

## Emerging Urbanization Trends: The case of Karachi

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*This paper is derived from a PowerPoint presentation made by the author at the Conference on Urban Marginality held at LUMS, Lahore in March 2016. Only those trends that formed a part of the presentation are discussed below. They have a strong similarity with trends in other South Asian mega cities.*

### 1. Ethnicity, Conflict and Governance Issues

Pakistan is a federation of four provinces. Sindh is the south-eastern province and Karachi is its capital. According to pre-census results conducted in 2013, it is the fastest growing city in the world<sup>1</sup>. It is also Pakistan's largest city and its only port. Its 2010 population was estimated at 15.4 million while its current population is estimated to have reached over 20 million. Based on these figures, it is further estimated that 9% of Pakistan's total population and 24% of the country's urban population, lives in Karachi. The city also generates 15% of the national GDP, 25% of the revenues, and 62% of the total income tax<sup>2</sup>. There are also powerful federal land-owning interests in the city in the form of the Karachi Port Trust (KPT), Port Qasim, Customs, Civil Aviation Authority (CAA), Railways and the armed forces and their various industrial and real estate activities.

Karachi's relationship with the rest of Sindh is complex. According to the last census, the city contains 62% of Sindh's urban population and 30% of its total population and 22% of all of Pakistan's urban population while the country's second largest city, Lahore (capital of Punjab province), contains only 7% of Punjab's total population<sup>3</sup>. Karachi's large-scale industrial sector employs 71.6% of the total industrial labour force in Sindh; the city produces 74.8% of the province's total industrial output and contains 78% of its formal private sector jobs<sup>4</sup>.

Before the partition of India that accompanied the creation of Pakistan, 61% of Karachi's population was Sindhi speaking and only 6% was Urdu/Hindi speaking. However, because of migration of 600,000 Urdu speakers from India between 1947 and 1951 all this changed. Migration of Pushto speakers from the north-west and of other ethnicities from other parts of Pakistan and India has also continuously taken place since the decade of the 50's. As a result, the number of Urdu speakers was estimated by the 1998 Census at 48.52% and Sindhi speakers at 7.22%<sup>5</sup>. As such, Karachi is the non-Sindhi speaking capital of a predominantly Sindhi

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<sup>1</sup> Source: Cox; 2012

<sup>2</sup> Master Plan Group of Offices; 2007

<sup>3</sup> Government of Pakistan (GOP) census reports 1998

<sup>4</sup> Source: MPGO, 2007

<sup>5</sup> Source: GOP Census Reports 1941, 1951, 1998

speaking province. This is a cause of a major political conflict between the Mutahida Quomi Movement (MQM), which represents the Urdu speaking population, and the Pakistan Peoples' Party (PPP), which represents the Sindhi speaking majority. This conflict expresses itself in disagreement on the form of local government for Sindh and on the control of the city's immense resources which the MQM can control only through a highly decentralised system of governance and which the PPP can control only through a highly centralised system. As a result of this conflict, the local governance system has been altered four-times in the last four years and still no consensus is in sight. This has damaged the institutions of governance, which have also been politicised<sup>6</sup>.

The Pushto speaking population also has powerful political interests since its members control intra-city, inter-city and cargo related transport activity. They also finance formal and informal real estate development in the city. Consequently, there is a battle for turf between the MQM, PPP and the political parties and groups representing the Pushto speaking population. This has led to ethnic violence and targeted killings of real estate developers and political workers<sup>7</sup>.

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

## **2. Migration**

The increase in Karachi's population from 450,000 in 1947 to over 20 million in 2015 has been mainly due to migration from India at the time of Partition and subsequently from other parts of Pakistan (especially from KP). Migration to Karachi during the last decade has continued and new reasons for it have emerged. Because of the anti-Taliban army action in the north-west, large numbers of Pushto speakers migrated for safety to their relations in Karachi. Taliban fighters also migrated and established their bases in the city's peripheral low-income settlements. This led to further target killings of pro-liberal anti-Taliban activists and political workers. In addition, due to the floods of 2010 and 2011, a fairly large migration to Karachi has taken place from the rural areas of Sindh and also flood-affected areas of the Saraiki belt and KP. The scale of this migration has not been estimated but there is evidence that the majority of migrants from the rural areas of Sindh and the Saraiki belt have decided not to return to their villages<sup>8</sup>.

There has also been migration to the city from other countries due to regional conflicts and economic deprivation. According to the National Aliens Registration Authority (NARA) of the

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<sup>6</sup> Hasan et. al; 2013

<sup>7</sup> Ibid.

<sup>8</sup> Raza; 2016

government of Pakistan, Karachi has over 1.7 million illegal immigrants<sup>9</sup>. Most of these are from Bangladesh (economic migrants), Muslims from Burma (political refugees) and Afghans displaced by the war in their country.

Migration to Karachi is likely to increase in the coming decade, especially from the Saraiki belt and the rest of Sindh. This is because the village in these areas has become entirely dependent on urban-produced goods, which it cannot afford. This is primarily because of a change in the rural economy from barter and caste relations to a cash economy and new cropping and marketing systems. The only way in which the landless can survive is by migrating to the city where they can generate cash<sup>10</sup>.

### 3. The Changing Nature of Informal Settlements

Informal settlements (also known as *katchi abadis*) started developing in 1947 at the time of partition when within a few months more than 600,000 refugees moved into Karachi. Initially, they invaded most open spaces in the city and occupied the immediate fringe of the then metropolis and the homes and community buildings of the Hindus and Sikhs who were forced to migrate to India. The state reacted by removing most of the settlements to “displaced persons colonies” where they were provided land, access roads and water through tankers<sup>11</sup>. Those groups that were powerful remained in their old locations and became de-facto owners of valuable properties. However, the housing demand-supply gap continued to increase due to migration and the inability of the government to provide housing, land or credit for building homes. As a result, in the 1950’s, a new phenomenon emerged. This was a joint venture between government officials, police and middlemen to informally occupy government land and convert it into plots, which were then sold at affordable prices to the homeless residents of the city. The majority of Karachiites today live in settlements (known as *katchi abadis*) that have been developed in this manner. The process is described in **Box-1: The Evolution of Yakoobabad**<sup>12</sup>.

#### **Box – 1: The Evolution of Yakoobabad**

*Yakoobabad is an informal settlement in Orangi Town. Before 1977, it was vacant land belonging to the Board of Revenue who had given it on a one-year renewable lease as pastureland to an elder of the Rind tribe (hence for the referred to as X). In February 1977, Y, who is a well-known informal developer moved onto X’s land with 100 destitute families whom he provided with bamboo posts and mats for constructing shacks. X resisted the occupation and there was violence. The local police station intervened and arbitrated. It was decided that the Rind tribe would receive Rs 500 for every plot that was developed by Y. The plots given to the 100 destitute were exempt from payment and Y also did not receive any payments for them. It was also agreed that Y would pay Rs 200 per plot to the Karachi Municipal Corporation (KMC) officials from the sale proceeds and then the police would recover Rs 200 or more*

<sup>9</sup> Mansoor; December 2013

<sup>10</sup> Hasan 2012 and 2014

<sup>11</sup> Hasan 2000

<sup>12</sup> For further details of the process, see Hasan, 2000

*from the owners as a converted their shacks into concrete construction. After this, Y laid out Yakoobabad on a grid-iron plan, levelled the roads by informally hiring tractors and a bulldozer from the KMC staff and left an open space for a mosque and school. Commercial plots were set aside for speculation along the main roads. Negotiations were entered into with representatives and touts of government officials who could be of help in the future development of the settlement and 30 percent of all plots were set aside for these officials for speculation purposes. Whoever purchased a plot, except the KMC and government officials, had to construct a house in a month's time and move in failing which he would lose his plot and the money he had paid for it. Thus, speculation was prevented and the settlement expanded fast.*

*Y engaged donkey cart owners to supply water (illegally acquired from the KMC water mains in Orangi) which was paid for by the residents. A few weeks after the first shack was built, a contractor, Nawab Ali, established a building component manufacturing yard in the settlement and started supplying concrete blocks and tin roof sheets along with technical advice and small credit for house building. By 2000, 92 percent families had built their homes with support from Nawab Ali and 62 percent had taken credit from him. Another entrepreneur, Faiz Muhammad Baloch, moved into the area and set-up a generator and started supplying electricity to the residents at the rate of Rs 30 (payable in advance) per month for a 40 watts bulb.*

*Y formed a welfare association of all the households who purchased a plot from him and got it registered. Through the association he has lobbied for infrastructure and improvements with the help of officials and politicians who held plots in Yakoobabad. As a result, by 2000, Yakoobabad had become a proper settlement with electricity, telephone, water, and gas connections. Also, by 2000, the area had 10 primary schools, two secondary schools, six clinics and paved roads including 401 micro-enterprise units providing employment to over 2,600 persons in the settlement.*

Source: Hasan Arif; *Understanding Karachi*, City Press, Karachi, 1999

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The government also made a number of attempts at providing housing through its many master plans. A very important attempt was made under the Greater Karachi Resettlement Plan (GKRP) in 1958. The government appointed the famous Greek planner Doxiadis as consultant. Two satellite towns, North Karachi and Landhi-Korangi, were developed at 25 to 30 kilometres from the city centre and it was planned to resettle the refugees in these towns. In the first phase, 40,000 crore houses (out of 200,000 planned) were to be constructed and it was envisaged that the planned industrial areas in these satellites would provide jobs to the population. However, the industries did not materialise fast enough and the residents had to travel long distances to the city centre, existing industrial areas or to the Port to work. This was the beginning of Karachi's transport problems. Because of non-cooperation of the population, the Plan was shelved after constructing 10,000 houses<sup>13</sup>.

By removing migrants from India (who were majority Urdu speaking and from the working class) to the city fringe, the Doxiadis Plan not only turned a high-density multi-ethnic and multi-class city into a low density sprawl but also divided it on ethnic and class lines. It also created

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<sup>13</sup> Hasan, 2000

immense time and cost related transport problems for those working in the city centre while living in the satellite towns, as a result of which, they became poorer. *Katchi abadis* developed over time on the junctions of the roads linking the city to the satellites and the natural drainage channels<sup>14</sup>.

Other attempts were made through the Karachi Master Plan (1975-85) and through the Karachi Development Plan 2000. These attempts were not successful and the demand-supply gap in housing continued to grow.

Meanwhile, the city also expanded spatially and this expansion has had a major impact on the nature of the new *katchi abadis*. Earlier the city was small, land was cheap, there was no major middle class demand for housing and the city periphery was near work areas and recreation and social facilities. Hence living on the periphery was convenient. Today living on the periphery means living far away from work areas and social facilities. This means an increase in the cost and time in travelling, in a degraded physical and social environment, to and from work. It also means that women cannot work in their neighbourhoods, proper education facilities are not available for children and accessing entertainment and recreation comes at a high cost. As a result, it has become cheaper and more convenient to rent in a settlement near the city than own a house on the periphery<sup>15</sup>.

The informal market and the residents of old *katchi abadis* near the city centre have responded to this demand. House-owners are building upwards to accommodate their expanding families or for creating rental accommodation that can increase their income. In addition, informal developers are purchasing houses in these *katchi abadis*, paying the owner a sum of money and converting small 60 to 120 square yard plots into high-rise apartments of six to ten floors. The original owner also gets two apartments on the top floor in the bargain. As a result, individual homes are converted into apartments and the narrow lanes become devoid of sunlight and ventilation. To make the product affordable, the size of the apartment is also becoming smaller and smaller and six to ten persons per room is not uncommon.

The social repercussions are also serious. The street which was previously a public space used by women and children for social and economic activities becomes a congested thoroughfare; community cohesion breaks down, old people and children lose links with the ground since there are no lifts in these buildings; due to congestion family members stay away from home creating domestic conflict and often violence; in the absence of supervision, children form gangs and take to drugs. Meanwhile, the renters are the most vulnerable group in these new high-rises because in the absence of any formal rent regulations and controls, they can be thrown out at a moment's notice<sup>16</sup>.

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<sup>14</sup> Ibid.

<sup>15</sup> Hasan; 2013

<sup>16</sup> Ibid.

The state has not responded to this densification phenomenon. Its policy continues to require that all sections of the population access the real estate market. For this it has liberalised credit terms from house building finance institutions. Although sections of the lower middle class can benefit from this liberalisation, the poor cannot. Accessing a loan requires collateral, which the poor do not have. It requires a formal sector job whereas 72% of Karachiites work informally. It requires owning a plot of land but credit is only provided for construction and not for purchase of land<sup>17</sup>.

Densification is not confined to informal settlements. Studies show that lower middle income settlements (such as *Paposh Nagar*) have also densified. In 1973, it had a density of 250 persons per hectare, which by 2010 had increased to 1180. In another regularised settlement (*Nawalane* in Lyari), density has increased from 450 persons per hectare to 3500 between 1973 and 2010<sup>18</sup>.)

#### **4. The Issue of Density**

South-Asian cities are constantly advised by western academia and international development agencies to densify. Yet the three most-dense cities in the world are in South-Asia. These are Dhaka, Mumbai and Karachi, in that order. Their densities are much higher than what is prescribed in their byelaws and zoning regulations. Karachi for instance, has a density of 2280 persons per hectare against an allowable density of 1625 persons per hectare.

The reason for this difference is the inequitable manner in which land is used in the city. For instance, 62% (about 13 million) of Karachiites live in informal settlements on 23% of the city's residential lands. Densities in these settlements are between 1,500 to 4,500 persons per hectare and continue to increase. Persons per room are 6 to 10 and the lack of toilets is a major social and environmental issue. Meanwhile, 36% (about 7.5 million) of Karachiites live in "planned" settlements on 77% of the city's residential lands. Densities can be as low as 80 persons per hectare and continue to decrease in new settlements. It is obvious from these figures that this form of development is not sustainable<sup>19</sup>.

#### **5. The Impact of Neo-liberalism**

From our colonial masters and UN policies we adopted the concept of the welfare state and social housing. We were not successful in implementing it since the model was far too expensive and we did not have the financial and institutional capacity or political will. We did create small islands for low-income settlements, which were eventually taken over by the middle classes for speculation. Yet the ethos of the welfare state concept remained embedded in master and land-use plans and at academic institutions. Neo-liberalism changed all this. It

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<sup>17</sup> Hasan et.al; 2013

<sup>18</sup> For details see Hasan, Sadiq, Ahmed; 2010

<sup>19</sup> Worked out by the author from the Karachi Strategic Development Plan 2006 data

brought about fundamental changes in vocabulary, concepts and relationships between different actors in the development drama.

Liberalism told us “it is not the business of the state to do business”. This has led to privatisation and the scaling down of public involvement in the social sectors. We were also told that for building infrastructure the “build-operate-transfer” concept and process has to be adopted. This has led to global capital interests determining the nature of infrastructure projects and has increased their costs considerably. Neo-liberalism has also introduced the concept of “direct foreign investment” (DFI) for urban development. Because of the application of this concept, projects have replaced planning. In addition, DFI has only reached those cities that are considered “loan-worthy”. And last, but not the least, Karachi, like other South-Asian cities has adopted the World Class City vision for its future development.

According to the World Class city agenda, the World Class city should have: Iconic architecture by which it should be recognized (such as, the highest building or fountain in the world); it should be branded for a particular cultural, industrial or other produce or happening (FIFA, Formula One, European Capital of Culture); be an international event city and bid for it (Beijing and London Olympics, Delhi Asian Olympics); and have high-rise apartments as opposed to upgraded settlements and neighbourhoods (adopted in many Global South cities). In addition, it should cater to international tourism, which has promoted massive gentrification of public space. It should also build flyovers, underpasses and expressways considered as investment-friendly infrastructure rather than restrict the purchase of automobiles and manage traffic better (resulting in traffic congestion and environmental degradation supported by a powerful international nexus of the oil, automobile and banking sectors). Housing, too, has to be accessed through the market because of which developers and not the poor, benefit from state subsidies<sup>20</sup>.

The above agenda has been applied to the development process in Karachi. It has increased the physical and socio-economic rich-poor divide and evicts the poor from locations near the city centre and places of work and it divides the city into rich and poor areas.

As a result of the application of these development concepts, evictions of low-income settlements and informal businesses continue to increase. Between 1998 and 2008 there were 18.59 million persons who were evicted. Currently, 15 million people are evicted annually. Causes for eviction are mega projects (200,000 persons were evicted for the building of the Lyari Expressway in Karachi)<sup>21</sup>; mega events (500,000 people were evicted in Delhi as a result of Asian Olympics)<sup>22</sup>; and discrimination (large scale evictions of the Roma have taken place in Eastern Europe and Turkey)<sup>23</sup>.

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<sup>20</sup> For details see Hasan 2009 and Rehman 2009

<sup>21</sup> URC website [www.urckarachi.org](http://www.urckarachi.org)

<sup>22</sup> Lahiri 2008

<sup>23</sup> UN-Habitat 2015

All studies show that as a result of eviction and relocation, the affected population became poorer in social, political and economic terms with a negative impact on the future generations<sup>24</sup>. Meanwhile, the Global slum population has increased from 650 million in 1990 to 760 million in 2000 and 863 million in 2010<sup>25</sup>.

## 6. Emerging Trends in Government Policy

Government policies have responded to the neo-liberal agenda by supporting developers in promoting real estate for the elite and middle-income classes. They have also promoted the densification of the inner city by permitting high-rises so as to help the developers in extracting maximum value out of land. So that this densification can take place without an urban design exercise (as was required under law), they have implemented new laws to make this possible. They have enacted the Sindh High Density Board Act (2013) and the Sindh Special Development Board Act (2014). Under the former, a nine-member board, consisting of bureaucrats and politicians, can declare any area or any plot of land as high density and determine its floor to area ratio. Under the later, a larger board can identify any *katchi abadi* for redevelopment by a developer. The developer is permitted to bulldoze the settlement, provide the house-owners with an apartment and develop the rest of the area for high-end residential and commercial development. The land for this development is given free to the developer.

As a result of government policy, over 30,000 hectares of land is being developed for gated elite and middle income groups, on the periphery of the city. The density of these developments is about 100 persons per hectare and they will cater to a population of 3 million. Where this 3 million will come from and in how long a period is open to speculation. As it is, 200,000 developed plots are lying vacant in Karachi and over 62,000 apartments are unoccupied<sup>26</sup>. Therefore, it can safely be said that these developments are purely for speculative purposes.

In recent years, floods in the city have increased. This is not because of climate change but because of encroachment on the outfalls to the sea by elite housing projects, land reclamation for informal settlements and the reclamation for housing from mangrove forests. The building of the settlements on the periphery are reclaiming land from the natural drainage system of the city and this will add to the floods that the city experiences<sup>27</sup>.

The expansion of the city since 1947 has absorbed over 2,800 villages and their agriculture and pasturelands, destroying the rural economy and impoverishing the rural population. In 1985, 70% of Karachi's vegetable and fruit requirements came from its rural areas. In 2013, it was reduced to 10%. The process of the colonisation of rural land continues<sup>28</sup>.

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<sup>24</sup> Ghaus; 2012, URC 2004

<sup>25</sup> UN-Habitat

<sup>26</sup> Informal information received from officials of the Sindh Building Control Authority

<sup>27</sup> For details see OPP website [www.oppinstitutions.org](http://www.oppinstitutions.org) and Zaman; 2016

<sup>28</sup> Ibid and Anwar; 2013

## 7. Traffic and Transport

In spite of major investments in road projects, traffic congestion is increasing in all South and South-East Asian cities. This is primarily because of an increase in the number of vehicles. To a large extent this increase is supported by bank loans for the purchase of vehicles. In 2015, 1,429 vehicles per day were registered in Delhi<sup>29</sup>; 1,700 plus in Bangkok<sup>30</sup> and 776 in Karachi<sup>31</sup>. It is estimated that bank and leasing companies gave rupee loans equivalent to US\$ 539 million for vehicle purchase<sup>32</sup>. This trend is likely to continue given the nexus between the oil, automobile and banking lobbies. Meanwhile, the fast road projects have made life difficult for pedestrians and commuters the majority of whom belong to the low income group.

Transport is also a major issue. It is inadequate, time-consuming, uncomfortable and expensive in relation to incomes. Women are the main victims of these inadequacies and it affects their choice of jobs and domestic relations<sup>33</sup>. In addition, linkage to the main corridors of movement, where buses ply, is not available. As a result, increasingly households purchase motorbikes, which apart from capital expense are cheaper, faster and flexible. As per a recent survey, 82% men interviewed at bus stops wanted to buy motorbikes but could not afford them. 56% per cent women at bus stops wanted permission to ride them<sup>34</sup>. Due to these factors, the motorbike population of Karachi has increased from 450,000 in 1990 to 500,000 in 2004 to 1 million in 2010 to 1.73 million in 2015<sup>35</sup>. The important question is, should motorbikes be promoted?

## 8. A Possible Reform Agenda

From the discussion above a number of issues, apart from those of governance and equity, emerge. For one, the region in which Karachi is located has to be saved from ecological disaster. For that the conservation of land is essential along with the protection of the natural drainage system and the flora and fauna of the region. The subsoil aquifer also has to be protected and the rural economy and its producers have to be supported to serve the demand of the Karachi market so as to improve their living conditions.

To achieve this, it is suggested that the minimum density of any settlement (including elite ones) should not be less than 800 persons per hectare. The natural and cultural assets of the city should be mapped (such as the drainage system, the river flood plains, mangroves, mud flats) which support marine life and subsoil aquifers. These should be protected by the enforcement of the existing laws.

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<sup>29</sup> <http://articles.economictimes.indiatimes.com/>

<sup>30</sup> Figures provided to the author by Bangkok planners

<sup>31</sup> Worked out by the author from Sindh Excise Department statistics

<sup>32</sup> Worked out by the author assuming that one-third of all vehicles were purchased on loan

<sup>33</sup> URC, Hasan, Raza; 2015

<sup>34</sup> Hasan and Raza; 2011

<sup>35</sup> Worked out by the author from Sindh Excise Department statistics

To prevent speculation a heavy non-utilisation fee on land needs to be imposed. In addition, no one person should be allowed to own more than 500 square metres of urban land. An urban land ceiling act should be put in place to make this possible. Also, a person who has already received a housebuilding loan should not be entitled to another one.

The other important requirement is that government land near and in the immediate vicinity of the city and work areas should be reserved for three to four storey low-income houses and not apartments. These can be built incrementally by the people's cooperatives themselves through collective savings, a 15-year loan programme and advice from government, NGO or academic institutions. Models for this form of development already exist.

The informal densification of older settlements will continue. To make this sustainable technical advice and managerial guidance will have to be provided to the informal developers, individual households and communities. The institutions (community and other informal ones) created as a result will have to be nurtured over time to eventually become a formal part of the planning process.

Given the current politics of development, project will continue to replace planning. However, projects can be made to respond to the real needs of the city and for this certain criteria for evaluating projects can be developed. i) Projects should not damage the ecology of the region in which the city is located; ii) Projects should determine land-use on the basis of social and environmental considerations and not on the basis of land value alone; iii) Projects should cater to the needs of the majority population which in the case of Karachi consists of the low and lower middle income groups; and finally iv) Projects should not damage the tangible and intangible culture of the communities that live in the city. With these criteria the nature of gentrification, displacement, inequity and ecological damage can to a large extent be minimised.

But then, how can this be done in view of the power of the developers, international capital, compromised political parties and a weak governance system in view of the MQM-PPP disagreement on the nature of local government? The answer to this question can only be given in another paper. However, this change will be a slow change and it cannot evolve peacefully unless academia and institutions that train bureaucrats can free themselves from the theoretical construct that prevents them from understanding the reality of the changing nature of urbanisation in the so-called Global South.

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