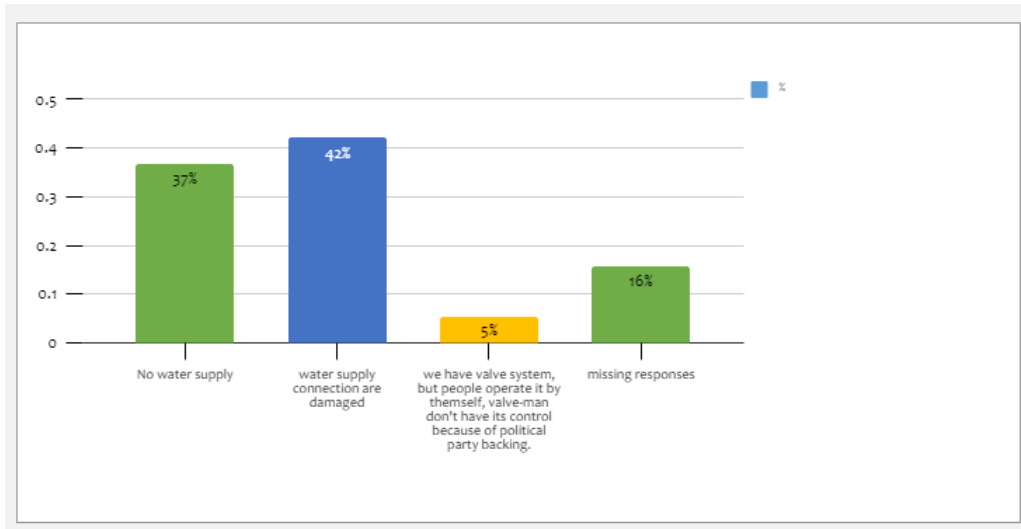


Figure 45: Reasons for not considering current infrastructure safe

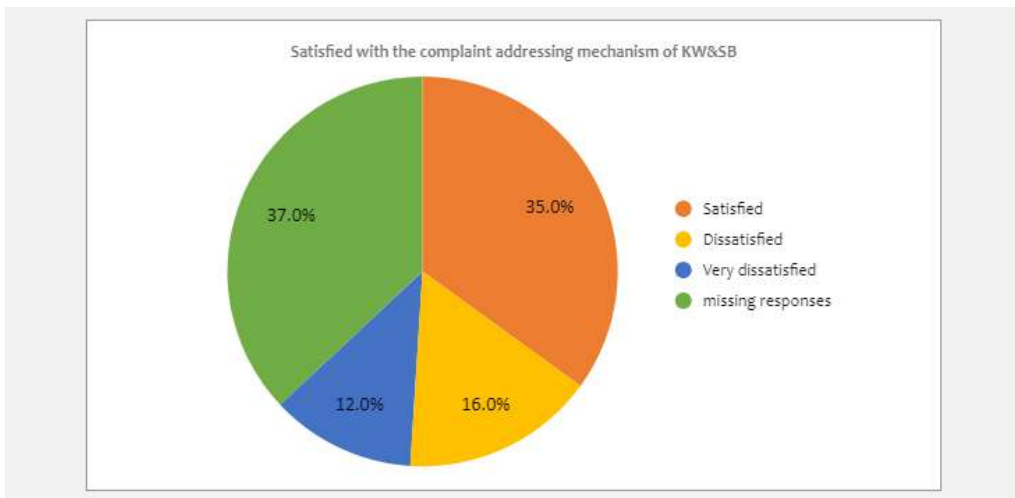


Figure 46: Respondents' satisfaction with KWSB's complaint addressing mechanism

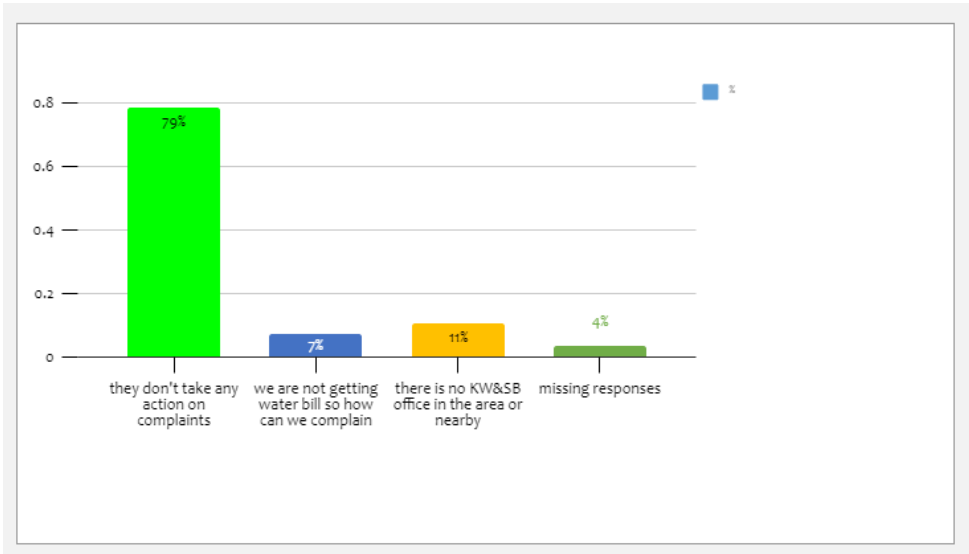


Figure 47: Reasons for low satisfaction levels

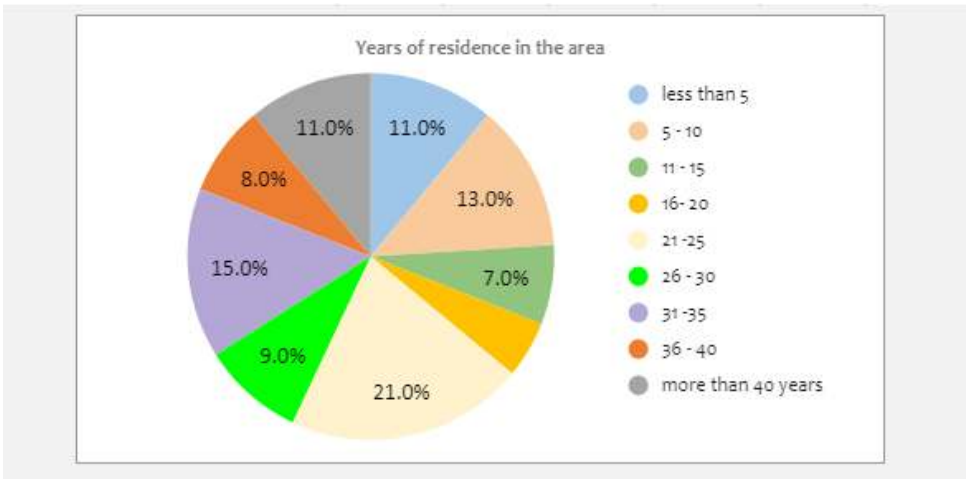


Figure 48: Years respondents have been living in their current area

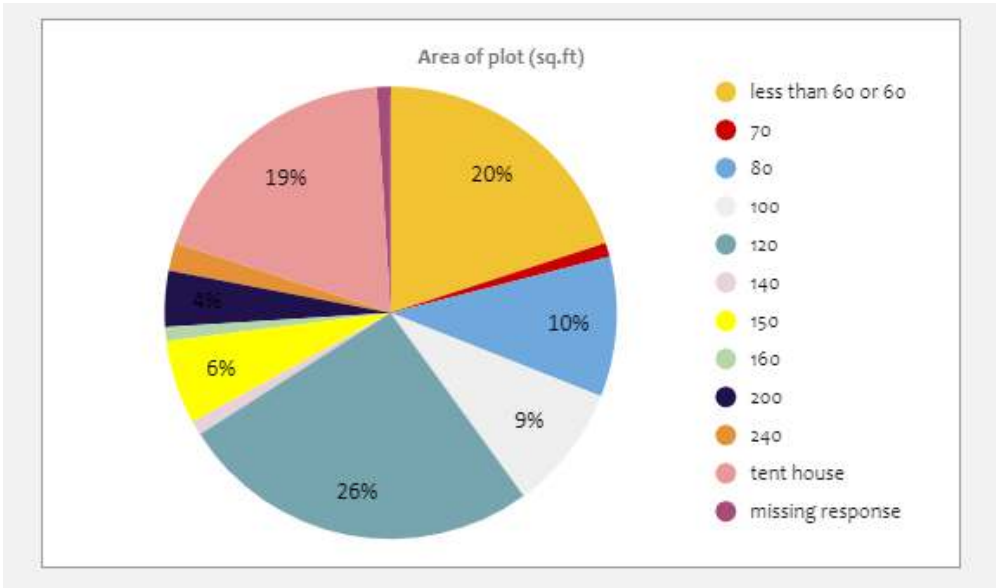


Figure 49: Area of plot (sq. ft.)

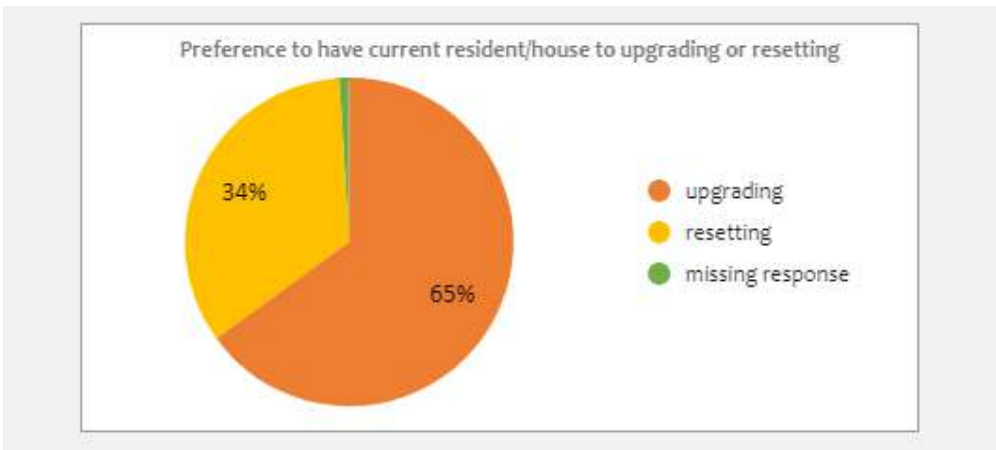


Figure 50: Respondents' preference for upgrading or resettling

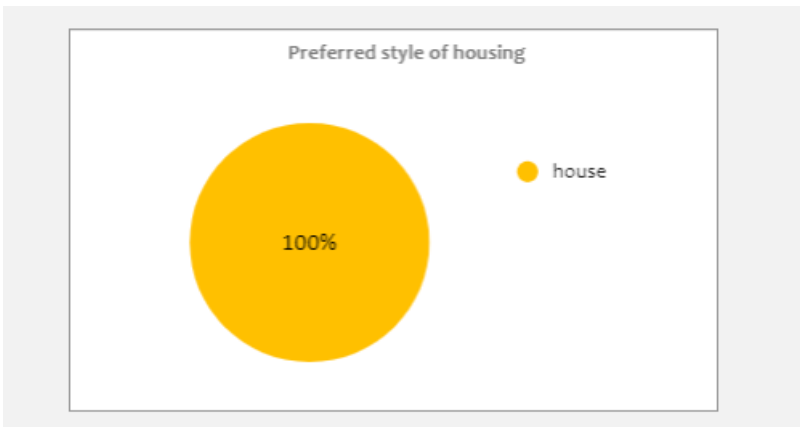


Figure 51: Respondents' preference for house vs. apartments

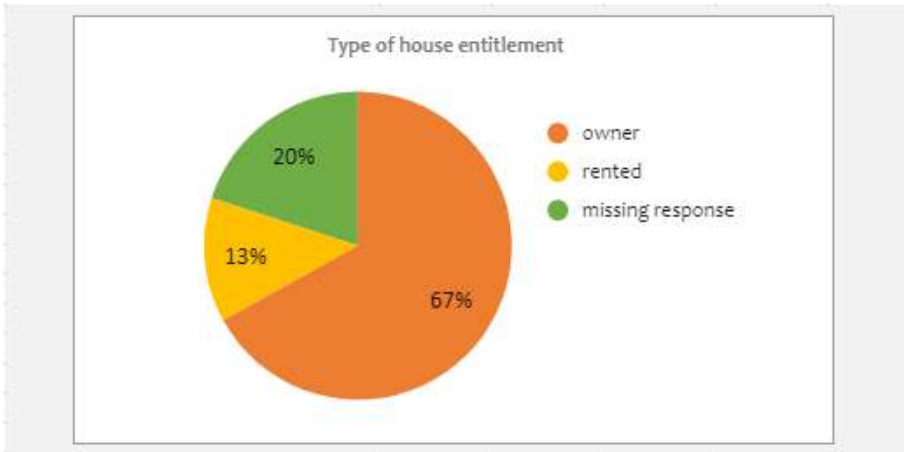


Figure 52: Ownership patterns

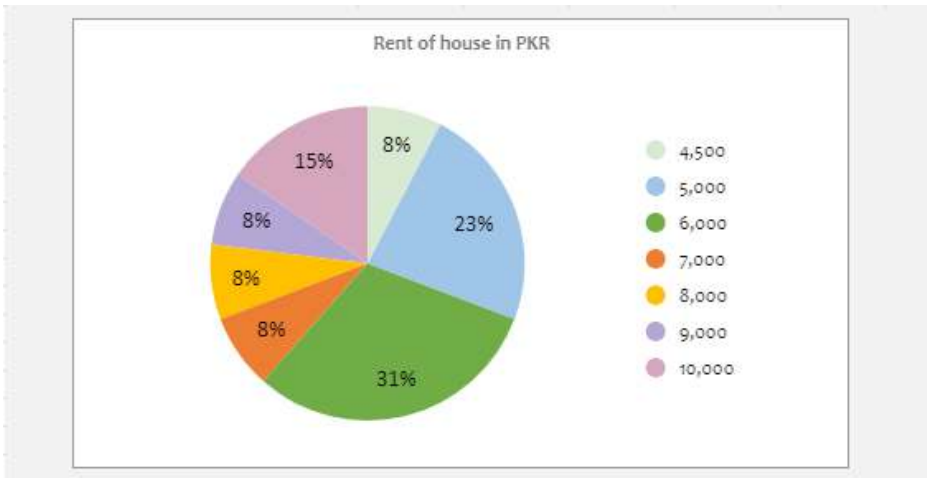


Figure 53: Monthly rent costs

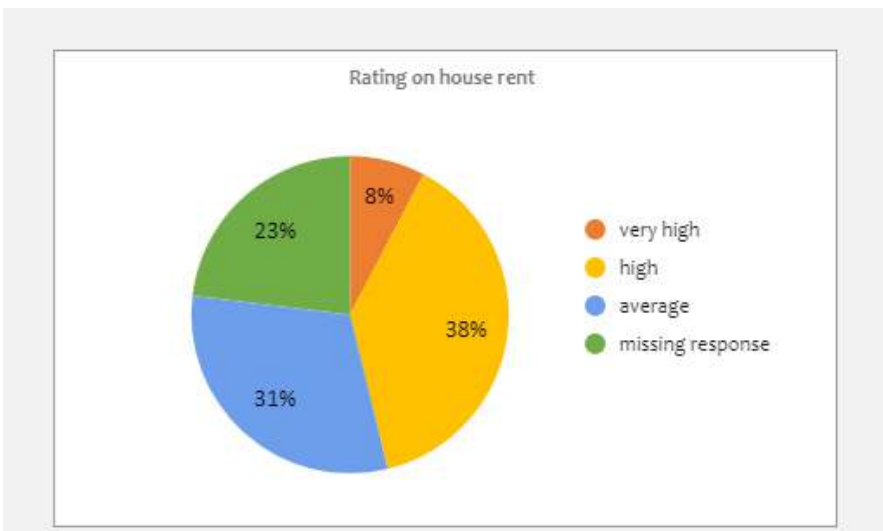


Figure 54: Respondents' perceptions of their rent

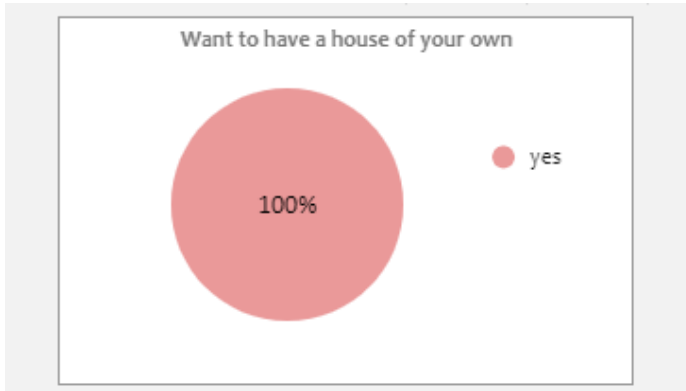


Figure 55: Respondents' preference for their own house

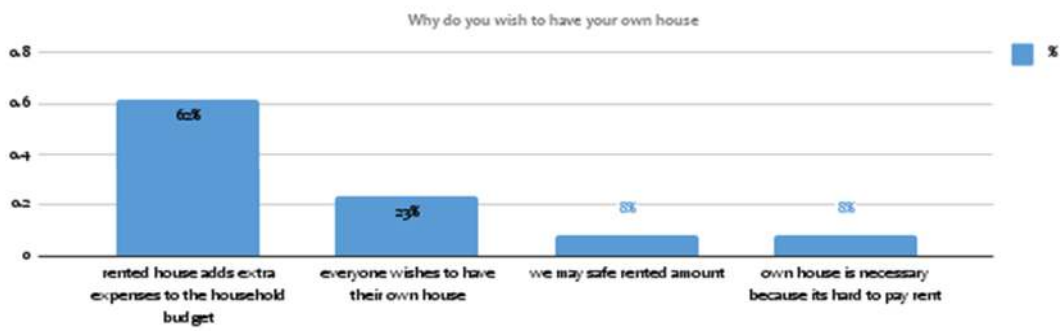


Figure 56: Reasons for the above preference

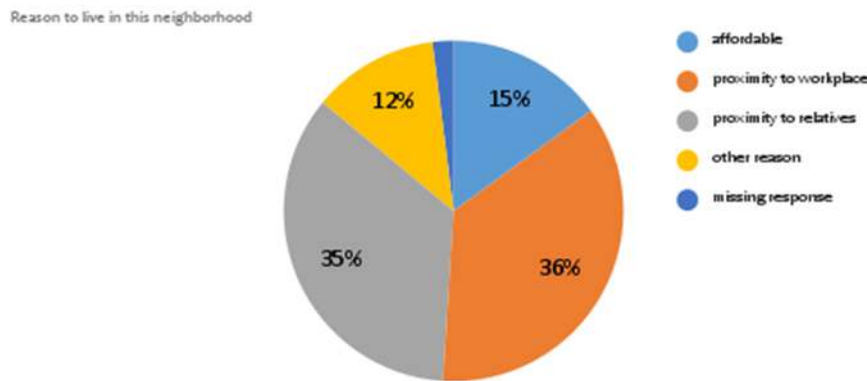


Figure 57: Respondents' reasons for living in current neighbourhood

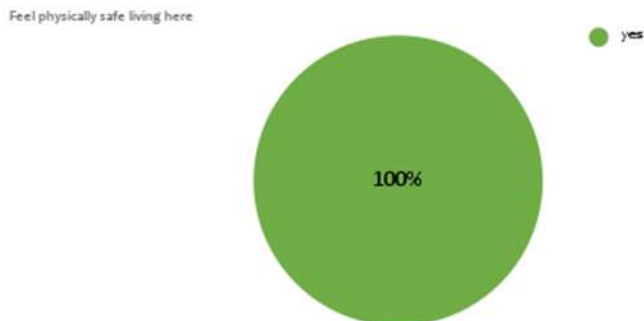


Figure 58: Respondents' perception of own or family's safety in current area

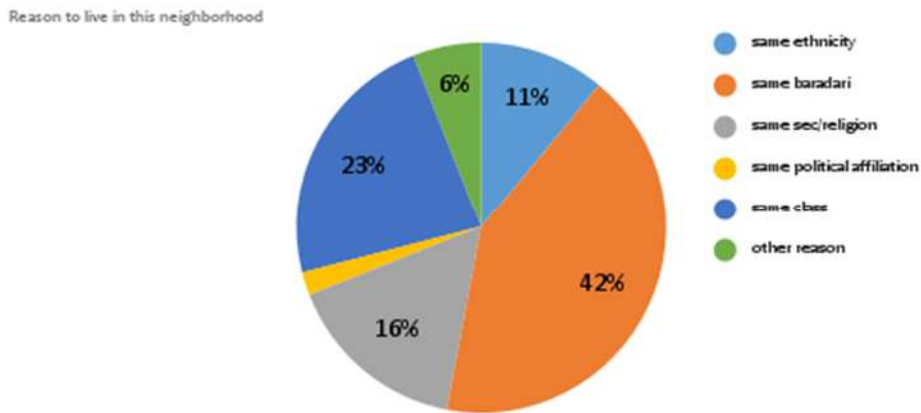


Figure 59: Reasons for the above perception

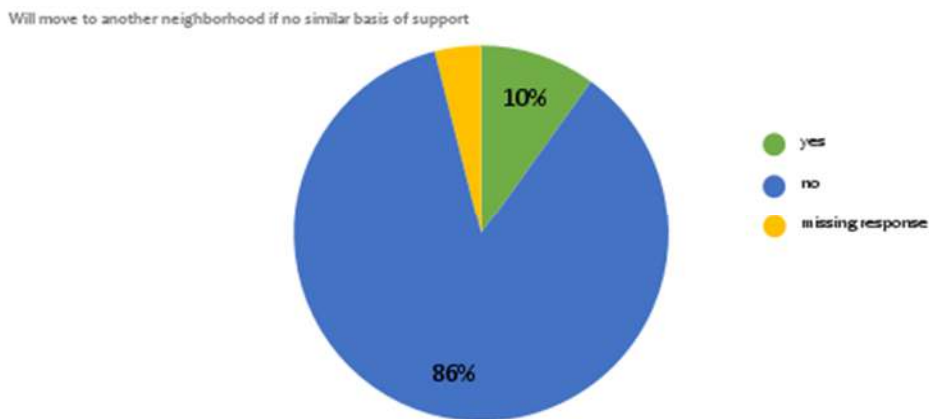


Figure 60: Respondents' willingness to move to another settlement without above-mentioned forms of support

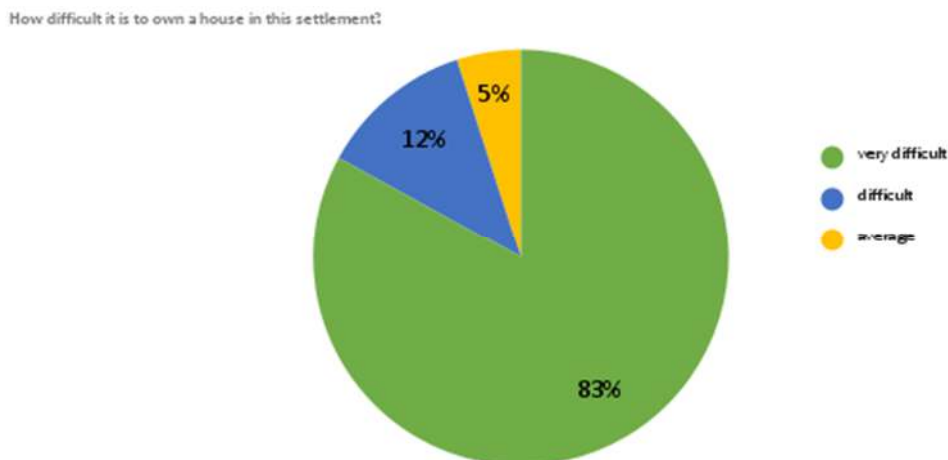


Figure 61: Respondents' perception of whether owning a house in their current area is difficult

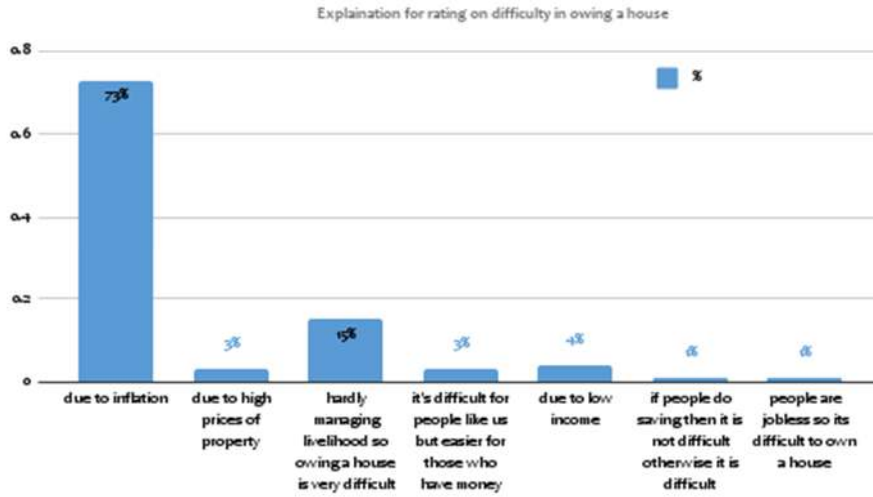


Figure 62: Reasons for above perception

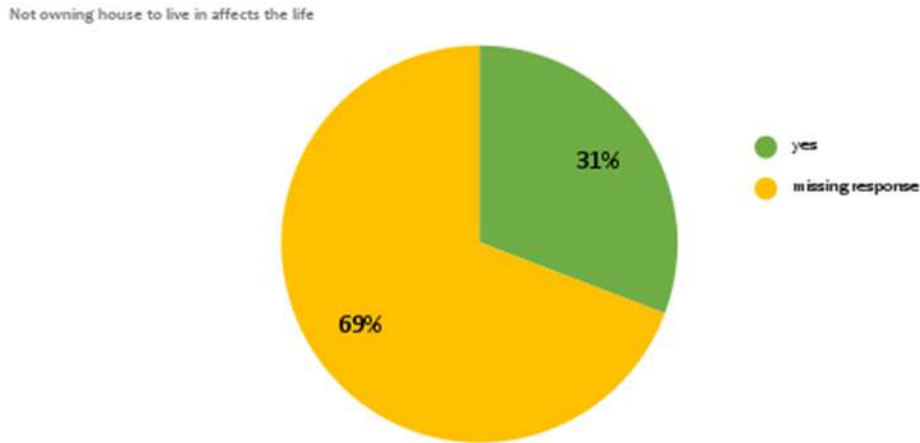


Figure 63: Respondents' perception regarding whether life is more difficult without own house

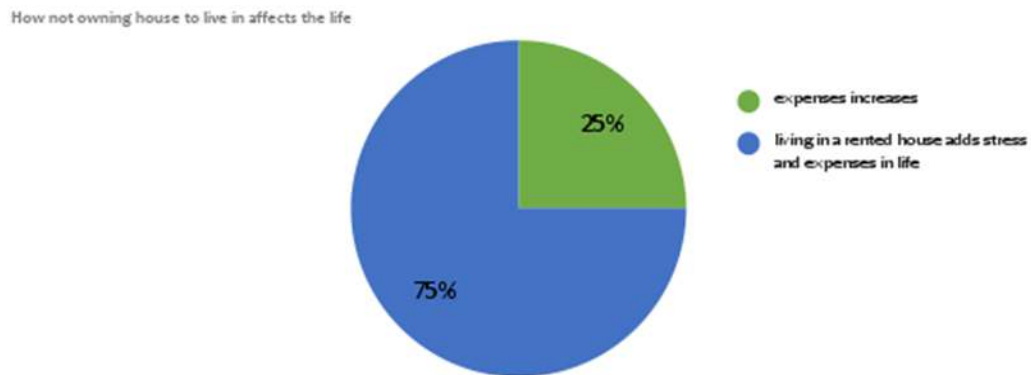


Figure 64: Reasons for above perceptions

Ever been evicted

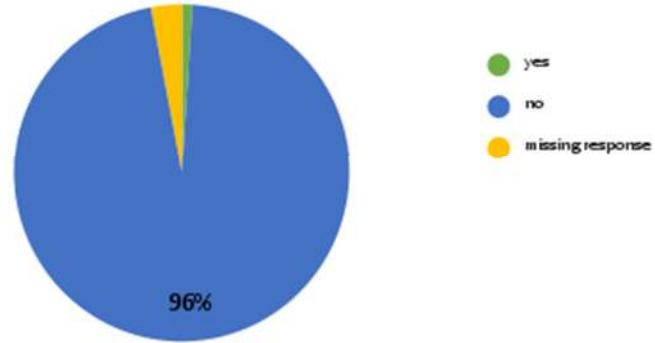


Figure 65: Percentage of respondents' having faced eviction

COVID had an impact on life

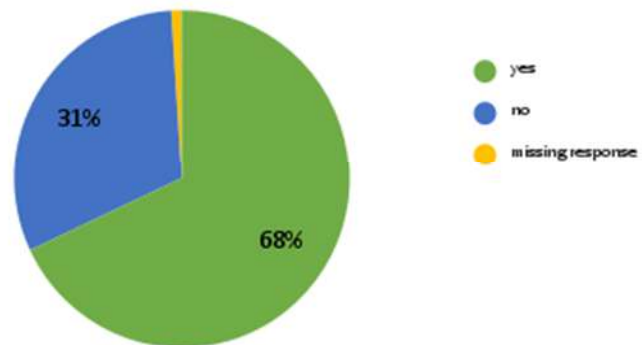


Figure 66: Percentage of respondents whose lives were affected by COVID

Which domain was most affected by COVID?

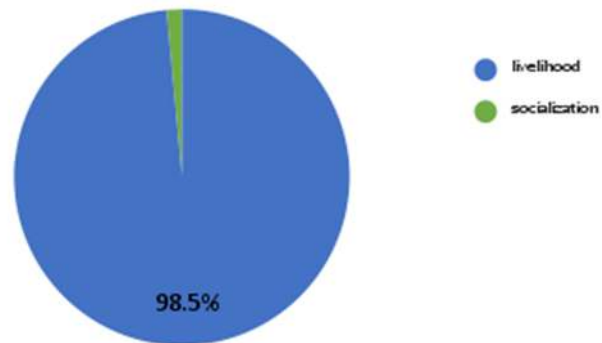


Figure 67: Percentage of respondents whose livelihoods were affected by COVID



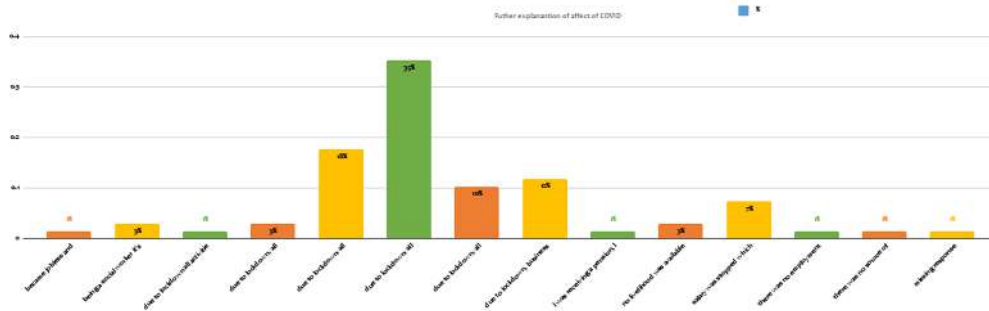


Figure 68: Ways in which livelihood and other aspects of general life were impacted by COVID

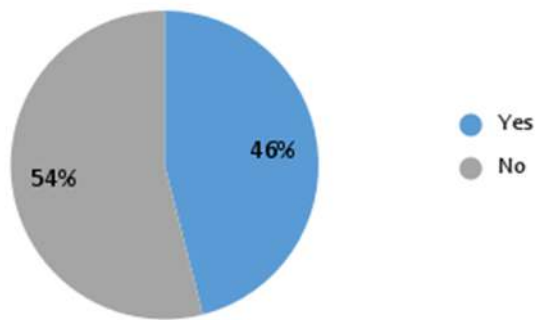


Figure 69: Percentage of respondents using public transport

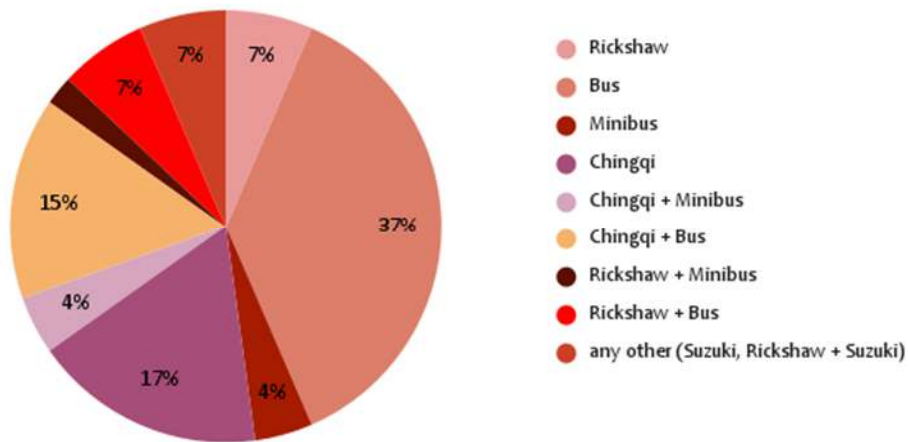


Figure 70: Type of public transport

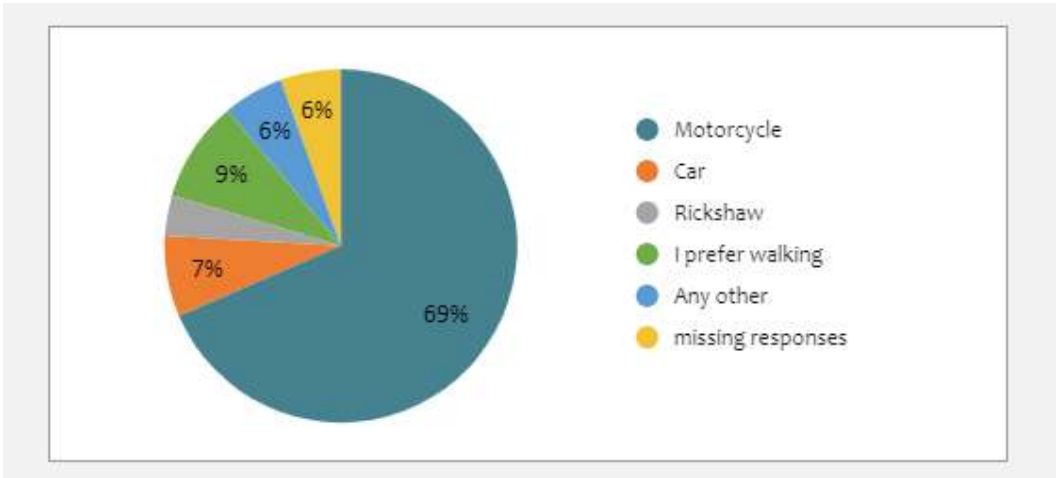


Figure 71: Private forms of commutation in the city

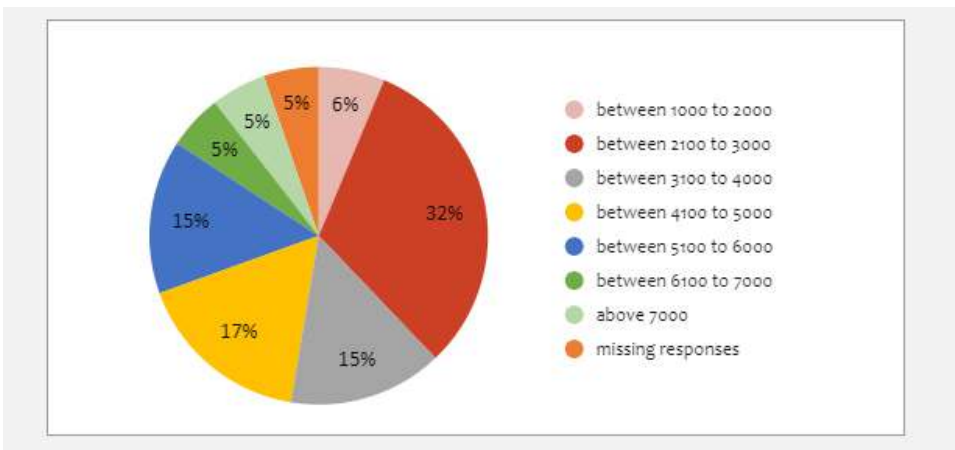


Figure 72: Monthly transport expense

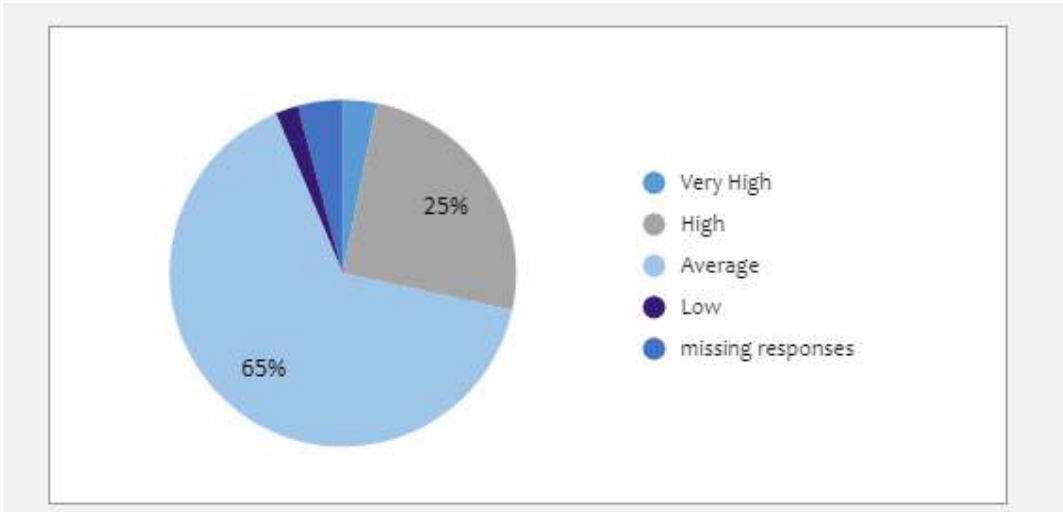


Figure 73: Respondents' perception of their transport expense

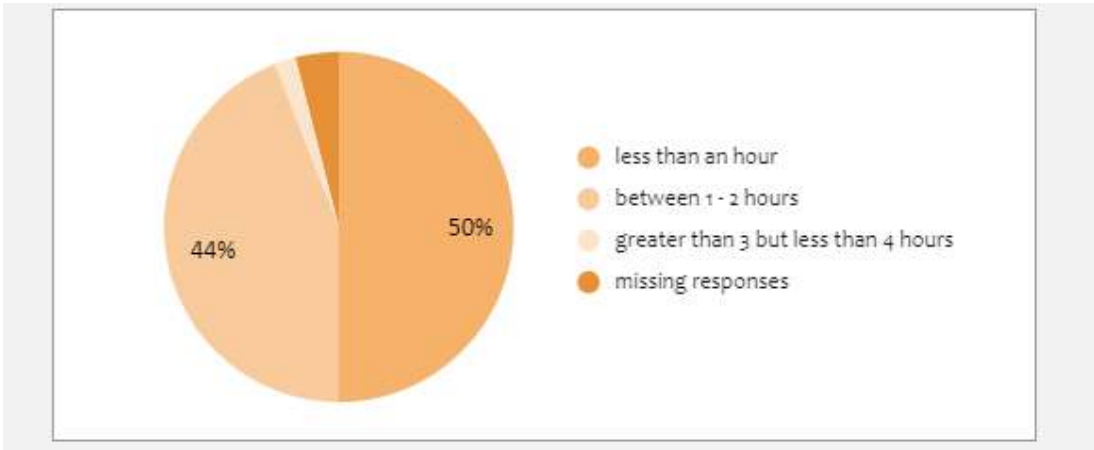


Figure 74: Average time spent on daily commute

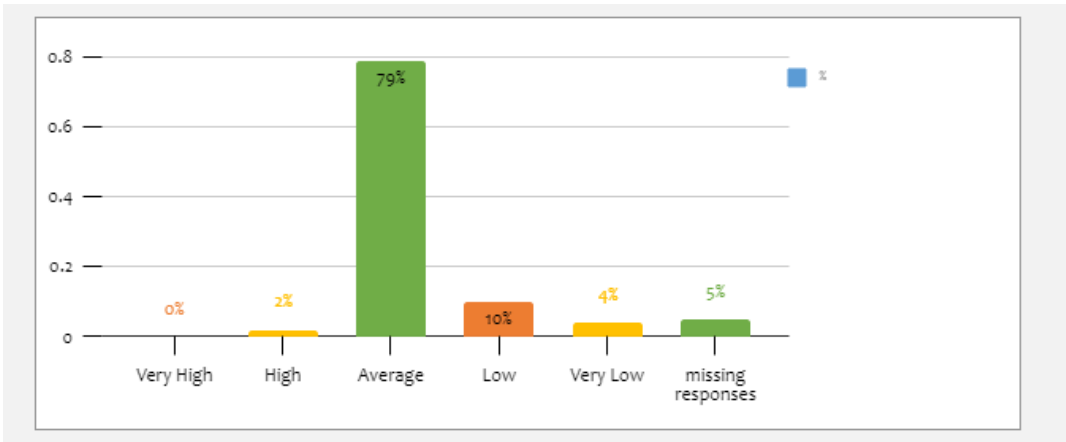


Figure 75: Respondents' perception regarding commute time

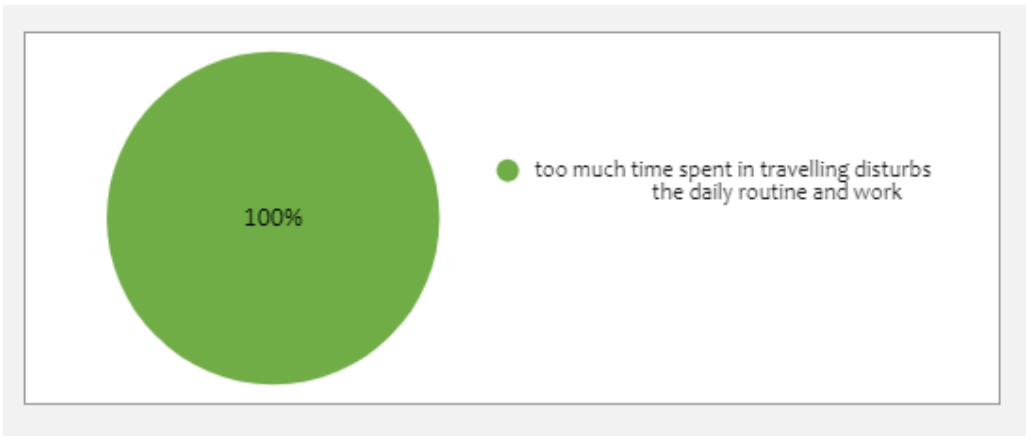


Figure 76: Reason respondents gave for high commute times

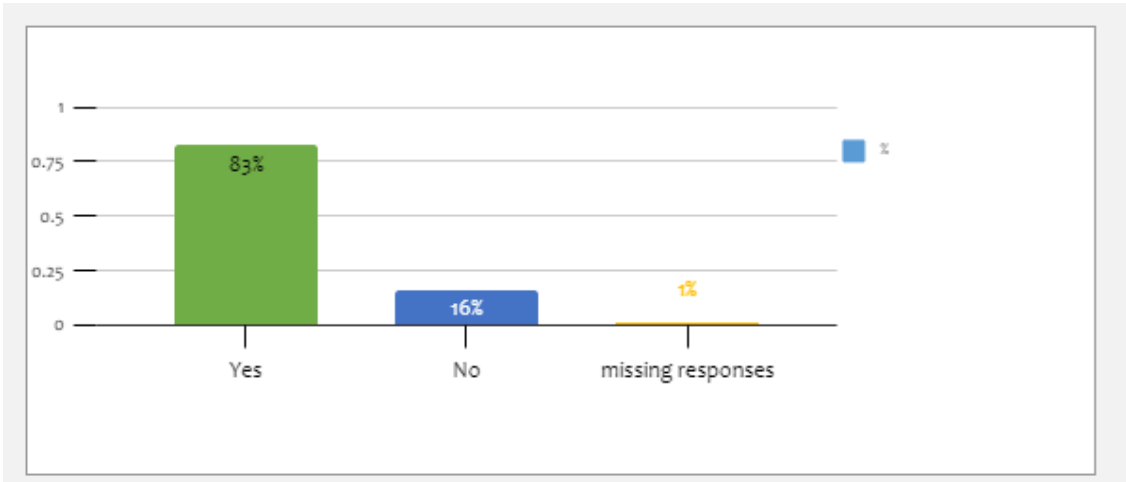


Figure 77: Percentage of respondents that want the Chinqi reinstated

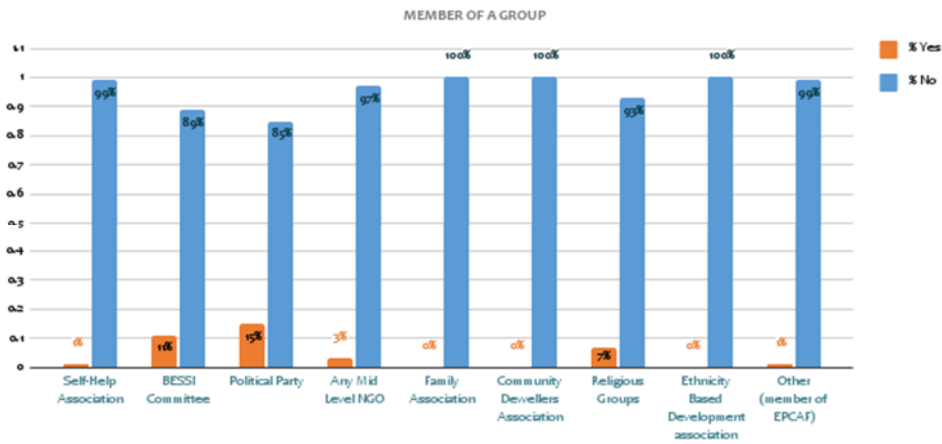


Figure 78: Percentage of respondents who are a part of any larger group/organisation

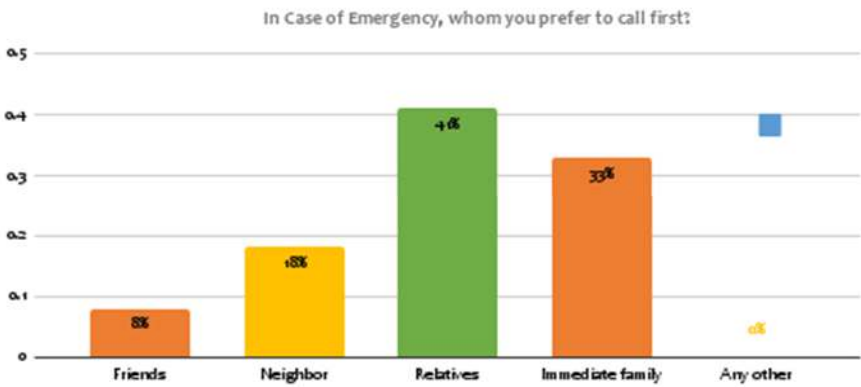


Figure 79: Preferred emergency contacts

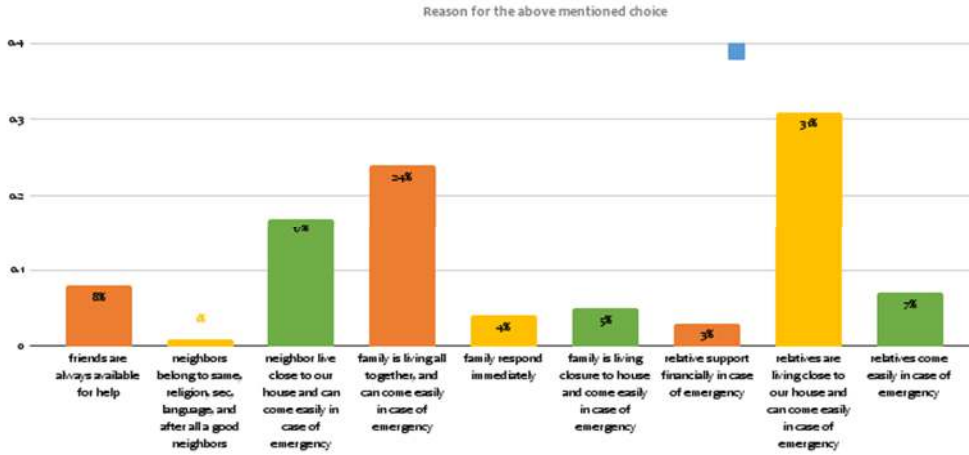


Figure 80: Reasons for above preference

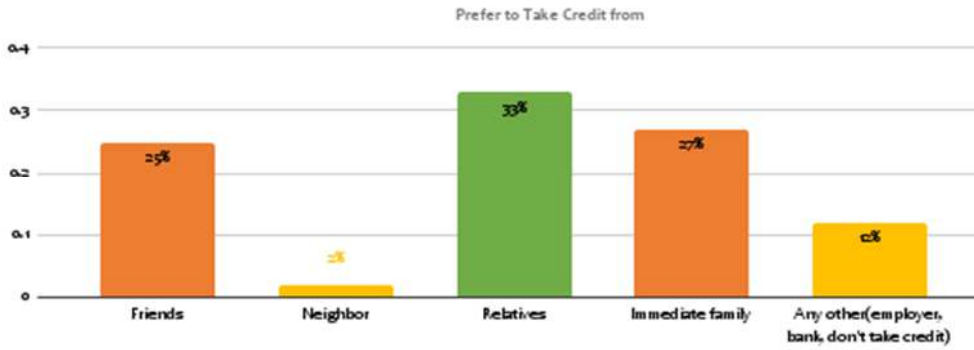


Figure 81: Preferred credit sources

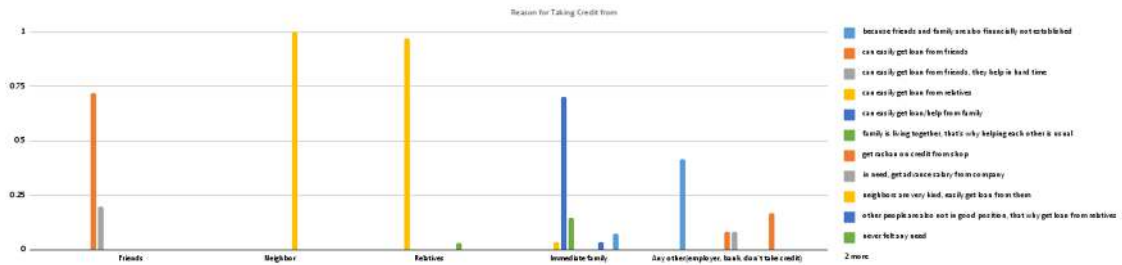


Figure 82: Reasons for above preferences

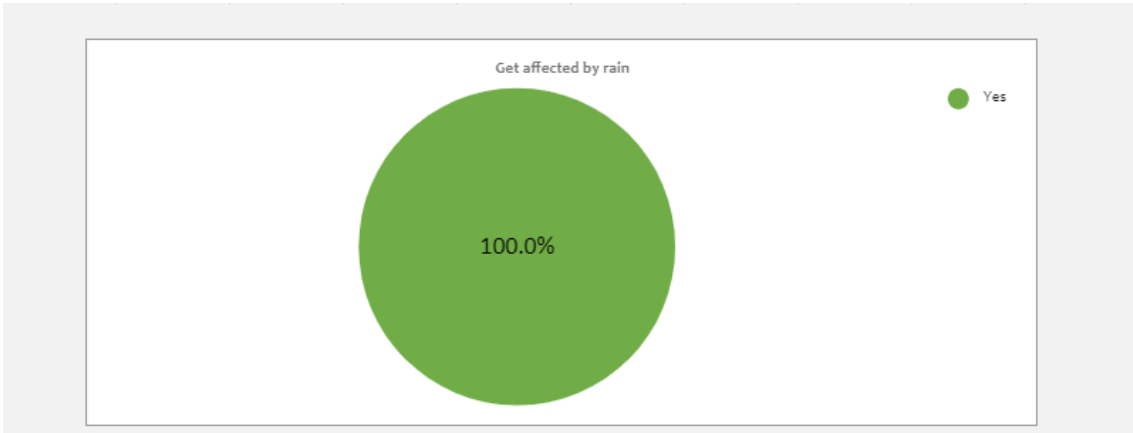


Figure 83: Percentage of respondents affected by rain

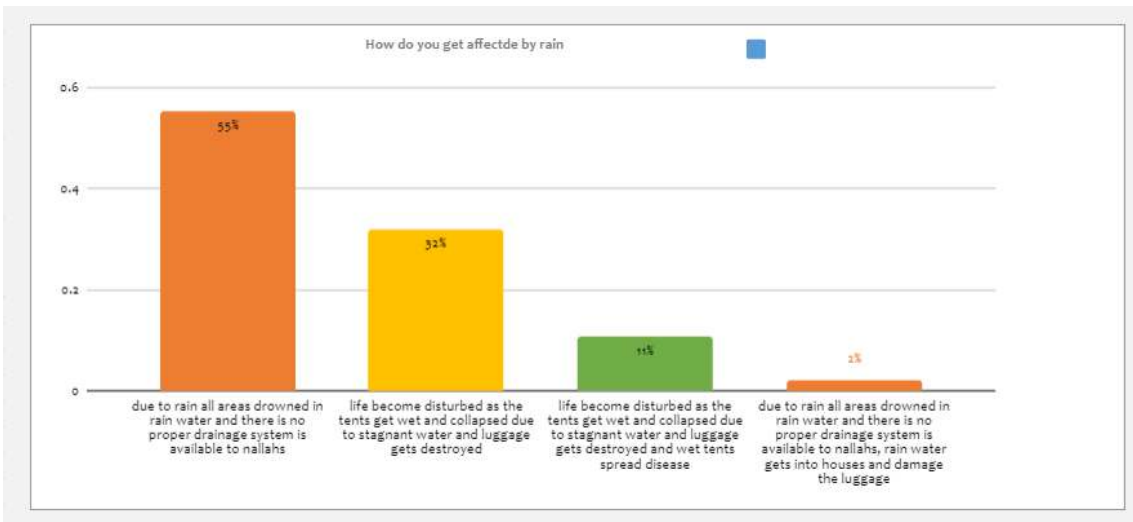


Figure 84: Ways in which respondents are affected by rain

## **6B. Surveys of footpath dwellers**

### **Site Description:**

The following observations were made:

1. Korangi # 2.5 and Korangi # 05 were unusually vacant and shops were closed.
2. I conducted a field visit near Indus Hospital Korangi Creek's bridge where people were sleeping (not in clusters) along the pillar. A chinqi stop was nearby.
3. After the second interview 15-20 protestors on the political Pathan-Sindhi issue came and attacked rickshaws and chinqis.

**Interviewer: Mashood Tariq**

| <b>Demographics</b>             |   |   |   |
|---------------------------------|---|---|---|
| <b>Name:</b>                    | Muhammad Tofeeq                               | <b>Age:</b>   | 51  |
| <b>Gender:</b>                  | Male  | <b>Ethnicity:</b>   | Bengali   |
| <b>Education:</b>               | None  | <b>Employment Status:</b>   | Rickshaw Driver / Dhobi   |
|                                 |   | <b>Q: How much do/did they pay?<br/>Q: Why did you leave?<br/>Q: Do you plan to work in the future?</b> | Dhobi is our family business; my brother looks after it but I also do pick and drop for him also. |
| <b>Marital Status:</b>          | Married                                       | <b>Number of Family Members:</b>  | 3 daughters, a son, and a wife. Live with my brother but in a separate portion of the same house. |
| <b>Location (mentioned GIS)</b> | Korangi Creek's bridge (24.816660, 67.108546) | <b>Date:</b>  | 15-July-2022  |

|  |  |  |  |
|--|--|--|--|
| <b>Coordinates Also):</b>                |  |  |  |
| <b>Section 01: Reason for Dwelling</b>   |  |  |  |
| <b>Q01:</b>                              | <b>Why are Living here?</b>  |  |  |
|  | I don't live here. Our neighbour got cancer. We took her to Civil Hospital but they refused as she is diagnosed with Stage Three Cancer so they asked us to bring her here. I am waiting outside since I don't like hospitals and clinics. |  |  |
| <b>Q02:</b>                              | <b>Where did you live before this?</b>   |  |  |
|  | Nowhere, this is the first time I am resting at a place like this. I do sleep outside my house though, but not in an unknown area this is quite rare for me.   |  |  |
| <b>Q03:</b>                              | <b>Why did you leave that place?</b>   |  |  |
|  | N/A  |  |  |
| <b>Q04:</b>                              | <b>Do you have a house to live in?</b>   |  |  |
|  | Mianwali Colony along Lyari Expressway.  |  |  |
| <b>Q05:</b>                              | <b>Reason(s) for leaving that place?</b>   |  |  |
|  | N/A  |  |  |
| <b>Q06:</b>                              | <b>Ever tried to return there?</b>   |  |  |
|  | Yes every night.It's just that she was my mother's friend and she saw us growing up so that's why I am up till now, else I usually wind up my business by 11:00  |  |  |
| <b>Q07:</b>                              | <b>Did anyone from your house come to take you home?</b>   |  |  |
|  | N/A  |  |  |
| <b>Q08:</b>                              | <b>Where do you go, if there's rain?</b>   |  |  |
|  | Nowhere, either I keep driving or if it rains heavily, I park my rickshaw at home and go to shop.  |  |  |
| <b>Q09:</b>                              | <b>If someone removes you from here, where would you go?</b>   |  |  |
|  | I am here temporarily. What can we do? I was trying to sleep on the front footpath but it was buzzing with people and there was so much noise that I wasn't able to rest.  |  |  |
| <b>Q10:</b>                              | <b>Why do you have to obey their orders for clearing this place?</b>   |  |  |
|  | I don't fight with anyone , even if anyone ask don't park a rickshaw, which happens a lot, I listen to them and don't park there.  |  |  |
| <b>Q11:</b>                              | <b>How do you decide where you want to live?</b>   |  |  |
|  | I usually sleep in front of my house only. Right now I can't do that due to rain. So, I am sleeping inside my house lately.  |  |  |
| <b>Qa:</b>                               | <b>Why do you sleep outside of your house?</b>   |  |  |
|  | It's just nice compared to inside. There's a breeze sometimes but even then I go inside my house by 2-3 am.  |  |  |
| <b>Section 02: Provision of Services</b> |  |  |  |
| <b>Q01:</b>                              | <b>Where do you go if you want to use the washroom?</b>  |  |  |
|  | There are washrooms inside the hospital.   |  |  |
| <b>Q02:</b>                              | <b>How do you arrange your meals?</b>  |  |  |



|   |  |
|---|--|
|   | Mostly at home, and if I am away then I will have a meal at a hotel.   |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>  |
|   | I have my bottle that I refill from a hotel or a cooler at public places.  |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>  |
|   | At home.   |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>  |
|   | I don't have much with me except a mobile. Yes, I do keep important tools inside a locker in the backseat of my rickshaw.          |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | Don't need as such.  |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | Don't know any such cases.   |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
|   |  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>   |
|   | No, it's been a day, so I can't say for sure.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | Not really, but a few years ago many houses were demolished due to construction of roads. But it has been quite a time since that. |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | N/A  |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | No, I haven't paid anyone so far.  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | N/A  |
|   |  |

| <b>Demographics</b>    |            |   |  |
|------------------------|------------|---|--|
| <b>Name:</b>           | Khamid Gul | <b>Age:</b>   | 57   |
| <b>Gender:</b>         | Male       | <b>Ethnicity:</b>   | Pathan   |
| <b>Education:</b>      | None       | <b>Employment Status:</b>   | Iron Works/Blacksmith (Sariya)   |
|                        |            | <b>Q: How much do/did they pay?<br/>Q: Why did you leave?<br/>Q: Do you plan to work in the future?</b> | Used to work as labour at a shop but now works at a shop and has his own small business as well. |
| <b>Marital Status:</b> | Married    | <b>Number of Family Members:</b>  | N/A  |

|   |  |              |              |
|---|--|--------------|--------------|
| <b>Location (mentioned GIS Coordinates Also):</b> | Korangi Creek's bridge (24.816660, 67.108546)  | <b>Date:</b> | 15-July-2022 |
| <b>Section 01: Reason for Dwelling</b>            |  |              |              |
| <b>Q01:</b>                                       | <b>Why are you living here?</b>  |              |              |
|   | My roof's leaking. I have one room above my shop. But since it's raining regularly and daily, I am not able to repair it properly. So, I came here. I come regularly and am familiar with the place. |              |              |
| <b>Q02:</b>                                       | <b>Where did you live before this?</b>   |              |              |
|   | At my house.   |              |              |
| <b>Q03:</b>                                       | <b>Why did you leave that place?</b>   |              |              |
|   | Leaking roof.  |              |              |
| <b>Q04:</b>                                       | <b>Do you have a house to live in?</b>   |              |              |
|   | Yes, I visit the village once in a while.  |              |              |
| <b>Q:</b>   | <b>Where do you belong from in KPK?</b>  |              |              |
|   | In a village near Peshawar.  |              |              |
| <b>Q05:</b>                                       | <b>Reason(s) for leaving that place?</b>   |              |              |
|   | No, I keep visiting them.  |              |              |
| <b>Q:</b>   | <b>Who looks after your shop?</b>  |              |              |
|   | I either close it or someone from the shop is nominated from among the subordinates.   |              |              |
| <b>Q06:</b>                                       | <b>Ever tried to return there?</b>   |              |              |
|   | N/A  |              |              |
| <b>Q07:</b>                                       | <b>Did anyone from your house come to take you home?</b>   |              |              |
|   | N/A  |              |              |
| <b>Q08:</b>                                       | <b>Where do you go, if there's rain?</b>   |              |              |
|   | In the rain, I spent the night at my house, but I had a lot of work before the monsoon season so I couldn't do any repair work at home. That is why the roof is leaking.                             |              |              |
| <b>Q09:</b>                                       | <b>If someone removes you from here, where would you go?</b>   |              |              |
|   | No, everyone knows me here.  |              |              |
| <b>Q10:</b>                                       | <b>Why do you have to obey their orders for clearing this place?</b>   |              |              |
|   | N/A  |              |              |
| <b>Q11:</b>                                       | <b>How do you decide where you want to live?</b>   |              |              |
|   | It is only this spot otherwise I don't sleep outside like the homeless.  |              |              |
| <b>Section 02: Provision of Services</b>          |  |              |              |
| <b>Q01:</b>                                       | <b>Where do you go for the washroom?</b>   |              |              |
|   | There is a washroom for the market people for which I also have a key. It's at the back of this street.  |              |              |
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>  |              |              |
|   | From the hotel, but we have meals together with the subordinates, so it would cost less.   |              |              |

|   |  |
|---|--|
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>  |
|   | From that hotel.   |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>  |
|   | I wash them. Everyday clothes are washed by me but special clothes, for special events, I get dry cleaned.   |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>  |
|   | At my house.   |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | No, why do we need that?   |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | Don't know about any such case.  |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
|   |  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>   |
|   | Not really as they know the spots. Like there is a road behind Christian Basti full of criminals. You can't go there even during daytime. The police know these areas well so they go there for raids and things.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | It's all a big bluff - they will remove you then after an hour or a day or at most a week you will see everything going back to routine. Look at those halls - they were demolished a while back. Now most of them are either being repaired or functioning. |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | No   |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | This place belongs to no one, so why should we pay?  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | N/A  |

After the mobs attacked, I tried to find this person again but I wasn't able to locate him anywhere.

| <b>Demographics</b> |         |   |  |
|---------------------|---------|---|--|
| <b>Name:</b>        | Shafqat | <b>Age:</b>   | 70   |
| <b>Gender:</b>      | Male    | <b>Ethnicity:</b>   | Urdu Speaking  |
| <b>Education:</b>   | None    | <b>Employment Status:</b>   | Beggar/Labour  |
|                     |         | <b>Q: How much do/did they pay?<br/>Q: Why did you leave?<br/>Q: Do you plan to work in the future?</b> | Different sorts of work - mason, loader, anything works for me - I still do that but I am old so I don't get these kinds of jobs and even if I do they pay so less as I am old and require more time for tasks to be done. |

|   |   |                                  |                   |
|---|---|----------------------------------|-------------------|
| <b>Marital Status:</b>                            | Married/ not living together.   | <b>Number of Family Members:</b> | 4 sons and a wife |
| <b>Location (mentioned GIS Coordinates Also):</b> | Korangi Creek's bridge (24.816660, 67.108546)   | <b>Date:</b>                     | 15-July-2022      |
| <b>Section 01: Reason for Dwelling</b>            |   |                                  |                   |
| <b>Q01:</b>                                       | <b>Why are you living here?</b>   |                                  |                   |
|   | To sleep.   |                                  |                   |
| <b>Q02:</b>                                       | <b>Where did you live before this?</b>  |                                  |                   |
|   | I have different spots. Sometimes I go to the market in Korangi no. 2.5, and sometimes to Korangi No. 5 but since it's raining those places are not suitable right now. |                                  |                   |
| <b>Q03:</b>                                       | <b>Why did you leave that place?</b>  |                                  |                   |
|   | Due to rain.  |                                  |                   |
| <b>Q04:</b>                                       | <b>Do you have a house to live?</b>   |                                  |                   |
|   | Yes, but I left because there wasn't enough space and constant disputes made me fed up. I had four sons but I left them.  |                                  |                   |
| <b>Q05:</b>                                       | <b>Reason(s) for leaving that place?</b>  |                                  |                   |
|   | Internal disputes.  |                                  |                   |
| <b>Q06:</b>                                       | <b>Ever tried to return there?</b>  |                                  |                   |
|   | I don't want to.  |                                  |                   |
| <b>Q07:</b>                                       | <b>Did anyone from your house come to take you home?</b>  |                                  |                   |
|   | How would they find me?   |                                  |                   |
| <b>Q08:</b>                                       | <b>Where do you go, if there's rain?</b>  |                                  |                   |
|   | Some place like this one or any with a shelter to cover from rain.  |                                  |                   |
| <b>Q09:</b>                                       | <b>If someone removes you from here, where would you go?</b>  |                                  |                   |
|   | There are tons of places and spots to live. I will go to any of them.   |                                  |                   |
| <b>Q10:</b>                                       | <b>Why do you have to obey their orders for clearing this place?</b>  |                                  |                   |
|   | I don't get involved. If I see there is an issue, I would simply leave that place.  |                                  |                   |
| <b>Q:</b>   | <b>When people came to attack, where did you go?</b>  |                                  |                   |
|   | Nowhere. They didn't even bother to come here. They did ask the rickshaws and chinchis to leave.  |                                  |                   |
| <b>Q11:</b>                                       | <b>How do you decide where you want to live?</b>  |                                  |                   |
|   | I mostly prefer places that have some shade and are less likely to be noticed. This stop for rickshaws and chinqis is good.   |                                  |                   |
| <b>Section 02: Provision of Services</b>          |   |                                  |                   |
| <b>Q01:</b>                                       | <b>Where do you go if you want to use the washroom?</b>   |                                  |                   |
|   | Along the pole behind the dumpsite.   |                                  |                   |
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>   |                                  |                   |

|   |   |
|---|---|
|   | Depends. For lunch I go to Saylani stall and for evening either there are hotels that give free meals. On Thursdays and Fridays biryani is distributed every week.                                    |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>   |
|   | From hotels or any other place. There is an RO plant and they have put a cooler outside.  |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>   |
|   | I beg for clothes. I go to the mosque for shower but I don't tell anyone since they won't allow it.   |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>   |
|   | What would I have that needs to be put away? I have nothing.  |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>   |
|   | It's been so long even if something does happen to me, I have no regrets and worries. But I have no issue.  |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>   |
|   | We sleep in groups. You can see that there are a lot of people here. But everyone is still on his own.  |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>   |
|   | N/A   |
|   |   |
| <b>Section 03: Relationship with Stakeholders</b> |   |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>  |
|   | It happened once, at no. 2.5. There was an incident. I think it was a case of shop break-in by cutting the shop's lock. We sleep in front of the shop but the police found who they were looking for. |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>   |
|   | They do, we change places. Then after a day or week things turn back to normal so that's a routine thing.   |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>   |
|   | N/A   |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>   |
|   | If I was able to pay, I would pay for a better place. Who would pay for such a place?   |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>   |
|   | N/A   |

#### Site Description:

The following observations were made:

1. There were different groups of people here: to the left of the gate, there was a taxi stand, to the right there were people sitting in a group with a few masseurs, and another group beyond that.

Interviewer: Mashood Tariq

| Demographics                                 |   |                                     |                 |
|--|---|-------------------------------------|-----------------|
| <b>Name:</b>                                 | Jawaid Qureshi  | <b>Age:</b>                         | 52              |
| <b>Gender:</b>                               | Male  | <b>Ethnicity:</b>                   | Qureshi         |
| <b>Education:</b>                            | None  | <b>Employment Status:</b>           | Butcher         |
|  |   | <b>Q: How much do/did they pay?</b> | Family business |
|  |   | <b>Q: Why did you leave?</b>        |                 |
| <b>Q: Do you plan to work in the future?</b> |   |                                     |                 |
| <b>Marital Status:</b>                       | Married   | <b>Number of Family Members:</b>    | 2 Sons and wife |
| <b>Location (GIS Coordinates):</b>           | Naval Colony (24.944436, 66.933530)   | <b>Date:</b>                        | 16-July-2022    |
| Section 01: Reason for Dwelling              |   |                                     |                 |
| <b>Q01:</b>                                  | <b>Why are you living here?</b>   |                                     |                 |
|  | No, no, you are getting it wrong. I just came here as there is no electricity at home and some people gather here till it comes back. We stay here till 12 or 1 am. |                                     |                 |
| <b>Q02:</b>                                  | <b>Where did you live before this?</b>  |                                     |                 |
|  | New Karachi.  |                                     |                 |
| <b>Q03:</b>                                  | <b>Why did you leave that place?</b>  |                                     |                 |
|  | My family got bigger. My brother stayed there and I opened up a shop here and also shifted here.  |                                     |                 |
| <b>Q04:</b>                                  | <b>Do you have a house to live in?</b>  |                                     |                 |
|  | Yes, in sector 4 in this colony.  |                                     |                 |
| <b>Q05:</b>                                  | <b>Reason(s) for leaving that place?</b>  |                                     |                 |
|  | N/A   |                                     |                 |
| <b>Q06:</b>                                  | <b>Ever tried to return there?</b>  |                                     |                 |
|  | N/A   |                                     |                 |
| <b>Q07:</b>                                  | <b>Did anyone from your house come to take you home?</b>  |                                     |                 |
|  | N/A   |                                     |                 |
| <b>Q08:</b>                                  | <b>Where do you go, if there's rain?</b>  |                                     |                 |
|  | During the rain we don't come here, but since it is just drizzling it's lovely weather.   |                                     |                 |
| <b>Q09:</b>                                  | <b>If someone removes you from here, where would you go?</b>  |                                     |                 |
|  | No, I have been coming here for at least 10-12 years, so I'm not a new person here.   |                                     |                 |
| <b>Q10:</b>                                  | <b>Why do you have to obey their orders for clearing this place?</b>  |                                     |                 |
|  | No  |                                     |                 |
| <b>Q11:</b>                                  | <b>How do you decide where you want to live?</b>  |                                     |                 |
|  | N/A   |                                     |                 |
| Section 02: Provision of Services            |   |                                     |                 |
| <b>Q01:</b>                                  | <b>Where do you go for the washroom?</b>  |                                     |                 |

|   |  |
|---|--|
|   | There is one along the check-post through but don't use it unless necessary.   |
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>  |
|   | At home.   |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>  |
|   | We are here for 4-5 hours but if you really need to there is a cooler at the check-post.   |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>  |
|   | At home.   |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>  |
|   | No just have this bar phone nothing else. Who would take this? This is an era of android phones.                                 |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | Don't need as such there's the check-post.   |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | No.  |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
|   |  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>   |
|   | No, this check-post is enough for the investigation.   |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | No.  |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | No, but there were complaints of traffic congestion at the gate upon which all these taxies, rickshaws, and thelas were removed. |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | No.  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | N/A  |
|   |  |

| <b>Demographics</b> |              |   |  |
|---------------------|--------------|---|--|
| <b>Name:</b>        | Nazeer Ahmed | <b>Age:</b>   | 64   |
| <b>Gender:</b>      | Male         | <b>Ethnicity:</b>   | Urdu Speaking  |
| <b>Education:</b>   | None         | <b>Employment Status:</b>   | Suzuki Driver  |
|                     |              | <b>Q: How much do/did they pay?<br/>Q: Why did you leave?<br/>Q: Do you plan to work in the future?</b> | Used to work as an ambulance and fleet driver but have retired, so since then I am doing this. |

|  |   |                                  |                                 |
|--|---|----------------------------------|---------------------------------|
| <b>Marital Status:</b>                   | Married   | <b>Number of Family Members:</b> | 2 sons, 2 daughters, and a wife |
| <b>Location (GIS Coordinates):</b>       | Naval Colony<br>(24.944113,<br>66.933699)   | <b>Date:</b>                     | 16-July-2022                    |
| <b>Section 01: Reason for Dwelling</b>   |   |                                  |                                 |
| <b>Q01:</b>                              | <b>Why are you living here?</b>   |                                  |                                 |
|  | I am waiting for my trip's turn so I am resting till that. Due to rain and lack of infrastructure, driving has become a curse for me.   |                                  |                                 |
| <b>Q02:</b>                              | <b>Where did you live before this?</b>  |                                  |                                 |
|  | I lived in Korangi but after retiring about 10 years ago, I bought a plot here in Mazdoor Colony behind this colony (Naval Colony).   |                                  |                                 |
| <b>Q03:</b>                              | <b>Why did you leave that place?</b>  |                                  |                                 |
|  | I was on rent there.  |                                  |                                 |
| <b>Q04:</b>                              | <b>Do you have a house to live in?</b>  |                                  |                                 |
|  | Yes, in Mazdoor colony. I take trips at night as there are night shift workers here so they are sort of our regular passengers, so I either go home in the early morning or in the afternoon. |                                  |                                 |
| <b>Q05:</b>                              | <b>Reason(s) for leaving that place?</b>  |                                  |                                 |
|  | N/A   |                                  |                                 |
| <b>Q06:</b>                              | <b>Ever tried to return there?</b>  |                                  |                                 |
|  | N/A   |                                  |                                 |
| <b>Q07:</b>                              | <b>Did anyone from your house come to take you home?</b>  |                                  |                                 |
|  | N/A   |                                  |                                 |
| <b>Q08:</b>                              | <b>Where do you go, if there's rain?</b>  |                                  |                                 |
|  | Nowhere. We have to be here and we have tried to make a shelter but it leaks so it is what it is. Can't rest peacefully in the rain.  |                                  |                                 |
| <b>Q09:</b>                              | <b>If someone removes you from here, where would you go?</b>  |                                  |                                 |
|  | No, it's our stop so no one removes us.   |                                  |                                 |
| <b>Q10:</b>                              | <b>Why do you have to obey their orders for clearing this place?</b>  |                                  |                                 |
|  | N/A   |                                  |                                 |
| <b>Q11:</b>                              | <b>How do you decide where you want to live?</b>  |                                  |                                 |
|  | No, we either stay here or at the police training camp so when there is any event like an entry test or anything we go there.   |                                  |                                 |
| <b>Section 02: Provision of Services</b> |   |                                  |                                 |
| <b>Q01:</b>                              | <b>Where do you go for the washroom?</b>  |                                  |                                 |
|  | We have one along the Ranger's office. They usually charge but they know us so they don't charge us.  |                                  |                                 |
| <b>Q02:</b>                              | <b>How do you arrange your meals?</b>   |                                  |                                 |
|  | For meals, I go to the hotel and sometimes my son brings some for me but rarely as I usually have lunch at home.  |                                  |                                 |
| <b>Q03:</b>                              | <b>How do you arrange drinking water?</b>   |                                  |                                 |
|  | From the cooler at the ranger's office.   |                                  |                                 |



|   |   |
|---|---|
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>   |
|   | At home.  |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>   |
|   | Don't have much to be kept safe.  |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>   |
|   | Not really. This place is safe.   |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>   |
|   | No.   |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>   |
|   | N/A   |
| <b>Section 03: Relationship with Stakeholders</b> |   |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>  |
|   | No, this place is considered to be safe compared to other areas as this is under the Navy and then there is also a police training camp. They are active, nothing such happens here.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>   |
|   | No, but the ranger recently removed everyone. Because it became too crowded, we negotiated and assured them that we will be disciplined. You can see those taxis are in the proper lane now. Before they used to be like a fish market at the gate there was so much traffic congestion, but now it's sorted. |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>   |
|   | They were right actually, as taxis used to gang up at the gate which was wrong so that was the right thing to do.   |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>   |
|   | No, we don't (replied too quickly compared to our conversation).  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>   |
|   | N/A   |

| <b>Demographics</b>             |  |  |                         |
|---------------------------------|--|--|-------------------------|
| <b>Name:</b>                    | M. Rashid                              | <b>Age:</b>  | 62                      |
| <b>Gender:</b>                  | Male                                   | <b>Ethnicity:</b>  | Qaim Khani              |
| <b>Education:</b>               | None                                   | <b>Employment Status:</b>  | Scrap Vendor            |
|                                 |  | <b>Q: How much do/did they pay?</b>  | Different labour works. |
|                                 |  | <b>Q: Why did you leave?</b><br><b>Q: Do you plan to work in the future?</b> |                         |
| <b>Marital Status:</b>          | Married                                | <b>Number of Family Members:</b>   | N/A                     |
| <b>Location (mentioned GIS)</b> | Naval Colony<br>(24.944436, 66.933530) | <b>Date:</b>   | 16-July-2022            |

|  |   |  |  |
|--|---|--|--|
| <b>Coordinates Also):</b>                |   |  |  |
| <b>Section 01: Reason for Dwelling</b>   |   |  |  |
| <b>Q01:</b>                              | <b>Why are you living here?</b>   |  |  |
|  | I don't live here. I just come here to sleep.   |  |  |
| <b>Q02:</b>                              | <b>Where did you live before this?</b>  |  |  |
|  | There was a vacant plot with pillars, and it was much better than this.   |  |  |
| <b>Q03:</b>                              | <b>Why did you leave that place?</b>  |  |  |
|  | Construction on that plot resumed after a long time so we had to move.  |  |  |
| <b>Q04:</b>                              | <b>Do you have a house to live in?</b>  |  |  |
|  | I had but I left that. It was in Ittehad Town near Qaim Khani Colony. But I don't know if they live there any longer or not. When children become adults they know what's good for them but nevertheless I don't want to talk about it.   |  |  |
| <b>Q05:</b>                              | <b>Reason(s) for leaving that place?</b>  |  |  |
|  | Family reasons.   |  |  |
| <b>Q06:</b>                              | <b>Ever tried to return there?</b>  |  |  |
|  | No.   |  |  |
| <b>Q07:</b>                              | <b>Did anyone from your house come to take you home?</b>  |  |  |
|  | No.   |  |  |
| <b>Q08:</b>                              | <b>Where do you go, if there's rain?</b>  |  |  |
|  | Nowhere, this tree's shade is dense. If it rains heavily, I would go under the bypass bridge. Rangers usually don't allow anyone to live there but in the rain they don't say anything.   |  |  |
| <b>Q09:</b>                              | <b>If someone removes you from here, where would you go?</b>  |  |  |
|  | No one said anything to me so far. It has been more than a month.   |  |  |
| <b>Q:</b>                                | <b>Recently the taxi stand was removed. Did they remove you?</b>  |  |  |
|  | Yes, that happened. They asked me to remove my thela, as I used to sleep on it, so I parked it along the Ranger's chowki.   |  |  |
| <b>Q10:</b>                              | <b>Why do you have to obey their orders for clearing this place?</b>  |  |  |
|  | They are the authorities over here.   |  |  |
| <b>Q11:</b>                              | <b>How do you decide where you want to live?</b>  |  |  |
|  | Should be peaceful from the weather. Must be safe, like no one would run you over with a car.   |  |  |
| <b>Q:</b>                                | <b>Has that happened?</b>   |  |  |
|  | Yes, along the bypass road. A scavenger lived there. It's a narrow footpath and he was sleeping on it. I don't know whether a car ran over the footpath or he fell on to the road while sleeping. But after that incident, the rangers removed all scavengers from there. But it's been a long time since that. |  |  |
| <b>Q:</b>                                | <b>Who took care of the corpse?</b>   |  |  |
|  | Rangers managed everything.   |  |  |
| <b>Section 02: Provision of Services</b> |   |  |  |

|   |  |
|---|--|
| <b>Q01:</b>                                       | <b>Where do you go when you need to use the washroom?</b>  |
|   | It's quicker to use the wall here but if the rangers see you, they don't let you return to this place. The one at the ranger's chowki costs about Rs. 10-20. |
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>  |
|   | From hotels it costs around Rs. 100-200  |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>  |
|   | From my bottle I refill it from hotels or a cooler for free.   |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>  |
|   | For laundry and bath, I use the washroom of the vendor to which I sell my scrap. That is at a distance from here.  |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>  |
|   | Not much I owe to myself.  |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | Majority of people are from the neighbourhood so their faces are familiar.   |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | No.  |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | No.  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>   |
|   | No, not at all.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | No.  |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | No.  |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | No, why would anyone charge for sleeping on the road.  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | N/A.   |

#### Site Description:

The following observations were made;

1. First, I visited the Gulshan Chowrangi, but that place had become a swamp due to recent rains. The opposite side was taken over by rickshaws, and our entrance was halted by the guard.
2. From there, I visited NIPA, and get to the backside of PIMS in front of KMC anti-encroachment office under the flyover, but family and snooker players were not willing to allow claiming there are our families please leave from here, even upon trying to avoid to have a conversation they asked PIMS guard to leave from here.
3. Then I returned to Nipa and asked Chippa booth for the footpath dwellers as there was Saylani food stall there, upon which they mentioned that people stopped coming here and it's been a while that they have seen anyone sleeping here, upon inquiring more they mention they

were not removed but they numbers were just started to reduce due as chinchies started to be parked here and developed a stop here.

4. Then visiting Nipa flyover and the craft shops no dweller could be found until I reach Bait-ul-Mukaram Masjid from where it was informed by the vendor outside the masjid that, there are few 5-10 people who dwell under the pedestrian bridge. Upon visiting that spot there were some sheets and leftover food wrappers notifying the evidence of dwellers but as informed they usually dwell here but sometime; they just don't show up, but they could be found at hotel in side streets.
5. Alongside to that on concrete benches two persons were sleeping and bikes were parked in front of each. So, I waited either for the dwellers to come or for those two to woke up. Meanwhile I visited the street behind masjid to locate more spots of dwellers and ground beside the Federal Urdu university and also a plot on the opposite road but no leads could be made.
6. Upon returning to masjid, one of the persons was awake and waiting for something so we approached him for the interview.

**Interviewer: Mashood Tariq**

| <b>Demographics</b>                               |   |   |  |
|---|---|---|--|
| <b>Name:</b>                                      | Fazal Noor  | <b>Age:</b>   | 52   |
| <b>Gender:</b>                                    | Male  | <b>Ethnicity:</b>   | Urdu Speaking  |
| <b>Education:</b>                                 | None  | <b>Employment Status:</b>   | Bykea/In-Drive Rider   |
|   |   | <b>Q: How much do/did they pay?<br/>Q: Why did you leave?<br/>Q: Do you plan to work in the future?</b> | Started this during COVID but now it's a fulltime job. Before this I worked as a salesman in a garment shop. |
| <b>Marital Status:</b>                            | Married   | <b>Number of Family Members:</b>  | N/A  |
| <b>Location (mentioned GIS Coordinates Also):</b> | Jamia Masjid Baitul Mukarram (24.907055, 67.082399)   | <b>Date:</b>  | 15-July-2022   |
| <b>Section 01: Reason for Dwelling</b>            |   |   |  |
| <b>Q01:</b>                                       | <b>Why are you living here?</b>   |   |  |
|   | I don't live here. I was just taking a nap as I need to ride for long hours. Before this inflation, I used to work for 7-8 hours and that would be enough but now I have to ride at least 10-12 hours or even more until my targeted amount is collected. |   |  |
| <b>Q02:</b>                                       | <b>Where did you live before this?</b>  |   |  |

|  |  |
|--|--|
|  | So, whenever I am tired, I take a nap at any masjid. It would cost fuel to return home so this is convenient as now I can continue my work.  |
| <b>Q03:</b>                              | <b>Why did you leave that place?</b>   |
|  | N/A  |
| <b>Q04:</b>                              | <b>Do you have a house to live?</b>  |
|  | Yes, I live in Korangi.  |
| <b>Q05:</b>                              | <b>Reason(s) for leaving that place?</b>   |
|  | I visit daily, sometimes late, and sometimes early.  |
| <b>Q06:</b>                              | <b>Ever tried to return there?</b>   |
|  | N/A  |
| <b>Q07:</b>                              | <b>Did anyone from your house come to take you home?</b>   |
|  | N/A  |
| <b>Q08:</b>                              | <b>Where do you go, if there's rain?</b>   |
|  | Nowhere, usually we are riding bikes and if we are resting you get a shelter like this bridge is over us to cover, but I prefer to be inside a masjid.   |
| <b>Q09:</b>                              | <b>If someone removes you from here, where would you go?</b>   |
|  | Usually it does not happen. But if it does we go to the masjid since it is empty in between namaz times and we are able to use the space w without any hindrance. Or a space like this works for me too. There is a Ranger's van (point out to a space on a footpath then realises it was gone). It's gone for now but there was a Ranger's van, so it's safe. |
| <b>Q10:</b>                              | <b>Why do you have to obey their orders for clearing this place?</b>   |
|  | N/A  |
| <b>Q11:</b>                              | <b>How do you decide where you want to live?</b>   |
|  | I mostly prefer masjid as it's safer and you would find one everywhere.  |
|  |  |
| <b>Section 02: Provision of Services</b> |  |
| <b>Q01:</b>                              | <b>Where do you go for the washroom?</b>   |
|  | I use any public, market or masjid's toilet as we have to travel mostly.   |
| <b>Q02:</b>                              | <b>How do you arrange your meals?</b>  |
|  | From the hotel it costs Rs. 150-250 per meal. I take only one meal then I have it at my home.  |
| <b>Q03:</b>                              | <b>How do you arrange drinking water?</b>  |
|  | People of Karachi are very generous. You would find a cooler at the corner of almost every street or there are hotels and masjid also.   |
| <b>Q04:</b>                              | <b>How do you arrange to do your laundry?</b>  |
|  | Laundry is done at home.   |
| <b>Q05:</b>                              | <b>Where do you keep your belongings?</b>  |
|  | I have a mobile and other valuables so I collect them in a plastic bag and keep them under my head.  |
| <b>Q06:</b>                              | <b>How do you manage your security?</b>  |
|  | For that specific reason I prefer masjids/   |
| <b>Q07:</b>                              | <b>Has anyone gone missing?</b>  |
|  | N/A  |

|   |  |
|---|--|
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>                                     |
|   | No never, police are very lenient towards bykea riders as they also work as part time                          |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | No   |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | N/A  |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | Why would anyone charge for masjid? Yes, I drop some amount in the donation box if I have the ability to give. |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | N/A  |

**Site Description:**

Following observations were made;

1. Isha prayers were being offered in the masjid when the second person woke, and Fazal convinced this person for interview.
2. Meanwhile 6-8 boys of age 15-20 came and sat inside the hanging sheet and started lit up something and were attentively involved in doing something.

**Interviewer: Mashood Tariq**

| <b>Demographics</b>             |                              |   |   |
|---------------------------------|------------------------------|---|---|
| <b>Name:</b>                    | Sheryar Khan                 | <b>Age:</b>   | 48  |
| <b>Gender:</b>                  | Male                         | <b>Ethnicity:</b>   | Urdu Speaking   |
| <b>Education:</b>               | Suppose its Matric.          | <b>Employment Status:</b>   | Bykea/In-Drive Rider  |
|                                 |                              | <b>Q: How much do/did they pay?<br/>Q: Why did you leave?<br/>Q: Do you plan to work in the future?</b> | Had a clothing business but faced a huge loss due to my partner so to cover expenses I started this job, but now it's my full time job. |
| <b>Marital Status:</b>          | Married                      | <b>Number of Family Members:</b>  | Mother, Wife and a Child (3)  |
| <b>Location (mentioned GIS)</b> | Jamia Masjid Baitul Mukarram | <b>Date:</b>  | 15-July-2022  |

|  |  |  |  |
|--|--|--|--|
| <b>Coordinates Also):</b>                | (24.907055,<br>67.082399)  |  |  |
| <b>Section 01: Reason for Dwelling</b>   |  |  |  |
| <b>Q01:</b>                              | <b>Why are Living here?</b>  |  |  |
|  | I was tired so I took a nap as this brother was also sleeping here. Riding a bike in Karachi is not an easy job.   |  |  |
| <b>Q02:</b>                              | <b>Where did you live before this?</b>   |  |  |
|  | No, it's not like that. I take a nap in any slot between Dhur-Asr, Asr-Maghrib or Magrib-Isha. When I can't find a ride and I feel tired I would just take a nap so I could work longer.                   |  |  |
| <b>Q03:</b>                              | <b>Why did you leave that place?</b>   |  |  |
|  | N/A  |  |  |
| <b>Q04:</b>                              | <b>Do you have a house to live in?</b>   |  |  |
|  | I live in Baldia.  |  |  |
| <b>Q05:</b>                              | <b>Reason(s) for leaving that place?</b>   |  |  |
|  | I visit daily. I sleep at home but sometimes I get very late and cannot reach.   |  |  |
| <b>Q06:</b>                              | <b>Ever tried to return there?</b>   |  |  |
|  | N/A  |  |  |
| <b>Q07:</b>                              | <b>Did anyone from your house come to take you home?</b>   |  |  |
|  | N/A  |  |  |
| <b>Q08:</b>                              | <b>Where do you go, if there's rain?</b>   |  |  |
|  | During rain, I prefer to be inside masjid.   |  |  |
| <b>Q09:</b>                              | <b>If someone removes you from here, where would you go?</b>   |  |  |
|  | In masjids I never face any such issue, but yes there are few masjids that are closed during the hours between Namaa. Those are usually located in market areas, so that's why I prefer masjids like this. |  |  |
| <b>Q10:</b>                              | <b>Why do you have to obey their orders for clearing this place?</b>   |  |  |
|  | N/A  |  |  |
| <b>Q11:</b>                              | <b>How do you decide where you want to live?</b>   |  |  |
|  | I prefer masjids that are located in residential areas as they don't have such restrictions as mentioned earlier.  |  |  |
| <b>Section 02: Provision of Services</b> |  |  |  |
| <b>Q01:</b>                              | <b>Where do you go for the washroom?</b>   |  |  |
|  | I prefer to use masjid washrooms as they are clean and majority of them are free, except for a few, but they also have minimal charges.  |  |  |
| <b>Q02:</b>                              | <b>How do you arrange your meals?</b>  |  |  |
|  | Honestly, it depends on work, sometimes I have lunch at these welfare stalls such as Saylani and others.   |  |  |
| <b>Q03:</b>                              | <b>How do you arrange drinking water?</b>  |  |  |
|  | From masjid and hotel. It's not that big an issue.   |  |  |
| <b>Q04:</b>                              | <b>How do you arrange to do your laundry?</b>  |  |  |
|  | Laundry is done by my wife.  |  |  |

|   |  |
|---|--|
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>  |
|   | I keep them in my jacket then rolled it to be a pillow.  |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | The best part of masjid is that no one would remove you and even if they want to move you out they would politely ask you and tell you the reason for that - that they need to clean or they need to close for some reason, so masjids are safe. |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | N/A  |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
| Q09:  |  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>   |
|   | Not really, never face such issues from them.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | No.  |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | No.  |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | No.  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | N/A  |
| Q06:  |  |

**Site Description:**

The following observations were made:

- Sleeping in front of a closed shop turned to the pathway but he was woken up by a hotel worker then he started begging.

**Interviewer: Mashood Tariq**

| <b>Demographics</b> |        |  |  |
|---------------------|--------|--|--|
| Name:               | Damb   | Age:   | 63   |
| Gender:             | Male   | Ethnicity:   | N/A (Urdu speaking)                                    |
| Education:          | None   | Employment Status:   | Beggar   |
|                     |        | Q: How much do/did they pay?<br>Q: Why did you leave?<br>Q: Do you plan to work in the future? | Enough to Survive.<br>Due to my humpback, I can't work |
| Marital Status:     | Single | Number of Family Members:  | N/A  |



|  |   |       |              |
|--|---|-------|--------------|
| Location (mentioned GIS Coordinates Also): | Cantt Station<br>(24.843161,<br>67.038981)  | Date: | 12-July-2022 |
| <b>Section 01: Reason for Dwelling</b>     |   |       |              |
| <b>Q01:</b>                                | <b>Why are Living here?</b>   |       |              |
|  | I don't live here. it is just when I am tired or get late from this, I sleep wherever I find space. |       |              |
| <b>Q02:</b>                                | <b>Where did you live before this?</b>  |       |              |
|  | I live at Baraboard.  |       |              |
| <b>Q02(a):</b>                             | <b>How do you commute?</b>  |       |              |
|  | From changing and begging bus to bus.   |       |              |
| <b>Q03:</b>                                | <b>Why did you leave that place?</b>  |       |              |
|  | I still live there and my family lives there.   |       |              |
| <b>Q04:</b>                                | <b>Do you have a house to live in?</b>  |       |              |
|  | At Baraboard.   |       |              |
| <b>Q05:</b>                                | <b>Reason(s) for leaving that place?</b>  |       |              |
|  | N/A   |       |              |
| <b>Q06:</b>                                | <b>Ever tried to return there?</b>  |       |              |
|  | I visit almost daily, if I find a bus to reach.   |       |              |
| <b>Q07:</b>                                | <b>Did anyone from your house come to take you home?</b>  |       |              |
|  | No, they know I will return.  |       |              |
| <b>Q08:</b>                                | <b>Where do you go, if there's rain?</b>  |       |              |
|  | Nowhere, just take a shelter like this.   |       |              |
| <b>Q09:</b>                                | <b>If someone removes you from here, where would you go?</b>  |       |              |
|  | No. I just get to another place to sleep within the locality or nearby place.                       |       |              |
| <b>Q10:</b>                                | <b>Why do you have to obey their orders for clearing this place?</b>                                |       |              |
|  | They own a place and have money so they can remove me.  |       |              |
| <b>Q11:</b>                                | <b>How do you decide where you want to live?</b>  |       |              |
|  | A plain space where I could rest for a while.   |       |              |
| <b>Section 02: Provision of Services</b>   |   |       |              |
| <b>Q01:</b>                                | <b>Where do you go for the washroom?</b>  |       |              |
|  | In <i>nala</i> or anything and if it requires water then in a hotel or masjid.                      |       |              |
| <b>Q02:</b>                                | <b>How do you arrange your meals?</b>   |       |              |
|  | From begging.   |       |              |
| <b>Q03:</b>                                | <b>How do you arrange drinking water?</b>   |       |              |
|  | From hotel, or cooler place on road or masjid.  |       |              |
| <b>Q04:</b>                                | <b>How do you arrange to do your laundry?</b>   |       |              |
|  | My wife washes them back in hope.   |       |              |
| <b>Q05:</b>                                | <b>Where do you keep your belongings?</b>   |       |              |
|  | I have nothing to be stolen, I have this shopper that I keep under my head.                         |       |              |

|   |  |
|---|--|
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | Nah, I don't sleep in such places like in front of a police station or anything else. They haven't ever bothered me. |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | Don't know   |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
|   |  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>   |
|   | They never ever have bothered me.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | I would simply switch places.  |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | Sometimes they do, sometimes they don't.   |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | If I could pay, would I be begging?  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | N/A  |
|   |  |

## **6B. Surveys of the homeless**

### **Site Description:**

The following observations were made:

- 12-15 beds were located in a cluster. In total 40-50 beds were set up in three clusters.
- Few families were also staying but they seemed to be waiting for the bus.

### **Interviewer: Mashood Tariq**

| <b>Demographics</b> |                |                                       |   |
|---------------------|----------------|---------------------------------------|---|
| Name:               | Muhammad Akram | Age:                                  | 73  |
| Gender:             | Male           | Ethnicity:                            | Punjabi   |
| Education:          | None           | Employment Status:                    | Newspaper Vendor  |
|                     |                | Q: How much do/did they pay?          | Earns at least Rs. 300 per day. He is a painter by profession but due to rain there is no work. |
|                     |                | Q: Why did you leave?                 | Once the monsoon season ends, he will resume work as a painter.                                 |
|                     |                | Q: Do you plan to work in the future? |   |

|  |  |                           |                   |
|--|--|---------------------------|-------------------|
| Marital Status:                            | Married  | Number of Family Members: | 3 sons and a wife |
| Location (mentioned GIS Coordinates Also): | Cantt Station (24.843385, 67.038413)   | Date:                     | 12-July-2022      |
| <b>Section 01: Reason for Dwelling</b>     |  |                           |                   |
| <b>Q01:</b>                                | <b>Why are you living here?</b>  |                           |                   |
|  | It is convenient and safe.   |                           |                   |
| <b>Q02:</b>                                | <b>Where did you live before this?</b>   |                           |                   |
|  | I have been living here for the last 5 years. Before this, in the 1980's, I used to live in Jamshed Town. From there we went to Ratan Pole and then back to Lahore. I came back here to Karachi five years ago.  |                           |                   |
| <b>Q03:</b>                                | <b>Why did you leave that place?</b>   |                           |                   |
|  | We don't until that place is demolished or we have to move to find work.   |                           |                   |
| <b>Q04:</b>                                | <b>Do you have a house to live?</b>  |                           |                   |
|  | Yes, my family lives in Islampura, Lahore.   |                           |                   |
| <b>Q05:</b>                                | <b>Reason(s) for leaving that place?</b>   |                           |                   |
|  | Here we are able to earn something.  |                           |                   |
| <b>Q06:</b>                                | <b>Ever tried to return there?</b>   |                           |                   |
|  | I visit every three months or so.  |                           |                   |
| <b>Q07:</b>                                | <b>Did anyone from your house come to take you home?</b>   |                           |                   |
|  | N/A  |                           |                   |
| <b>Q08:</b>                                | <b>Where do you go, if there's rain?</b>   |                           |                   |
|  | Nowhere. We cover this with plastic so that we are safe from the rain.   |                           |                   |
| <b>Q09:</b>                                | <b>If someone removes you from here, where would you go?</b>   |                           |                   |
|  | The people we pay, we pay them for a peaceful sleep so it's their duty to make sure of it that we are not bothered in any way.   |                           |                   |
| <b>Q10:</b>                                | <b>Why do you have to obey their orders for clearing this place?</b>   |                           |                   |
|  | N/A  |                           |                   |
| <b>Q11:</b>                                | <b>How do you decide where you want to dwell?</b>  |                           |                   |
|  | There are many places to stay here. Some are like this, some are expensive and it depends on the person what he wants. We are happy here: we have Allah's fans for the breeze. If we want a human fan, we have to pay for that. There are places that cost Rs. 10,000 – Rs. 20,000 per month. If we get a house on rent, we have. To pay water, gas, and electricity bills. Compared to that we are getting a place to sleep for just Rs. 3000 per month without any hassle. |                           |                   |
| <b>Section 02: Provision of Services</b>   |  |                           |                   |
| <b>Q01:</b>                                | <b>Where do you go for the washroom?</b>   |                           |                   |
|  | The public toilets cost us Rs. 20. We use those and the alley sometimes.   |                           |                   |

|   |   |
|---|---|
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>   |
|   | From hotels, if we take pulses, it costs us Rs. 120. We can't think of eating meat.   |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>   |
|   | We get the water from the hotel. Since it isn't open all night, we drink as much as we want before bed.   |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>   |
|   | We use the dry cleaner nearby. It costs Rs. 75 per suit washing. I have 5 suits including this one that I am wearing. The dry cleaner keeps them after washing them and we use them as needed.  |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>   |
|   | We know that people around us come from everywhere and anywhere, and the majority of them will never be seen again so I don't keep anything that could be stolen.   |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>   |
|   | Why do we need that?  |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>   |
|   | This is the passenger's resting place. No one knows anyone and no one is bothered even if he is missing.  |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>   |
|   | N/A   |
|   |   |
| <b>Section 03: Relationship with Stakeholders</b> |   |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>  |
|   | They also sleep with us here.   |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>   |
|   | We pay these people for a peaceful night so it is their responsibility to make sure nothing happens.  |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>   |
|   | N/A   |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>   |
|   | We pay Rs. 100 per bed per night to the hotel.  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>   |
|   | Right now I sell newspapers though I am a painter by profession. I work at Bohrapir but because of the monsoon season there is no work, so I sell newspapers at that stall there at the corner of the street. Even on a really bad day I earn Rs. 300 per day which is enough to survive the day. |
|   |   |

**Site Description:**

The following observations were made:

- 50-60 beds were located in a cluster, and few of them were bunk beds (double story beds).
- Young girls aged 12-17 were also sleeping to the far back side.

**Interviewer: Mashood Tariq**

| <b>Demographics</b>                        |   |  |                              |
|--|---|--|------------------------------|
| Name:                                      | Mehmood Ahmed   | Age:   | 59                           |
| Gender:                                    | Male  | Ethnicity:   | Punjabi                      |
| Education:                                 | Quran - Nazra   | Employment Status:   | Gems and Stones Vendor       |
|  |   | Q: How much do/did they pay?<br>Q: Why did you leave?<br>Q: Do you plan to work in the future? | Enough to live a happy life. |
| Marital Status:                            | Single  | Number of Family Members:  | N/A                          |
| Location (mentioned GIS Coordinates Also): | Cantt Station (24.842923, 67.038598)  | Date:  | 12-July-2022                 |
| <b>Section 01: Reason for Dwelling</b>     |   |  |                              |
| <b>Q01:</b>                                | <b>Why are you living here?</b>   |  |                              |
|  | I have been living here from the start. Sometimes I live here, sometimes on the road.   |  |                              |
| <b>Q02:</b>                                | <b>Where did you live before this?</b>  |  |                              |
|  | In Faisalabad.  |  |                              |
| <b>Q03:</b>                                | <b>Why did you leave that place?</b>  |  |                              |
|  | I came here to earn a better livelihood.  |  |                              |
| <b>Q04:</b>                                | <b>Do you have a house to live in?</b>  |  |                              |
|  | Yes, in Faisalabad, but I don't visit them. I recently visited after 3 years, before that I visited after 5 years. I have polio in both of my legs, so that is why I never married, and my family also asks to earn my own living. They don't want anything from me. But they don't want any trouble from me in terms of crime or anything.   |  |                              |
| <b>Q05:</b>                                | <b>Reason(s) for leaving that place?</b>  |  |                              |
|  | Just to wander around.  |  |                              |
| <b>Q06:</b>                                | <b>Ever tried to return there?</b>  |  |                              |
|  | Unless it's really necessary or any sort of emergency.  |  |                              |
| <b>Q07:</b>                                | <b>Did anyone from your house come to take you home?</b>  |  |                              |
|  | No.   |  |                              |
| <b>Q08:</b>                                | <b>Where do you go, if there's rain?</b>  |  |                              |
|  | Nowhere. Where would we go? We are labourers. At night we are so tired that we don't care if it's raining or not, these are the tantrums of new people who have left home. They want a clean bed, safe space, and get scared of little rain. We have been living on the streets for 15 years, we just unroll this plastic over and sleep but having it or not won't make any difference for us. These are the tantrums of newcomers then they |  |                              |

|   |  |
|---|--|
|   | go to a room which costs 500 onwards depending on the services you want (with wink).   |
| <b>Q09:</b>                                       | <b>If someone removes you from here, where would you go?</b>   |
|   | Why would they? We put our identity cards as security and also pay for this bed, why would they?   |
| <b>Q10:</b>                                       | <b>Why do you have to obey their orders for clearing this place?</b>   |
|   | N/A  |
| <b>Q11:</b>                                       | <b>How do you decide where you want to dwell?</b>  |
|   | Pakistan is so huge. I have slept in places in other cities, including Lahore Rawalpindi, Peshawar, Karachi and many others. I have my CNIC and everything. I have nothing to fear even if police or rangers or army come, they check and then they leave as we have everything. |
|   |  |
| <b>Section 02: Provision of Services</b>          |  |
| <b>Q01:</b>                                       | <b>Where do you go for the washroom?</b>   |
|   | In public toilets, it used to charge Rs. 10 but now due to inflation it charges us Rs. 20 per use.   |
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>  |
|   | From hotels, breakfast that used to cost us Rs. 20 now costs us 70 or more and meals that cost us Rs. 100 it now cost us Rs. 150 - Rs. 200.  |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>  |
|   | From the hotel, we fill up our bottles.  |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>  |
|   | To dry cleaner, it used to cost Rs. 35 per suit but now it costs Rs. 80 per suit washing. But it's easy and convenient.  |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>  |
|   | Inside this pillow cover (showing the gems cover box from the pillow cover).   |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | Ranger and Police visit so much no one dares to do anything and then we have paid they are also here for that.   |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | We all are travellers here. We all go missing.   |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
|   |  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>   |
|   | Yes, Rangers come here they check records, then physically verify if there is anything serious, they even arrest but rarely happens.   |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | These are government allotted spaces the people we pay they also pay the government for these places. (middlemen)  |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |

|             |   |
|-------------|---|
|             | Never.  |
| <b>Q04:</b> | <b>Does anyone charge you to live here?</b>                       |
|             | We pay Rs. 100 per bed per night to Sohail Bhai.                  |
| <b>Q05:</b> | <b>How would you arrange that amount?</b>                         |
|             | By selling gems in Saddar bazaar. It costs Rs. 60 per trip daily. |
|             |   |

**Site Observation:**

The following observations were made during the interview;

- Almost every third person has an android smartphone (especially girls).
- They were not vendors of anything. They rent out the *thelas* on a daily basis and also have motorcycle *thelas*.
- About 200 families or *jhopr*s were relocated and families either returned to their villages in interior Sindh or went to other areas of Karachi.
- 20-25 families from that same sample were residing under the bridge.
- The females of these families were involved in selling goats on the opposite road and children were busy in making balloons for tomorrow's festival while most of the males were resting on the *thelas*.
- There was a site where animals were kept hidden, which seems to be unusual.
- Females were engaging in the majority of the activities including arranging water, cooking meals, and selling animals.
- Majority of the people including children and kids seemed to have skin diseases.
- One of the sons of the respondent was found taking an amount from a female beggar sitting on the footpath, about 500 metres to the dwelling spot.

**Interviewer: Mashood Tariq**

| <b>Demographics</b>                        |  |  |   |
|--|--|--|---|
| Name:                                      | Soomraj  | Age:   | 72  |
| Gender:                                    | Male   | Ethnicity:   | Hindu   |
| Education:                                 | None   | Employment Status:   | <i>Thela</i> / Vegetable Vendor / any sort of labor |
|  |  | Q: How much do/did they pay?<br>Q: Why did you leave?<br>Q: Do you plan to work in the future? | Enough to survive.                                  |
| Marital Status:                            | Married  | Number of Family Members:  | 12-14   |
| Location (mentioned GIS Coordinates Also): | Nagan Chowrangi Flyover (24.964233, 67.066443) | Date:  | 9-July-2022   |
| <b>Section 01: Reason for Dwelling</b>     |  |  |   |
| <b>Q01:</b>                                | <b>Why are Living here?</b>                    |  |   |

|  |   |
|--|---|
|  | We used to live on the plot in front of you, but we were removed from there on the order of the Supreme Court, and the plot is now being used for garbage dumping. This plot doesn't belong to the government – it's owned by a Baloch. |
| <b>Q02:</b>                              | <b>Where did you live before this?</b>  |
|  | We lived on a plot adjacent to Akbar Public School. We were evicted from there on the government's order although we were settled by the government by themselves 40 years ago.   |
| <b>Q03:</b>                              | <b>Why did you leave that place?</b>  |
|  | We were evicted on the order of the government even though we paid Rs. 500 per <i>jhopri</i> to the Mukhtiyarkar, the KMC's representative, but they still removed us without any notice.   |
| <b>Q04:</b>                              | <b>Do you have a house to live in?</b>  |
|  | We used to live in a village and worked on a mango farm.  |
| <b>Q05:</b>                              | <b>Reason(s) for leaving that place?</b>  |
|  | The wadera didn't pay us freely. At one point he stopped paying us at all. So, we left that place and came here and since then we have been living here.  |
| <b>Q06:</b>                              | <b>Ever tried to return there?</b>  |
|  | No  |
| <b>Q07:</b>                              | <b>Did anyone from your house come to take you home?</b>  |
|  | No  |
| <b>Q08:</b>                              | <b>Where do you go if there's rain?</b>   |
|  | We go either to that footpath or if that is also flooded, we move into other adjoining streets.   |
| <b>Q09:</b>                              | <b>If someone removes you from here, where would you go?</b>  |
|  | We will go somewhere - either to Surjani town or wherever we find a place. Pakistan is a big country.   |
| <b>Q10:</b>                              | <b>Why do you have to obey their orders for clearing this place?</b>  |
|  | They are the government, everything belongs to them, we are nothing. There are a lot of us and if we wanted to fight, we could have, but we don't want to fight.  |
| <b>Q11:</b>                              | <b>How do you decide where you want to dwell?</b>   |
|  | Wherever we could find a place for shelter.   |
| <b>Q12:</b>                              |   |
| <b>Section 02: Provision of Services</b> |   |
| <b>Q01:</b>                              | <b>Where do you go for the washroom?</b>  |
|  | There are public washrooms near the market.   |
| <b>Q02:</b>                              | <b>How do you arrange your meals?</b>   |
|  | We cook our meals on a brick stove.   |
| <b>Q03:</b>                              | <b>How do you arrange drinking water?</b>   |
|  | We take it from nearby houses.  |
| <b>Q04:</b>                              | <b>How do you arrange to do your laundry?</b>   |
|  | We do the laundry from the same water here by the roadside.   |
| <b>Q05:</b>                              | <b>Where do you keep your belongings?</b>   |



|   |   |  |                    |
|---|---|--|--------------------|
|   | Here with the pillar.   |  |                    |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>   |  |                    |
|   | What do we have with us that would be stolen?   |  |                    |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>   |  |                    |
|   | N/A   |  |                    |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>   |  |                    |
|   | N/A   |  |                    |
| Q09:  |   |  |                    |
| <b>Section 03: Relationship with Stakeholders</b> |   |  |                    |
| Q01:  | <b>Does the police bother you or anyone, if they are working on cases?</b>  |  |                    |
|   | The police has also asked us to leave this place.   |  |                    |
| Q02:  | <b>Does KMC or any other government authorities bother you all?</b>   |  |                    |
|   | They have taken everything from us.   |  |                    |
| Q03:  | <b>Have they tried to remove you?</b>   |  |                    |
|   | We used to live on the plot in front of you, but we were removed from there on the order of the Supreme Court, and the plot is now being used for garbage dumping. This plot doesn't belong to the government – it's owned by a Baloch. |  |                    |
| Q04:  | <b>Does anyone charge you to live here?</b>   |  |                    |
|   | We used to pay Rs. 500/- to the Mukhtiyarkar when we were living in <i>jhopri</i> but for here we are not paying anyone.  |  |                    |
| Q05:  | <b>How would you arrange that amount?</b>   |  |                    |
|   | I have a thela that I use for vegetable vending or scrap dealing but I also do whatever labour work I can find.   |  |                    |
| <b>Demographics</b>                               |   |  |                    |
| Name:   | Lakshman Das  | Age:   | 70                 |
| Gender:   | Male  | Ethnicity:   | Hindu              |
| Education:  | None  | Employment Status:   | <i>Thela</i>       |
|   |   | Q: How much do/did they pay?                                   | Sons earn for him. |
|   |   | Q: Why did you leave?<br>Q: Do you plan to work in the future? |                    |
| Marital Status:                                   | Married   | Number of Family Members:                                      | 08                 |
| Location (mentioned GIS Coordinates Also):        | Nagan Chowrangi Flyover (24.964233, 67.066443)  | Date:  | 9-July-2022        |
| <b>Section 01: Reason for Dwelling</b>            |   |  |                    |
| <b>Q01:</b>                                       | <b>Why are Living here?</b>   |  |                    |
|   | I have no other place to live so I am living here.  |  |                    |
| <b>Q02:</b>                                       | <b>Where did you live before this?</b>  |  |                    |

|  |   |
|--|---|
|  | I used to live in that place (pointed opposite road), which is now a dumping site. There were about 200 families living on that plot since the past 20 years.   |
| <b>Q03:</b>                              | <b>Why did you leave that place?</b>  |
|  | KMC bulldozed over our <i>jhopri</i> without any prior notice.  |
| <b>Q04:</b>                              | <b>Do you have a house to live in?</b>  |
|  | That was my home, but now my family has dispersed – some have gone to Surjani Town, some to Nazimabad, and others have gone back to the village. I used to live in Hyderabad but came to Karachi to earn a better livelihood and since then I have been moving from place to place within the city. |
| <b>Q05:</b>                              | <b>Reason(s) for leaving that place?</b>  |
|  | For economic opportunities.   |
| <b>Q06:</b>                              | <b>Ever tried to return there?</b>  |
|  | We go there once in a while but we don't have any permanent <i>pakka</i> or <i>kacha</i> home there either, so we live there like we do here.   |
| <b>Q07:</b>                              | <b>Did anyone from your house come to take you home?</b>  |
|  | N/A   |
| <b>Q08:</b>                              | <b>Where do you go, if there's rain?</b>  |
|  | We stand where we are and keep our belongings on our heads.   |
| <b>Q09:</b>                              | <b>If someone removes you from here, where would you go?</b>  |
|  | We will see, we are like birds, we go places to places, we live in places where we find food but once it's finished, we fly again.  |
| <b>Q10:</b>                              | <b>Why do you have to obey their orders for clearing this place?</b>  |
|  | They are the authorities so we obey them.   |
| <b>Q11:</b>                              | <b>How do you decide where you want to live?</b>  |
|  | Depends – I usually choose to live where people are already living since it makes it easier to set up.  |
| <b>Section 02: Provision of Services</b> |   |
| <b>Q01:</b>                              | <b>Where do you go for the washroom?</b>  |
|  | I use the nala there (pointed to the same location as the dumping site).  |
| <b>Q02:</b>                              | <b>How do you arrange your meals?</b>   |
|  | We take from people like you who come here and give it to us. We don't steal from anyone. If someone gives it to us willingly, we take it.  |
| <b>Q03:</b>                              | <b>How do you arrange drinking water?</b>   |
|  | We take it from hotels or ask the neighbours.   |
| <b>Q04:</b>                              | <b>How do you arrange to do your laundry?</b>   |
|  | I use the sewerage water.   |
| <b>Q05:</b>                              | <b>Where do you keep your belongings?</b>   |
|  | I don't have much that can be stolen.   |
| <b>Q06:</b>                              | <b>How do you manage your security?</b>   |
|  | We don't need that.   |
| <b>Q07:</b>                              | <b>Has anyone gone missing?</b>   |
|  | Some children did go missing at some point, but no one was too bothered by it since what can be done? What can we do about it?  |

|   |   |
|---|---|
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>   |
| Q09:  | We cannot do anything as no one would listen to us.   |
| <b>Section 03: Relationship with Stakeholders</b> |   |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>  |
|   | No, the police don't bother us for anything.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>   |
|   | The BRT management asked us not to throw litter on the BRT track. Other than that we are good. It was only the KMC that treated us badly. |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>   |
|   | KMC evicted our whole community from that plot.   |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>   |
|   | We used to pay Rs. 1000 to the government, but here we are not paying anyone.   |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>   |
|   | My son works, he uses a thela so he pays for that. I also do the same job.  |

|  |  |                              |                             |
|--|--|------------------------------|-----------------------------|
| <b>Demographics</b>                        |  |                              |                             |
| Name:                                      | Waqeel   | Age:                         | 50                          |
| Gender:                                    | Male   | Ethnicity:                   | N/A                         |
| Education:                                 | None   | Employment Status:           | <i>Thela</i>                |
|  |  | Q: How much do/did they pay? | Enough to survive.          |
|  |  | Q: Why did you leave?        | <i>Thela</i> on Jamal Naka. |
| Q: Do you plan to work in the future?      |  |                              |                             |
| Marital Status:                            | Married  | Number of Family Members:    | 14                          |
| Location (mentioned GIS Coordinates Also): | Nagan Chowrangi Flyover (24.964233, 67.066443) | Date:                        | 9-July-2022                 |

|  |   |
|--|---|
| <b>Section 01: Reason for Dwelling</b> |   |
| <b>Q01:</b>                            | <b>Why are Living here?</b>                                     |
|  | Our <i>jhopri</i> was taken down by the KMC.                    |
| <b>Q02:</b>                            | <b>Where did you live before this?</b>                          |
|  | We lived adjacent to that school.                               |
| <b>Q03:</b>                            | <b>Why did you leave that place?</b>                            |
|  | KMC bulldozed our homes. We had been living there for 10 years. |
| <b>Q04:</b>                            | <b>Do you have a house to live in?</b>                          |
|  | Yes, I have a house in Mirpurkhas.                              |
| <b>Q05:</b>                            | <b>Reason(s) for leaving that place?</b>                        |
|  | We come here to find work.                                      |
| <b>Q06:</b>                            | <b>Ever tried to return there?</b>                              |

|   |  |
|---|--|
|   | We keep visiting there, as we have fields.   |
| <b>Q07:</b>                                       | <b>Did anyone from your house come to take you home?</b>   |
|   | N/A  |
| <b>Q08:</b>                                       | <b>Where do you go, if there's rain?</b>   |
|   | Nowhere - we stay on our <i>thelas</i> .   |
| <b>Q09:</b>                                       | <b>If someone removes you from here, where would you go?</b>   |
|   | When the police come to remove us, we stall them till they leave and then we come back here. There are many places to live, in Surjani and other places. There are quarters that can be taken on rent for Rs. 6,000-8,000. |
| <b>Q10:</b>                                       | <b>Why do you have to obey their orders for clearing this place?</b>   |
|   | They have the right, so they can remove us.  |
| <b>Q11:</b>                                       | <b>How do you decide where you want to live?</b>   |
|   | There are many places where we can go that's not an issue.   |
| <b>Section 02: Provision of Services</b>          |  |
| <b>Q01:</b>                                       | <b>Where do you go for the washroom?</b>   |
|   | There are public washrooms behind the market.  |
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>  |
|   | We cook our own meals.   |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>  |
|   | Our women and girls arrange that.  |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>  |
|   | That is the women and girls' concern.  |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>  |
|   | With us, but no one dares to take anything.  |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | We don't need that. We live on a road. You think we would need security?   |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | N/A  |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>   |
|   | Yes, they ask us to clean this place as we litter here.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>  |
|   | They bulldozed our <i>jhopris</i> .  |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | N/A  |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | We used to pay when we were living in <i>jhopris</i>   |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | <i>hela</i> , and by working as a vegetable vendor.  |

## Site Description

This interview was conducted under Nagan BRT Bridge and the following observations were made:

1. There were multiple families residing at distance from each other, in groups of 15-20 people

Interviewer: Mashood Tariq

| Demographics                                      |  |   |  |
|---|--|---|--|
| <b>Name:</b>                                      | Ahmed  | <b>Age:</b>   | 43 years   |
| <b>Gender:</b>                                    | Male   | <b>Ethnicity:</b>   | Hindu (of the Bangria caste)   |
| <b>Education:</b>                                 | None   | <b>Employment Status:</b>   | Currently working as a balloon seller  |
|   |  | <b>Q: How much do/did they pay?<br/>Q: Why did you leave?<br/>Q: Do you plan to work in the future?</b> | I Used to work as a vegetable vendor but due to inflation the <i>thela</i> that could be filled by Rs. 3000- 4000 now costs up to Rs.10,000. For now he sells balloons and some extra income is made by selling stitched clothes that is done by her (referred to a woman besides him) |
| <b>Marital Status:</b>                            | Married  | <b>Number of Family Members:</b>  | 6 Members (both parents, wife, and children). His brother also lives on the opposite side of the bridge.   |
| <b>Location (mentioned GIS Coordinates Also):</b> | Nagan Chowrangi (24.969750, 67.066760)   | <b>Date:</b>  | 20-Aug-2022  |
| Section 01: Reason for Dwelling                   |  |   |  |
| <b>Q01:</b>                                       | <b>Why are you living here?</b>  |   |  |
|   | We were removed from our home. We were living on an empty plot for more than 20 years, on the main road but we were removed by the government. |   |  |
| <b>Q02:</b>                                       | <b>Where did you live before this?</b>   |   |  |
|   | We lived in New Karachi. I was a child back then.  |   |  |
| <b>Q03:</b>                                       | <b>Why did you leave that place?</b>   |   |  |
|   | The owners of the plot wanted to construct a factory so we had to leave that but since then we were living in the plot on the main road.       |   |  |
| <b>Q04:</b>                                       | <b>Do you have a house to live in?</b>   |   |  |
|   | Yes, we have hour fields in Hyderabad but since it's raining so much, we are at a loss there also.   |   |  |
| <b>Q05:</b>                                       | <b>Reason(s) for leaving that place?</b>   |   |  |
|   | There aren't many earning opportunities, so we prefer to live here.  |   |  |
| <b>Q06:</b>                                       | <b>Ever tried to return there?</b>   |   |  |
|   | Yes, we may visit once or twice a year.  |   |  |
| <b>Q07:</b>                                       | <b>Did anyone from your house come to take you home?</b>   |   |  |

|   |   |
|---|---|
|   | N/A   |
| <b>Q08:</b>                                       | <b>Where do you go, if there's rain?</b>  |
|   | Where would we go? But this place is better than the plot as that place used to get flooded but here only that side of the road is flooded with water but it is not stagnant and drains into the sewerage channel on the side of the road.                              |
| <b>Q09:</b>                                       | <b>If someone removes you from here, where would you go?</b>  |
|   | Yes, the police keep bothering us and we are really worried due to that reason. They removed a Pathan colony at a distance from here, at Shafeeq Mor, and they also keep bothering us to leave this place.  |
| <b>Q10:</b>                                       | <b>Why do you have to obey their orders for clearing this place?</b>  |
|   | They can. They have removed us once and they can remove us again if they want to.   |
| <b>Q11:</b>                                       | <b>How do you decide where you want to live?</b>  |
|   | We talked to the owner of the land. We asked the owner of that plot but he refused. There are few plots at the Board Office but we are unable to get hold of the owner to have a word with him. If we could just get permission for 3-4 years it would be great for us. |
|   |   |
| <b>Section 02: Provision of Services</b>          |   |
| <b>Q01:</b>                                       | <b>Where do you go for the washroom?</b>  |
|   | There is a public washroom at the corner.   |
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>   |
|   | We cook our own meals. It costs Rs. 200 of flour per meal for my family of six.   |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>   |
|   | From the petrol pump.   |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>   |
|   | We do it here but we get water from the pump.   |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>   |
|   | Beside us, by wrapping it in a big cloth.   |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>   |
|   | We all live together, that's our only security.   |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>   |
|   | N/A. But in case someone dies we pool in the money and take them back to the village for the final rituals.   |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>   |
|   | N/A   |
| <b>Q09:</b>                                       |   |
|   |   |
| <b>Section 03: Relationship with Stakeholders</b> |   |
| <b>Q01:</b>                                       | <b>Does the police bother you or anyone, if they are working on cases?</b>  |
|   | A lot.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>   |

|             |   |
|-------------|---|
|             | Yes, they took away our home.   |
| <b>Q03:</b> | <b>Have they tried to remove you?</b>   |
|             | Yes.  |
| <b>Q04:</b> | <b>Does anyone charge you to live here?</b>   |
|             | No, but we are willing to pay Rs. 2,000 – 3,000 per hut if we are allowed to live, since the price of a quarter has shot up to Rs. 10,000 – 12,000 per month which is a lot of money.   |
| <b>Q05:</b> | <b>How would you arrange that amount?</b>   |
|             | By doing any sort of work. Currently I sell balloons since due to rain the cost of vegetables and fruits have skyrocketed.  |
| <b>Q06:</b> | <b>You are so good at conversation, why don't you work at a shop as a salesperson in the locality?</b>  |
|             | That would not be enough to cover my expenses. The salesperson job would get me Rs. 15,000 – 20,000 per month with no time off and no set time of getting back home. I need to put my family in a permanent shelter so they are safe. That costs up to Rs. 10,000 a month. How would I be able to manage the rest? If I am selling vegetables, I am able to earn between Rs. 1500 and 2000 per day. |

**Site Description:**

This interview was conducted under Lily Bridge in the Civil Lines area. An elderly woman was playing a game of ludo with a younger man. Scrap vendors were segregating items for dispatch nearby.

**Interviewer: Mashood Tariq**

| <b>Demographics</b>                               |   |                                     |                              |
|---|---|-------------------------------------|------------------------------|
| <b>Name:</b>                                      | Ibrahim   | <b>Age:</b>                         | 49                           |
| <b>Gender:</b>                                    | Male  | <b>Ethnicity:</b>                   | Urdu Speaking                |
| <b>Education:</b>                                 | None  | <b>Employment Status:</b>           | Scrap Vendor                 |
|   |   | <b>Q: How much do/did they pay?</b> | N/A                          |
|   |   | <b>Q: Why did you leave?</b>        |                              |
| <b>Q: Do you plan to work in the future?</b>      |   |                                     |                              |
| <b>Marital Status:</b>                            | Unmarried   | <b>Number of Family Members:</b>    | Uncle and aunt and a brother |
| <b>Location (mentioned GIS Coordinates Also):</b> | Civil Lines, under Lily Bridge (24.841667, 67.036899) | <b>Date:</b>                        | 20-Aug-2022                  |
| <b>Section 01: Reason for Dwelling</b>            |   |                                     |                              |
| <b>Q01:</b>                                       | <b>Why are Living here?</b>                           |                                     |                              |

|  |   |
|--|---|
|  | I live here - this bed is mine - along with this <i>mai</i> as there is no one to take care of her. She had a son but he died a few years ago, so after that I started taking care of her.  |
| <b>Q02:</b>                              | <b>Where did you live before this?</b>  |
|  | We lived in the Quarters, but the KMC removed us from there, and they repeatedly remove people from there. Since <i>mai</i> is also sick – her left side is paralysed - so I can't take care of her when I am out for work so we both came here to this scrap dealers' place. Plus, this is the Railway Department's property so there aren't many who bother us and then these shopkeepers also take care of her when I go for work. I didn't go for work today because I wasn't feeling well. |
| <b>Q03:</b>                              | <b>Why did you leave that place?</b>  |
|  | KMC removed us. We used to live opposite this bridge, but that land is under KMC. Here they don't have as much of a hold and don't intervene as much.   |
| <b>Q04:</b>                              | <b>Do you have a house to live in?</b>  |
|  | Yes, in New Karachi at Abdullah Mor on rent but my aunt, uncle, and brother live there currently after my parents passed away. I visit them weekly and it costs me about Rs. 300-500 per trip.  |
| <b>Q05:</b>                              | <b>Reason(s) for leaving that place?</b>  |
|  | I haven't left that place. I visit my family there about twice a month, or more.  |
| <b>Q06:</b>                              | <b>Ever tried to return there?</b>  |
|  | n/a   |
| <b>Q07:</b>                              | <b>Did anyone from your house come to take you home?</b>  |
|  | n/a   |
| <b>Q08:</b>                              | <b>Where do you go, if there's rain?</b>  |
|  | Nowhere. There is a sewerage channel at a distance from here so there is a flow of water and it drains out eventually.  |
| <b>Q09:</b>                              | <b>If someone removes you from here, where would you go?</b>  |
|  | No, this is the Railway Department's property, and they allotted these shops to the scrap vendors and also those shops opposite this street. So it won't be easy to remove people since they would have to remove everyone then.  |
| <b>Q10:</b>                              | <b>Why do you have to obey their orders for clearing this place?</b>  |
|  | They have the authority and they previously removed us from that side (pointed to the opposite side of the bridge).   |
| <b>Q11:</b>                              | <b>How do you decide where you want to live?</b>  |
|  | I didn't and I still don't. I used to sell scrap to some of these shops here and some of the shopkeepers asked me to take care of this old woman. I get shelter if I do so, I agreed.   |
|  |   |
| <b>Section 02: Provision of Services</b> |   |
| <b>Q01:</b>                              | <b>Where do you go for the washroom?</b>  |



|   |  |
|---|--|
|   | There are washrooms opposite this street. They charge us Rs. 20. For bathing it costs around Rs. 80. |
| <b>Q02:</b>                                       | <b>How do you arrange your meals?</b>  |
|   | If you take pulses or vegetables, it costs around Rs. 200-250.                                       |
| <b>Q03:</b>                                       | <b>How do you arrange drinking water?</b>  |
|   | Shopkeepers provide that or we take it from the hotel.   |
| <b>Q04:</b>                                       | <b>How do you arrange to do your laundry?</b>  |
|   | To the dry cleaners or sometimes wash it while taking a bath.  |
| <b>Q05:</b>                                       | <b>Where do you keep your belongings?</b>  |
|   | Don't have any such things.  |
| <b>Q06:</b>                                       | <b>How do you manage your security?</b>  |
|   | From whom do I need security from? What would I have to give?  |
| <b>Q07:</b>                                       | <b>Has anyone gone missing?</b>  |
|   | N/A  |
| <b>Q08:</b>                                       | <b>What would you do in such cases?</b>  |
|   | N/A  |
| Q09:  |  |
| <b>Section 03: Relationship with Stakeholders</b> |  |
| <b>Q01:</b>                                       | <b>Does the Police bother you or anyone, if they are working on cases?</b>                           |
|   | No.  |
| <b>Q02:</b>                                       | <b>Does KMC or any other government authorities bother you all?</b>                                  |
|   | Not here but they did in the previous location.  |
| <b>Q03:</b>                                       | <b>Have they tried to remove you?</b>  |
|   | --   |
| <b>Q04:</b>                                       | <b>Does anyone charge you to live here?</b>  |
|   | No.  |
| <b>Q05:</b>                                       | <b>How would you arrange that amount?</b>  |
|   | --   |
| Q06:  |  |

Date: 20 August 2022

Location: Nagan Chowrangi

Name: Sumera

Age: Unknown

Caste/Ethnicity: Bangria Hindu

Interviewer: Amal Hashim

Sumera was sitting a little apart from the rest of the people occupying the space under the flyover. She was busy sewing some clothes and was willing to talk to us. Her smile and easy and confident manner made it apparent that she is used to talking to people, although she was not confrontational.

They are from Mirpurkhas where the men worked as landless peasants. They moved to Karachi about 10-12 days ago because heavy rains have caused floods in the area and they are unable to find work and therefore are unable to feed their families. They go to Mirpurkhas twice or thrice a year but have been living in Karachi for about 20 years. They will live in Karachi till the winter season ends and then go back to their village. Used to live in another plot earlier but it was government-owned and they did not protest when the government moved them out. It is now used as a solid waste dumping ground. They are looking for another plot and ask people (including us) if they know anyone who is willing to give the land on rent and will allow them to live there. They don't mind living on the footpath too much right now since they are safe from the rain, no one disturbs them, they have created a network which they can rely on for safety purposes. They do not pay anyone to be able to occupy this space. According to Sumera why should they pay someone else money that they could spend on their children? They would rather move to another space quietly if they are being threatened with eviction rather than pay to live in the same space. However, they do prefer a jhopri, or better yet a kacha or pakka house somewhere close by. They currently prefer the footpath since the rain doesn't affect them – they are shielded by the overhead flyover. Over the short period of time that they have occupied this space they have managed to create a network that protects and shelters them – they get water for free from either the petrol pump directly opposite them or a tap that someone has installed outside their building. The petrol pump guard and another one at a shop keep an eye out for their belongings, even at night. They do not pay these people and the men directly have contacts and dealings with them. The women don't speak to any man. They use toilets that are a little distance from where they are sitting (Rs. 10 per person) but if they want to shower/bathe, they put up curtains (use sheets or dupattas) in one corner and either shower in the darkness of the night or even during the day. They clean the area they occupy and collect the solid waste in one place and then dispose of it whenever and however they can. Oil for cooking costs them about Rs. 50 per day and they cook the vegetables leftover from the day.

They do not want to move to any informal settlement because they do not have regular income for rent and also, they do not want to move into an area that they do not know. They prefer living within their own community and with their own extended family members since this provides them with safety and gives them numbers. The relatively close proximity to the Sabzi Mandi is also a major factor in them choosing to live here rather than an informal settlement. The men of the family work as vegetable and fruit

vendors. Her family specifically has taken Rs. 5000 as loan from someone else in the community to be able to buy goods from the Sabzi Mandi. Currently they are selling balloons and masks at various places because the rain/weather does not allow them to make a decent earning from selling vegetables and fruits. They bought the Chinqi in Mirpurkhas after taking a loan of Rs. 1.5 lacs from someone who knew them and are repaying the loan through irregular instalments – the amount paid every time isn't set and they pay as much as they can save.

The women do not work as domestic servants or in any other form of employment because it is not considered proper or right for them. Nobody goes to school in their community – it is not allowed by the elders. Additionally, they also think it is pointless to send their children to school since they will not hold a job – neither the men nor the women are employed anywhere and neither do they wish to be. They work for themselves and earn enough to sustain their families. As a community they prefer to work for themselves and earn whatever they can and try and survive in that.

Sumera has one daughter and one son. She wants to get her son married since he is of age (doesn't know his age since they do not keep track but says he is old enough to be married). They will go back to Mirpurkhas where he will marry someone from the community. All the relatives will be called to the wedding. Weddings are a big expense for them since they have to feed a large number of people and relatives get offended if they are not invited.

Her mother bought her a sewing machine from Sunday Bazaar for Rs. 4000. She sews clothes for her daughter and herself on it. She does not make clothes to sell anywhere although she designs clothes for her daughter quite well. Sumera was wearing several gold accessories and said these were from when she got married. They do not sell gold they have already bought. She said she and her husband were saving up to buy gold for her daughter. Currently her daughter was only wearing one gold nose stud but Sumera wanted to buy more for her.

Their children do not get sick very often but Sumera did complain of the mosquitoes and how they have increased after the rains. They had bought mosquito nets and the children slept under those. If someone does get sick, they go to government hospitals where she claimed they hadn't had to pay anything, even for the medicines. If they go to a private doctor, as they have once or twice, it costs them about Rs. 3000 or more.

COVID-19 was beneficial for them and they earned more during the lockdowns since people stocked up more on vegetables and fruits in one time resulting in higher per day earnings as compared to now.

Sumera wants a house for herself and her family. Even a jhopri will do. She is concerned about satisfying her family's immediate needs and wants although she does not take on any of the financial burden of the family. She wants privacy in her life, as much as can be afforded to her in the space they can afford.

Sumera: "Hum panchi hain. Par nahi hain tou kya hua? Kahin bhi chalay jatay hain."

Date: 20 August 2022

Location: Lily Bridge

Name: Rasheeda

Age: Between 50 and 60 years old

Religion: Muslim

Interviewer: Amal Hashim

Rasheeda moved from Lahore to Karachi as a child with her brother and mother after some family feuds. She made no mention of her father. Soon after her mother passed away and she lived with her brother. She worked as a domestic servant in the area around Cantt. Station for a long time. She underwent a paralysis attack soon after her brother passed away. According to her, she has also lost partial eyesight as a result of stress and grief at being left alone with no one to take care of her or be with her. She is currently accompanied by a relatively young man, Ibrahim, who takes care of her. They managed to get a wheelchair from Alamgir and he deals in scraps and earns very little. Their food bill amounts to Rs. 500-600 a day according to her. Rasheeda cannot work and they have trouble getting her medicines. She has not been able to go to the doctor in about 2 months and has not had any medicines since it is too expensive to go to the hospital or even get the medicines. They use the bathrooms nearby for Rs. 20 but she is unable to bathe because of her left arm and side. Mostly she uses adult pampers. A woman passing by once bought her a packet of adult pampers from the shop nearby but Rasheeda has used up nearly all of them.

Rasheeda was picked up by an Edhi van at one point before she met Ibrahim. She lived there for 9 months and cries while narrating everything she went through in those homes.

She says they were not fed properly and were beaten regularly. The administration did not give her medicines although there was a doctor who helped her escape. She finds it better to rent the charpai for Rs. 50 per day rather than live in an Edhi home again. She repeatedly asked how organisations that go door to door begging for charity and donations and for people's aid could help others and said that some of these organisations have no shame because they ask them for aid too.

Pointing towards the Bangria Hindus walking around nearby, she sneered and said that she and Ibrahim weren't like them. She didn't want to beg and before being moved to Edhi, she cleaned the dargah nearby. She stayed at the dargah during the COVID lockdowns and would eat the food that the nearby restaurant sent to the dargah. She was removed from the dargah when the \_\_\_ passed away and his followers couldn't decide on a successor. The dargah is apparently currently closed.

When asked if anyone has tried to remove her from here, she said the police sometimes tries when there's someone important coming to the area and that she and Ibrahim and the others then disperse during the day but then come back at night and rent the charpai again. She doesn't want to go back to Lahore because she doesn't remember anyone and has had no contact with her family for years.

She is protected from the rain as a result of the flyover although she did comment on the "rivers" that are created on the roads.

Rasheeda wants someone who can take care of her properly. She appreciates Ibrahim and all that he does for her, but she wants proper and free medical attention and a home to live in that she cannot be evicted from. She wants privacy and elderly care.

## **7. Discussions**

### **Introduction**

The following section of the present study describes the findings from the fieldwork conducted in Phase II. The latter is a continuation of Phase I which is comprised of a literature review, socio-economic profiles of five low-income settlements in Karachi, and their documentation through maps and pictures, and a pilot survey. Some of the issues identified during the Literature Review vis-à-vis perception regarding poverty and its associated themes included the prevalence of informality (in housing or employment) in low-income settlements, problems with educations, issues with urban governance (or a lack thereof), and housing. One of the key conclusions of the literature review was that poverty is a multi-dimensional subject and research for a holistic understanding of the issue requires a contextual grounding of the definition itself as well as its multi-faceted aspects. This, and other findings, set the contours of the research framework as well as the fieldwork.

In Phase II of this study, 100 surveys were conducted in five low-income settlements (Umer Colony, Pahar Ganj, Ghaziabad, Machar Colony, Rehri Goth) of Karachi. Convenience and snowball sampling techniques were used to identify the respondents. To triangulate and to add to the collected information through field surveys a total of 21 qualitative interviews were conducted (Chapters 4 and 5). The total duration of the qualitative interviews was 18 hours. Quota sampling method was used, and these interviews were conducted with a range of actors. It is useful to mention that prior experience of the researchers with the subject under investigation and the literature review provided the indicators for the respondents interviewed. Further, though originally outside the ToR of the study, 20 short interviews and surveys of footpath dwellers in Karachi were conducted. The indiscriminate selection of the

foot path dwelling respondents was dictated by the availability of those in specific time zones, accessibility, the impact of rains on their abode, logistics in monsoons and security of the researchers in post-dusk hours.

Detailed below are the key points that emerge out of the quantitative surveys and in-depth interviews with both the professionals as well as key respondents.

### **POVERTY AND ITS LINKAGES**

It is interesting to note that the perception of poverty and hence its definition by respondents is influenced directly by its impact on their daily lives. It's an indirect denial of the efforts of international aid agencies to sustain a one-size-fit-for-all definition of poverty globally. As one of the professionals, Muhammad Toheed, aptly pointed out "the internationally recognized definition of poverty keeps evolving and that of the "less than dollar a day" gained more currency than others in the world of the institutional donors and charity outfits. In our context that does not apply. This definition was never adjusted to perennial inflation...that demands redefining the entire notion of poverty."<sup>96</sup>

And it's not the inflation alone that is a consideration for the respondents. Professionals and community activists talked about various indicators of poverty that they realized, through field observations and experience, were far more important for Karachi's context than widely accepted norms. One of the respondents opined that "the indicators and yardstick of establishing the regime of poverty though needs to be revisited...to be inclusive of household income, nutrition level, and access to nutritional resources. The reassessment should include

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<sup>96</sup> Interview with Mr. Toheed, Urban Planner, July 24, 2022

contextual realities and also be able to distinguish between geographical zones: rural/urban, small town/big cities, and informal/formal settlements.”<sup>97</sup>

The views of other respondents touched on the discipline of semantics as well. The term poverty, in their perspectives, cannot be used as a monolithic and tightly regimented term - it has different shades. According to Younus Baloch, Director of the Urban Resource Centre, Karachi: “The phenomenon of poverty has two dimensions to it a) the basic level poverty: To live, everybody has basic requirements and those includes food, housing, water, health facilities and nutrition, to name the few. Unfortunately, in the Pakistani context, not everyone is entitled or guaranteed these by the State. The situation is so dire that many children die before being born because the mother is unable to get adequate nutrition and food. The second level includes requirements needed for upward social mobility: education, transport, and decent livelihood/job opportunities. Even here a level playing field does not exist.”<sup>98</sup>

The field discussions and deliberations about poverty could be summarized as the lack of material and non-material human resources. As Dr. Noman said, “an individual not having the adequate resources (both material and non-material) to sustain him/herself or their family would best define poverty.”<sup>99</sup>

Following is the diagrammatic representation of the poverty and its articulated linkages by the respondents:

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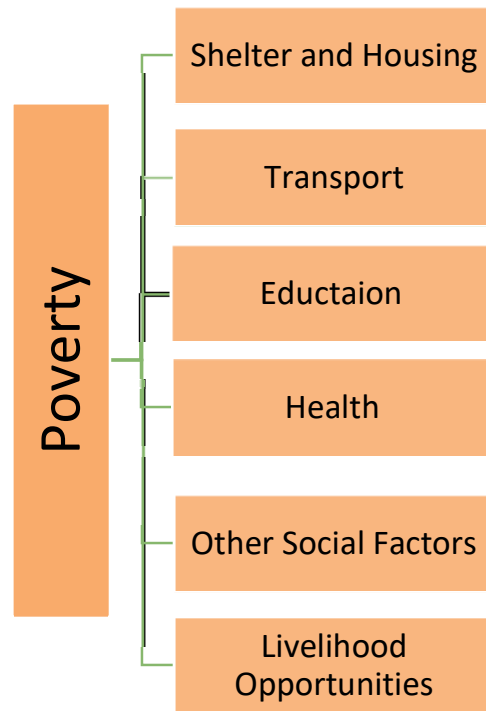
<sup>97</sup> Interview with Dr. Noman Ahmad, Urban Planner and Academic, August 04, 2022

<sup>98</sup> Interview with Mr. Younus Baloch, Urban Planner and Academic, July 23, 2022

<sup>99</sup> Interview with Dr. Noman Ahmad, Urban Planner and Academic, August 04, 2022



Figure 1: Poverty Linkages



### DENIAL OF POVERTY

One of the most pertinent findings of both the quantitative survey as well as the qualitative interviews with key respondents was the high number of people living in low-income settlements, on un-leased land or in non-approved buildings/houses, who did not consider themselves to be poor. In fact, 56 percent of the 48 percent of survey respondents who do not consider themselves poor think they earn enough to sustain themselves and their families while 23 percent consider themselves to be middle-class. Some of them are middle-class entrepreneurs who are culturally a part of the upper middle class. And although their relationship with the rest of the population, especially newer residents, is not a friendly one, they continue to live here for historic reasons.

On the other hand, 38 percent of those who did consider themselves poor responded that they feel this way because of the rise in inflation. This indicates that this feeling is recent, and they might not have considered themselves poor before the recent price hikes.

#### THE LIVELIHOOD CONNECT

Another aspect of poverty that key respondents highlighted was the inability to sustain a family by working at just one job. Most respondents stated that earning a monthly income between Rs. 35,000 and Rs. 40,000 was not enough to sustain household expenses and they had to borrow money from creditors or relatives to be able to finance their expenses especially during religious festivals and for other rituals. Zahid Farooq, a community activist and Senior Manager at the Urban Resource Center, pointed out that “the poor spend a lot of time, energy, and financial resources for religious and social celebrations and rituals. They even take loans to meet social obligations.”<sup>100</sup>

#### THE COST OF LIVING CONNECT

Most respondents pointed to the fact that they were being billed large sums every month for utilities like electricity, gas, and water. However, all of them complained that they experienced long hours of gas and electricity load shedding (only 24 percent of survey respondents reported KESC’s service provision as “good”). All of them also reported that they had to supplement their water needs by buying from private tankers or neighborhood filter plants every few days. This costs them a significant chunk of their incomes with per tanker costs ranging between Rs. 1000 to 4000.

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<sup>100</sup> Interview with Zahid Farooq, Civil Society Activist, July 26, 2022

## THE HOUSING/SHETER CONNECT

In their perception what made them or others poor was the lack of ownership over the space they lived in – renting and lack of tenure security made them poor more than anything else. In fact, respondents at Manzoor Colony stated that if renting a living space was included as a criterion for being poor, “the number would increase to about 50 percent” of the population of the settlement.<sup>101</sup> To avoid having to pay significant chunks of their salaries every month, some respondents stated that they spent years saving up to be able to buy a plot of land in the same settlement that they were living in. Most respondents stated that they would not be able to save up for such a large expense if not through monthly neighbourhood or community-based saving committees that the family invested in.<sup>102</sup> In some cases, some respondents stated that this too was not enough, and they had had to sell their wife’s gold that was part of the dowry.<sup>103</sup>

## PRESSING FOR RESPECT

One of the respondents was of the view that poverty (or lack of it) closely manifests itself through notions of respect. Poverty’s reflection is overarching and covers every domain of human life. “Their attire, his/her level of education, entitlement to the land, ownership of the house they are living in, job status, and above all, the behaviour of those around them towards them. Respect is the keyword - the rich are respected by virtue of their financial position but for the poor it is the most difficult thing to achieve.”<sup>104</sup>

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<sup>101</sup> Group interview at Manzoor Colony, August 4, 2022

<sup>102</sup> Interview with Amna at Machar Colony, August 5, 2022

<sup>103</sup> Interview with Shireen Khan, August 28, 2022

<sup>104</sup> Interview with Zahid Farooq, Civil Society Activist, July 26, 2022

It is also important to mention that a significant number of respondents, including the two minors from Umer Colony who were enrolled in school as full-time students, were working multiple jobs to supplement the family's monthly income to be able to afford their living standards. Post-COVID, these living standards and necessities have also come to include electronic gadgets such as smartphones and tablets, as well as internet connections and while some respondents did blame the former for the change in social relations, they also realized its necessity for educational purposes.

The above-mentioned findings about poverty, its perception, and its linkages are just to highlight some of the instrumental findings for further discussion. Selected themes are discussed in detail in the upcoming sections.

## **EDUCATION**

It is evident from the field work that respondents remained vocal about the role of education for upward social mobility. Equally important is the fact that they successfully identified the issues related to availability and access to educational institutions and the consequences of the barriers to education as well.

## **THE TYPOLOGY**

Both professionals and activists highlighted the impact of education on an individual's ability to lift him/herself out of poverty. However, Dr. Noman was critical about the proposition.

“Contrary to the belief that education is a panacea of all social evils, including poverty, it has been observed that the quality of education in low-income settlements is not paving the way for upward social mobility en masse. There might be a few success stories - from rags to riches - but these exist as the exception to the rule and are not the norm. Skill development

and their enhancement and entrepreneurship ventures are the only way to address issues related to poverty in low-income settlements.”<sup>105</sup>

Almost all professionals and community activists emphasized the need for vocational training centres in low-income settlements. However, none of the key respondents brought up this need. In fact, one member of the group interview at Manzoor Colony, Samiullah Mazari, even went so far as to state that none of his neighbours or peers wanted their children to drop out of school and become mechanics or learn similar skills. In fact, for most respondents, one of the key priorities for them was the provision of quality education for their children, which for them meant private, English medium education rather than government or religious schools/institutions. According to Samiullah Mazari, “Karachi’s schools have been destroyed by political parties. Poor children cannot be educated (since they can only afford government schools).”

#### COPING WITH RISING COSTS

Additionally, several respondents from the poorer sections of these settlements stated that the hidden costs of sending their children to school (books, stationery, uniforms, extracurriculars) was something that they could not afford, especially when they had more than one child of school going age. As a result, some respondents stated that they had to choose which child to send to school and which child to send to either work or a madrassah in the neighbourhood.

Respondents stated that they wanted to become software engineers, pilots, teachers, or doctors. Only one respondent, Asif, stated that he willingly sent his children to a public school because he considered private schools to be very expensive and a source of

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<sup>105</sup> Interview with Dr. Noman Ahmad, Urban Planner and Academic, August 04, 2022

overspending which would make the family poor. However, even he admitted that his children relied largely on the internet to supplement their learning and did not rely solely on the education imparted at their school.

### ACCESS TO THE INSTITUTIONS

Respondents from various low-income communities also revealed that trying to attain higher education is another problem for most of them. Respondents from Manzoor Colony stated that the nearest universities and colleges were at least 20 kilometres away from the settlement and difficult to reach because of a lack of a reliable, cheap, and safe public transport system.<sup>106</sup> All of these costs are too much for most poor communities resulting in students opting to work rather than carry on with their education.

### THE GENDER ASPECT

Where girls do get higher education and finally jobs, they change. They gain confidence, groom themselves, and go up in professional lives. Today there is a demand for girls who can speak English and are good in mathematics. This provides them with jobs in large departmental stores, money change offices etc.

### FURTHERING THE STRATIFICATION

COVID-19 had a major impact on the quality and provision of education in low-income communities. The number of children going to school dropped drastically especially since most public schools were unable to switch adequately to the online mode of education due to a lack of WiFi, laptops, and mobiles. In recent times, according to Mohammad Toheed, “education attainment bore the brunt of the recent price hikes – the poor generally consider it

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<sup>106</sup> Rao Mudassir, Manzoor Colony in-depth interview, August 4, 2022

to be non-productive.”<sup>107</sup> In fact, according to Syed Saqib, a key respondent who owns a school in Orangi, stated that between 2019 and 2021, many schools experienced a large number of dropouts and it was only in May 2022 that “the rate of admissions started to pick up.”<sup>108</sup>

### THE DOMINOS EFFECT

On the other hand, although membership of faith-based or community-based organisations is generally low in low-income settlements (according to survey results), minorities such as Ruth Farhad Akhtar, have found work and educational opportunities through it. For example, she received a 15-day training on adult literacy in Lahore through the Church she goes to.<sup>109</sup> When she returned, she began giving training to the women in her settlement as well as others who could come to her house.

Respondents from Pahar Ganj also stated that the “new generation is mostly studying to become nurses and some of them have even moved abroad.”<sup>110</sup> This is a move away from the occupations of their parents and grandparents who were either domestic workers in homes or offices. Dr. Noman Ahmed has defined this as a difference between the old and the new poor in which the former considered poverty to be their destiny whereas the latter (or younger generations) “are aware of social change...and are making targeted attempts to change their socio-economic position.”<sup>111</sup>

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<sup>107</sup> Interview with Mr. Toheed, Researcher at the Karachi Urban Lab, July 24, 2022

<sup>108</sup> Interview with Syed Saqib, School Owner, Orangi, August 28, 2022

<sup>109</sup> Interview with Ruth Farhad Akhtar, Pahar Ganj, August 16, 2022

<sup>110</sup> Interview with Ruth Farhad Akhtar, Pahar Ganj, August 16, 2022

<sup>111</sup> Interview with Dr. Noman Ahmad, Urban Planner and Academic, August 04, 2022

## HEALTH

The respondents of the study articulated issues regarding health and how these relate to their economic status. They successfully connected health problems with water and sewerage, availability and accessibility of health services, food and nutrition, and the methods to cope with rising cost of healthcare. However, they were not able to mention any municipal waste management connection with the prevailing health scenario of the respective settlements. Additionally, they did not verbalize any relationship of health with the ecology of the settlements.

## THE DENSIFICATION AND WATER & SEWERAGE CONNECT

A number of respondents reported that health issues such as skin diseases and stomach problems were prevalent in their settlement. They either blamed the high densities of certain neighbourhoods or the proximity to an open drain and sewerage system. According to Amna, a key respondent living in Machar Colony, the further away one moves from the open sea, the dirtier the lanes get. “There’s no system to clean the area or the sewage spilling out into the streets and lanes. Our children get so sick all the time from the mosquitoes and other diseases.”<sup>112</sup>

On the other hand, many key respondents from different low-income settlements stated that the sewerage system in their area was bad and that the pipes were old and not maintained properly. In the case of Shireen Khan, a key respondent from Haji Ghulam Zakariya Goth, “pit latrine is the only source for disposal” as there is no sewerage system in the area.<sup>113</sup>

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<sup>112</sup> Interview with Amna, Machar Colony, August 5, 2022

<sup>113</sup> Interview with Shireen Khan, Haji Ghulam Zakariya Goth, August 28, 2022



Due to the low availability of piped water by KWSB in low-income settlements, people have to rely on either tankers or boring. However, in recent years, people have started opting for the former more because of the poor quality of water obtained through boring in most parts of the city. Manzoor Colony residents, for instance, say that water is found 18-20 ft. deep but the water is “salty and dirty and not fit for consumption but we use it for washing up.”<sup>114</sup> In another part of the city, Baldia, Umar Rehman states that they have to pay as much as Rs. 4000 per tanker for water because boring is not possible in their area given the saltiness of the resulting water.<sup>115</sup>

### ACCESSABILITY TO HEALTH ESTABLISHMENTS

An overwhelming number of survey respondents stated that a health facility existed within one kilometer from their place of residence (74 percent) and all said that their settlement had small health clinics. However, most of them also stated that they did not trust the doctors operating them and considered them to be quacks without legitimate qualifications. On the other hand, government health facilities, including maternity clinics, are at a distance of about five kilometers or more for most of them. These facilities are more relatively more affordable since they have to pay only for medicines rather than medicines and the treatment.

### COPING WITH RISING COSTS

There are several factors influencing low-income patients’ decisions to move away from allopathic treatment methods and towards homoeopathy and religious scholars. In Manzoor Colony, for instance, the respondents reported that there was no dispensary in the entire settlement, while some respondents stated that the medicines they were prescribed were too

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<sup>114</sup> Interview with Farhana Arshad, Manzoor Colony, August 4, 2022

<sup>115</sup> Interview with Umar Rehman, Khyber Town, Baldia, August 30, 2022

expensive.<sup>116</sup> Travelling long distances to either Jinnah or Civil Hospital was also not something they could do regularly given their work hours and the travel cost.<sup>117</sup> Additionally, 88 percent of survey respondents revealed that their settlement was not serviced by any ambulance service, and they had to rely on other means, even in cases of emergency. As a result, cheap homoeopathic medicine (46 percent of all survey respondents) or going to religious scholars (43 percent of all survey respondents) seems a better option to most.

### THE FOOD AND NUTRITION CONNECT

One way to ensure public health and prevent health issues, especially among children, is to ensure that they are getting adequate nutrition. One of the Key Informant mentioned that “if one does not get enough nutrition to carry on with life at his/her fullest, he/she is poor. The lack of food and nutrition availability impacts children the most. Nasira, a Khel Coordinator at Imkaan (NGO working in Machar Colony) reported that children, particularly girls, had trouble performing in their gymnastics classes because of the low nutritional value of their food. According to her, “the lack of proper food is leading to physical weakness. They’re older now and get periods regularly and that plays heavily into how they perform in school.”<sup>118</sup> She also mentioned that the boys “are sharp” and do not experience the same types of fluctuations in their performance over the course of the month.<sup>119</sup>

### LIMITATIONS OF NGOs

It is important to add here that all NGOs and healthcare facilities working with or in low-income settlements provide curative treatment measures rather than preventative. There are

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<sup>116</sup> Interview with Maqbool, Pehlwan Goth,

<sup>117</sup> Interview with Umar Rehman

<sup>118</sup> Interview with Amber Ali Bhai, General Secretary of Shehri CBE, July 23, 2022

<sup>119</sup> Nasira, Machar Colony, August 5, 2022

no public health preventative schemes, by the government or NGOs. Even during COVID-19, the poor had to travel long distances to reach vaccination centers since none were set up within or near low-income settlements.

## **TRANSPORT**

In a city as big as Karachi, the availability of cheap, safe, and reliable public transport is a major factor determining where people live and work, the educational institutions they can attend, and the opportunities they can avail. Amber Alibhai, General Secretary of Shehri CBE, points to “capacity to travel decently” as an indicator of poverty. She further goes on to say that living close to their place of work is a matter of survival for poor communities otherwise they would run out of money (due to high transport costs) before the month is over.

## **THE TRANSPORT-HOUSING CONNECT**

In a city as big as Karachi, transport and its accessibility plays an important role in the lives of people. When the poor are trying to decide where to live, 71 percent of survey respondents stated that they had chosen their current place of residence on the basis of proximity to workplace. This is because it cuts down significantly on their transport and commutation costs. The element of transport is so important within the city that one of the key informants mentioned that the settlement’s importance changes if public transport links are available.<sup>120</sup>

## **DOING AWAY WITH PUBLIC TRANSPORT**

The primary investigations also revealed that poor communities are increasingly beginning to rely on private systems of transport rather than public transport for travel and commutation

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<sup>120</sup> Interview with Younus Baloch, Director Urban Resource Centre Karachi, July 23, 2022

purposes. 54 percent of survey respondents stated that they do not use public transport at all. In fact, 69 percent of these own at least one motorcycle which they use for commute and transport purposes.

### THE GENDER ASPECT

On the other hand, given that motorbikes by virtue of its design and usage is skewed towards male gender, women are still forced to rely on public transport for their commute and transport needs. A key respondent from Pahar Ganj, stated that although her family owned two motorbikes, she had to use the chinqi, a form of public transport, when she wanted to go for her yoga classes.<sup>121</sup> In fact, 83 percent of the survey respondents reported that they would like the chinqi to be reinstated as a form of public transport regardless of whether or not they owned their own motorbikes.

### ERODING AFFORDABILITY AND IMPACT

Some key respondents who used public transport to commute to work stated that it was expensive and time-consuming. They often had to change multiple buses or forms of public transport – from bus to rickshaw or walk 20-30 minutes to the bus stop and then change buses multiple times for a one-way commute. For Amna, despite her employer’s assistance with transport to and from the bus stop, her daily expense for transport, including food/snacks for herself, is about Rs. 600. Her son’s monthly transport and lunch expenses amount to about Rs. 15,000 which makes about half of his monthly income.

The lack of safe and cheap public transport also has an impact on the recreational activities that the poor are able to participate in. Amna, a resident of Machar Colony, states that they

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<sup>121</sup> Interview Ruth Farhad Akhtar, 16 August 2022

cannot even think of taking their children out of picnics or family outings and that they “can’t travel in bus if we (they) have the children.” As a result, they have to hire a Suzuki van (which costs about Rs. 2000) and gather 10-12 people to be able to afford the total expense.<sup>122</sup>

Other key respondents also mentioned that they cannot afford to send their children to school or colleges because the cost of public transport is too much for them to afford. Having no dispensary or government school within their settlement, residents of Manzoor Colony have to spend large sums of money on transport to be able to access basic facilities.

## **HOUSING**

Both the professionals and key respondents placed housing as one of the most important concerns of the poor in their daily lives. According to Younus Baloch, the heavy concentration of facilities around the city centre means that the poor prefer living within or close to those areas since it reduces their transport costs. However, land value is very high in these areas resulting in the poor being “forced to live in ecologically dangerous zones and pieces of land.”<sup>123</sup> These areas have high densities and are poorly ventilated but the alternative – living on the periphery of the city – is much more expensive in terms of social and transport costs. Additionally, the choice of settlement is also dictated by the pre-existence of the individual’s ethnic or religious community since that forms their social and safety net.

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<sup>122</sup> Interview with Amna, Machar Colony, August 5, 2022

<sup>123</sup> Interview with Younus Baloch, Director Urban Resource Centre Karachi, July 22, 2022

## OWNERSHIP AND PSYCHOLOGICAL FORTIFICATION

Housing, as well as its ownership pattern, is an important indicator of an individual's level of poverty. Several key respondents revealed that they went to great lengths to be able to secure a house of their own, even if it was not leased or approved. The sense of security they felt with their own house far surpassed any fear of it being demolished by State authorities. A resident of Machar Colony, stated that she moved out of renting a *pakka* house to *kacha* house she and her family had built out of their savings on reclaimed land.<sup>124</sup> They preferred the latter over the former because there they were at the whims and mercy of landlords who could evict them at any moment because of "some disagreement between us and the landlords so we had to empty it and move elsewhere."<sup>125</sup>

## PREFERENCE FOR VERTICAL INCREMENTAL CONSTRUCTION

The field work revealed that all, or at least most of them, preferred to live in a house rather than an apartment. This is because a house on the ground floor can be built over and more floors can be added to it. According to the owners of the real estate agency at Manzoor Colony, people add to their own homes (situated on the ground floor) by building 4-6 stories above it and giving the additional homes created on rent.<sup>126</sup> This becomes a source of additional income for them as in the case of Mafia Khatoon in Machar Colony.<sup>127</sup>

## SHARED DWELLING

Shared multi-storied appears to be advantageous as utility bills and maintenance costs of the house can be shared between members of the same family living in different levels or floors

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<sup>124</sup> Interview with Amna, Machar Colony, August 5, 2022

<sup>125</sup> Interview with Amna, Machar Colony, August 5, 2022

<sup>126</sup> Interview with Rao Mudassir, Manzoor Colony, August 4, 2022

<sup>127</sup> Interview with Mafia Khatoon, Machar Colony, August 5, 2022

of the house. A respondent from Pahar Ganj revealed that the electricity and gas bills for her house were paid jointly by her brother-in-law and her own husband although they lived in different levels of the house.<sup>128</sup>

#### POVERTY-URBAN PLANNER DISCONNECT

While most urban planners and community activists highlighted or identified most problems with housing faced by the poor, they did not identify the aspirations of the poor regarding their housing conditions. 65 percent of survey respondents revealed that they wanted to upgrade their housing conditions and move to better locations with better facilities. A respondent from Machar Colony revealed that she would eventually want to sell the house she built after spending five years reclaiming the land. She would want to move to another location, possibly another settlement, because it “would be better for the children.”<sup>129</sup>

#### MIGRANTS AND THE OWNERSHIP OF THE SETTLEMENT

The sentiment mentioned in the preceding sub-section is mirrored largely by those who consider Karachi to be their hometown rather than migrants from other parts of the country who own house(s) in their hometown. For instance, a few of the respondents who migrated from the Punjab mentioned that they live in Karachi because they came here after marriage or because their family currently lives here. Here they share a single room with the rest of their family while other rooms are occupied by other families. Despite the cramped living conditions, they do not share the same interest in upgrading their living conditions as those who consider Karachi to be their home.

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<sup>128</sup> Interview with Ruth Farhad Akhtar, Pahar Ganj, August 16, 2022

<sup>129</sup> Interview with Amna, Machar Colony, August 5, 2022

## **OTHER SOCIAL FACTORS**

Low-income communities are plagued by a number of social issues ranging from the prevalence of drugs and alcohol abuse and women's issues to a lack of traditional, outdoor recreational facilities resulting in internet use and its varied consequences. These problems inevitably impact the social relations of community members.

## **DEMISE OF OLD CONFLICT RESOLUTION MECHANISMS**

The most important issue is that the old system of community governance, such as the *panchayat* and related institutions, are dying out. A void is created as a result, but no alternative has emerged as yet. Even where they exist, in communities like the Rajputs in Manzoor Colony for instance, matters of property and personal law are increasingly beyond their purview. New institutions and individuals that arise out of this absence focus on specific settlement-related matters such as water or electricity and most die once their objectives have been met. In some cases, participation in these institutions or organizations requires community members to pool financial resources and those that are unable to do so are left out of the benefits reaped from the work carried out.<sup>130</sup>

## **SOCIAL DEVIANCE AND LAW & ORDER**

A number of other issues have been highlighted by most key respondents, community activists, and professionals. The prevalence of drug use and abuse, domestic violence and child abuse, divorce, and a deteriorating law and order situation resulting in increasing ethnic violence seem to be the common ailments afflicting low-income settlements. In Pahar Ganj, one of the respondents reported that, she removed her children from a school closer to their

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<sup>130</sup> Interview with Zahid Farooq, Senior Manager Urban Resource Center, Pahar Ganj, July 26, 2022



home and is now sending them elsewhere because her children (religious minority) were bullied by some other children of a different ethnicity.<sup>131</sup>

### TECHNOLOGY AND YOUTH

A number of problems, such as young girls running away to marry men of their choice (usually of a different ethnicity than their own) or divorce, are increasingly being blamed on the growing use of smartphones and easy access to the Internet. A resident of Machar Colony, states that “as soon as you give the young one’s mobiles, the problems start” and that it’s better to get the girls married young since shame can be avoided this way. However, one of the respondents from Pahar Ganj disagrees with the idea that the phone is to blame for this. She says that since boys do not study anymore, many girls do not want to marry uneducated men and prefer marrying educated men even if they are of different ethnicities.<sup>132</sup> Adding to this, another respondent from Machar Colony mentioned that the working environment has changed and the constant interaction between members of the opposite sex is a major factor for this.<sup>133</sup>

### LACK OF RECREATIONAL FACILITIES

There are also no parks or recreational facilities close to or within most low-income settlements. Recreational activities, usually going to Seaview at Clifton with the family, are expensive and most struggle to go even once a year. Poorer sections of low-income communities, such as those in Machar Colony, stated that their children usually just roam the streets and play there. Only when prompted regarding the need for parks did some key

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<sup>131</sup> Interview with Ruth Farhad Akhtar, Pahar Ganj August 16, 2022

<sup>132</sup> Interview with Ruth Farhad Akhtar, Pahar Ganj, August 16, 2022

<sup>133</sup> Interview with Nasira, Machar Colony, August 5, 2022

respondents stated that they would like a park in their neighbourhood. However, most were sceptical about it since they felt that the space would be used mostly by drug addicts.

### SUBSTANCE ABUSE

While it is common for members of the working class to use *gutka* or other substances to relax after a long day of work, the increasing use of similar drugs and alcohol, especially among younger men and women, is alarming. Almost all key respondents were aware of the prevalence of drug and alcohol use in their settlement. A domestic worker from Machar Colony, revealed how her brother became addicted to heroin after his return from Iran seven years ago<sup>134</sup>. Residents in Pahar Ganj also revealed that women have begun using and selling drugs from their homes. However, it is still more acceptable that men rather than women consume and sell drugs and alcohol. In Machar Colony, Imkaan's presence and interaction with the people has resulted in a change in the people's attitudes towards mental health and addiction issues. Amna's brother was taken to a rehabilitation center and was able to get the help he required. They regret that they were unable to recognize the signs of depression in their sister after she divorced from her husband.

### GENDERED PERCEPTION OF POVERTY

One very important social issue concerns the role of women within low-income settlements. Depending on the ethnicity of the key respondent, as well as their level of education, their attitudes towards women and their role in society varied from wanting to them to be educated to ensuring that they did not leave home without a male family member. It should be noted that despite the recent rise in inflation, 11 percent of female survey respondents stated that

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<sup>134</sup> Interview with Amna, Machar Colony, August 5, 2022

they were housewives and as a result did not earn for the family. In some cases, Farhat Parveen stated that women had reported that their families preferred for them to work in factories or offices in which they were provided with transport. This, she believes, is to control their movement because it is widely believed that women should only go to work and back home, with no detours and no freedom. She also reported that there is significant income inequality between the genders despite the same designations in most cases.

According to Farhat Parveen, Director of NowCommunities, poor women carry multiple burdens – their work and income is easily dismissible. On the other hand, Dr. Noman Ahmed stated that in many cases, women’s salaries are used by male members of the family to finance their drug and alcohol addiction. In addition to this, all working women have to worry about the problems of taking care of their homes as well as their professional lives. Farhat Parveen states this as a problem of finding a balance between women’s reproductive and productive labour in which they perform under constant pressure of having the “permission” to work outside their homes revoked by male members of their family.

Finding this balance has become a bigger issue following the breakdown of the traditional family system. Working women now have to face the additional question of who will look after their children when they are at work given the absence of a supportive family structure. This has not been replaced with a welfare system by the State.<sup>135</sup> The problem is further compounded by the fact that family planning methods are usually out of reach for women in low-income communities. They are either not aware of them or do not use them as a result of social taboo. Their health suffers more because of their work hours clashing with doctors’ timings and the lack of easily accessible public transport.

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<sup>135</sup> Farhat Parveen, Director NowCommunities, August 2, 2022

Working through her organisation, NowCommunities, Farhat Parveen revealed that cases of gender-based domestic violence and suicide among women increased dramatically in low-income settlements during COVID. Control over their socialisation and television and mobile use together with a deteriorating financial situation resulted in many problems, most of which women bore the brunt of. Additionally, the number of women who own their own property is abysmally low. This results in additional financial and social insecurity because they have nothing to fall back on in times of emergency.<sup>136</sup>

To try and rectify this imbalance in gender relations, Dr. Noman Ahmed suggests that there is a need to redefine social spaces to establish parity. He believes that women's participation in public spaces and the public life of the community would change even the internal family dynamics of these women.<sup>137</sup> However, here, too, women encounter major problems since they are unable to organise themselves effectively due to a lack of "permission" from their families.

### **A WORD ON FOOTPATH DWELLERS**

As part of data collection in Phase II of the study, a survey was also conducted of 20 footpath dwellers in Karachi. The gender and age demographics of the respondents are not reflective of the actual reality. Interviewing footpath dwellers was difficult in some cases since they are largely wary of reporters and authority figures and were skeptical of our reasons for talking to them. Surveys of this section of the poor revealed that we can divide them into two groups, at least for Karachi's context.

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<sup>136</sup> Farhat Parveen, Director NowCommunities, August 2, 2022

<sup>137</sup> Interview with Dr. Noman Ahmad, Urban Planner and Academic, August 04, 2022

## **Group 1**

Some respondents of the survey conducted among footpath dwellers stated that they had permanent homes within the city where their families lived and which they went to on a weekly basis or more. Most of them get their clothes washed at home but for the most part they take a shower and use the toilet at the mosque or at a nearby hotel. However, they were occupying this space for purposes of convenience – it was very time-consuming and expensive to commute to and from their homes to their places of work. They found it better to rest on the side of the road or under bridges in between jobs rather than go back home since it would use too much fuel. This group consists largely of delivery service providers, including food and postal deliveries, and tiffin carriers for lunch, etc. They are not bothered by the KMC or other authorities and, according to them, generally keep the place they occupy clean and abide by the rules laid down by the authorities. This group consists mostly of men.

## **Group 2**

This group of people have no permanent homes in any low-income settlement in the city and live under bridges or on footpaths with their families. Some of them have homes in rural areas of Sindh or other parts of the country and are circulating migrants. Some of the respondents also stated that they prefer renting beds on the side of the road or under bridges because it reduces their monthly costs – they do not have to pay a monthly rent and utility bills on top of that. They have their clothes drycleaned at relatively cheap rates, obtain water from nearby hotels or filter plants, and use public or mosque toilets. Some of them cook their own food and buy wheat and oil on a daily basis; others buy from cheap wayside hotels or at those that provide charity; some also go to shrines and temples that provide *langar* and eat there.

Most of the members of this group work as day wage labour. Some own and operate their own *thelas* and *chingis* and sell fruits and vegetables. They buy these from the main Sabzi Mandi (sometimes on credit) and go to different parts of the city to sell them. Those renting beds at night worked mainly as newspaper vendors and did not mind interacting with people of different ethnicities or races. However, the ones who owned their own *thelas* or *chingis* preferred to live within their own people – they permanently occupied the spaces underneath bridges and flyovers. This subgroup had a strong sense of community and go to their hometowns for marriage and death rituals.

Almost all of them had had some sort of interaction with the KMC, police, or other authority figures. Some of them had also been evicted from the space they previously occupied. However, almost all of them had their CNICs and were aware of its importance.

## **CONCLUSIONS**

Primary Investigations brought forward some important clues to the contextual understanding the subjects of poverty, though admittedly, these findings are just tip of the iceberg.

1. The understanding of urban poverty is a multi-dimensional issue and cannot be viewed in either isolated disciplines or by divorcing it from social aspects. Equally important is the understanding of those factors that deny the access of poor urban communities to essential services.
2. The key respondents, including the planners, seem to understand poverty from its expressed manifestations rather than developing an understanding of the causes that produce these manifestations.

3. In the qualitative interviews of key respondents, it has emerged that a number of them did not consider themselves to be poor because they were afraid of being stigmatised for it and also because in their religion/faith one has always to be thankful for the conditions one is in.
4. The interviews, especially of the planners, demonstrate that planning for pro-poor land-use and acquisition of services is not undertaken. Additionally, the impact of these two aspects on the lives of women are not considered when planning is undertaken.
5. Poor communities constantly react to accommodate inflation by changing the extent of their needs or accommodating new forms of service delivery and/or eating and educational processes.
6. Very often adjustment to inflation and lack of finances is made through the education of children and the workload of women. Children are either sent to bad schools (in terms of quality of education imparted) or a choice is made in terms of which child(ren) to educate. Similarly women's job is dictated to a great extent by the availability of cheap and less time-consuming transport rather than on the basis of remuneration.
7. Vocational training is not a priority with the key respondents but proper, formal university education is contrary to what is generally believed.
8. Unplanned densification and the absence of regular water supply and a sewage system are understood by communities as being a major source of health issues but for the most part they are unable to secure effectively functioning piped water and there is a complete lack of a sewage system in most of these settlements from whom the respondents were drawn.

9. The cost of allopathic medicine is increasingly beyond the affordability of poor communities as a result of which they are increasingly turning to alternative forms of medicine and healthcare such as homoeopathic and/or *hikmat*. In addition, most government healthcare systems function in the first part of the day and become inaccessible simply because during that part of the day people are at work.
10. The general definition of poor that has emerged is anybody who earns up to Rs. 30-40000/month. That is the amount at and below which it is not possible to run a home with a family and children. As a result, most men (and women) seek a second job to supplement their basic income.
11. The location of a residence is considered very important because it determines the cost and time taken to travel from the residence to places of work, schools, and medical and related facilities.
12. A new class of footpath dwellers has been discovered - they are those who live on the footpath although they have homes elsewhere. This is because living on the footpath places them closer to their places of work and as such, saves them considerable costs and time in travel.
13. Technology has become an important part of the lives of people, especially after COVID. The use of electronic gadgets such as the laptop and smartphone have a significant impact on social relations, especially within the family structure.



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## **9. Appendices**

### **Appendix 1: Community Profiles**

#### **1. Ghaziabad, District West**

Ghaziabad is situated in UC 16 and 17 of District West, Orangi town of Karachi. In the west of Ghaziabad is Gulshan e Bahaar, in the east lies Mansoor Nagar, Gulshan e Zia in the north, with Benazir Colony in the south. Ghaziabad's total area is 250 acres with a population of 42000 people. It is divided into eight different settlements including Mustafa Colony, Abu Bakr Siddique Colony, Green Town, Mujahid Colony, Kashmiri Colony, and Muslim Mewati Colony. It is majorly populated by Biharis and then Christians. The Newe Baradari and some Kashmiri families have also settled here. In the south of Ghaziabad, there is a mountain which separates Mansoor Nagar and Ghaziabad.

Refugees (living in other parts of Karachi) from what is now Bangladesh moved to Ghaziabad in 1975 to be closer to their relatives who already lived in other parts of Orangi Town. The few families that came here were provided land and temporary settlements (*jhuggis*) by the Jamaat e Islami. All this was done free of cost. Soon, however, people started buying the land themselves but still couldn't afford to build on it, so continued to live in *jhuggis*. Before this the land was used as cow and chicken farms by Balochis living nearby. When people first started buying land for residential purposes the cost of a 120 sq. yards plot was anywhere between Rs. 10 and Rs. 100. These plots were sold by Balochis, Pathans, and at some places Urdu-speaking people also, with the latter mostly working as agents for the Balochis. None of this was official or legal and after making their payments, people would only get a *katchi parchi* (unofficial receipt) stating that they had bought the land – it was the only piece of evidence the buyers had of ownership of the land.

Attracted by the low prices of the land in the area, other religious communities also decided to buy land here. The first Christian in Ghaziabad was Master Aziz Ghouri who bought a 120 sq. yard plot of land from the Baloch and started living there in a *juggi*. In 1980, Father Chris Davis of Saint Hoqus Parish (in Baldia Town) bought 16 plots for the building of a church in Ghaziabad. After the construction of St. Vincent, the church in Ghaziabad, the Christian

population increased significantly, migrating here not only from Baldia Town but also interior Sindh (District Sanghar, Badin, and Sheikhpura).

Between 1988 and 1999, Karitaas Pakistan provided 100 families with a 120 sq. yards plot complete with one room, one kitchen, and one toilet. These plots cost Rs. 130000. Presently, there are 1500 Christian households in the area.

#### Prices of present land:

At present, there is a main 70-foot-wide road in Ghaziabad. The road leads to the Northern Bypass at a distance of three km to the north and the Orangi Highway at a distance of one km to the south. Plots of 120 sq. yards on the road cost up to Rs. 7,000,000 while the plots in the inner streets cost up to Rs. 4,000,000.

#### People's struggle for water, electricity and gas:

In the 1980s, Syed Badruddin (PPP) was the Councillor of the area and Abdul Sattar Afghani (Jamaat e Islami) was the Mayor of Karachi. Two welfare organisations operated in Ghaziabad: Nada e Millat and Ghaziabad Welfare Committee (which was most active among the people). The people of the committee talked to Syed Badruddin and Zaheeruddin Babar and discussed the issues of the area. As a result of the activism of the welfare committees, councillors, and especially Mayor Abdul Sattar Afghani, the Board of Revenue decided to regularise the area under KMC, and in 1994 KMC officially leased this area. There are seven sheets of lease for Ghaziabad. In 1983, through the efforts of Ghaziabad Welfare Committee and Zaheerudin Babar (who belonged to Jamat e Islami) the names of the residents of Ghaziabad were registered on the voter list.

#### Water

Before water tankers began supplying the area, people would fetch water from Rehmat Chowk, Islam Chowk, and Sector 81/2 on bicycles, donkey carts, and their shoulders. In 1983-84, through the efforts of the Welfare Committee of the area, Councillor, and Zaheer-ud-Din Babar, two water tankers were approved by the KMC for different areas of Ghaziabad daily. The water was supplied directly to water tanks built in the mosques of the area from which people could fill individual water cans for personal use. For the Christian community, one tanker of water was transferred into the church tank daily. At the time, 16 litres of water were bought collectively at a rate of 25 paisas per person/household.



In 1991, the World Bank laid a water line throughout Ghaziabad. Lines of nine, six, and three inches were laid on the main roads, secondary streets, and primary streets respectively. A large tank was constructed which was supplied with water from the pumping station nearby. However, this is now inoperative. At present water is supplied to areas near the main road and those that are on a smooth level while those situated on an incline have not been supplied water since 2012.

In the Christian Colony water is available on the first and second streets of the main road for about two hours every month. There is no piped supply of water in the rest of the streets. People buy water from water tankers for drinking purposes which costs up to Rs. 2,500. These tankers bring water from the Sakhi Hasan Hydrant, Manghopir, and Northern Bypass.

#### Boring:

People have carried out boring for water by themselves at their own costs. The average boring depth is anywhere between 100 to 130 feet, but borings of low depth have run out of water. The total cost of boring is Rs. 70,000 to 80,000. At three locations in the settlement, six to eight houses bear the cost of boring jointly and share the water.

#### Filter and RO Plant:

A total of four filter plants and one RO plant are installed in different areas of Ghaziabad. The RO plant was installed in Muhammadi Masjid in 2017 at a cost of Rs. 8 lacs while the filter plants have been installed over the last two years and water for it is bought from water tankers, too. People buy water from both the filter plants and the RO plant and a 19-liter can is sold for Rs. 30.

#### Water problems and their solutions:

- 1) Abu Bakar Sadiq Colony, Mujahid Colony, Pakistan Chowk Christian Colony, Mustafa Colony, Green Town, and other areas far from the main pipeline are not supplied piped water.
- 2) In Block C of Mujahid Colony, a political party member has re-routed a four-inch line towards his street, due to which water is no longer available to the other streets.
- 3) The pipeline is broken in several places causing the main road and its surrounding areas to be constantly flooded, therefore wasting a lot of water.

#### Electricity

Infrastructure for electricity supply was done in three phases: in 1986, Syed Badruddin Yen (PPP), Zaheer-ud-Din Babar, and the Ghaziabad Falaki Organization installed power lines in Mustafa Colony, Green Town, and surrounding areas of the old Ghaziabad area; in 1987, electrical work was done in Muslim Mewati Colony, Mujahid Colony, and Abu Bakar Siddique Colony. KESC provided power poles and transformers while electrical tools, labor, cement, and gravel were provided by the people which cost them about Rs. 3750 per house; in 2001, in the third phase, work was initiated in the Christian Colony. This was completed in 2004 and the efforts of Saleem Khokhar, MPA of the Christian community, and Younis Elias, representative of Sindh province, resulted in the provision of legal electricity connections for the 1500 Christian households.

However, it was only in 2019 that all of Ghaziabad had legal electrical connections and people no longer had to worry about voltage breakdown, faulty wires or the *kunda* “mafia”. And although load shedding timing varies from area to area, it has reduced considerably.

#### Gas:

In 1989, through the efforts of Afaq Khan Shahid, then MNA, gas was supplied to Ghaziabad. Before this people used wood, bhosay and oplay for cooking purposes.

#### Education:

At present there is one public and 15 private schools operating in Ghaziabad. Of the 15 private schools, five belong to the Christian community. However, all of these schools provide education only till the matriculation level. For further studies, students have to go to other areas of Orangi and the rest of Karachi. Most students from the Christian community also enrol in nursing courses at the Qatar Hospital in Orangi, as well as other hospitals in the city.

#### Health:

There are five private clinics in different parts of Ghaziabad. Of these, two provide allopathic medicine but are operative only for a small period in the day. Of the remaining, two offer homeopathic medicine. For more specialised health problems, including any maternity-related issues, people prefer going to the Korean, Qatar, or Abbasi hospitals.

#### Sewerage

In 1991, main and secondary sewerage lines were installed for all of Ghaziabad with ADB's help, while primary lines were installed with the support of OPP and other social organisations. The Ghaziabad Welfare Committee played an important role in mobilising people, giving presentations, and checking the quality of government work.

#### Mosques and churches:

Ghaziabad has 29 churches, nine mosques, and three Imambargahs. There are also two graveyards: one for Muslims and the other one for Christians.

#### Profession

There are motor mechanics, bakeries, pharmacies, milk, tea, mobile, grocery and bicycle repair shops. There is also a weekly *bazaar* with 450 tables. In addition, Ghaziabad has small and large factories for making *dardazi*, sleepers, shoes, *banarsi khadi*, powerloom, and purses. Apart from this, people also go to Site Town, Bolton Market, Haideri, and New Karachi Industry for work. Men, as well as women, go to Site area for work. There are also eight beauty parlours in different areas.

#### Youth:

Children and young adults mostly like to play cricket even though there is no playground in Ghaziabad. To play in large teams they have to go to the German ground in Gulshan e Zia Goth about half a kilometre away. Young adults also frequent the many snooker clubs active in different areas.

#### Political and Social Institutions:

The MPA, MNA, Nazim, and Councillors are part of the MQM. In social work, Imkaan, TTRC and Christian Welfare Community are the most active.

#### Welfare Organizations in Ghaziabad:

In the 1980s, four welfare organizations worked in Ghaziabad:

- Anjuman-Falah-o-Behbud led by Fakhar Alam worked on registering the names of Ghaziabad's residents on the voter list. The office of the organization was located in Fakhar Alam's head.
- Syed Badr ud Din led Nada e Millat, which was also involved in helping register people for the voter list. Syed Badruddin also had personal connections with the

police, on the basis of which he mediated between them and the residents on several matters.

- The Ghaziabad Welfare Organization was established in 1982. Its main committee consisted of the representatives of the residents. It monitored the process of installation of main and secondary lines for gas, electricity, and sewerage and mobilized people in laying the primary lines by themselves.
- The fourth organisation, Christian Mahallah, was comprised of people from the Church and the Christian community. The Christian Mahallah together with Karitaas Pakistan helped people in building their houses.

None of these organisations are operative anymore. Ghaziabad Welfare Committee closed in 2000 when its General Secretary stated that the organisation's objectives had been met. The Christian Mahallah Committee is also no longer operative. According to some people the reason was that when the organisation was created, there was only one church but with 29 churches, coordination is difficult.

Currently, there are three main social welfare organisations operating in Ghaziabad: TTRC , Imkaan, and Thanks Jesus.

TTRC: Housing, training, mapping, and sewerage.

Imkaan: Provides legal advice to people regarding the acquisition of identity card.

Thanks Jesus: This organisation of Christian youth provides support for the shroud and burial of dead persons of very poor families in Christian communities.

## **2. Pahar Ganj, District Central**

Pahar (meaning ‘mountains’) Ganj (meaning ‘treasure’) is located in District Central of Karachi. North Nazimabad Block A and Block C lie to the east of Pahar Ganj; to the west are the hills; to the north is Kati Pahari, and to the south is Paposh Cemetery. Usman Ghani Colony No. 2, Omar Farooq Colony No. 1 & 2, Mawara Colony, and Christian Colony are located within Pahar Ganj Block Q.

It should be noted that Block Q’s P4 in Pahar Ganj was properly planned when Karachi was the capital of the country and leases are issued according to the by-laws of KDA schemes. This area was formally part of Minister Colony while the rest of the colonies, mostly on the hills, are *katchi abadis* (informal settlements) built up organically and without any planning. People in these *katchi abadis* are migrants from Kohistan, Gilgit-Baltistan, Swat, South Punjab, Kala Dhaka, and Dapar and speak a range of languages (Kohistani, Hassanzai, Balti, Urdu, Swati, Seraiki, and Punjabi).

According to KDA plans, a settlement spread over 10 acres was to be built for Christians who began to live in the area as early as 1963. These were mainly migrants from Sheikhpura or other areas of Karachi. The KDA plan also included a hospital, police station, and school but at present, it has a grid station on 2.5 acres and the remaining 7.5 acres is used for housing.

### Plot and their sizes:

Since Block 4, both p and q, were formally planned and demarcated by the Minister for Housing, the plot size in these areas range from 400 to 600 sq. yards. However, in the *katchi abadis*, demarcation is uneven and plot sizes are much smaller, ranging from 60 to just 120 sq. yards. The KDA has also constructed apartments for KDA workers in Block 4.

### The procedure of purchasing plots in *katchi abadis*:

#### *Christian abadis:*

In 1963, 8-10 families from Lyari’s Mewa Shah neighbourhood settled in this area, which was as yet unoccupied. One of the families also built a church in their house, naming it Glory Church.

#### *Other katchi abadis:*

People from other *katchi* abadis of Pahar Ganj came here in 1966. The inhabitants were mostly stone cutters from Kohistan who initially came to the city looking for employment. Later they were joined by people displaced as a result of the building of the Tarbela Dam as well as those from Kala Dhaka. As mentioned earlier, the plot size in these *katchi abadis* ranges from 60 to 120 sq. yards. Over time, the area's boundaries have extended to cover the mountain's peak, i.e. Kati Pahari.

Goan Christians:

In KDA Block P, there was a sizeable Goan Christian population but they migrated elsewhere when conditions in the city worsened.

Water:

People living in the informal settlements of Pahar Ganj were forced to fetch water in cans on cycles and carts from the Water Board office (situated at a distance of about 1.5 kms), Sakhi Hasan, and different places in Block A, B, and C.

In 1980, the people of Pahar Ganj held protests and demonstrations demanding water. The Christian community was particularly active in these protests and several people were arrested, Zahid Farooq, coordinator of the NGO URC, among them. However, he was released fairly quickly while other protesters were held for several days. The struggle for water continued. The matter was discussed at various institutions and continuous meetings were held among the different communities living at Pahar Ganj.

In 1984, the Water Board finally installed a pumping station at Nazimabad Block A. At the same time, a three-inch diameter connection work was initiated in the main streets. A twelve-inch diameter line already existed on Pahar Ganj's main road. This was supplied water from the Banaras pumping station and was now connected to the Pahar Ganj pumping station so that water could be supplied to the houses on the mountain. In 2003, a second pumping station was installed in D'Silva Town. The two pumping stations together supply water not only to Pahar Ganj but also to other settlements nearby.

However, this does not mean the quantity of water supplied is adequate given the needs of the residents. Piped water is available in Pahar Ganj for only about two weeks in the summer and

around 10-12 days in the winter for two hours. Additionally, faulty valves in most lanes and streets means that the supply is further decreased.

The water committee of Pahar Ganj, representing nearly all the different communities, spent nearly Rs. 2 lacs about one and a half years ago on cleaning the tank and repairing both the tank and the motor. The mayors of the area and people of the committee managed to raise funds for the work.

#### Boring:

Some households in the *katchi abadis* have carried out boring and supply the saline water to other households at a cost of Rs. 100/hour.

#### Filter/ RO plant:

In Pahar Ganj UC there are two filter plants and two RO plants. These plants belong to the residents. Filter plants only use water bought from tankers (approximately 20 tankers in a month) at a rate of Rs. 2000-2500 per tanker, run it through the filter, and then sell it forward whereas the RO plants use water from both the tankers as well as from boring. A can of 20 liters is sold for Rs. 40 or 50. The tankers bring water from the Sakhi Hasan or Manghopir hydrants.

#### Water Tanker and Suzuki:

In Pahar Ganj most streets of the Christian colony, Umer Farooq colony, Usman Ghani colony, and Mawra colony are too narrow and congested and inaccessible for the large water tankers. These streets are supplied by smaller Suzuki tankers and 750 liters usually cost Rs. 800. The larger tankers get water from the Hub Reservoir at Manghopir Road and the Sakhi Hassan Hydrant and then sell it for Rs. 2500 to 3000 whereas the smaller Suzuki tankers get water from Manghopir and Banaras.

#### Electricity:

In 1980, Councilor Wasi Haider, began advocating for electricity provision in the Muslim-majority *katchi abadis*. Eventually, with the cooperation of the KESC and the government, he had residents fill out forms for electricity connections and submitted them. These settlements were provided with legal electricity connections in the same year (1980). A grid station was built in the settlement.

However, it was not till 1984 that the Christian population of Pahar Ganj tried to get electrical connections for their own area. They teamed up with Mayor Abdul Sattar Afghani (associated with the Jamaat e Islami) and began submitting forms to the KESC. By the end of the year, legal electricity connections had been installed in this area too at a cost of Rs. 7000 per house.

However, scheduled load shedding continues to occur. Sakhi Hasan, for instance, faces scheduled load shedding of 2.5 hours thrice a day. The electricity “mafia” is very active in the area – they supply electricity by hook connection from transformers in areas where there is no scheduled load shedding. In areas where scheduled load shedding is high, charges can be as high as Rs. 2000 per household.

Additionally, households in *katchi abadis* have legal electricity meters from K.E. for one or two rooms while the rest of the house is supplied electricity through the *kunda* system.

There is no load shedding in the formal settlements of Pahar Ganj, mainly Block P, U, and Q.

#### Health:

The settlement has four or five clinics with both homeopathic and allopathic doctors but people prefer going to Saifi (a private hospital one km away from the settlement) or Abbasi Shaheed Hospital (public hospital three kms away) for treatment.

#### Gas:

Gas lines were laid down in 1984 in Pahar Ganj as a result of the efforts of Councilor Wasi Haider.

#### Sewerage:

Pahar Ganj has several natural open drains that are still used for drainage but have been covered as a result of collective community financing. However, these are largely on the main road and some streets. Secondary sewerage lines were laid by the government in more streets in the 1990s and 2000s to provide drainage to people in a larger area. The cleaning of these lines is financed by the people themselves with each household paying about Rs. 50-100 to the cleaner. However, the drains are too big to be financed or cleaned by them but the government is very negligent and the drains are not cleaned for long periods of time.

#### Political organization:



Both the current MNA and MPA belong to the PTI.

Social institutions:

Al-Khidmat has been very active in the Muslim-majority areas, working on COVID-19 and other areas of health. The Christian youth is very active in different aspects of their community life.

Lease:

In Muslim Katchi Abadi, leasing work started during the time of Nematullah Khan. The Christian community had created a map in 1984 at a cost of Rs. 20,000 to get lease and development work done in their area. However, they were able to get official leases for the area only under Mayor Mustafa Kamal through the KMC. This made it easier for them to lobby with the government for the facilities they wanted in their area.

Number of churches and mosques in Paharganj

There are 25 churches, 21 mosques, two imambargahs, 35-40 madrassas, and three private schools and one public school in the settlement.

Youth:

There is no sports ground for the youth in Paharganj. Bakhtiari Youth Center and Asghar Ali Shah Stadium are present but government departments' teams (PIA, Customs, etc.) use the area for their own games most of the time. There are two *dubo* games and three snooker clubs in the area. Additionally, a significant number of young adults have smartphones which they prefer for entertainment purposes.

Drugs are very common in the area. Through continuous community efforts, the prevalence has been brought under some control, but the "mafia" keeps changing its ways and operates through new strategies. As a result, drug trafficking has decreased but not stopped entirely. Increasingly, alcohol and drug retailing is shifting to drug addicts' neighborhoods.

Education:

A number of students, mainly from the Christian and Pakhtun communities, take a nursing course (four years) after completing the intermediate level of education. After this some students go on to take a BSQ course which is two years. Undertaking this course at a public

hospital fetches a monthly stipend of Rs. 20,000-25,000 while they have to pay Rs. 5000/month for a course at a private hospital. After completing the BSQ course, most emigrate to Qatar and Kuwait where their salary is between Rs. 2-3 lacs.

On the other hand, children from the Pakhtun, Seraiki, Balti, Swait, and Hassanzai communities are largely educated in *madressahs*. A few families also send their children to Ship Owner's College and Jinnah College for higher education, which are close to Pahar Ganj.

Profession/business:

Clothing warehouses are the largest employers (about 20 or 30 factories) in this area and produce mostly children's clothes which are sold at wholesale rates in different markets in the city. Aside from this, there are a number of mechanics, wholesale hardware shops, milk shops and bakeries, and children's garments. Some people also work as teachers, drivers, or day-wage laborers.

Some women of the Christian community run beauty parlors in their homes or work in other areas. Increasingly they are also taking up nursing jobs in various hospitals in the city.

### **3. Machar Colony, District South**

People began to settle in the area now known as Machar Colony in 1977. Before that, the area was used by donkey-cart owners as a dumping ground for the city's solid waste and debris. In 1977, the sea was at a distance of 150 – 200 feet from the railway track (now in the colony) but as a result of constant waste dumping, much land has been reclaimed from the sea, causing it to recede far out.

Bengali fishermen settled in the area after the donkey-cart owners (primarily Balochis) started providing lots of land to them after levelling it off. These fishermen moved here from other areas in the city, such as Moosa Colony, due to the existence of a fish harbour nearby. Afterward, refugees from Bangladesh and Burma also settled in the area. Migrants from interior Sindh (mostly from Sajawal, Thatta, and Badin) also moved here when they came to the city in search of better livelihood opportunities.

Initially, the Balochis did not take any money from the newcomers. But soon, they began to charge Rs. 500-1000 for a 120 sq. yards plot of land. However, this was not the price of the plot but of bringing sand to it and levelling off the surface. As time passed, Pathan labourers working in the city and donkey-cart owners also got involved in this business.

In 1980, the price for a 120 sq. yards plot of land reached Rs. 2000. At this point, donkey-cart owners were no longer the only ones engaged in the business of bringing sand to the demarcated plot and levelling off the surface – camel owners also began to enter the field. In 1980, the number of Pathan donkey-cart owners increased as people from Mianwali started settling here. They worked mostly as truck drivers or labour and the close existence of a truck stop near the colony due to the fish harbour reduced their travelling costs and made it more convenient to live here.

#### **Machar Colony's name and its boundaries**

The area's original name was Macharey (fishermen's) Colony which overtime became Machar Colony and although the current land area of the colony is only about four sq. kms, it is expanding rapidly. 30 feet alongside the railway track that runs across Machar Colony

belongs to the Railway Department while the rest of the land is officially owned by the Karachi Port Trust (KPT).

#### The Areas of Machar Colony

Machar Colony is divided largely into the following areas (mostly divided along ethnic lines):

- Bengali Para,
- Burma Colony, Purana Para,
- Mandarah Mahallah,
- Katchi Parah,
- Aazad Mahallah.

Very small open spaces act as boundaries between each area. In these localities, Fazal Chowk, Ikhlas Chowk, Arbi Chowk, and Jarwun Chowk are quite famous.

#### Language and their speakers

Bengali, Pashtun, Punjabi, Afghani, Kachhi, Sindhi, and Balochi-speaking people live in the approximately 22,600 houses in the colony. Of these, 60-65% of speakers are Bengalis, 20%-25% are Pakhtuns, with only about 8%-10% Punjabi speakers.

#### Water:

With no proper infrastructure in the area, residents of the area were initially forced to use salty water for all non-drinking purposes. Drinking water was brought by tankers from Agra Taj through the Water Board Pump. Although some of the more resourceful people installed handpumps, these proved to be useless since only salty water could be drawn out.

In 1985, mosques, present in every area in the colony, started to carry out boring and people living near the mosque could also use the water. In the same year, activists of the Pakistan People's Party (PPP) installed handpumps at the end of every street with the support of the government. However, these pumps have since been removed (by vandalism, opponent political parties, or the water mafia).

Salty water is still used for washing dishes, toilet, and bathing but people now have to buy water from tankers, each of which costs about Rs. 3000. Narrow streets not supplied by bigger tankers, have to buy it from smaller Suzuki tankers.

The water “mafia” is highly active here and has taken big illegal connections from the main pipeline. This “mafia” has made huge area-based water tanks and distributes water through them.

Even then only about 20% of the population living near the main road gets fresh water which is available for approximately 20 minutes a month. The “mafia” takes between Rs. 300 and 500 from different households.

#### Electricity:

In 1990, the PPP laid down the infrastructure for electricity provision in the area. Before this, people used lanterns, candles, and gas lights. However, even in 1990, electricity connections were not provided to the whole area and those that did not have electricity did not have a transformer. At that point, Sher Khan, a resident of the area, supplied electricity through *kunda* at a rate of Rs. 50-100 per house. By 1995, electricity connections were laid down for the whole area. By 2015, this line was complete. *Kunda* is now used in those areas which are forming rapidly near the coast and the *nalas* and both K.E. and the mafia are involved in this. The area experiences 3-4 hours of load shedding every day and very few people own a generator, UPS, or solar panels.

#### Gas:

A gas line was facilitated in the locality by Qadir Patel who belongs to the PPP and every household has a gas connection. People regularly pay the bill for both electricity and gas utilities.

#### Health:

Imkan Welfare, MSF, and Sina are some organisations working on healthcare provision in the area aside from the 80 homeopathic clinics.

#### Sewerage:

In the beginning, people used to dig deep holes in front of their homes for sewage disposal. There were separate tanks for bathing and clothes washing purposes. When the water from these tanks was thrown into the streets it got soaked.

Kalri Nala runs through Machar Colony. It carries sewerage water and other waste to the sea not only from Machar Colony but also from other settlements that are connected to it.

Sewerage lines have been installed near this drain but given the softness of the land covering the lines, it often bursts and has to be repaired constantly.

#### Mosques and Schools

Machar Colony has approximately 50 schools in total, both private and public. In addition to this are about 50 *madressahs*, 40 mosques, and one Imambargah.

#### Profession:

The men are employed largely in the fishing industry as fishermen or at the fishery, making nets for fishing or as carpenters for the boats. Some work as truck drivers and at grocery shops.

Bengali women clean prawns, thereby working indirectly in the fishing industry. But other than this community, most women usually look after their homes and children or do sewing work from their own homes.

#### Occupations of Youth

Most children play cricket near the railway tracks due to a lack of parks or open spaces in the colony. Young adults also frequent the 10 snooker clubs, five carrom spots, and 20 *guda gaj* game points. The drug mafia is very active here and teenagers and young adults often get involved in the use of alcohol and drugs like heroin.

#### Political and Social Conditions

The present MNA in Machar Colony belongs to PPP while the last Nazim of U.C belonged to PPP.

#### Social Organizations in the Area

There are a number of social organisations working in Machar Colony: Imkaan Welfare, MSF, SINA, Shehri Jama'at, Mandrah Jama'at, Bishar Foundation, and TCF.

#### 4. Rehri Goth, District Malir

Rehri Goth is located near Malir District in Tehsil Ibrahim Haideri area of Karachi and is UC no. 10. The goth begins at a distance of one to two kms from Ibrahim haideri, an ancient village called Chashma Goth. According to some of its inhabitants, the *goth* is about three hundred years old and currently occupies 348 acres. A significant number of its residents are from other areas of Sindh such as Sonmiani, Keti Bundar, Karochan, Debo, Milko, and Shah Bundar.

According to some members of the older communities living in the *goth*, the land was initially given to them by the area's *vadera* as a gift. The only condition was that they could not sell the land if they wanted to move away. It was only after the year 2000 that other communities began settling here.

The Pathan community started coming in 2001. This community was turned into a separate *muhalla* on a side of the mountain where only others from the Pathan community are given accommodation. There are total 18 *muhallas* in Rehri Goth: Dabla muhalla, Amen Jut mohalla, Khaskheli muhalla, Serani muhalla, Mosani muhalla, Kunda colony, Qasmani muhalla, Verani muhalla, Sheikh muhalla, Bilkaey muhalla, Khalifa Jutt muhalla, Sajtna muhalla, Siddique Khaskheli muhalla, Ali Mohammad Baloch muhalla and Paroya muhalla

The Pathan community is the strongest among the ones living here. In 2000, one of them bought around 35 acres from the *Vadera* in two different places and dividing it into smaller lots, sold it to his own people which caused their migration from various parts of KP to the area to increase.

It is only after this that people from other communities (Seraiki, Punjabi, Balochi, and Urdu-speaking) started moving here. Given the demand for land in the area, a 120 sq yards plot was sold for anywhere between Rs. 5-6 lacs and although some of the Sindhi communities had been living here for longer, they had chosen not to build houses and preferred to live in *juggis*. The Pathans and other communities, on the other hand, bought land and almost immediately began to construct houses on it for themselves.

#### Water

The colony initially had no piped source of water. The only source of water was a *khadda*, 14 acres wide, near the village, in which rainwater could be collected which would be used

throughout the year. They could not carry out boring due to their proximity to the sea - any water dug up from the ground would only be salty.

The Pakistan People's Party laid down the infrastructure that would link the area directly to Keenjhar Lake. It was decided that two large tanks, located near (but not inside) the goth would store water from which people could fill their containers and carry them to their homes. In 1996, also under supervision of the PPP, line connections were installed in the area that would provide piped water to each household. This was done without any payment from the people.

The first social welfare committee was formed in the area named Samon Jut and oversaw the settlement's general problems. With regards to water, this committee collects about Rs. 300 per month per household and water is supplied to the area every three days for three to four hours which people store in the tanks installed in their house.

#### Electricity

It was during Bhutto's rule that electrical infrastructure was laid down for the area and cost between Rs. 1000 and 1500 per household. Before that, people used candles, lanterns, and battery-powered emergency lights. Recently, K Electric has installed better power lines for the whole area, solving the problem of low voltage and power fluctuations that the residents constantly complained of previously. However, they do complain of load shedding which is about six hours in a day. However, since this is not scheduled, work is often disrupted.

#### Gas

People used wood, straw or kerosene stoves for cooking purposes. However, in 1996, the PPP installed gas lines in the entire *goth* at a cost of Rs. 1000 per house. As the *goth* expanded, gas lines were installed for the new houses and buildings that came up.

#### Health

The *goth* has only one hospital, the Sindh Government Hospital, and about 10-12 smaller clinics, some of them providing homeopathic medicine. The hospital is short-staffed. Some residents also prefer a more spiritual form of healing and go to those who offer such remedies within the *goth*.



In addition, the young generation of the Goth is deteriorating due to drugs. Drug use is very high, with there being 5 types of drugs in use: *gutka*, *sheesha*, *chars*, *powder* and *injection*. 95% of the drugs' consumption consists of *gutka* here, which adversely affects the youth's health. There are a total 10 to 12 pharmacies in Rehri Goth which sell drugs, worth nearly PKR 50,000-60,000 daily. The medical store owners have the biggest hand in jeopardizing the community's health and wellbeing. On the other hand, if a complaint is lodged against them, they feed the SHO a sum of money to get him to stay quiet, and the cycle repeats.

No social welfare organization is working on healthcare provision in the community and the people strongly believe that it is the government's responsibility to provide them with adequate healthcare facilities.

### Education

The quality of education in the Goth is substandard. There are a total of 15 government and private schools. The government has opened up one secondary school and four primary schools, which are rife with the teachers' inattendance, hence rendering them useless. Due to a growing awareness of the importance of education, nonetheless, a TCF school and a Shahid Afridi Foundation School in the Goth are helping improve the situation by providing the children with quality education.

As far as religious education is concerned, there are 16 mosques in the area. Eight of these house madrassas, and there are three big madrassas separate from the mosques as well. Religious education is given to both boys and girls there.

The people of the Goth request the government to standardize the education system in the area and provide adequate academic facilities to the students.

### Transport

There is a big problem of transport in Rehri Goth. From 1994 to 1998, the transport system was very good with three big buses running from the Goth to the city. However, after 4 to 5 years, this transport service was closed, resulting in transport-related problems for the residents. People who had their own vehicles could travel easily but those who did not have this facility faced trouble. Now there are taxis and rickshaws that charge as much as they want. They ask for PKR 50 per person for a distance of 1.5 kilometers. If anyone has to go in an emergency, they ask for PKR 400 for a distance of 1-2 kilometers.

### Children's Activities

The children of the Goth play cricket and football in the open space of the area. Previously, they weren't eager to receive an education but that trend is changing now for the better. Other than that, they often also accompany their parents at work.

### Young ones

Due to a lack of educational opportunities, young boys spend most of their time in the hotels and streets of the Goth, from where they are likely to adopt unhealthy habits like drinking alcohol and eating *gutka*. This leads many of them to get addicted to drugs. There is also a *dabbu* game in the Goth where these boys go and gamble.

### Women

Most of the women in the Goth are homemakers. While the girls are keen to get educated and learn important skills, due to the lack of adequate facilities, they remain largely unable to do so, and the desire to move forward stays inside them. There are some girls who take beautician courses and learn skills like sewing and embroidery from the city, which they utilize to do their own work in the Goth along with teaching other girls.

### Political and Social People

Every political party is present here but this Goth is the stronghold of the PPP, with about 42,000 voters belonging to it, who delivered work in the Goth during their tenure. The PTI government has also done a good job in providing electricity, gas and water to the people; several people have received PKR 12,000 from the Ehsaas Program.

There exist a number of committees in the area in the form of social parties, whereby Samoon Jutt was the first committee of the Goth to deal with the residents' problems. Additionally, there is also a Dhabla Committee and other small committees which work towards resolving similar issues faced by the people living there.

### Lease

The Goth is not leased despite efforts from the committees present.

## Profession

Most of the people here – about 80% – are fishermen employed by contractors to work on trawlers for deep-sea fishing. These include persons who have migrated from the Indus delta due to the drying up of a number of delta distributaries. Apart from this, the people of the Pakhtun community have their own business including that of transport and clothes. In addition, people work for Korangi's Garment Company and some fish companies on the offshore site. Some people in the area have opened shops pertaining to motorcycle mechanics, medical stores, retail, hardware, tailor, barber shops etc., to earn money.

## Issues of the People of Rehri Goth

1. Lack of public transport makes it difficult to connect with the city, which has caused economic implications
2. There is gas in the area but there is a shortage of pressure, which is affecting people's lives especially women's
3. Due to high tides, fishermen are unemployed for three months due to which their savings are depleted and some people are burdened because they have to borrow money to make ends meet, their family is in dire straits
4. Lack of land leases can lead to future land ownership and eviction issues
5. Marine pollution has risen sharply due to is sewage water, garbage and dung entering the sea, which has caused the fish to travel many kilometers as this pollution endangers the life of the fish
6. Mangroves are being cut down due to population growth, which is a threat to the life of fish and prawns
7. The population is moving towards the sea as the sea is constantly restoring the land
8. Females continue to pursue education but males take up jobs in the fishing industry. This has caused a number of problems regarding social relations and the incidence of divorce has increased.
9. Young people no longer wish to work in the fisheries and luckily for them the Korangi Industrial Area nearby is evolving and will hopefully provide jobs. Reasons for the youth abandoning fishing is because of the poverty of their parents.

## **5. Umar Colony, District East**

Umar Colony is situated in District South, Jamshed Town, with the railway track along Shahrah e Faisal and the Shaheed e Millat flyover. It starts from the flyover and extends to the nallah. Due to the passage of the railway track, Umar Colony has been divided into two parts; one part of it is known as Umar Colony 01, and other half as Umar Colony 02. The boundaries of Umar Colony No. 01 are located in Union Council Number 05, while those of Umar Colony No. 02 are located in Union Council No. 07. Umar Colony has also been placed at the level of Provincial Assembly constituencies, in which Umar Colony 01 is part of 115 and Umar Colony No. 02 is part of constituency No. 114. According to people, it was in 1947 that this area began to get populated with migrants from different cities of Pakistan. At that time, plots of sizes 1000 and 2000 sq. yards each were bought from the people already settled there by informal developers. From there on, the area's population began to grow. In 1970, a plot of 60 yards was being sold at the price of 3000 PKR, which has now skyrocketed to 7-8 lakh PKR.

The population of Umar Colony is diverse in ethnic makeup, though the majority of population consists of Punjabis. Initially, construction work was not available in Umar Colony. In order to get these facilities, the people of a welfare organisation and the founders of the area (namely Syed Abdul Rehman Shah, Hakim Gul, the late Raja Hussain, the late Mama Gohar Rehman, and the late Iqbal Abbasi, among others) offered their services. Among the political people at that time, councillor Mr. Abdullah Hussain Haroon and Mayor Abdul Sattar Afghani also helped in the settlement process.

### **Water:**

In the beginning, people had to travel long distances to fetch water. As the population gradually increased, however, development work also took speed in the area, whereby some

work pertaining to the laying of water lines was carried out. Before 1990, water was taken from one tap through the gallon system, extracted from the line of Dada Bhai Town, passing near Umar Colony. It wasn't until after 1995 that a three inch water line was constructed specifically for Umar Colony and 120 connections were given to the houses present there. This connection was obtained through a payment of PKR 120,000, making the cost per household PKR 1,000. In this way, the connection of the KWSB water line grew with the population, the costs of which were paid overtime.

In February 2022, Ali Zaidi, a member of the PTI and a former member of the country's National Assembly, laid a 3 ft. water line in part 1 of Umar colony No. 02, through which people were given further connections. It's interesting to note that the monthly bill for this water line doesn't come! Presently, water is supplied to the area at 1 o'clock every night, at intervals of 7-8 hours, into the differently sized underground tanks present in each house. These ungodly hours of water supply create trouble, causing people to stay up all night to fill up water containers. Moreover, the area doesn't have any water filtration plants. Water shortage takes place during summers, thus creating many problems – to tackle which, more than 200 boreholes, at a depth of 120 feet, have been dug out in the entire colony. These were self-financed by the residents, costing them PKR 250 per foot just for the labor of digging and laying pipes.

#### Electricity:

In the beginning, people used to light candles due to the lack of electricity. They applied for electricity from KESC in 1980, in response to which the Pakistan Railways stopped the electricity supply from their source. After much effort and struggle, nonetheless, people solved this problem with the help of the Welfare Council as electricity connections started to be established in the colony. Even so, they were forced to pay PKR 4,000-5,000 to the KESC

for the connections ; this was excluding the payment of PKR 1,500 that the KESC representative charged for the wiring. In this way, the people of this area collectively spent an outrageous sum of PKR 24 million on acquiring electricity. There is now a power line provided by K-Electric in the entire Umar Colony, which has greatly benefitted the residents. Electricity load-shedding takes place three times a day, for one hour at a time, while the bill comes on a unit basis. When there is overbilling, people get their grievances resolved by filing a complaint.

#### Gas:

When the Umar Colony came into existence, there was no gas line in the area. In the beginning, people used to cook on a charcoal stove. As the population grew and development work was started, Umar Colony, through the help of Muhallah Committee and a PMLN Provincial Assembly member, Allah Marwat, laid a gas line in Anwar Colony to improve the situation. For this, they had to pay PKR 2,200 per connection, while the amount of PKR 3,000 was spent on installing those gas connections inside the houses. By virtue of this, the whole area now has gas lines, and since people regularly pay their bills, they don't face any gas issue anymore.

#### Health:

The medical facilities in Umar Colony are inadequate, due to which the residents' health problems are exacerbated. There are 8-10 small health clinics in which the doctors lack ample experience and qualifications. Furthermore, there is no lady doctor for women in the area. There is a private hospital in the area called Bismillah, whereas one has to travel 6-7 kms to receive the facility of the government-run Jinnah Hospital. What's more, there is only one government dispensary in the area, Abdul Rahman Shah City Government Dispensary – named after Abdul Rahman (a resident), who dreamt of doing something for his community's

healthcare needs. Although he passed away before this dream could materialise, it saw the light of day owing to the unwavering efforts of his son, Syed Shaukat Rahman, who also happens to be the current president of Anjuman-e- Falah-o-Bahbood and the Health Officer for Jamshed Town. He was aided in this endeavour by Dr. Janbadr and the Minister of Health, Malik Ahsan sahib, who approved a dispensary in the name of the late Mr. Abdul Rahman Shah. The dispensary provides health facilities to the people residing there. The space for it has been provided by the Shah family, which also pays the electricity and gas bills.

#### Education:

The children of Umar Colony are eager to receive an education, but due to the lack of schools in the colony, the children face great difficulty in doing so. There are no government schools in the area, and only 3-4 private schools are present. Most of the children there go to the governmental Ibrahim Ali Bhai Primary School near the Baloch Colony bridge to get education up to primary level. For secondary education, they go to a government high school built in Administration Society about four kms away. The private schools in the area are nothing more than a name. Consequently, to quench their thirst for a quality education that prioritises the development of new skills among the students, the children of Umar Colony are getting higher education from various colleges of the city, including Karachi University. As for the children's religious education, there are 8 mosques and 10 madrasas in the whole area. There is also a private institute called Shah Public Secondary School where the students receive skills-based learning. Having said that, it's unfortunate that due to the government's inattention to education, nearly 50% of the children there start working alongside their parents instead of being in classrooms. If the government starts making the required provisions for the education system in Umar Colony, then the area's children will be able to

excel academically rather than being left behind their counterparts from the city's more financially privileged backgrounds.

#### Sewerage:

Initially, there was no sewerage system in Umar Colony; the people living there had made drains by themselves, which flowed from Azam Masjid into a big drain. In 1985, people built a sewerage line on their own, consisting of 70 houses. Per household, PKR 500 was paid, of which the full amount of PKR 35000 was spent due to the continuous increase in the area's population. After a few years, this line was not able to withstand the pressure of the entire population. It was subsequently re-laid, with each of the 166 households paying PKR 500. The sewerage system improved with a sewerage line operating in Umar Colony, with the exception of Umar Colony 02 part 02. In February, 2022, however, the 12-inch line laid by Ali Zaidi extended the line's access to the whole colony.

#### Transport:

Various transportation options are available a little further from the colony, on the main road. Women usually use rickshaw qinqis to travel, while men most often use motorcycles. Despite there being no major transportation problem here, due to the rising inflation the prices of buses and rickshaws are increasing day by day, which is giving rise to difficulties for the residents.

#### Children's activities:

About 50% of the children attend school, and the rest work with their parents. For recreation, they utilise the playground in the area to play various sports like cricket, hockey and football. The colony's overall atmosphere is positive for the children's growth.

#### Youngsters:



A large chunk of the colony's young generation makes for skilled workers, owing to the training they receive working with their parents throughout their childhoods. The youth is generally thought to not be involved in any serious moral vices, in keeping with the overall crime-free nature of the area. Men usually divide their free time between their families and neighbourhood friends. Should the government choose to invest some money into improving public spaces, this colony will also be benefitted, in turn creating avenues for leisure and personal growth for the youth.

Women:

The women of Umar Colony are usually homemakers, while the young girls tend to be engaged in receiving an education and learning other skills. They often take courses in sewing, embroidery, becoming a beautician, etc. and then turn it into their source of income.

Profession:

The occupation of most of the people here is labor outside the house. In addition to this, some people have set up shops which include retail shops, medical stores, and milk shops. Some people sell fruits under the bridge of Baloch Colony.

Lease:

Since the time of their settlements in the colony, the residents have continued their struggle to secure their houses. An eviction notice was issued to the residents on the claim of the Maqboolabad Cooperative Housing Society. In response, local organisations and the residents together started legal proceedings under the petition No. D-175780 to get an order from the Sindh High Court in their favour. A two-member bench ruled that the railway land belonged to the federal government and could not be leased by the Sindh government, and that alternative plots will be provided to the victims before they are evicted from their houses. Sindh Katchi Abadi Authority set up a camp for the lease of Umar Colony in 1997. Before

the residents could contact the lease camp, however, Rehmat Ilahi Sheikh, who was running for the seat of National Assembly, petitioned for the camp's closure during the elections. As a result, the camp was closed. In 1999, the representative of the area, Javed Ibrahim Pracha, talked to the Railway Committee of the National Assembly and ordered to set up the lease camp again; in the meeting, the Chief Minister of that time, Syed Ghous Ali Shah, was also present. Because of his efforts, 348 houses were leased. The members of the committee included Haji Khan Badhsah, engineer Bashir Ahmed, and Shaukat Rehman. The rest of the houses, however, are still looking for a chance to get leased to prevent the government from demolishing their houses.

#### Political and Social People:

People with backgrounds in political and social work have contributed greatly in making the colony flourish. They formed the first Welfare Council with many social workers and philanthropists. Many organisations helped the people of this colony during the COVID-19 lockdown. Political parties (including Jamaat-e-Islami, PTI, and PMLN) have also done a lot of work to develop the colony and resolve people's problems.

## Appendix 2: Quantitative Questionnaire

### Survey On Perceptions of Urban Poor and Their Vulnerabilities

*My name is \_\_\_\_\_. I am working with Architect and Town Planner Mr. Arif Hasan. We are conducting a survey perception of poverty in communities in Karachi. The information on what are is respondents' perception about poverty and various services that we collect from households and individuals will help policymakers find solutions to identified challenges of urban living. You are selected/identified/recommended for the survey. I would like to ask you some questions about your household. The interview usually takes an hour. All the answers you give will be confidential and will not be shared with anyone other than members of our survey team. Your participation in the survey is voluntary. There is no right or wrong answers in this survey. If I ask you any question you don't want to answer, just let me know and I will go on to the next question or you can stop the interview at any time.*

*If you have any questions about this survey, you may ask me.*  
ADDRESS RESPONDENT'S CONCERNS AND QUESTIONS.

*Do you agree to participate in this survey?*

RESPONDENT AGREES TO BE INTERVIEWED ... 1  BEGIN INTERVIEW

RESPONDENT DOES NOT AGREE TO BE INTERVIEWED ... 2  END

*If you have any further questions about this survey you may contact the persons listed on this card.*  
GIVE CARD WITH CONTACT INFORMATION.

|             |             |
|-------------|-------------|
| Name        | Name        |
| Institution | Institution |
| Email       | Email       |
| Phone       | Phone       |

*Thank you for participating in this survey.*

---

**SECTION A – DEMOGRAPHIC DETAILS**

|                             |                               |                            |                    |
|-----------------------------|-------------------------------|----------------------------|--------------------|
| Name (optional):            | Age of Respondent             | Gender:                    | Ethnicity:         |
| Religion (optional):        | Area:                         | District:                  | Household Members: |
| Head of the Household name: | Land Status: Leased/Un-leased | Highest Educational Degree |                    |
| Joint Family/Nuclear Family | Nature of Job                 | Any other Information      |                    |

1. How long you have been living here

|                     |                       |                        |                           |                       |
|---------------------|-----------------------|------------------------|---------------------------|-----------------------|
| 1. 5 years and less | 2. Between 6-10 years | 3. Between 11-15 years | 4. Between 16 and 20 year | 5. More than 20 years |
|                     |                       |                        |                           |                       |

*(Please put the exact number of years in relevant column. If answer is more than 10 years, move to following questions.)*

2. From where did you move?

|                                      |                        |                  |                         |                               |              |
|--------------------------------------|------------------------|------------------|-------------------------|-------------------------------|--------------|
| 1. Other districts of Sindh province | 2. the Punjab province | 3. KP-k province | 4. Balochistan province | 5. Other districts of Karachi | 6. any other |
|                                      |                        |                  |                         |                               |              |

3. (If yes) why did you choose to move to Karachi? (Check all that apply)

| S. No. | Reasons  | YES |
|--------|--|-----|
| 1.     | No jobs/ source of livelihood in previous site   |     |
| 2.     | Climate related (natural disasters, hot weather/poor rains etc. in previous place of residence |     |
| 3.     | Criminal violence in previous site   |     |

|    |   |  |
|----|---|--|
| 4. | Political violence in previous site (e.g., terrorism, law & order issues, military operation) |  |
| 5. | Inter-personal conflict   |  |
| 6. | Have kinship/family/friends/ethno-linguistic ties in current place of residence               |  |
| 7. | Others  |  |

4. Do you want to stay in the Karachi city permanently?

|        |       |               |
|--------|-------|---------------|
| 1. Yes | 2. No | 3. Don't Know |
|        |       |               |

5. If 'yes' in question, could you please explain more?

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6. If 'not' then why not?

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**SECTION B – POVERTY PERCEPTION**

7. Do you consider/perceive yourselves as “poor”?

| Yes | No | Don't Know |
|-----|----|------------|
|     |    |            |

8. If Yes, why

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9. If Not Why Not?

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-----  
-----  
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10. If response is ("I don't know" then)...Do others/people around you consider poor?

| Yes | No |
|-----|----|
|     |    |

*(If answer is "No", please move to other respondent)*

11. If Yes, why?

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-----  
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**SECTION C – SERVICES PROVISION AND UTILIZATION STATUS**

**I. HOUSING**

*(Surveyor needs to observe and obtain information about the plot sizes, vacant plots, number of story, density, the rental, the prices of the houses and the process of sale-purchase)*

12. How long have you been staying in this housing unit? \_\_\_\_\_ months/years

13. What is the total area of your housing unit? \_\_\_\_\_ Square yards

14. What is the house entitlement?

| Owner | Rented |
|-------|--------|
|       |        |

15. If you are to ask to choose between upgrading of your current residence/house or resettling somewhere else what would you prefer

| Upgrading | Resettling |
|-----------|------------|
|           |            |

16. What is your preferred style of residence housing (Apartment or a small house on a plot)

| Apartment | House |
|-----------|-------|
|           |       |

17. If rented, what is the rent of this house? \_\_\_\_\_PKR

18. How do you rate the rent of the house?

| 1. Very High | 2. High | 3. Average | 4. Low | 5. Very Low |
|--------------|---------|------------|--------|-------------|
|              |         |            |        |             |

19. Why did you choose to live in this neighborhood?

|                      |                                   |                                  |                         |
|----------------------|-----------------------------------|----------------------------------|-------------------------|
| <b>1. Affordable</b> | <b>2. Proximity To work Place</b> | <b>3. Proximity to relatives</b> | <b>4. Other Reasons</b> |
|                      |                                   |                                  |                         |

20. Do you feel physically safe living here?

|     |    |
|-----|----|
| Yes | No |
|     |    |

21. If Yes, you feel physically safe living here on account of people:

|                          |                         |                              |                                      |                      |                         |
|--------------------------|-------------------------|------------------------------|--------------------------------------|----------------------|-------------------------|
| <b>1. Same ethnicity</b> | <b>2. Same Baradari</b> | <b>3. Same Sect/Religion</b> | <b>4. Same political affiliation</b> | <b>5. Same class</b> | <b>6. Other Reasons</b> |
|                          |                         |                              |                                      |                      |                         |

22. Will you move to another neighborhood if it has no similar bases of support

|     |    |
|-----|----|
| Yes | No |
|     |    |

23. Do you wish to have a house of your own?

*(This question is for those who are living on rent)*

|     |    |
|-----|----|
| Yes | No |
|     |    |

24. If Yes why, if not why not?

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25. How difficult is to own a house in the settlement?

|                          |                     |                   |                |                     |
|--------------------------|---------------------|-------------------|----------------|---------------------|
| <b>1. Very Difficult</b> | <b>2. Difficult</b> | <b>3. Average</b> | <b>4. Easy</b> | <b>5. Very Easy</b> |
|                          |                     |                   |                |                     |



26. Please Explain why?

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*(Following Questions are for homeless)*

27. Not having any house to live in, affects your life?

| Yes | No |
|-----|----|
|     |    |

28. If NOT why not and if YES, how?

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29. Have you ever been evicted?

| Yes | No |
|-----|----|
|     |    |

30. If Yes, when? (answer in year, *example 2018*)

31. If Yes, from where? (name of the place with district, *example Gujjart Nallah, Central*)

32. How eviction affected your life?

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33. Did CoVid had an impact on your life?

| Yes | No |
|-----|----|
|     |    |

34. If Yes, which was the most affected domain? (Please pick only one)

|                |               |           |                  |              |
|----------------|---------------|-----------|------------------|--------------|
| 1. Family Life | 2. Livelihood | 3. Health | 4. Socialization | 5. Any other |
|                |               |           |                  |              |

35. If you want to explain it further

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## II. ELECTRICITY

*(The interviewer/surveyor should collect and document information about the number of PMTs in the area, existing or the location of complaint center, average and range of electricity bill, hours of load shedding, any protest that happened in the past against power breakdowns and other relevant information, through multiple sources)*

36. What is the source of electricity supply at your house?

|                           |                        |                         |              |
|---------------------------|------------------------|-------------------------|--------------|
| 1. KESC formal connection | 2. Informal Connection | 3. Communal Arrangement | 4. Any other |
|                           |                        |                         |              |

37. How do you rate the quality of provision of electric power to the area:

|              |         |            |         |        |
|--------------|---------|------------|---------|--------|
| 1. Excellent | 2. Good | 3. Average | 4. Fair | 5. Bad |
|              |         |            |         |        |

38. Please explain why do feel that way?

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39. How do you rate the electricity charges?

|              |         |            |        |             |
|--------------|---------|------------|--------|-------------|
| 1. Very High | 2. High | 3. Average | 4. Low | 5. Very Low |
|              |         |            |        |             |

(The following two questions are for informal sources of electric power)

40. How much do you pay for the electric connection?

|                        |                        |                        |                       |                        |                 |
|------------------------|------------------------|------------------------|-----------------------|------------------------|-----------------|
| B/w Rs. 1,000 to 2,000 | B/w Rs. 2,100 to 3,000 | B/w Rs. 3,100 to 4,000 | B/w Rs.4,100 to 5,000 | B/w Rs. 5,100 to 6,000 | Above Rs. 6.000 |
|                        |                        |                        |                       |                        |                 |

41. How do you rate the electricity connection charges?

|              |         |            |        |             |
|--------------|---------|------------|--------|-------------|
| 1. Very High | 2. High | 3. Average | 4. Low | 5. Very Low |
|              |         |            |        |             |

42. Are you satisfied with the voltage levels of the electricity?

|        |       |               |
|--------|-------|---------------|
| 1. Yes | 2. No | 3. Don't Know |
|        |       |               |

43. Is Load shedding prevalent

|        |       |
|--------|-------|
| 1. Yes | 2. No |
|        |       |

44. If Yes, the duration of Load Shedding in a day of 24 hours is? (Please tick the appropriate box)

|         |  |          |  |
|---------|--|----------|--|
| 1 hour  |  | 11 hours |  |
| 2 hours |  | 12 hours |  |
| 3 hours |  | 13 hours |  |
| 4 hour  |  | 14 hours |  |
| 5 hours |  | 15 hours |  |

|          |  |          |  |
|----------|--|----------|--|
| 6 hours  |  | 16 hours |  |
| 7 hours  |  | 17 hours |  |
| 8 hours  |  | 18 hours |  |
| 9 hours  |  | 19 hours |  |
| 10 hours |  | 20 hours |  |

45. How does load shedding affect your life?

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46. Is the electrical infrastructure of KE safe (the wires, the PMTs and the poles?)

|               |              |                      |
|---------------|--------------|----------------------|
| <b>1.</b> Yes | <b>2.</b> No | <b>3.</b> Don't Know |
|               |              |                      |

47. If Not, why you do not consider it to be safe?

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48. Are you satisfied with the complaint addressing mechanism of KE?

|                |           |                                    |              |                    |
|----------------|-----------|------------------------------------|--------------|--------------------|
| Very satisfied | Satisfied | Neither satisfied nor dissatisfied | Dissatisfied | Very dissatisfied. |
|                |           |                                    |              |                    |

49. (In case of low levels of satisfaction) What are the reason for you (very) Dissatisfied?

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**III. WATER**

*(The surveyor needs to observe and estimate the diverse sources of water in the settlement: RO plants, community well, piped water, water bower mechanisms etc)*

50. Do you have KW&SB (Piped Water) connection in your house?

|               |              |
|---------------|--------------|
| <b>1. Yes</b> | <b>2. No</b> |
|               |              |

51. If 'no' what are the reasons for not having the KW&SB connection?

|                               |                             |                     |
|-------------------------------|-----------------------------|---------------------|
| <b>1. Insecure Land Title</b> | <b>2. No KWSB line here</b> | <b>3. Any other</b> |
|                               |                             |                     |

52. If 'yes', how is water supplied to your house?

| Piped Water in Dwelling | Piped Water from Neighbour | Public tap | Individual bore | community bore | Any other |
|-------------------------|----------------------------|------------|-----------------|----------------|-----------|
|                         |                            |            |                 |                |           |

53. If 'yes', what was the procedure you followed to get KW&SB piped connection?

|   |  |
|---|--|
| <b>1. To Kwsb, Through Proper Channel</b> | <b>2. To Kwsb, Through Personal Connection</b> |
|   |  |

54. If the water source is KW&SB, how many days in a week you are supplied with water. *(Please write the exact number here)*

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55. If the water source is KW&SB, how many hours in a day your supplied with water. *(Please write the exact number of hours here)*

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56. In your opinion the amount of water you get from your specified source is

|                     |                |                   |               |                    |
|---------------------|----------------|-------------------|---------------|--------------------|
| <b>3.</b> Very High | <b>4.</b> High | <b>5.</b> Average | <b>6.</b> Low | <b>7.</b> Very Low |
|                     |                |                   |               |                    |

*(The question is for those who respond with "Low" or "Very low")*

57. How does low provision of water affects your life?

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58. How do you rate the quality of water supplied:

|                     |                |                   |                |               |
|---------------------|----------------|-------------------|----------------|---------------|
| <b>1.</b> Excellent | <b>2.</b> Good | <b>3.</b> Average | <b>4.</b> Fair | <b>5.</b> Bad |
|                     |                |                   |                |               |

59. Please explain why do feel that way?

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60. What amount of money do you spend on water (per month)

|                        |                        |                        |                       |                        |                 |
|------------------------|------------------------|------------------------|-----------------------|------------------------|-----------------|
| B/w Rs. 1,000 to 2,000 | B/w Rs. 2,100 to 3,000 | B/w Rs. 3,100 to 4,000 | B/w Rs.4,100 to 5,000 | B/w Rs. 5,100 to 6,000 | Above Rs. 6.000 |
|                        |                        |                        |                       |                        |                 |

61. In your opinion the amount you spend on procuring water is

|              |         |            |        |             |
|--------------|---------|------------|--------|-------------|
| 1. Very High | 2. High | 3. Average | 4. Low | 5. Very Low |
|              |         |            |        |             |

62. Are you satisfied with the water infrastructure?

|        |       |               |
|--------|-------|---------------|
| 1. Yes | 2. No | 3. Don't Know |
|        |       |               |

63. If Not, why you do not consider it to be safe?

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64. Are you satisfied with the complaint addressing mechanism of KW&SB?

|                   |              |                                       |                 |                      |
|-------------------|--------------|---------------------------------------|-----------------|----------------------|
| 1. Very satisfied | 2. Satisfied | 3. Neither satisfied nor dissatisfied | 4. Dissatisfied | 5. Very dissatisfied |
|                   |              |                                       |                 |                      |

65. (In case of low levels of satisfaction) What are the reason for you (very) Dissatisfied?

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**IV. TRANSPORT**

*(Surveyor is requested to the public number route if any, mini-bus route numbers, observe the rickshaw, taxi, ,chingqi and document all modes of transport and what transport is used by which gender most)*

66. Do you use public transport?

|               |              |
|---------------|--------------|
| <b>1. Yes</b> | <b>2. No</b> |
|               |              |

67. If yes, please specify

| Rickshaw | Taxi | Bus | Minibus | Chingqi | Chingqi +Minibus | Chingqi +Bus | Rickshaw+ Minibus | Rickshaw+ Bus | Any other |
|----------|------|-----|---------|---------|------------------|--------------|-------------------|---------------|-----------|
|          |      |     |         |         |                  |              |                   |               |           |

68. "No" because I own

| Motorcycle | Car | Rickshaw | Cycle | Pool transport with friends/colleagues | I prefer walking | Any Other |
|------------|-----|----------|-------|--|------------------|-----------|
|            |     |          |       |  |                  |           |

69. What is your per month expense on transport?

| B/w Rs. 2,000 to 3,000 | B/w Rs. 3,100 to 4,000 | B/w Rs. 4,100 to 5,000 | B/w Rs. 5,100 to 6,000 | B/w Rs. 6,100 to 7,000 | Above Rs. 7.000 |
|------------------------|------------------------|------------------------|------------------------|------------------------|-----------------|
|                        |                        |                        |                        |                        |                 |

70. How do you rate your expenses on transport?

|                     |                |                   |               |                    |
|---------------------|----------------|-------------------|---------------|--------------------|
| <b>1. Very High</b> | <b>2. High</b> | <b>3. Average</b> | <b>4. Low</b> | <b>5. Very Low</b> |
|                     |                |                   |               |                    |

71. How much time do you spend on two way travelling?

| Less than an hour | B/w 1-2 hrs | Greater than 2 but less than 3 hrs | Greater than 3 but less than 4 hrs | More than 4 hrs |
|-------------------|-------------|------------------------------------|------------------------------------|-----------------|
|                   |             |                                    |                                    |                 |

72. How do you rate your travelling time?

|                     |                |                   |               |                    |
|---------------------|----------------|-------------------|---------------|--------------------|
| <b>1. Very High</b> | <b>2. High</b> | <b>3. Average</b> | <b>4. Low</b> | <b>5. Very Low</b> |
|                     |                |                   |               |                    |

(This question is for those who rate their travelling "Very High" and "High")

73. How does your "High" or "Very High" travelling time affects your life?

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74. Do you want Qingqi back?

|        |       |
|--------|-------|
| 1. Yes | 2. No |
|        |       |

**V. HEALTH**

*(Surveyor is requested to record the number of clinics, hospitals; both private and government, quacks, homeopathic clinics, hakims' mataabs and nearest ambulance service stop by any charity organization. Please also have information about the prevalent diseases in the settlement)*

75. How far is the nearest health facility, distance in kilometers

|                |                                |                                |                                |                                |                |
|----------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------|
| Less than 1 km | More than 1 and less than 2 km | More than 2 and less than 3 km | More than 3 and less than 4 km | More than 4 and less than 5 km | More than 5 km |
|                |                                |                                |                                |                                |                |

76. How far is the nearest government health facility, distance in kilometers

|                |                                |                                |                                |                                |                |
|----------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------|
| Less than 1 km | More than 1 and less than 2 km | More than 2 and less than 3 km | More than 3 and less than 4 km | More than 4 and less than 5 km | More than 5 km |
|                |                                |                                |                                |                                |                |

77. How far is the nearest private health facility, distance in kilometers

|                |                                |                                |                                |                                |                |
|----------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------|
| Less than 1 km | More than 1 and less than 2 km | More than 2 and less than 3 km | More than 3 and less than 4 km | More than 4 and less than 5 km | More than 5 km |
|                |                                |                                |                                |                                |                |

78. How much are your per month health expenses?

|                        |                        |                        |                        |                        |                 |
|------------------------|------------------------|------------------------|------------------------|------------------------|-----------------|
| B/w Rs. 2,000 to 3,000 | B/w Rs. 3,100 to 4,000 | B/w Rs. 4,100 to 5,000 | B/w Rs. 5,100 to 6,000 | B/w Rs. 6,100 to 7,000 | Above Rs. 7,000 |
|                        |                        |                        |                        |                        |                 |

79. How do you rate your expenses on health?

|              |         |            |        |             |
|--------------|---------|------------|--------|-------------|
| 1. Very High | 2. High | 3. Average | 4. Low | 5. Very Low |
|--------------|---------|------------|--------|-------------|

|  |  |  |  |  |
|--|--|--|--|--|
|  |  |  |  |  |
|--|--|--|--|--|

80. How do you rate the quality of provision of services at your place of treatment:

|                     |                |                   |                |               |
|---------------------|----------------|-------------------|----------------|---------------|
| <b>1. Excellent</b> | <b>2. Good</b> | <b>3. Average</b> | <b>4. Fair</b> | <b>5. Bad</b> |
|                     |                |                   |                |               |

81. Are you satisfied with the ambulance service in the area?

|               |              |                      |
|---------------|--------------|----------------------|
| <b>1. Yes</b> | <b>2. No</b> | <b>3. Don't Know</b> |
|               |              |                      |

82. If yes, why and if not why not?

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83. Do you avail any of the following?

|                     |                 |                    |                     |
|---------------------|-----------------|--------------------|---------------------|
| <b>1. Homeopath</b> | <b>2. Hakim</b> | <b>3. Baba/Pir</b> | <b>4. Any Other</b> |
|                     |                 |                    |                     |

84. Do you take over the counter medicine

|               |              |
|---------------|--------------|
| <b>1. Yes</b> | <b>2. No</b> |
|               |              |

85. How many children do you have? (Please state the number in figures)

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86. Did you want to have that many children?

|        |       |
|--------|-------|
| 1. Yes | 2. No |
|        |       |

87. Had you ever used family planning methods?

|        |       |
|--------|-------|
| 1. Yes | 2. No |
|        |       |

88. What do you want for your children? (*aspirations of parents*)

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89. Has any member of the family applied for jobs in medical field? (lady health visitors, nursing, etc)

|        |       |
|--------|-------|
| 1. Yes | 2. No |
|        |       |

**SECTION D – OTHERS**

**I. SOCIAL CAPITAL**

*(The surveyor needs to observe and document the graffiti, the sign and bill boards of political parties, NGOs, CBOs, mohallah Committee, any other charity or welfare setups and their offices. The flags and banners of political parties also needs to be noticed and documented)*

| <b>TYPE OF GROUP OR ORGANIZATION</b> | <b>ARE YOU A MEMBER OF THIS GROUP?</b> |
|--------------------------------------|--|
| 1. SELF-HELP ASSOCIATION             | Yes <input type="checkbox"/>           |
|                                      | No <input type="checkbox"/>            |
| 2. BEESI COMMITTEE                   | Yes <input type="checkbox"/>           |
|                                      | No <input type="checkbox"/>            |

|  |           |  |
|--|-----------|--|
| 3. POLITICAL PARTY                         | Yes<br>No | <input type="checkbox"/><br><input type="checkbox"/> |
| 4. ANY MID LEVEL NGO                       | Yes<br>No | <input type="checkbox"/><br><input type="checkbox"/> |
| 5. FAMILY ASSOCIATION                      | Yes<br>No | <input type="checkbox"/><br><input type="checkbox"/> |
| 6. COMMUNITY DWELLERS ASSOCIATION          | Yes<br>No | <input type="checkbox"/><br><input type="checkbox"/> |
| 7. RELIGIOUS GROUPS                        | Yes<br>No | <input type="checkbox"/><br><input type="checkbox"/> |
| 8. ETHNICITY-BASED DEVELOPMENT ASSOCIATION | Yes<br>No | <input type="checkbox"/><br><input type="checkbox"/> |
| 9. OTHER (SPECIFY) _____                   |           |  |
| 10. OTHER (SPECIFY) _____                  |           |  |
| 11. OTHER (SPECIFY) _____                  |           |  |

90. In case of any emergency whom you prefer to call first:

| Friend | Neighbor | Relatives | Immediate Family | Any other |
|--------|----------|-----------|------------------|-----------|
|        |          |           |                  |           |

91. What is the reason for the above-mentioned choice?

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-----

92. In case if you need to take credit, you prefer

| Friend | Neighbor | Relatives | Immediate Family | Any other |
|--------|----------|-----------|------------------|-----------|
|        |          |           |                  |           |

93. What is the reason for the above-mentioned priority

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**II. LIASION WITH GOVERNMENT**

*(The surveyor needs to observe and document any development activity, any government establishment or any notice by any of the government office in the neighborhood. Surveyor is also requested to find out the instances and details of any collective struggle, through justice dispensation system or protests for the services or infrastructure facilities. In case the matter is mediated through justice dispensation system, who financed the expenses)*

94. Do you visit government offices?

| 1. Yes | 2. No |
|--------|-------|
|        |       |

95. If Yes, why, and if NOT why not

-----  
-----  
-----  
-----

96. How YES, HOW do you rate the quality of provision of services at your place of treatment:

| 1. Excellent | 2. Good | 3. Average | 4. Fair | 5. Bad |
|--------------|---------|------------|---------|--------|
|              |         |            |         |        |

97. What is the reason for the above-mentioned rating?

-----  
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98. What are the top three issues of the area? (in order of priority)

| 1. Issue One | 2. Issue Two | 3. Issue Three |
|--------------|--------------|----------------|
|              |              |                |

99. Did you get any benefit from the political gatherings and processions in the area?

| 1. Yes | 2. No |
|--------|-------|
|        |       |

100. If Yes, what are those

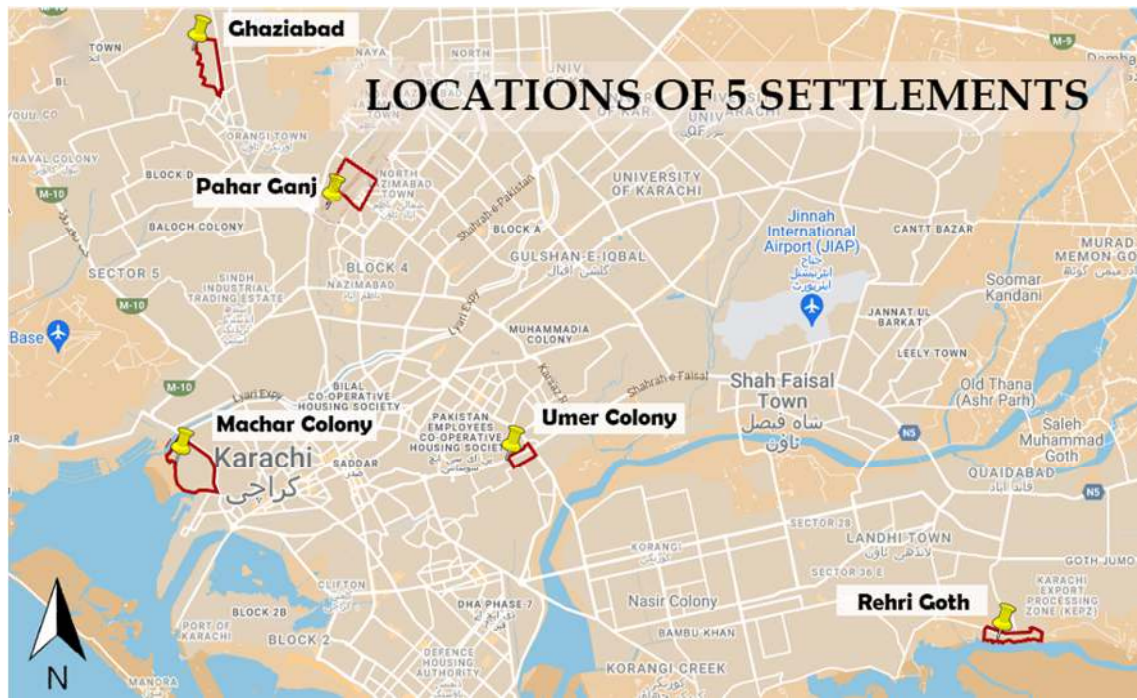
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101. If not, why not?

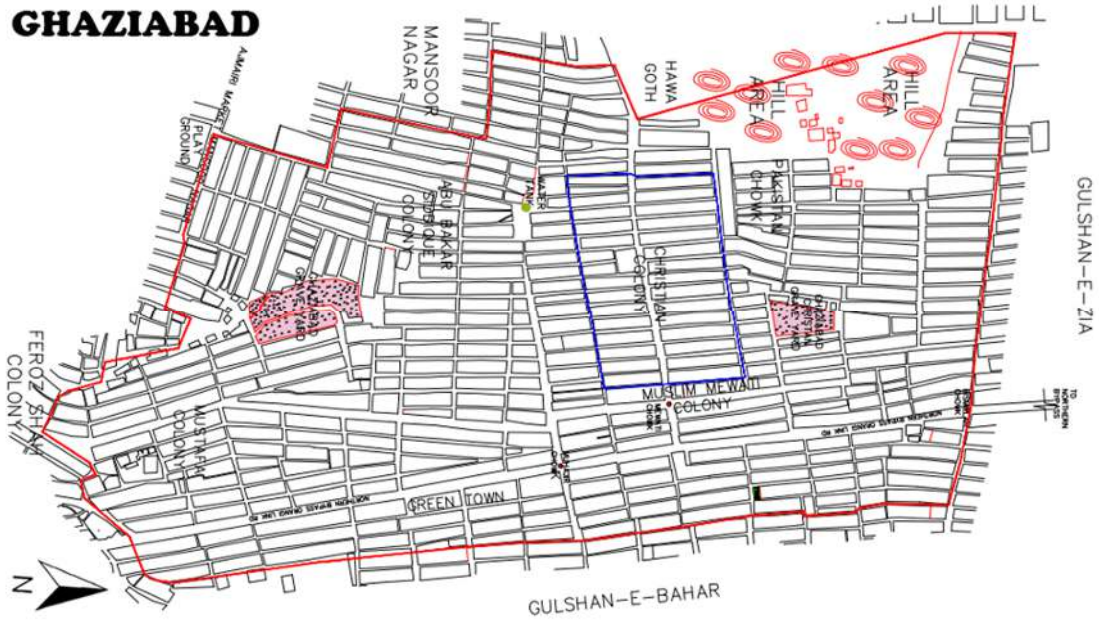
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**END-**

### Appendix 3: Maps and photographs of settlements



Map 1: Location of all five chosen settlements in Karachi



Map 2: Demarcated survey area boundary for Ghaziabad

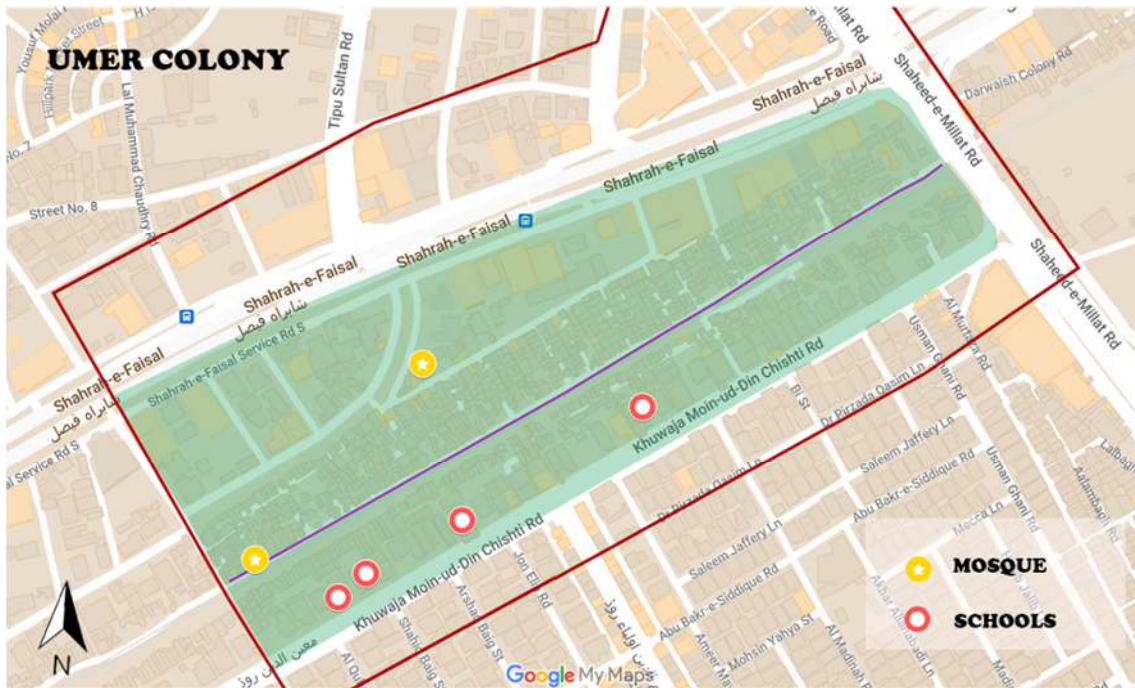


Figure 1: Ghaziabad overview





Figure 2: A street in Ghaziabad



Map 3: Demarcated survey area boundary for Umar Colony



Figure 3: Umar Colony's posh neighbourhood



Figure 4: Railway track through Umar Colony



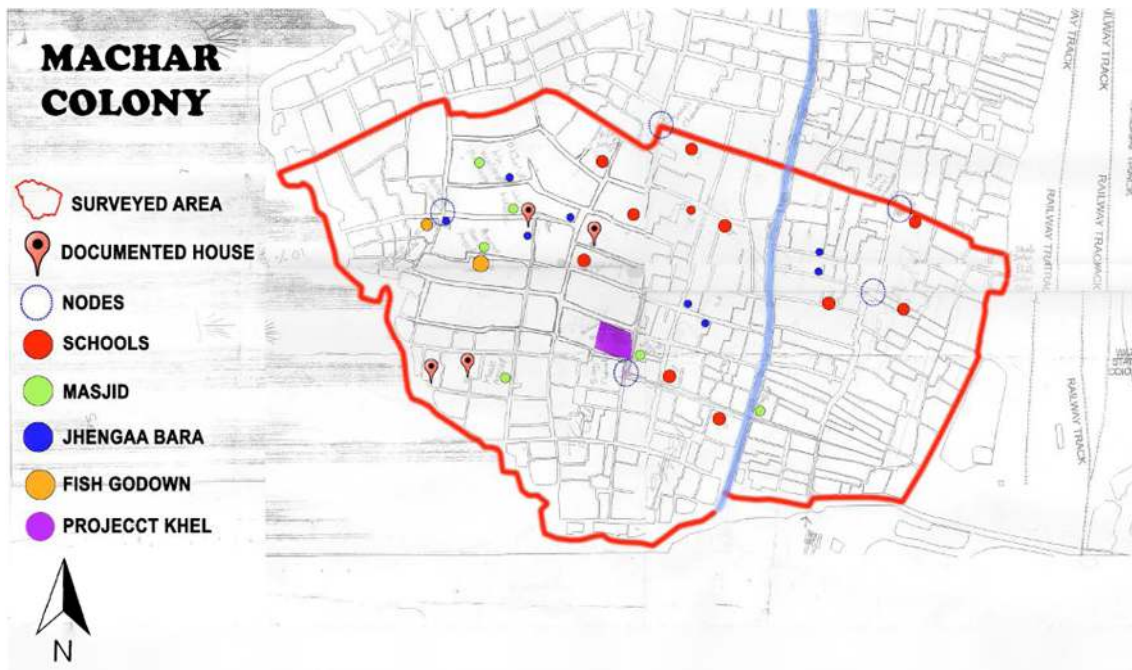


Figure 5: Umar Colony's future generation



Figure 6: An open space in Umar Colony





Map 4: Demarcated survey area boundary for Machar Colony





Figure 7: A lane in Machar Colony



Figure 8: Failed government-executed infrastructure



Figure 9: Water containers waiting to be filled in Machar Colony



Figure 10: Land reclamation from mangrove marshes in Machar Colony





Map 5: Demarcated survey area boundary for Rehri Goth



Figure 11: Typical houses in Rehri Goth



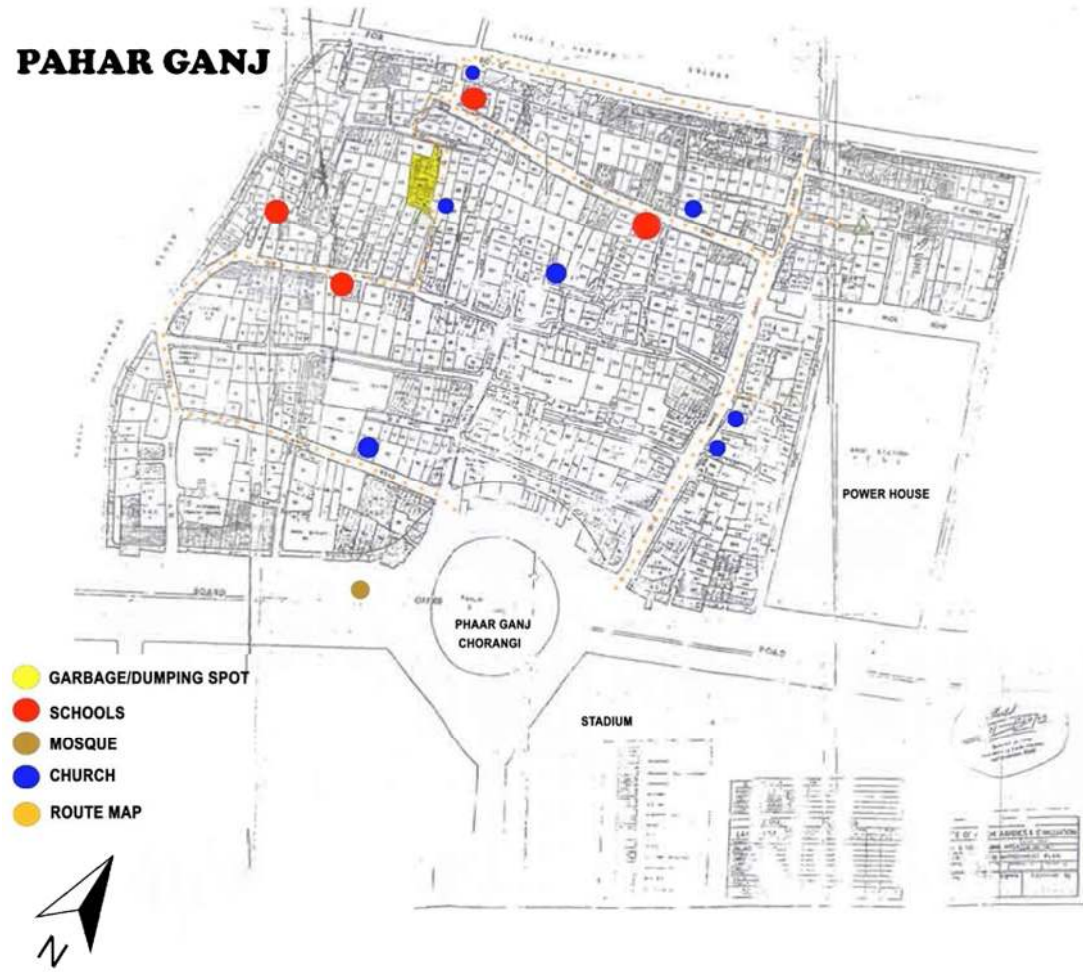
Figure 12: A typical toilet in Rehri Goth





Figure 13: A view of Rehri Goth from the seaward side of the settlement

# PAHAR GANJ



Map 6: Demarcated survey area boundary for Pahar Ganj.



Figure 14: A street in Pahar Ganj



Figure 15: A bazaar in Pahar Ganj



Figure 16: A building component manufacturing yard