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## PEOPLE'S DEFINITION OF POVERTY: LESSONS FROM KARACHI'S LOW-INCOME SETTLEMENTS

Arif Hasan,\* Amal Hashim\*\*

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\* Arif Hasan, Architect / Urban Planner, Karachi.  
[arifhasan37@gmail.com](mailto:arifhasan37@gmail.com)

\*\* Amal Hashim, Researcher / Master Student, University of Tours Polytechnic, France.  
[amal97.hashim@gmail.com](mailto:amal97.hashim@gmail.com)

### ABSTRACT

The following study was undertaken to explore how low-income communities/individuals understand poverty and the reasons behind their economic self-identification. The present study examines the perceptions, requirements, and needs of the lower-income demographic of Karachi but in their own words rather than allowing professionals to speak for them. Previous studies have established that improved transport and access to better housing, health, and education facilities are priorities determining level of poverty. But what stops the poor from being able to achieve such a standard of living in their daily lives. As part of the study, the authors conducted interviews of professionals and urban planners and contrasted their views regarding poverty with those of communities and individuals whose lived reality is in the midst of varying degrees of poverty.

**Keywords:** Urban poverty, low income, factors of poverty, Karachi, settlements, challenges, urban poor.

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### INTRODUCTION

The rate of urbanisation in Pakistan has been rapid in the past few decades. Based on the 2017 Population and Housing Census, Pakistan is experiencing the highest rate of urbanisation in South Asia with 36.4 percent of its total population residing in urban areas. As the country's largest city, with a documented population of 16.5 million people, Karachi contributes to 55 percent of the nation's federal tax revenue (UNDP 2019).

The condition of the city's infrastructure and the living standards of this substantial part of population (62 percent of the city's population lives in informal settlements due to a critical shortage of low-cost housing) are largely undesirable. Residents of low-income settlements in Karachi

consistently encounter challenges regarding the provision of water, electricity, and gas. They also deal with significant health problems due to the state of sanitation systems which are either absent or highly deficient in most areas. Most buildings and/or living spaces suffer from inadequate ventilation and natural lighting. Additionally, inhabitants often must share a bathroom and kitchen with others, exacerbating their living conditions. Because the land is unleased, they face land tenure insecurity and constantly live in fear of eviction and/or demolition. Climate change is another factor they must contend with. Studies previously conducted regarding the topic by Hasan, A., et al. (2017), stressed that low-income populations are immensely susceptible to changes in climatic conditions and are usually the first to feel its impact.

Children of low-income families are unable to go to schools due to either a lack of them or because the costs are too high. Additionally, women face problems in working in the formal sector due to insufficient and inadequate public transport systems.

These challenges are only exacerbated when crises like COVID-19 or urban flooding occur. Densely packed as these settlements are, they are unable to deal effectively with the problems and/or the necessary safety measures due to a wide range of factors. For instance, hygiene and cleanliness requirements as detailed by the Government of Pakistan and the World Health Organization (WHO) could not be adhered to due to a lack of water, space within homes, and a lack of ventilation and open spaces, among others. Unfortunately, these issues did not necessarily come up during the quantitative survey conducted in either the pilot phase or Phase II of the study. They were, however, brought up during interviews and focus groups with key respondents from all five low-income settlements.

## RESEARCH METHODOLOGY

The research strategy was based around the attempt to study patterns and relationships around the factors that were identified and to interpret them using quantitative and qualitative methods. The study was divided into two phases: Phase I comprised of a literature review based upon which a pilot survey was conducted in the five low-income settlements selected by the authors. The literature review concentrated on gathering information from diverse sources such as news articles and analytical pieces from both local and international newspapers. Additionally, it included published research materials from reputable organizations, including the World Bank, international NGOs, and local community organizations. The principal objective was to prioritize reports that conducted surveys of impoverished populations in different countries, providing insights into their own perceptions of poverty, living conditions, and daily experiences. Furthermore, the study sought to understand the aspirations of this section of the population concerning national policies and aid agencies.

Development of community profiles of the five selected low-income settlements was also part of Phase I of the study. 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.

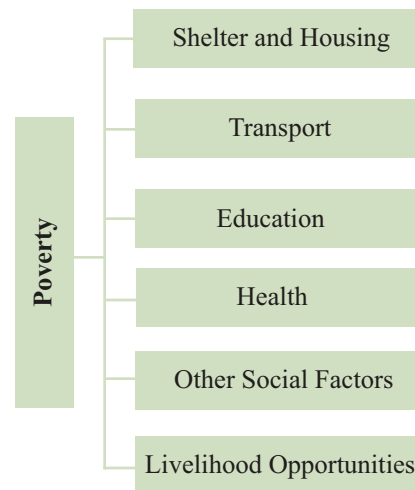
Phase II comprised of a quantitative survey (based on the results of the pilot survey conducted in Phase I of the study) and qualitative interviews of 21 key respondents. The latter included academics, professionals, and urban planners as well as low-income residents. Though initially beyond the scope of the study, the authors later also decided to include a survey of 20 homeless individuals as part of Phase II.

## LITERATURE REVIEW

Scholars have identified various levels of poverty: absolute, relative, situational, generational, rural, and urban poverty (Kumar 2018).

In 2014, the UN estimated “almost half of the developing world’s population reside(d) in cities” (Auerbach, A. M. et al. 2018). As a result, poorer populations in urban settings have been growing in political and economic importance. Their issues, needs, and political life (especially in cities of the Developing World) are being increasingly studied in an attempt to find solutions and to alleviate this poverty. This has been an opportunity for all stakeholders involved – from iNGOs, IFIs (international financial institutions) to developmental aid programs – to define the parameters of poverty as well as what this sector of the population requires.

The difficulty in defining a clear socio-economic phenomenon, such as the above, is evident when considering the changing definitions of poverty by institutions like the World Bank and the United Nations throughout the years. The most commonly embraced definition, endorsed by the



**Figure-1:** Representation of Poverty and its Linkages as articulated by the Respondents.

**Table-1:** Summarizing varying definitions of poverty.

<b>Institution</b>	<b>Definition</b>
World Bank	Economic: Those earning less than \$1.90/day
World Bank	Lack of access to health, education, affordable and clean housing, sanitation and clean water, and political representation
Joseph Rowntree Foundation (JRF)	When someone's resources (especially material resources) are not sufficient for their needs (especially material needs)

World Bank, examines poverty solely from an economic perspective, disregarding its social, political, and cultural roots and effects, and categorizes individuals earning less than \$1.90 per day as impoverished.

In addition to this, the World Bank also has another definition of poverty which includes the kind of access to healthcare, education, low-cost and suitable housing, sanitation systems and clean water, and participation in political life people have. Adjusting the latter multifaceted meaning of poverty with the former is difficult to do, especially in practical policy decisions. Some scholars and organisations have emphasized how inequitable using the economic understanding is. One of these organisations, the Asian Coalition for Housing Rights (ACHR), put forward a study which highlighted that the economic approach did not consider the day-to-day costs of living around the world. This is when the universal poverty line was marked at earning a minimum of \$1.25/day (ACHR 2014). The study went on to state that the World Bank, which set this poverty line, was taking for granted that the world's poor could all be placed on one, same ground. As a result, what set the ACHR study (2014) apart from all others was its classifications of poverty into at least five different levels based on the living conditions of those they interviewed and studied. The individuals encompassed within the group range from the isolated homeless to those living in formalized or upgraded informal (usually known as slum) settlements.

Consequently, agencies working on poverty, both nationally and internationally, have made a conscious effort to shift away from an income-focused strategy. For example, the Joseph Rowntree Foundation (JRF) now understands poverty to be when an individual's resources, particularly material resources, fall short of their needs (Hall, S., Leary, K. and Greevy, H. 2018). Almost all other organisations providing aid agree that an understanding of poverty or deprivation must be multifaceted and can be alleviated only when all facets are given due importance.

According to the World Bank (2016), Pakistan's economic situation progressed incredibly between 2001 and 2014. It went on to state that the country had witnessed a substantial decrease in its official poverty rates which had decreased to 10 percent of the entire population (Mauswri, G. 2016). But, the report, released in 2016, also emphasized that more than 80 percent of the country continuously reported that their economic wellbeing either worsened or stayed consistent during this time. The above conflicting statements are the result of the World Bank having two official understandings of poverty causing confusion.

Furthermore, the Bank noted that even though people were seemingly spending more on luxury commodities, there was no significant enhancement in fundamental public services and that only the rich and/or well-connected could secure good employment or establish businesses (Mauswri, G. 2016). But, in their view, this did not add to the poverty experienced by people.

This study disagrees with the World Bank on the basis of the social and material dimensions of poverty, especially for a developing country like Pakistan which has weak public transport systems in nearly all cities. This acts as a hindrance for people looking for jobs or affordable housing. It is a universally accepted fact that when looking for accommodation, a major factor is the easy access to affordable transport and proximity to workplaces. In both scenarios, there is a lack of accessible homes at affordable prices (Hasan, A. 2021).

### **Informal Housing**

Given rapid urbanisation, densification in cities is intense. This causes land and real estate prices to increase significantly, sometimes over a short period of time, resulting in the poor being unable to find suitable housing. As a result, they usually end up in settling in ecologically dangerous zones or set up temporary housing under bridges and in un-utilised

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public spaces (ACHR 2014). The International Institute for Environment and Development (IIED) conducted a study in 2021 which determined that about “one billion urban dwellers live(d) in informal settlements” (Satterthwaite 2021) because it might be the sole choice “for low-income households” (Basile, P. and Ehlenz, M. M. 2020).

Other studies found that even in situations in which the State wants to support social housing (as a replacement for irregular settlements), these ventures are not allocated space in or close to the city centres. Being re-located to the peripheries of cities means a lack of affordable transport as well as other utilities necessary in the modern world. Studies also found that this type of forcible relocation causes a rupture in the “livelihoods, jobs, and the networks of solidarity that sustain them (the poor)” (Campos, M. Z. et al. 2022).

Universally, having to live in non-regularised settlements or in low-cost housing projects in the peripheries of the cities has harmed women and children the most. While men have to deal with the added cost of increased distance to their workplaces, women have to work on rebuilding social networks that allow them to work far from home while leaving their children at home. Their incomes also see a significant decline since they either cannot work anymore or work lesser hours in order to accommodate the added travel time (Avis, W. R. 2016). On the other hand, children are harmed because of a lack of schools in the new area. In most cases, previous schools are now too far to be sent to (Nikuze, A., et al. 2022).

In Karachi, a city of 16 million (Pakistan Bureau of Statistics 2017), some unregularized settlements face a population density of more than 1000 persons per acre. These overpopulated settlements face many health issues from a lack of ventilation, lack of open spaces and poor lighting to “conflict and other social problems” (ACHR 2014). Additionally, the recent COVID-19 pandemic brought to the fore that these settlements are in no means equipped to handle health or any other crisis. WHO-mandated Standard Operating Procedures (SOPs), for example social distancing and frequent washing of hands, could not be observed because of insufficient space in homes and water provision.

The urban flooding later in the year (August 2020) exacerbated the above-mentioned issues. Additionally, in response to the flooding, the government decided to carry out a largescale and indiscriminate eviction drive of, what were termed, “encroachments” on the stormwater drains (approximately 12,000 homes situated along three stormwater drains were earmarked for demolition) (Hasan, A. 2021).

Those evicted received no compensation and therefore could not look for accommodation elsewhere and squatted on the remains of their destroyed homes. Due to the lack of safety from squatting, women had to quit working and children had to leave schools. Unfortunately, the latter would have happened even if they were relocated elsewhere, as mentioned earlier. A more systematic and holistic approach to dealing with informal settlements in ecologically dangerous zones is needed.

Furthermore, recently, the attempts to formalise unregularized and low-income settlements have encountered opposition by the political-developer-bureaucrat nexus. The “world class city” vision proposed for Karachi is harmful for the poor. It pushes them out of their homes into the peripheries of the city, thus also excluding them from their workplaces and recreational spaces (Fatima, A. and Macklloom S., 2021).

### **Informal Employment**

An enduring understanding of why the poor generally tend to stay poor throughout their lives has been that they simply do not want to work. However, the International Labour Organisation (ILO) disagrees with the idea of the poverty trap and emphasises that the poor are too poor to not work. Instead, what has made them remain in this cycle of poverty is their working conditions (Mahmood, M. 2006) since most work in the informal sector or low-wage jobs and are thus, not secure in their work. As a result of their employment situations, most low-income families are unable to make any savings. They might also have pre-existing debt they are paying off, generational poverty, large families, or bad health exacerbated by low-nutrition foods and living conditions. Due to their low earnings, they also face difficulties in accessing credit facilities from formal institutions which means they are unable to upskill themselves or their children (ACHR 2014).

In Karachi, the largest city in Pakistan, 72 percent of the workforce is engaged in informal sector employment. This is a result of the electricity outages in the country that would frequently last long hours and forced heavy de-industrialization upon the city (Hasan, A. and Raza, M. 2015). Moreover, in 2019, the ILO revealed that the official hourly stipend rate in the country was less than a dollar (\$0.70). In contrast, non-permanent work (as part of total employment) was greater than 70 percent which was one of the highest in South Asias.

A study conducted in 2018 examined the influence of urban violence on the informal economy and emphasised that

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minimal labour legislation or social security laws in Pakistan or Karachi acknowledge the informal economy or its workforce (Brown, A. et al. 2017). Ultimately this makes them more vulnerable to crises, such as the global health crisis in 2020, compared to other sections of the population. The country's labour unions emphasise that about 35 percent of the entire informal labour works in the formal sector but, due to various reasons, is insecure in this employment (Latif, A. 2020).

The Urban Resource Centre (URC), Karachi conducted a study in 1989 on four streets in Saddar. The organisation found that hawkers collectively paid more than Rs. 10 million for "social protection". In 2022, this exercise remains alive and stakeholders in the informal economy continue to pay legal rent as well as enormous amounts of "protection" money to local authorities. Despite this, 9000 hawkers, including 82 women, were removed from Empress Market during an eviction drive in 2018. This increased their poverty leading them to take on more debts than they could pay off since they still had to pay rent and other utilities (Hasan, A. 2021).

In the Developing World, informal employment has an added gender aspect. In Pakistan, as in other countries of South Asia, women have to handle strict gender role ideologies, societal and cultural limitations on women's mobility and involvement in the labour force, a segmented labour market, and employers' gender biases that devalue female labour due to perceived family responsibilities" (ADB 2002). The 2017 Housing and Population census found that women in the workforce in Karachi amount to only 6.85% (Pakistan Bureau of Pakistan 2017).

### **Urban Governance**

An IIED study conducted in 2000 reported that poverty alleviation was considered to be a policy issue for national and international agencies to prepare for rather than a problem that local governments could work on. But, the IIED goes on to state, local governments are in fact in charge of several duties that have a significant impact on most facets of poverty (Satterthwaite, D. 2000). Poorer sections of populations of the Global South usually see themselves not included in political life since development of their cities also tends to exclude them and is largely disadvantageous for them (ACHR 2014).

Inhabitants of unregularized settlements in Karachi must constantly deal with issues that come about as a result of the escalating privatisation of municipal services. As a result,

they must either pay excessively large amounts (such as for electricity services) or face the possibility of no provision at all (such as for solid waste management). Besides this, parks and other recreational spaces are becoming more exclusive due to the charged entry system and parking facilities. This means that many low-income families are excluded from places of entertainment and relaxation (Hasan, A. 2018).

Electricity outage and costs affect the functioning of markets, workshops, and both formal and informal businesses. In addition, it affects the functioning of schools and neighbourhood health centres, who all have to depend on generators, increasing costs that are passed on to consumers. There is a close relationship between affordability of utilities and poverty. Similarly, the absence of adequate water supply, as well as its quality, creates serious issues related to hygiene and gastrointestinal diseases.

However, among major issues of governance are the conflicts of authority among levels of government (provincial or federal) in terms of responsibilities or areas of jurisdiction. The city's wealth, the fact that its largely Urdu-speaking, and the capital of the province, all pits it against the Sindhi-speaking provincial government (Editor CSE 2016). An important point of contention is the KMC's budget – for example, in 2018, Karachi's GDP was \$164 billion while KMC's allocated budget for the year 2018-2019 was only Rs. 27 million (KMC 2018-19). Local authorities are expected to generate independent income to strengthen their financial capabilities, yet many of their roles in Karachi have been assumed by the provincial government or occasionally outsourced to private enterprises. Furthermore, the Karachi Metropolitan Corporation (KMC) consistently encounters challenges in persuading the federal and provincial administrations to disburse its allocated portion.

Among the services of the KMC that have been privatised are development of water sources, generation and distribution of power, and price of sewage disposal. Instead, its role has been turned into that of a middleman between the consumers and those responsible for the production of these services. However, it is still the KMC that is blamed for the problems that inevitably occur with the services (Hasan, A. and Raza, M. 2015).

The inclusion of the local government, especially where basic utilities' provision (proper housing, job opportunities, social infrastructure) is concerned, is central to poverty eradication (Avis, W. R. 2016). For example, some of the

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main factors impacting the health of poor residents is the low provision of clean water and sanitation facilities. If healthcare facilities were established that would provide services free of cost to the poorer sections of society, they would be able to reallocate their monthly budget to be able to spend more on education or to save (Satterthwaite, D. 2000).

### **Education**

A 2018 UNICEF report found that youth in urban settings were more deprived than in rural settings – there was a lower chance of deprived children in urban areas of completing primary education over their counterparts in rural settings. A number of studies carried out in the Developing World reported that parents usually preferred to educate their children but then faced problems even though schools were “officially free” in most countries. One of the primary factors hindering children from going beyond just primary school were the “hidden costs of education”: which include expenses for transportation, uniforms, books, and fees for extracurricular activities, among other things. Additionally, studies reported (ACHR 2014) that the educational achievement of students was also impacted by the constricted home environment, particularly in areas that faced frequent and long hours of electricity outages.

Unfortunately, Pakistan is very similar to the rest of the Developing World. People can choose from many different schooling systems although the State’s education system is free for all till 16 years of age (Hunter, R. 2020). Despite this, poorer families are not able to send children to school because of the aforementioned hidden costs. UNICEF Pakistan has reported that as many as 44 percent of children who should be in schools are not in any kind of schooling system.

In addition to this, a report in 2019 stated that despite having teachers, bathrooms, electricity, and piped water, about 10 percent of Karachi’s government schools had no students.

This is largely due to a widespread perception that the country’s public schools are not worth sending their children to since the quality of education is very low. Additionally, parents also want to send children to English-medium schools for better job prospects, but public schools are Urdu-medium. Even poorer households prefer private, English-medium schools (Yousafzai, 2022). As a result, the 2017 Population and Housing Census noted that Karachi’s literacy rate was 78 percent in the 15-24 age group.

### **Housing**

The Global South is progressively becoming more and more hostile to unregularized settlements within its cities. As such the response from governments and developers has largely been to destroy the settlement and remove the inhabitants. Scholars are calling this process “induced displacement” (Nikuze, A. et al., 2022) There are some situations where the inhabitants have been resettled through a plan, but the space allocated to them is usually far from the city centre, meaning the residents are unable to easily access the social and physical infrastructure of their city (Abebe, G. and Hesselberg, J. 2006). In 2006, a study was carried out in Ho Chi Minh City, Vietnam, which stated that communities generally want to upgrade their existing homes rather than live in apartments (Verschure, H., et al. 2006). This is because upgrading does not harm their pre-existing social networks and allows them to develop their houses slowly while still living within the city.

However, the question that needs to be asked is what are the reasons behind the high incidence of demolitions and evictions and on such a significant scale? In 2009, the Advisory Group on Forced Evictions (AGFE) in Turkey reported that this is because the stakeholders involved - planners/architects, politicians, and developers – were attempting to emulate the world class city model. Thus, land was not to be used just to provide housing or to generate income anymore. Instead, according to them, it should be used to also make airports, stadiums, Formula 1 circuits, and highways – things that would generate tourism and make their cities hubs for a global world. By adjusting the way the city is structured, stakeholders are also deciding who the city services and who it excludes (Baysal, C. U., Hasan, A. and Cabannes, Y. 2009). In Karachi, similar concerns are raised about a prominent construction firm whose renowned Bahria Town covers an area nearly comparable to that of Manhattan. There are significant allegations that the company obtained land using force and deceit, resulting in the demolition of numerous villages and displacement of their inhabitants (Zaman, F. and Ali, N. S. 2016).

A further issue is of the homeless population in cities worldwide. The UN estimates that there are about 1.1 billion homeless people across the globe. In its definition of “homeless”, the UN includes the inadequately housed (which encompasses residents of unregularized settlements) and those that sleep on the streets (Speak, S. 2019). Many studies have highlighted the gender aspect of the homeless, especially

those on the streets – they have found it is usually men who have “no regular shelter”. In Karachi, this segment of the impoverished population finds shelter through diverse negotiation methods, such as providing payment to the police or reaching agreements with shopkeepers. They also resort to sleeping or settling in places like shrines, mosques, and even cemeteries (Ahmed, N. 2020). The 2017 census reported only 5000 homeless people in Karachi (PBS, 2017). But Dr. Noman Ahmed’s report on those living on the streets in the city indicates the number to be far higher than this.

A 2018 housing study reported that Karachi’s demand for housing is approximately 120,000 units per year. Of this, only 42,000 units were provided by the formal sector. On the other hand, the informal sector builds approximately 32,000 units. Together these are still not enough to meet the demand which is increasing on a yearly basis. This has resulted in an augmented gap in low-cost housing which is sometimes covered by densifying pre-existing housing stock (Ahmed, N. 2020). The recent Supreme Court judgements, declaring several unregularized settlements and markets as “encroachments” has only exacerbated an existing problem without providing a viable solution.

Furthermore, the pace of Karachi’s expansion is influenced also by the rate of internal migration into the city from the country’s rural areas. As of 2014, the city has seen an average of 50,000 per month immigrants from different areas (Hisam, Z. 2014). The International Organisation for Migration (IOM) revealed in 2019 that approximately 9 percent of the population they surveyed reported that they were migrating because they were going back to their homes in other parts of the country, therefore highlighting that there was significant seasonal and circulating migration. The rate of migration into Karachi is so high that unregularized settlements are sometimes divided into sections where families can live and those where spaces are rented out to single men. Both sections have different rental rates, and the latter often share one room and one kitchen between five or more men (Hisam, Z. 2014). Operators of the housing market in unregularized settlements are increasingly converting old homes into multi-storey buildings to be able to meet the gap between the demand and supply of housing. However, this has resulted in an almost complete change of social relations as well as the nature of the settlements (Hasan, A. and Raza, M. 2015).

## DISCUSSIONS

It should be noted here that the subjects of the present study understand poverty because of how it affects their daily lives. By doing this they are implicitly denying that there

is only one type or one level of poverty around the globe. In fact, Younus Baloch, Director of the Urban Resource Centre, Karachi divides the concept of poverty into two dimensions based on his experience in the field (Pakistan). According to him, there is firstly, a basic-level poverty, encompassing essential needs such as food, housing, water, healthcare, and nutrition to which not everyone in the Pakistani context is assured or entitled to from the State. The situation is so critical that many children face mortality even before birth due to the mother’s inability to access adequate nutrition and food.

Secondly, there is a higher level of poverty involving the prerequisites for upward social mobility, including education, transportation, and decent job opportunities. Even in this realm, he says, a fair and equitable playing field is absent.

### Denial of Poverty

A significant relevant conclusion of the field research participants, was the abundance of people who denied their poverty. However, they lived in low-income settlements, on unleased land or in non-approved buildings/homes and were unable to find housing in formal areas.

As indicated above in Figure 2, out of the 48 percent of survey participants who did not perceive themselves as poor, 56 percent believed they earned enough to support themselves and their families. Additionally, 23 percent thought they belonged to the middle-class because of cultural ties to the upper middle class. Therefore, the relationship of this section of the population to their poorer (and newer) neighbours might not be very friendly.

Conversely, 38 percent of those who identified themselves as poor stated that they attributed this sentiment to the increase in inflation. This suggests that this perception is a recent development, and they may not have regarded themselves as poor prior to the recent surge in prices.

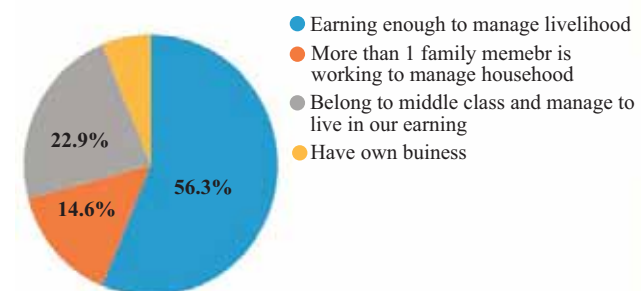


Figure-2: Reasons why people do not consider themselves poor.

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## Education

Professionals and activists alike called attention to the impact of education on an individual's ability to end his/her poverty. Dr. Noman Ahmed Urban Planner and Academic (interview, August 4, 2022), however, was critical of the hypothesis, pointing out that while the notion that education is the solution to societal issues, it is, in fact, the opposite that is sometimes true. Speaking specifically in Karachi's context, he stated that the quality of education in low-income settlements was not facilitating widespread upward social mobility. Instead, according to him, the focus should be diversified, and answers should be looked for in skill development and enhancement and providing financial aid for entrepreneurship ventures.

While nearly all community activists and professionals agreed with Dr. Noman regarding the need for vocational training centres in poorer settlements, Samiullah Mazari, a resident of Manzoor Colony, expressed a different sentiment. In his opinion, neither he nor any of his peers wanted their children to drop out of school and take up vocational skills. In fact, for most respondents, a key priority was quality education for their children, which for them meant private, English-medium education rather than public or religious schools/institutions. Mr. Mazari's view was that public schools, despite their low cost, had been corrupted by heavy politicization and the focus on imparting quality education to their students was missing.

Qualitative interviews conducted in other different low-income settlements revealed that young adults are predominantly choosing to pursue careers in nursing, with some of them opting to relocate abroad. Dr. Noman Ahmed understands this to be a difference between the old and the new poor where the former considered a life of poverty and deprivation to be their destiny and worked as domestic workers whereas the latter (or younger generations) recognize the shifts in society and are actively striving to alter their socio-economic standing through deliberate efforts.

Education for children from lower-income families was impacted further by the onset of COVID-19 and the ensuing lockdowns. The enrolment of children in schools decreased significantly especially since most public schools faced problems in transitioning adequately to online education as a result of a lack of WiFi access and electronic devices. In the post-COVID-19 world, the number of smartphones and laptops being used by students for education has increased as well. In recent times, according to Mohammad Toheed, Researcher at Karachi Urban Lab, education attainment

suffered the most from the recent price increases, as the impoverished typically perceive it as unproductive (Interview July 24, 2022). As a result, they make the difficult choice between sending their children to school or ensuring that they are (well) nourished.

## Housing

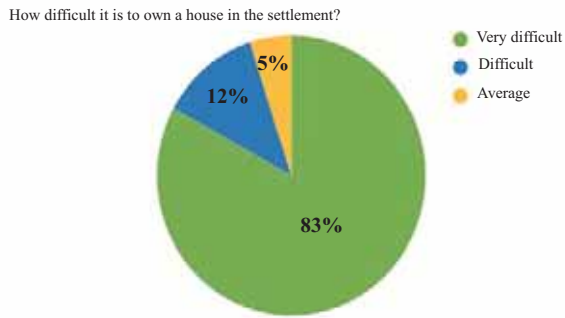
Previous studies conducted on Karachi have revealed that the city's two main problems are public transport and affordable housing. Results from the present study reinforced this. As mentioned earlier, 62 percent of the city's population lives in low-income, unplanned settlements. This is because formal planning, with its focus on building Karachi into a world-class city, has excluded the poor from the city. Not only have these settlements been built up slowly by the residents themselves but the acquisition of basic utilities such as electricity, water, and gas connections have also been the responsibility of the residents rather than the government.

A number of these settlements are on the periphery of the city, making it difficult for low-income citizens to access amenities which are predominantly located in the city centre. In an attempt to access these amenities and also lower their transport costs, the economically-disadvantaged try to live within or near these areas. However, the high land value (resulting from easy access to amenities and other facilities), means that the poor are forced to live in ecologically hazardous zones and plots of land, such as over stormwater drains (interview with Yunus Baloch, Director URC, July 23, 2022). Still, most find that it is cheaper to live there than in the margins of the city where transport links, utility connections, healthcare and recreation amenities are few and far in between and cost them more in the long run.

Given this high demand, single-storey homes are regularly built up into high-rise buildings not only by real-estate developers but also the owners themselves. Real estate agents in Manzoor Colony revealed that people build incrementally and add approximately 2-6 stories above the original house which is rented out for additional income.

Renting is also often seen as temporary while families try to save up for their own house. Many key participants disclosed that they made considerable efforts to acquire a home that they owned, even if it was not officially leased or sanctioned. According to them, the security they felt with their own residence outweighed any apprehension about potential demolition by government authorities. A resident of Machar Colony stated that she left a pakka house she





**Figure-3:** Respondents' perception of whether owning a house in their current area is difficult.

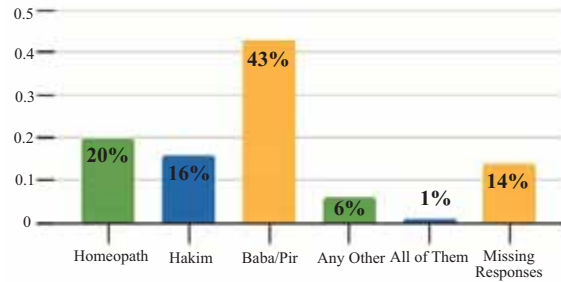
was renting for a kacha house that her family built from their savings on illegally reclaimed land (Interview of resident, Amna, Machar Colony, August 5, 2022). Key participants at Manzoor Colony further revealed in a foam group discussion that if the criteria for poverty included renting a house/space, “the number would increase to about 50 percent” of the settlement’s population.

### Health

The quantitative survey conducted during Phase II of the study revealed that people from low-income settlements are increasingly switching to homeopathy and religious scholars as forms of treatment rather than allopathic treatment. There are several reasons for this: some settlements have no medical dispensaries, allopathic doctors servicing low-income settlements are usually thought of as quacks and are considered unreliable, and medicines prescribed by allopathic doctors are too expensive to sustain. Some key respondents also revealed that government health facilities, including maternity clinics and hospitals, are at least five kilometres or more from their settlements. Public hospitals are free of cost in Pakistan and patients rarely have to pay for medicines. However, the distance forces them to seek cheap and easily accessible treatment which often does not mean allopathic medicine.

Regarding the generally high prevalence of health issues, such as stomach and skin diseases, several respondents blamed the high populations densities of specific neighbourhoods or close proximity to an open drain and sewerage system. According to Amna, a key respondent living in Machar Colony, the cleanliness of the lanes deteriorated the farther one moved away from the open sea.

This problem is further compounded by the fact that many settlements have poor sewerage infrastructure, and pipes are not serviced adequately despite being very old. In Haji



**Figure-4:** Percentage of people opting for non-allopathic treatment methods.

Ghulam Zakariya Goth, for instance, a pit latrine is the only source of disposal for Shireen Khan, a resident, due to a lack of sanitation systems in the settlement (Interview, August 28, 2022).

Some respondents further connected health issues, especially among children and young adults, to nutrition (or a lack thereof). Nasira, Khel Coordinator at Imkaan (NGO in Machar Colony), stated that children, especially girls, faced difficulties in classes, especially gymnastics, since the food they consumed regularly was insufficient in nutrition. According to her, insufficient access to adequate nutrition was resulting in physical frailty so much so that their regular menstrual cycles were significantly influencing their academic performance (Interview with Amber Ali Bhai, General Secretary of Shehri CBE, July 23, 2022).

### Urban Mobility

Karachi as a mega-metropolis necessarily needs inexpensive, secure, and dependable public transport and is a major determinant in where many people live and work, the schools and institutes they can access, and the opportunities available to them. Amber Alibhai, General Secretary of Shehri CBE, points to “capacity to travel decently” as a measure for poverty. She adds that residing near their workplace is a survival strategy for impoverished communities; otherwise, they would deplete their funds (due to high transportation expenses) before the month ends.

Concurring with the aforementioned, 71 percent of survey participants revealed that their choice of current habitation was based on the distance from their workplace. However, given the lack of public transport avenues available in Karachi, primary research revealed low-income communities are beginning to rely on private transport systems to move around the city.

This rise in the use of private modes of transport affects women and children disproportionately: since motorbikes, because of their design and usage are tilted towards men, women are compelled to rely on public transport for commuting or any other transport needs. A key participant from Pahar Ganj, reported that she had to use the chinqi to get to her yoga classes despite the fact that her family owned two motorbikes (Interview with Ruth Farhad Akhtar, August 16, 2022).

The absence of affordable and secure public transportation affects not only the job opportunities that women are able to avail but also the recreational opportunities accessible to the poor. Amna, a resident of Machar Colony, states that they cannot even think of taking their children out of picnics or family outings, stating that they cannot travel by bus if they have the children with them. Consequently, they have to hire a Suzuki van (which costs about Rs. 2000) and gather 10-12 people to collectively be able to afford the total expense. This obviously means that recreation, while not being high on the list of priorities, is not an everyday possibility.

### The Gender Issue

In all of the previously detailed themes, there seems to be one constant – women are disproportionately impacted by poverty and rising inflation. According to Farhat Parveen, Director of Now Communities, underprivileged women hold multiple burdens – all working women must juggle the responsibilities of maintaining their homes and families as well as their careers. This, she states, is the dilemma of balancing their reproductive and productive labour.

In the modern world, however, this balance is becoming increasingly difficult to achieve – the urban working woman must rely on family systems (that are increasingly breaking

down) to take care of her children while she works. A lack of alternative and affordable care opportunities means that the extended family is the only option available to her. The issue is worsened by the fact that women are generally unable to use family planning methods due to a variety of reasons – lack of awareness, they might be too expensive, or they do not use them because of religious and social taboos.

Furthermore, they are under consistent pressure from their families who “permit” them to work outside their homes and do so in fear of having this “permission” revoked by the men of their family. In some cases, Farhat Parveen stated, women 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.

COVID-19 only increased the cases of gender-based violence and suicide among women from low-income settlements, reported Farhat Parveen. The reasons she gives for these are control over their social networks and televisions and use of mobile phones coupled with an overall worsening financial situation. And despite the fact cases khula (women applying for divorce) also increased significantly during the same period, the number of women who are legal owners of property is abysmally small in Karachi. This makes them financially and socially insecure because they cannot depend on anything (financially or socially) in emergency situations. As a result, they are forced to choose between financial instability or domestic abuse.

In an effort to address the gender imbalance, Dr. Noman Ahmed proposed that social spaces be redefined to establish parity between the sexes. He postulates that women’s involvement in public spaces and public life of the community could have the potential to alter even the internal family dynamics of these women. However, here, too, women face major issues resulting from being unable to organise themselves effectively primarily due to a lack of “permission” from their families.

### Footpath Dwellers

As mentioned earlier, Phase II of the field research comprised of in-depth interviews of 20 homeless individuals/families. During this fieldwork, it came to light that the homeless are not a homogenous group and can be divided into at least two categories (detailed below).

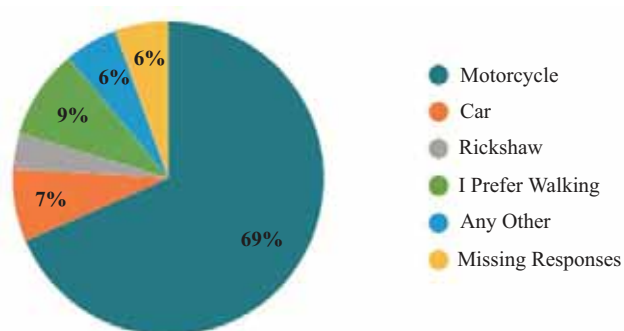
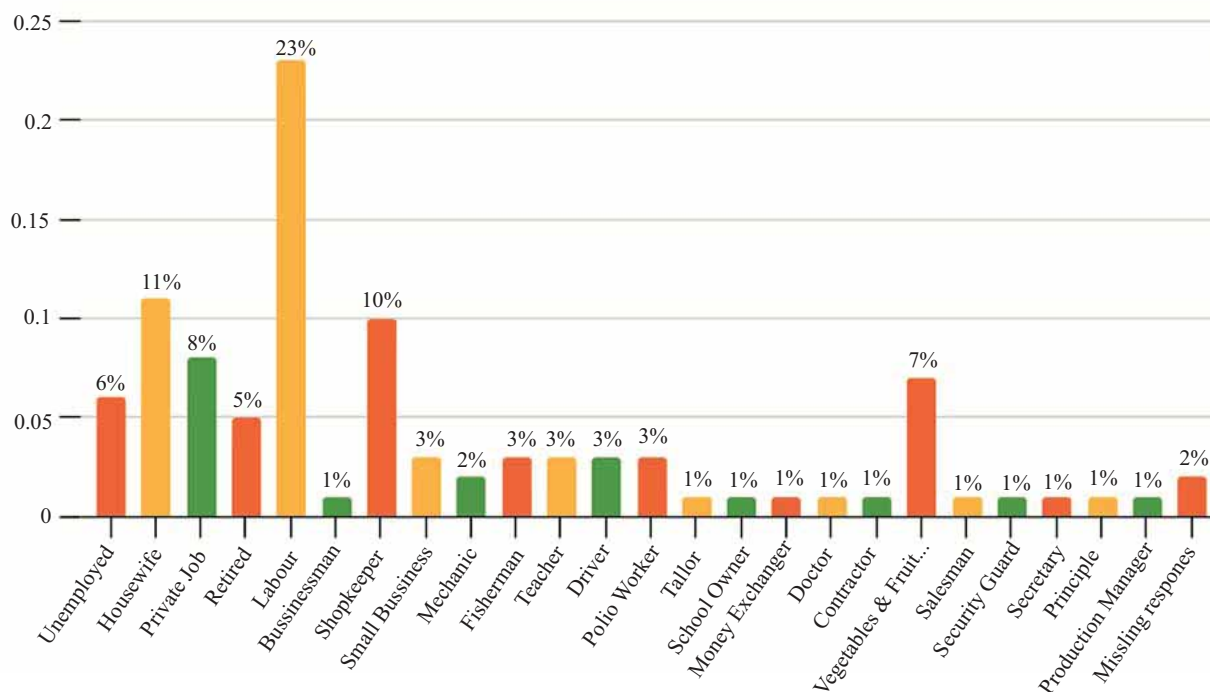


Figure-5: Private Forms of Commutation in the City.



**Figure-6:** Nature of Job of Respondents. 11 percent of female survey respondents that they were housewives.

### Group 1

This group is made up of those (mostly men) who have permanent homes in the city but find it too expensive to go home from work every day and therefore choose to sleep under bridges or on sidewalks to save commute costs. They visit their families on a weekly basis on average and had their clothes washed at home. During the week, they use the bathrooms at a nearby mosque or hotel. These people are not bothered by the KMC or other authorities as long as they keep the space they occupy clean.

### Group 2

People in this group are largely families living under bridges or flyovers or renting beds in open air hotels. They are mostly circulating migrants who have no permanent homes within the city. They use cheap dry cleaning services and use public toilets for which they pay between Rs. 10-30 per person. Most of them work as day wage labour but some had their own thelas (carts) on which they sell fruits and vegetables. Nearly all of them had had interactions with the KMC, police, or other authoritative figures in some way. Some had even faced eviction from their previous dwellings. Nevertheless, almost all of them possessed their CNICs and recognized its significance.

## CONCLUSIONS

The above discussions and literature review have been instrumental in emphasizing the fact that urban poverty is multidimensional and using any one aspect from which to analyse it through will result in major discrepancies and injustice. This shows through in the definitions of the UN and that of the World Bank. The former for example, states that all those that are inadequately housed are homeless. In the case of Karachi, this would then mean that more than half of its population is homeless.

However, the above understanding of homeless ignores the fact that the poor build incrementally. They add to their homes a little at a time by participating in saving schemes and committees and therefore, their understanding of a “home” is very different from that of a bureaucratic and academic institution like the UN. This factor is very important because it needs to be accommodated within the formal planning process of cities. Urban planners and professionals are falling short of their responsibility to create an inclusive city when they do not take into account the ways in which the poor navigate their own realities.

Additionally, the UN definition also fails to consider the very important fact that the poor are not granted legal utility

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connections for decades at times. They have to fight and protest and make negotiations with government authorities to be able to gain these. In cases where this is not possible or where they have legal connections but no (proper) services, they have to rely on informal means of accessing basic utilities. Manzoor Colony for instance has a legal water connection. However, the supply is inadequate for their daily needs and therefore, they have to buy additional tankers which is a significant added cost in their monthly expenditure. How this impacts their life and living standards needs to be investigated further.

On another note, the fieldwork revealed that technology has now become a crucial part of everyone's lives, particularly since the COVID-19 pandemic. Digital education therefore needs to be considered within institutions. Additionally, the use of smartphones and laptops has a significant impact on social relations which must be investigated and understood to map future societal trends.

Furthermore, there is a serious lack of women's participation in the labour force. The 2017 Population and Housing Census

of Pakistan revealed that only about seven percent of women are employed in Karachi (Hasan, A., Hashim, A. and Alvi, D. 2022). Working women in Pakistan need to consider several factors when looking for employment. As mentioned earlier, their ability to work is precarious because of the "permission" granted to them by men. Additionally, their choice of work is dictated not by the remuneration they would receive but by the transport links available and its cost.

On the other hand, the interviews, particularly those of the planners, revealed that there is a significant lack of emphasis on acquisition of services and planning for land-use that is beneficial for the poor. Furthermore, the way these two aspects affect the lives of women is also not considered during the planning process. Academia is failing in this regard to create a pro-poor world of thinking and inclusivity since it is not creating a space where these issues are brought up in the classroom and sustainable solutions found for them.

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