Housing, Class Politics, and State Power: The Making of Urban Space in Karachi

A thesis submitted by

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Abstract

This thesis examines the role of informality in Karachi's housing sector, arguing that it is not a symptom of weak governance, but a deliberate strategy maintained by state institutions, political elites, land brokers, and private developers. Informality functions both to marginalize low-income communities and facilitate elite land accumulation. While residents of informal settlements face eviction and criminalization, luxury developments like Bahria Town Karachi expand through regulatory loopholes and political collusion. Tracing Karachi's historical housing policies, master plans, and legal frameworks, the thesis shows how collaborative governance - defined by the mutual dependence of state actors, political intermediaries, and brokers - sustains informal urban development. State power is selectively deployed to protect elite interests while displacing marginalized groups. Using a qualitative, multi-method approach, including archival research into planning documents and laws, this study identifies structural factors driving spatial inequality. Policy recommendations include reforming colonial-era land acquisition laws and revising zoning frameworks to better integrate informal settlements.

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1 Introduction

Karachi's housing landscape is defined by a paradox: informality, often associated with the urban poor and framed as a failure of governance, is in fact a structural feature of the city's development, shaping both elite and low-income settlements. While informal housing is frequently criminalized and subject to eviction, the same mechanisms—regulatory loopholes, political brokerage, and discretionary governance—are routinely leveraged to facilitate elite developments such as Bahria Town Karachi. This thesis examines how informality is not merely tolerated but actively produced and instrumentalized by the state, revealing the ways in which Karachi's governance structure sustains inequality through selective enforcement of laws and policies.

After the Partition of British India in 1947, Karachi underwent a profound transformation in its population, demographics, and political landscape. Prior to Partition, Karachi was a diverse cosmopolitan city with a significant Hindu, Muslim, and Sikh population. However, with the creation of Pakistan as a separate Muslim-majority nation, there was a mass migration of Muslims from various parts of India to Karachi, the newly declared capital of Pakistan. This influx drastically altered the city's demographics, as the Hindu and Sikh communities largely migrated to India, leading to a predominantly Muslim Karachi.

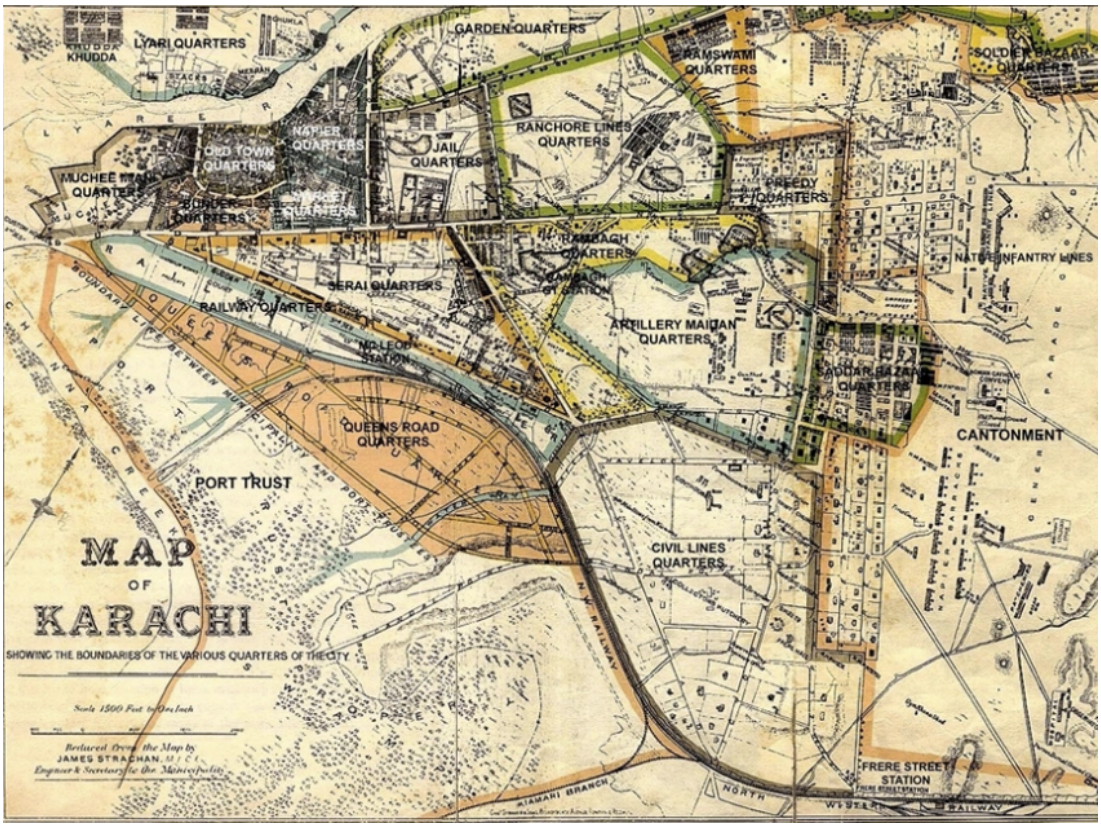

Figure 1: Colonial-era (1880-1905) Map of the Quarters of Karachi (Source: Karachi Metropolitan Corporation)

Politically, Karachi became the center of power in Pakistan, serving as the capital until Islamabad was built in the 1960s. The city's political dynamics shifted as various ethnic and political groups vied for influence, leading to periods of instability and conflict. Karachi's strategic importance as Pakistan’s only port city also grew, attracting migrants from across Pakistan seeking economic opportunities, further diversifying its population. However, this rapid urbanization also brought challenges such as infrastructure strain, ethnic tensions, and political unrest, shaping Karachi into the dynamic and complex metropolis it is today.

To house the sudden influx of people after Partition and that arrived in waves of migration, Karachi's urban and policy landscape went through many changes and created both formal and informal ("katcha") housing in parallel. Today, Karachi is a megacity of over 20 million people, with nearly 50% of its housing currently developed through informal means. Therefore, understanding how housing was created (both informally and formally), the actors and institutions at play, and the regulatory and policy underpinnings of housing policy/city plans is critical. Informal settlements serve as essential hubs for the working poor, providing them with affordable housing and access to urban job markets, albeit in precarious and often contested spaces (Peattie 1979). Karachi provides a critical case study for examining these dynamics, and offers particular insights into urbanization in South Asian cities.

The term *katchi abadi* translates literally to "impermanent settlement." While advocates for the regularization of unplanned settlements tend to apply this term broadly to all informal neighborhoods, official policies increasingly reserve it for those settlements that are either eligible for regularization or have already been regularized. On the other hand, residents of these regularized settlements often reject the label *katchi abadi* for their neighborhoods, as it carries connotations of marginality and transience. Instead, the English term "colony" is frequently used to describe unplanned settlements in Karachi. This usage, however, is often derided by regularization authorities (Gazdar and Mallah 2011).

At the core of Karachi's urban development is a system of "collaborative governance", in which informal brokers, political actors, and formal institutions engage in fluid, mutually beneficial arrangements that sustain and regulate informality rather than eliminating it

(Anwar 2014). This governance structure does not function through strict legal enforcement but through negotiated rule-bending, where state institutions selectively enable or restrict informal practices based on shifting political and economic interests. While informal settlements emerge as a response to the housing needs of the working poor, they are also strategically used by political elites, who promise regularization in exchange for electoral loyalty. Brokers, in turn, facilitate land transactions and service provision in areas where the state is either absent or complicit, creating a system where governance operates through discretionary enforcement rather than universal application of laws. This informalized approach is not a failure of governance but is a deliberate mode of urban management that has shaped Karachi's housing trajectory. Over time, however, this framework has extended beyond the urban poor, as elite developers and powerful political actors now leverage the same mechanisms of informality—bribery, regulatory bypassing, and legal ambiguities—to accumulate land and wealth, deepening socio-spatial inequalities.

A second critical dimension of this process is the criminalization of katchi abadi residents, which serves as a key mechanism for land control and dispossession. Informality is not merely tolerated; it is actively produced and weaponized by the state to regulate marginalized populations while enabling elite expansion. The same informal settlements that political actors rely on for vote banks are simultaneously framed as illegal encroachments, justifying their demolition when it becomes politically or economically expedient (Hasan et al. 2015). While katchi abadi residents face eviction under the guise of legality, elite developers exploit regulatory loopholes and political connections to acquire vast tracts of land, often through similar informal mechanisms.

As Ong (2007) argues, informality is not simply an aberration but is actively produced by the state to manage and control marginalized populations while enabling capital accumulation for elite interests. This dynamic is crucial to understanding Karachi's contemporary urban trajectory, where the very mechanisms historically developed to address housing shortages are now being used to entrench inequality and accelerate displacement. Karachi's urban governance does not simply accommodate informality—it actively manufactures and manipulates it to serve entrenched political and economic interests.

Karachi's informal settlements are not uniform in categorization and can vary greatly in origin, location, scale, and degree of state interaction. This thesis will focus specifically on a subset of informal settlements those created and maintained through "collaborative governance," where land brokers (dalaals) facilitate illegal land acquisition with active state tolerance and intervention.

This thesis uses a qualitative, multi-method approach to examine how housing is created in Karachi through a form of "collaborative governance." My research primarily uses secondary data analysis, utilizing urban studies literature on informality, governance, and land politics in the Global South with a focus on scholarship on South Asia and Karachi, including works by Arif Hasan, Nausheen Anwar, and Ananya Roy. I also studied planning documents and policy reports, undertaking archival research on Karachi's major master plans. Primary data sources include Karachi's five historical master plans from 1952 to 2007, legislation such as the Sindh Katchi Abadi Act (1987) and Land Acquisition Act (1894), and reports from state entities such as the Sindh Board of Revenue, the Karachi Development Authority (KDA), and the Karachi

Metropolitan Corporation (KMC). Additionally, investigative reports from human rights organizations, NGOs, and activist groups (such as Karachi Bachao Tehreek) are incorporated to capture the socio-political dimensions of forced evictions and land dispossession in informal colonies. I also undertake discourse analysis to examine the language and rhetoric used by formal institutions and policymakers when discussing informality to critically engage with how planning narratives construct informality as a problem while simultaneously sustaining it as a governance mechanism. I use case study analysis featuring Bahria Town Karachi (BTK), an elite private development, as a key example of how informal mechanisms facilitate elite housing development, marginalizing low-income communities and causing environmental degradation.

Drawing on this detailed examination of Karachi's housing policies and plans, institutional actors and informal urban settlements, this thesis argues that informal settlements, originally created as housing solutions for the urban poor, are now manipulated through selective regularization and forced evictions to facilitate elite-led developments such as Bahria Town Karachi. This process reinforces inequality by criminalizing informal residents while enabling land speculation and luxury real estate ventures.

To make this argument, Chapter 2 engages with key theoretical frameworks on urban informality, land politics, and governance in the Global South. This literature review contextualizes Karachi's housing dynamics within broader debates on informality as a mode of governance rather than a temporary or exceptional phenomenon. Chapter 3 provides a historical analysis of Karachi's master plans and housing policies since

Partition, situating Karachi's contemporary housing crisis within its broader historical and policy context. This chapter demonstrates how formal planning initiatives—from the Greater Karachi Resettlement Plan (1958) to the Karachi Strategic Development Plan 2020—have reinforced patterns of exclusion by failing to accommodate the housing needs of low-income migrants. Chapter 4 shifts focus to how Karachi's housing sector is shaped by both formal policies and informal power networks, detailing the roles of local government agencies, private developers, and informal brokers. This chapter unpacks how collaborative governance—marked by conflict, control, codependency, and selective cooperation—sustains urban informality. Chapter 5 concludes with policy recommendations which focus on two key reforms: (1) strengthening legal protections against forced evictions by ensuring tenure security for katchi abadi residents through transparent regularization processes, independent oversight, and amendments to the colonial-era Land Acquisition Act (1894); and (2) implementing an equitable zoning framework to regulate urban expansion, limiting speculative land grabs while integrating informal settlements into city planning. These suggestions aim to dismantle the mechanisms that perpetuate spatial inequality and reorient Karachi's development toward inclusive growth and sustainability.

2 Literature Review

2.1 Introduction

In this chapter, I review theoretical frameworks relevant to Karachi's housing landscape and situate the city within global urban and social theory. This literature review addresses the binary distinctions between formal and informal systems, critiques how these binaries perpetuate hierarchical divisions between Global North and South cities, and examines informality as an elite strategy for profit generation. The chapter concludes by examining non-state actors in Karachi's informal housing sector, such as community-based organizations, land mafias, political brokers, and NGOs, laying the groundwork for the detailed stakeholder analysis in later chapters.

2.1.1 Challenging the Informality-Formality Binary

Historically, "informality" in the Global South has been framed as a phenomenon existing outside the scope of the state, operating beyond formal governance structures and legal frameworks. It is often defined simply as what is not "formal," implying a dialectical relationship in which it exists as intrinsically separate from what is "official," "recognized," or "legible" (Portes and Vickstrom 2011). Informality has thus been traditionally understood as distinct from formality—separate, and in opposition to, formal governance systems.

Theorists have often depicted informality and formality as binary opposites. Formality is understood as a "valuable strategy of planning," dependent on state-enforced regulations. In contrast, informality, as a "planning stratagem," thrives on spontaneous

interaction among various stakeholders (Innes, Connick, and Booher 2007). The formal system operates through value fixation, planning policies, and legibility processes like mapping, which make spaces easier to monitor and control (Portes and Vickstrom 2011). Informality, on the other hand, is often seen as a chaotic or spontaneous mode of urban development, with little to no official recognition or control.

This binary framework, however, has been critiqued for oversimplifying the relationship between formality and informality. In his early work, Keith Hart (1973) conceptualized informality as an economic strategy employed by the "urban sub-proletariat" to increase income. This view frames informality as a solution for the poor, yet it also creates challenges for governments trying to assert control over urban spaces. Informal settlements—often labeled as “slums” or “sprawl”—embody the struggles of marginalized communities to secure land, housing, and livelihoods in the face of exclusionary urban policies and limited affordable housing options (Roy and AlSayyad 2004). Yet, informality in Global South cities goes beyond economic survival—it represents a fluid, adaptive process shaped by the interplay between state policies, capital flows, and grassroots mobilization.

Aihwa Ong (2007) introduces the concept of "zones of exception," where informal practices coexist with formal regulatory frameworks. In these spaces, informality is not just tolerated but actively produced by the state to maintain control over specific populations. Ong’s viewpoint challenges the binary understanding of informality as merely a survival strategy outside the state. Instead, it reveals how informality is

intricately woven into the fabric of state power and governance. The urban landscape in such spaces becomes a site of complex negotiations, where formal and informal practices overlap and informality itself is reproduced through state actions.

This leads us to question the binary that often frames informality as either a crisis of "informal hypergrowth" or a "spontaneous, creative response" to the state's inability to meet the basic needs of the urban poor (Hall and Pfeiffer 2000; de Soto 1989; Roy 2005). Hall and Pfeiffer (2000) describe "informal hypergrowth" as a situation where the urban poor "build their own city" in defiance of the bureaucratic planning apparatus of the formal city. In contrast, de Soto (1989) argues that informality is akin to a "legal apartheid," where the poor are excluded from formal systems and struggle to trade their assets. These contrasting views present informality as a completely separate phenomenon from formality, overlooking the power dynamics and institutionalized exclusion that make informal practices necessary.

In reality, informal settlements in the Global South are often established and legitimized through "invasion-as-tenure," in which land occupation becomes a de facto claim to property rights (Peattie 1979). These settlements provide vital housing and capital for the working poor, enabling entrepreneurial activity and access to labor close to city centers and transport hubs. However, the view that informal settlements are self-contained or operate outside the formal sector ignores the fact that they are deeply connected to, and often shaped by, formal structures.

Roy (2009) critiques this oversimplified view, arguing that informal systems are intentionally maintained to serve elite interests and perpetuate inequality. Informality, in this sense, is not accidental or benign but structured to sustain power imbalances. Roy illustrates this through examples like eminent domain, which is used to displace low-income communities in favor of elite development projects. Similarly, in Karachi, the Land Acquisition Act of 1894 allows the state to appropriate land for "public interest," often displacing indigenous communities to clear land for upscale development projects, such as the controversial Bahria Town.

Contemporary scholarship also suggests that the state itself may function informally, blurring the lines between formal governance and informal practices. Roy (2009) argues that the informal state often disregards certain unauthorized developments, while at the same time facilitating the establishment of more formalized settlements through intermediaries or brokers. These brokers, though exploitative, serve as a buffer against neoliberal agendas and the rise of elite enclaves, which prioritize high-end developments over affordable housing for the poor. In this way, brokers—representatives of an informal system—can act as gatekeepers for communities facing displacement due to large-scale urban development projects.

2.1.2 Reconceptualizing Formal and Informal Urban Spaces

The boundaries between formal and informal spaces are often shaped by elite models of urban planning and contested by various groups with vested interests. What is considered informal today may become formal tomorrow, and vice versa (Björkman 2014; Schindler 2014a). The Global North’s perception of informality is closely tied to

deeply embedded notions of the “Third World,” often equated with “chaos,” “nuisance,” and “disorder”—stemming from entrenched Euro-American perceptions of developing nations. This dynamic reflects broader global power imbalances, where “global cities” are positioned as aspirational models for development elsewhere. Such sweeping classifications frame complex urban systems through a lens of socio-spatial privilege and colonial history.

The historical roots of the equivalence between the third world and chaos can be traced to early colonial land management practices. In America, European colonizers justified their takeover of Indigenous lands on the grounds that Native populations had "failed to adequately subdue the soil" and cultivate land in ways that aligned with European values of productivity and ownership (Cronon 2003). To the Puritans, land was a resource meant to be improved upon; ownership was claimed through cultivation and modification. In contrast, Indigenous land-use practices were often usufruct-based and did not adhere to the concept of permanent ownership. Puritans framed Indigenous communities as "squandering" resources, thus legitimizing colonial interventions under the pretense of "efficient management" and "improvement." Consequently, laws were enacted to assert colonial control over these lands, reinforcing a system that positioned land ‘improvement’ as both a moral and economic imperative.

Similar justifications for dispossession were employed in colonial India, where the British classified vast tracts of land as "wasteland" to facilitate agrarian expansion and increase tax revenues. The British land revenue system was designed to categorize

land as either productive or unproductive; any land not yielding taxable products was deemed "waste" and thus eligible for takeover by the colonial state (de Hoop & Arora 2017). The notion of "wasteland" was not a passive descriptor but a performative category that shaped land use and governance. This categorization, rooted in Lockean property theory, defined any property lacking economic productivity as wasteful, reinforcing a system in which colonial authorities justified the dispossession of indigenous communities under the guise of economic rationality. Such classifications were deeply racialized and exclusionary, targeting Indigenous and agrarian communities who engaged in non-market-oriented land use. The colonial state enacted laws to control and "improve" these lands, embedding the concept of "waste" into formal governance structures.

This colonial logic of land classification persists in postcolonial governance frameworks. In both contemporary India and Pakistan, the "wasteland" category continues to be used to justify land acquisition for elite-driven development projects such as biofuel plantations, large-scale infrastructure, and speculative real estate investments (de Hoop & Arora 2017). The historical weight of the term “waste” allows land to be seized for elite-led development, with the state continuing to serve as an arbiter that determines which spaces are "productive" and which are "encroachments." In Karachi, this justification has been central to urban planning, where informal settlements and working-class neighborhoods are dismissed as obstructions to modernization, enabling the violent dispossession of marginalized communities.

The persistence of this colonial logic is reflected in the contemporary urban governance of Karachi, particularly through the lens of aesthetic governance as articulated by Ghertner (2011). Ghertner's concept of rule by aesthetics highlights how urban spaces are increasingly governed by visual markers of order and cleanliness, rather than legal frameworks. In his analysis of Delhi's urban planning, he demonstrates that areas that appear well-planned and visually aligned with global standards are legitimized, even when they violate formal zoning laws, while informal settlements—often seen as chaotic or disorderly—are deemed illegal and subject to eviction (Ghertner 2011, 280). This aesthetic-based reasoning extends beyond legal definitions, with courts and bureaucracies relying on perceptions of cleanliness, modernity, and visual appeal to justify evictions and land dispossession.

Ghertner's framework helps illuminate how the criminalization of informal spaces in Karachi follows a similar logic of exclusion, where informal settlements are not only seen as economically unproductive but also as visually disruptive. In this context, the dispossession of Karachi's informal settlements is not merely about land or property but about the desire to create a sanitized, modern urban image that aligns with global aspirations. The shift towards aesthetic governance thus deepens the spatial segregation in Karachi, where the poor are displaced to make way for elite developments, and informal spaces are redefined as problematic not based on their legal status but on their visual impact.

What was once a colonial revenue-driven imperative to maximize land productivity has morphed into an aestheticized political project—one that weaponizes urban beautification as a tool for exclusion. Urban informality is tolerated when politically convenient but criminalized when it obstructs elite urban aspirations. The dispossession of Karachi's informal settlements in pursuit of an elite, "world-class" city echoes the historical framing of wastelands, revealing a persistent spatial logic that favors capitalist urbanism over equitable development.

2.2. Zones of Exception in Karachi

To understand the dynamics of urban informality in Karachi, it is essential to place it within the broader context of Global South cities, where housing policies, economic flows, and institutional practices intersect in shaping informal urban spaces. Examining how these forces intersect can shed light on the specific materializations of informality in Karachi, particularly through empirical and historical examples. By looking at Karachi's informal housing patterns and governance processes, we can better understand how broader global and regional trends manifest in local urban spaces.

The concept of urban informality can be understood in two primary forms. First, it includes direct, tangible manifestations, such as unsanctioned housing settlements, unauthorized developments, informal economies, and makeshift infrastructure and services. These visible forms of informality are often spatially dispersed across urban areas, where they appear as symbols of exclusion and marginalization. Second, informality can be seen through the lens of certain state planning regimes in developing regions, which operate as "zones of exception." These are areas where state control is

either weak or bypassed altogether, and informal self-governance or community mobilization takes place. As Ong (2007) suggests, these “zones of exception” create alternative forms of governance that, while distinct from formal state structures, still function within the urban fabric. It is the tension between these two forces—tangible manifestations of informality and state-led exceptionalism—that shapes the production of urban space. These dynamics, in turn, contribute to the socio-spatial transformations in cities like Karachi, where urbanization unfolds through the intersection of formal institutions, informal economies, and global capital flows.

As this interaction between informal and formal governance unfolds, the spatial characteristics of urban areas become fluid, dynamic, and reconfigured across various scales. This reconfiguration of space is not merely a process of physical change but a political and economic one. As Brenner and Schmid (2013) argue, “central functions” such as institutions and settlements are increasingly dispersed, and urban territories are reshaped through global capital flows. In this context, the notion of space itself becomes dynamic, shaped by both social forces and economic imperatives. Informality, in this sense, is not just a spatial feature but a political-economic process, one that reflects the broader inequalities within urban governance.

The economic dimension of informality was first theorized by Hart (1973), who described it as a strategy for the “urban sub-proletariat” seeking alternative means of income generation. Over time, this concept expanded to include informal housing, “sprawl,” and slum settlements, as well as informal systems of civic infrastructure.

However, the underlying assumption remained that informality was primarily a phenomenon of the Global South, often framed in the context of post-colonial urban development (Demaria and Schindler 2016). These conceptualizations of informality reflected a distinct divide between the “developed” and “developing” worlds, where informal settlements were often viewed as temporary or transitional spaces, signs of incomplete modernization.

More recent scholarship has expanded the understanding of informal settlements by viewing them not merely as spaces of poverty but as productive forms of capital for their residents. In these settlements, people secure housing through informal tenure arrangements, creating flexible and affordable housing options, particularly for migrants and low-income workers (Peattie 1979). Informal communities, including those in Karachi, often function as vital economic hubs, structured around worker politics and job access, which shape their spatial organization. Karachi’s unique history of absorbing migrants over the last 75 years has led to the creation of ethnic enclaves, further complicating the issue of informality and its connection to ethnic and linguistic identities.

Lefebvre’s concept of “planetary urbanization” provides a useful theoretical lens to understand these dynamics. Lefebvre argued that urbanization is an ongoing process driven by both capital and social interaction within state-market frameworks (Lefebvre 2003). His notion of “state exceptionalism” suggests that urban spaces, particularly in the Global South, are increasingly characterized by zones where formal governance is suspended or restructured. In these zones, informal housing and informal governance

coexist alongside elite urban projects, blurring the boundaries between legal and illegal spaces. This raises a critical question: can “planetary informality” be conceptualized as a phenomenon that transcends the dualisms of Global North/Global South and legal/illegal? Rather than viewing urban informality as an anomaly or temporary condition, this perspective suggests that informality is a central feature of urbanization in both the Global South and Global North, operating through competing systems of governance and varying degrees of institutional control. In cities like Karachi, this structure of elite enclaves and informal settlements forms a highly unequal urban landscape, where low-income groups are marginalized and excluded from formal governance processes.

The history of urbanization in Karachi further reinforces this argument. As a commercial port city, Karachi’s urban growth was shaped by both post-independence migration and the need for housing and infrastructure for a rapidly growing population. This growth, however, was not distributed equally. The agrarian settlements on the outskirts of the city were particularly vulnerable to land expropriation by the Karachi Improvement Trust, which sought to reconfigure the city to accommodate an influx of migrants. These displaced communities, often bound by shared identities of caste and religion, faced the rise of informality as a response to their dispossession. The mode of ‘informality’ that emerged from this tension between rural and urban life remains a defining feature of Karachi’s urban development, with informal settlements continuing to serve as essential spaces for migrant populations and low-income residents.

Informality in Karachi broadly manifests through a complex network of non-institutional actors: communities mobilizing politically, land mafia/brokers, and private developers detailed below. The subsequent chapters will further elaborate on how these actors' function to institutionalize informality, shaping Karachi's urban policies and practices.

2.2.1. Political Organization in Informal Settlements

The fragmented governance of Karachi's informal settlements has led to diverse forms of mobilization among their residents. These mobilizations take multiple forms: political, through electoral engagement and self-governance; legal, through localized rules and customary legal practices; economic, through marginal economies reliant on entrepreneurial labor; social, through self-imposed housing segregation along ethnic and linguistic lines; civic, through community-led infrastructure initiatives; and spatial, through what Holston (2008) describes as "insurgent citizenship"—occupancy practices that demand recognition from the state. While the first three forms of mobilization remain largely intangible, the latter two materialize as visible, spatial claims that assert urban legibility and legitimacy.

Civil society organizations play a critical role in brokering fragile coalitions of interests within informal settlements (Castells 1983). However, many so-called grassroots mobilizations in developing country cities are not purely bottom-up. Instead, they often result from top-down policy interventions driven by NGOs, professionals, and experts affiliated with public or private non-profit institutions (Appadurai 2001; Evans 2002; Roy 2005). Informal settlements frequently self-organize into parallel systems of governance

by appointing local representatives or councilors to advocate for their communities in municipal and state politics.

Roy (2009) argues that while such mobilizations challenge the status quo, they do not inherently dismantle the exclusionary city. Instead, they often serve as a mechanism to gain political legitimacy rather than achieving substantive social justice. In many cases, these self-organized governance structures replicate the same hierarchies of inequality and exclusion they claim to resist. Rather than producing more equitable urban governance, they can entrench "socio-spatial differentiation" among the urban poor (Roy 2009).

In Karachi, and particularly in informal settlements, political organization is deeply tied to ethnicity and language. Given the deliberate deprivation of municipal services and the chronic shortage of affordable housing, informal settlements become a critical site for political subversion of state-led master planning. However, this mobilization does not occur in a vacuum; it is weaponized by political actors who use precarious tenure as a tool for patronage. Land rights become a bargaining chip in peripheral areas, where political parties leverage land tenure security to consolidate vote banks in informal settlements. Ethnic and linguistic affiliations further entrench these patterns, as settlements align themselves with specific political blocs to gain protection or access to limited resources.

While informal self-governance appears to be a democratic and bottom-up response to exclusion, it is fraught with internal inequities. In Karachi, citizenship, language, and politics are intertwined spatially. As new migrants continue to arrive, informal settlements serve as battlegrounds where the urban poor must mobilize to claim their right to basic services. However, these struggles are often accompanied by violent state responses, particularly through anti-encroachment drives and forced evictions, which serve as expressions of dominant politics wielded through ethnic mobilization (Verkaaik 2016).

Moreover, the distinction between formal and informal economies is often blurred. Many informal settlements mimic the physical layout and aesthetics of formal housing in hopes of future regularization (Lemanski and Lama-Rewal 2013). This reflects what Anwar (2014) describes as "collaborative governance"—a system where informality is not merely tolerated but strategically produced and maintained by state actors, brokers, and political elites. Far from existing outside of governance structures, informal settlements operate within and alongside formal power structures, often in collusion with middle-class associations and local political leaders.

At the same time, these settlements remain indirect beneficiaries of the informalized economies produced by globalization. Montoya-Zegarra et al. (2015) argue that a new urban class has emerged—one that actively claims its stake in global urban processes while navigating informal networks of land, labor, and governance. This class, shaped by neoliberal urban restructuring, benefits from the multiplicity of informal systems

embedded within developing cities like Karachi, where self-organization is not just a necessity but a political strategy.

2.2.2. Dalaals and Financialization

In Karachi, land brokers (dalaals) operate at the intersection of formal and informal governance, manipulating bureaucratic inefficiencies and legal ambiguities to facilitate unauthorized land transactions. The dalaal (translating literally to "pimp" in Urdu) plays a central role in Karachi's land economy, acting as a mediator between state institutions, political actors, and marginalized communities. As Anwar (2012) describes, Karachi's land mafia is not a singular entity but a network composed of municipal officials, elected politicians, judicial authorities, law enforcement, and brokers who collectively shape land distribution. This system operates through bribes, regulatory manipulation, and political protection, ensuring the illegal commodification of land while maintaining the illusion of formal oversight.

The use of eminent domain laws, originally intended for redistributive social justice programs or infrastructure development, has been repeatedly co-opted for private profit. Land acquired under the guise of public benefit is often transferred to real estate developers at low state-mandated prices, only to be resold at significantly higher market rates. This process—enabled by collusion between developers and state actors—exemplifies what Roy (2009) describes as territorial flexibility, where legal ambiguity serves as the foundation of state authority. In Karachi, this allows political elites to strategically enable or disable informal practices depending on their vested interests.

In this context, land brokers are not just facilitators of illicit transactions; they are also community builders, operating within the regulatory void left by the state. As Anwar (2014) notes, brokers frequently present themselves as serving the "common good," providing land and services to marginalized groups who would otherwise be excluded from the formal housing market. However, their role is deeply exploitative. Brokers engage in land grabbing, fraudulent land transfers, and violent evictions, ensuring that property transactions remain within their control. These figures often maintain close political ties, using bribery and patronage to shield their operations from law enforcement. As Anwar (2014) details, land designated for commercial or public development has been repeatedly siphoned into private hands through such networks, demonstrating how Karachi's land economy is shaped by informal transactions that blur the line between legal and extralegal governance.

Kirmani (2024) provides further insight into how land mafias operate within Karachi's broader political landscape. Her study of Rehman Dakait, a notorious gang leader-turned-political intermediary, reveals how criminal networks become embedded within governance structures. Initially involved in criminal activities, Rehman gradually forged alliances with the Pakistan People's Party (PPP), which has long maintained a stronghold in Lyari—one of Karachi's oldest and most densely populated neighborhoods. Through his organization, the People's Aman Coalition (PAC), Rehman positioned himself as a Robin Hood-like figure, using illicitly acquired wealth to provide security, distribute food rations, and establish medical and educational services in Lyari. As Kirmani (2024, 4) notes:

> “Rehman built his reputation as the Robin Hood of Lyari, engaging in large-scale charitable works in his community, distributing rations to families, setting up medical clinics, and supporting educational and sports-related activities, particularly in the area where he lived in the Kalakot neighborhood.”

The PAC functioned as an intermediary between Lyari residents and the state, filling the governance vacuum left by Karachi’s fragmented institutions and their limited provision of services. This reflects a broader pattern where informal actors step in to provide essential services in the absence of formal governance. However, these arrangements remain precarious. Kirmani (2024) argues that while informal figures like Rehman present themselves as protectors of marginalized communities, their rule is ultimately coercive, reinforcing an "ordered disorder" where violence and patronage dictate access to resources.

This dynamic reinforces the deep-rooted skepticism Karachi residents have toward formal governance. The state’s complicity in informal rule—whether through selective enforcement, patronage, or outright withdrawal—ensures that residents remain dependent on brokers and criminal networks for essential services such as housing, water, and security. They step in where formal governance fails, shaping residents’ daily lives and housing environments while providing a level of responsive, local governance that state institutions do not offer. As a result, Karachi’s informal settlements are

governed less by state institutions than by a shifting nexus of political elites, land mafias, and intermediaries.

Anwar (2014) conceptualizes this governance model as collaborative governance, in which bureaucrats, politicians, and brokers do not simply tolerate informality but actively sustain it for political and economic gain. Rather than existing outside the formal system, Karachi's informal land economy is produced and managed through strategic partnerships between state and non-state actors. This complicates traditional binaries between legality and illegality, showing how informality functions as an extension of governance rather than its absence.

A key component of this process is the vote bank economy, in which political parties use informal settlements as electoral strongholds. As Anwar (2014) describes, political actors promise katchi abadi residents' legal recognition, infrastructure, and municipal services in exchange for unwavering electoral support. This aligns with Farooqui's (2020) concept of governance through scarcity, where access to essential services—such as water, electricity, and land tenure—is deliberately mediated through political channels rather than distributed as a public good.

The financialization of Karachi's land market mirrors global patterns of elite-led urban development. Roy (2009) discusses how states use legal ambiguity to facilitate speculative land accumulation, creating zones of exception where ordinary regulations do not apply. This phenomenon is particularly evident in projects like Bahria Town

Karachi, where land acquisition occurs through a combination of legal manipulation, state patronage, and coercion. As Hasan et al. (2015) argue, Karachi's urban planning policies have long prioritized elite political and economic interests over equitable development, reinforcing patterns of dispossession that disproportionately affect low-income communities.

Comparisons to land financialization in the Global North offer further insight. Weber (2010) describes how Tax Increment Financing (TIF) in Chicago redirects public funds into elite-led projects, exacerbating racial and economic segregation. While Karachi's informal land market differs in structure, both cases highlight how land markets are shaped by elite capture and exclusionary governance. However, whereas financialized urbanism in the Global North often operates within a framework of technical legality, Karachi's system relies on a deliberate obfuscation of boundaries between state and non-state actors.

Benjamin (2008) describes how brokers in the Global South often conceive of themselves as social agents, positioning informality (and their operations) as a necessary alternative to exclusionary state policies. This perspective can help to explain why Karachi's land mafias maintain legitimacy among marginalized communities despite their exploitative practices. Unlike the neoliberal city's pursuit of 'footloose capital', Karachi's informal land economy is deeply embedded within local power structures and politics, ensuring that brokers remain central figures in urban governance.

2.3. Gentrification and Elite Profits from Territorial Stigma

While land has always been a political and economic asset in rural Pakistan, today it is increasingly desired by domestic and international capital looking to build elite mega-residential gated communities, shopping malls, education cities, and various other types of infrastructure through public-private partnerships. However, smallholder farmers and sharecroppers who occupy this land rarely benefit from its transformation. Instead, these projects serve the interests of corporate investors and state institutions, particularly the military, which is a major residential and commercial landowner in Pakistan.

A crucial aspect of this process is what Harvey (1989) describes as capital's "spatial fix," wherein land is repurposed to absorb surplus capital and drive further accumulation. In Karachi, however, this does not occur through market forces alone but is actively facilitated by the state through land invasions, evictions, and the creation of "zones of exception" (Ong 2007; Roy 2009). Developments such as DHA City and Bahria Town Karachi exemplify these zones, where special regulatory conditions allow elite housing projects to bypass standard legal constraints.

These zones are not merely spaces where laws are ignored; they are deliberately constructed regulatory enclaves designed to facilitate elite urban expansion. In the case of DHA City and Bahria Town Karachi, the state plays an active role in suspending standard legal frameworks, granting expedited approvals, and coercively removing

existing land occupants. This represents a strategic mode of governance rather than an accidental failure, where legal ambiguity is leveraged to serve powerful stakeholders. Unlike informal settlements—where residents face criminalization due to legal uncertainty—elite housing projects thrive on thrive on strategic legal flexibility, reinforcing Roy's (2009) argument that informality is a mode of urban governance rather than an exception to it.

A vital part of the success of elite private developments is the procurement of land through the Land Acquisition Act of 1894. The act does not recognize communal rights to land, nor does it offer compensation to those who cultivate land without formal legal title (Anwar and Viqar 2018). Its vague definition of "public purpose" has allowed the state to justify land acquisitions that primarily benefit elite actors, including the military, which has acquired land under this provision only to later sell it for profit. Therefore, legal ambiguity becomes the basis of state authority and is the framework by which the state exercises territorial flexibility in making "existing land available for new uses, to devalorize current uses and users" (Roy 2009).

This dynamic is exemplified by Bahria Town Karachi, one of the most ambitious private real estate projects in Pakistan. Developed by the Bahria Town Group—one of Asia's largest private developers—this gated community spans nearly 46,000 acres (about three times the size of Manhattan) and is situated 45 kilometers from Karachi along a major highway. Envisioned as a self-sufficient enclave for Pakistan's elite, Bahria Town, promises to provide access to private, secure supplies of water, gas, and electricity

(consistent access to which can be challenging in Karachi). Additionally, the development features luxury amenities such as its own golf course, the world's third-largest mosque, a dedicated block for international residents, and even a private police force.

The creation of Bahria Town Karachi has been accompanied by mass displacements of indigenous villages on the city's periphery. Entire communities were uprooted to make way for high-rise apartments and lavish bungalows. This large-scale land grab was facilitated by the abrupt cancellation of century-old land leases, a process made possible by the legal flexibility of the Land Acquisition Act. These displacements show how state policies enable elite profit-making at the expense of marginalized communities, reinforcing socio-spatial inequalities under the guise of "world-class" city-making and development.

2.4. Conclusion

In conclusion, the transformation of land in Karachi into a commodity for elite development exemplifies the intricate dynamics of urbanization and capital accumulation in the Global South. As domestic and international investors seek to capitalize on the potential of land through projects like Bahria Town, vulnerable groups, farmers, indigenous communities, and migrants remain marginalized in this process. The implications of such developments extend beyond immediate displacement. By prioritizing elite interests and enabling corporate land grabs, the state not only undermines the rights of local communities but also deepens social inequalities and fosters unrest. The state uses 'formal' legal frameworks (which emerge as tools of

dispossession), to create land in ‘informal’ ways by subverting processes and laws rather than transparently developing affordable, low-cost housing, leading to the gentrification of Karachi, urban sprawl and further squeezing vulnerable groups into forcibly acquiring ‘informal’ housing.

3 History of Housing Policy/Plans in Karachi

3.1 Introduction

Karachi's rapid urbanization created immense pressure on the city's infrastructure, which successive governments sought to address through ambitious housing policies and urban planning initiatives. Yet, these plans often failed to anticipate the needs of Karachi's low-income populations, who turned to informal housing systems for survival.

This chapter provides a timeline of major housing policies and plans from 1952 to 2020, tracing how each plan failed to deliver on its objectives and, in turn, shaped, institutionalized, and entrenched informality in the city's urban fabric. I will begin by analyzing the post-Partition resettlement challenges that laid the foundation for informality, followed by the master planning efforts of the Doxiadis era, which reflected Western urban ideals but failed to align with local realities. The chapter then explores the shift toward recognizing and regularizing informal settlements in the 1970s, and details the governance fragmentation that defined the late 20th century. I will then analyze contemporary planning efforts, such as the Karachi Strategic Development Plan 2020, which continued to prioritize elite-driven projects and explicitly promoted the idea of a "world class city" at the expense of equitable urban development (KSDP 2007). I examine how these plans conceptualized and treated informality, the unintended consequences of their implementation, and the ways in which informality became an embedded governance mechanism. This chapter will conclude with an analysis of how these planning failures, rooted in historical policy decisions, contributed to the growth of informal settlements and institutionalized their presence in Karachi.

By tracing the historical trajectory of Karachi's housing policies, this chapter highlights recurring patterns of neglect and exclusion that have shaped the city's housing crisis. These failures are not simply historical missteps but reflect a broader governance framework that systematically marginalizes low-income groups while reinforcing informal systems. In the context of my thesis, understanding this history is crucial for addressing Karachi's housing challenges today and taking actionable, informed steps in the future to plan more sustainably and inclusively for Pakistan's largest city.

It is important to note that Karachi's informal settlements are not uniform in categorization and can vary greatly in origin, location, scale, and degree of state interaction. For example, some settlements arise spontaneously in response to exogenous shocks, such as the 2010 and 2022 floods, which created climate refugees from rural areas. Others are historic villages (goths) on the city's agrarian periphery, absorbed by the city's sprawl, while still others form on ecologically hazardous sites (such as landfills or riverbeds), often without secure tenure or basic services. However, this thesis focuses on a specific subset of informal settlements: those created and maintained through "collaborative governance," where land brokers (dalaals) facilitate illegal land acquisition with active state tolerance and intervention (Anwar 2014). These settlements are not temporary but embedded within Karachi's urban growth, and they reveal the ways informal housing has been shaped not only by poverty and migration, but also by political and institutional interests.

3.2 Karachi as a Post-Partition City

To understand Karachi's contemporary housing challenges, it is essential to contextualize its post-Partition history. Pakistan was created on August 14, 1947, as British India was divided into Pakistan (East and West) and India. This separation followed a long anti-colonial struggle and was driven by religious tensions, as Muslims in Hindu-majority India sought a separate nation due to systemic discrimination. Colonial strategies such as "Divide and Rule" fostered ethnic and religious divisions, culminating in an irreconcilable split between Hindu and Muslim communities.

The division was executed haphazardly by British colonial administrators. There was no Indian representation on the task force formed, which used outdated census data from 1941 and succumbed to immense political pressure regarding the final borders. The new border bisected critical resources, like the rivers in Punjab province, which were essential for both agricultural economies, and drew boundaries through culturally and religiously significant locations. The sudden mass migration of 10 million people led to widespread sectarian violence, with an estimated 2 million people killed (Tharoor 2016).

Ayesha Jalal, Pakistani historian and Tufts professor has called Partition the "defining moment that is neither beginning nor end, partition continues to influence how the peoples and states of postcolonial South Asia envisage their past, present and future" (Jalal 2013). It is extremely important to understand that colonial rule did not end in 1947 in Pakistan. Its legacy continues today – from the systems of governance and to British laws still on the books and applied today and the ethos of colonial planning for

British India. This ethos was typically colonial - callous reactive planning that sought to develop the country only to the point where resource extraction would be optimized. As is observed in colonial planning globally, there was little thought given to the welfare of indigenous people, culture and history. This context informed the formation of Karachi Improvement Trust which was set up in 1951 to manage the city's post-Partition expansion.

Initially a small port city, Karachi rapidly expanded after Partition. Historically, 70% of its residents were Sindhi, with Punjabis, Hindus, and Sikhs making up the remainder. The influx of over half a million muhajirs (Urdu-speaking migrants from India) reshaped Karachi's demographics, creating new political and social tensions. Wealthy elites seamlessly occupied the power vacuum left by the British, while ongoing migration fueled a demand for housing, leading to the emergence of a vast informal housing sector.

Karachi's post-Partition governance system underwent significant changes, with control shifting from the provincial government of Sindh to a newly created local government framework. During British Rule, the provincial government of Sindh, through the Board of Revenue (BoR), managed land ownership in Karachi. The Karachi Improvement Trust (KIT) developed the first master plan in 1952, yet failed to address long-term urban needs (Hasan 2013). Successive planning failures institutionalized informality, as state agencies proved incapable—or unwilling—to house millions of migrants. As a

result, informality became a structural feature of Karachi's development rather than an exception.

While KIT and subsequent planning bodies sought to impose a structured vision on Karachi's urban expansion, their failures in implementation persisted through successive decades, reinforcing the city's trajectory toward informal urbanism. Karachi's post-Partition history reveals not just gaps in governance but a deliberate collaboration between formal institutions and informal land development. State agencies proved incapable—or unwilling—to house the millions migrating to the city, and informality became a structural governance feature.

3.3 Timeline of Planning: Karachi's Five Major Master Plans

Karachi's emergence as Pakistan's commercial and political hub after Independence reshaped its class and ethnic dynamics. The influx of Urdu-speaking migrants (muhajirs)—many of whom were bureaucrats, traders, and professionals—led to the formation of a new urban elite that dominated governance and administration. Meanwhile, working-class migrants from Punjab, Khyber Pakhtunkhwa, and interior Sindh arrived in search of economic opportunities, settling in makeshift housing as the city's economy expanded in the 1950s. This rapid migration resulted in a dense, spatially stratified urban landscape, where elite and middle-class enclaves contrasted sharply with informal settlements housing the working poor.

In the 1960s, Ayub Khan's military regime sought to impose order on Karachi's rapidly growing urban fabric by targeting informal settlements for removal. Large-scale

evictions displaced low-income communities from central areas, relocating them to the periphery. This process reinforced spatial class divisions, where wealthier and predominantly Urdu-speaking populations occupied formal residential areas, while lower-income groups—many of whom were Sindhi, Baloch, and Pashtun—were pushed into peripheral katchi abadis. These dynamics shaped subsequent urban planning efforts, as state-led housing policies prioritized middle- and upper-class development while informal settlements continued to expand on the margins.

As Karachi evolved, its housing challenges were often subsumed by broader national concerns. The newly independent state struggled with political instability, economic planning, and the overarching task of nation-building. While Karachi was the focal point of governance, local housing policy remained secondary to national priorities. The following sections analyze Karachi's master plans in this context, examining how these state-led interventions both responded to and reinforced the city's class and ethnic divisions.

Politically, the Pakistani government was grappling with both internal administrative challenges and the broader task of nation-building after independence. As the capital, Karachi served as a political focal point, but its local housing issues were often overshadowed by broader national priorities.

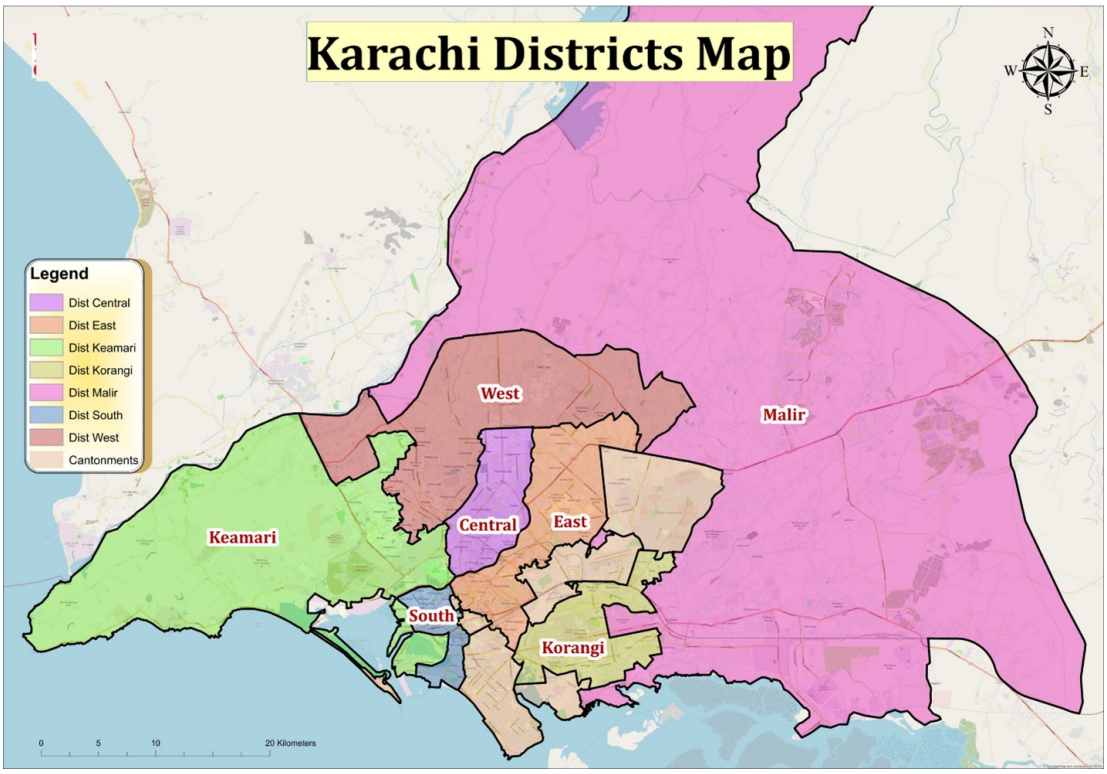

Figure 2: Map of Karachi Today (Source: Karachi District Commissioner's Office)

Table 1 below provides a summary timeline of Karachi's five major master plans that I will be analyzing in this chapter to contextualize the subsequent in-depth discussions on how a system of collaborative governance between the state, political actors and informal actors embedded informal mechanisms into the city's planning processes.

Year	**Government**	**Population**	**Name of Master Plan**	**Overview**
1947-1952: Post-Partition	Transition from colonial rule to	1941: 435,887	-	-

Refugee Resettlement	independence	1951: 1,086,459		
1952	PM Iskandar Mirza (civilian government)	1,210,000	The Greater Karachi Plan (also known as the Merz Rondall Vattan (MRV) Plan) (by MRV Associates)	**First master plan for Karachi. Not implemented.** ● Planning for Karachi as new capital Proposed a federal secretariat, legislative buildings and a university around a large independence square to the north-east ● Residential flats for refugees along Lyari corridor ● Transit focused plan - railway system proposed as mass transit
1958	General Ayub Khan (military rule) *Note: General Ayub Khan's*	1,912,598	Greater Karachi Resettlement Plan (by Doxiadis Associates)	**Two satellite towns were planned ~25km from city center to resettle increasing migrants near planned industrial estates offering job**

	government shifted the capital from Karachi to Rawalpindi (until such time Islamabad was built)			**opportunities.** ● Housing focused plan. Basic urban infrastructure built. However, industrialization in the satellite areas was too slow and the housing scheme ended in failure. ● Master Plan abandoned by 1964
1968-1989	Governments transitioned between: ● PM Zulfiqar Ali Bhutto (civilian government) ● PM General Zia-ul-Haq (military rule) ● PM Benazir Bhutto (civilian government)	1968: 3,426,310 1989: 5,208,132	Karachi Development Plan 1974-85 (by UNDP)	**Most comprehensive plan out of all five. Focused on road network, housing, water supply, transport terminals and warehouses, land management, mass transit as well as ecological issues** ● Proposed low-income housing (over 230,000 units) too ambitious and failed ● Only road networks built as proposed in the Plan

				and done poorly ● The other components of the plan not implemented and the institutional arrangements (KDA) that were proposed for city management/governance not developed
1990-2006	Governments transitioned between: ● PM Nawaz Sharif (civilian government) ● PM Benazir Bhutto (civilian government) ● PM Nawaz Sharif (civilian government) ● General Pervez	1998: 9,339,023 2006: 14,275,352	Karachi Development Plan 2000 (by KDA with UNDP assistance)	**Developed a new urban growth management tool based on an innovative (for the time) quantitative, computer-based analysis.** ● Creating the plan was extremely expensive, coming in at PKR 430 million. Additionally, the urban development monitoring through the computer tool was unsuccessful due to limited data availability. ● The plan was not legally and officially approved.

	Musharaff (military rule)			The institutional arrangements made for implementing KDP 2000 were incomplete. This led to fragmented/ad-hoc development without coordination among agencies (KMD, KBCA, etc.). For example: the steering committee that was set up in the Karachi Development Plan (KDP) 2000 and chaired by the Chief Minister of Sindh never met for the duration of the planning period. • The 4 different governments came in and changed the Plan's urban development priorities in line with their political promises - for example, housing development priorities were shifted from

				dense, vertical units to lower density housing development (with the location being changed from city center to periphery).
2007	PM Yousaf Raza Gillani/Raja Pervez (civilian government)	~17,000,000	Karachi Strategic Development Plan (KSDP) 2020	**The plan stated its vision for Karachi as, "A world class city and attractive economic centre with a decent life for Karachiites."** ● Unlike a statutory master plan, KSDP 2020 was more of a guideline than a legally binding document. As a result, compliance by developers and public agencies was not enforceable ● The plan targeted ambitious infrastructure and transportation projects rather than tackling on-ground issues such as the city's

				massive population growth causing ad-hoc informal development • The fragmentation and confusion in jurisdiction, stemming from the shift between provincial and local government systems, led to a for-profit sector takeover of urban services instead of a system aligned with basic planning principles
2023	PM Shahbaz Sharif (civilian government)	~20,300,000	Karachi Transformation Plan 2047	**The KDA has released a call for proposals for the city's next master planning initiative.**

Table 1: Overview of Karachi's Five Major Master Plans

3.3.1 Post-Partition Resettlement Challenges

Karachi grew two and a half times in size within four years of Partition (1947–1951). The city's population grew from approximately 435,000 in 1941 to over 1.1 million by 1951 which overwhelmed its existing infrastructure (Hasan 1992). The city administration's first major challenge was providing immediate shelter to the 600,000 refugees who had migrated to Karachi following Partition. Karachi lacked sufficient housing stock to

accommodate this influx, and the government's response was constrained by limited resources and a lack of preexisting planning frameworks for such rapid urbanization. The government's first approach to this crisis was, therefore, ad hoc and reactionary - temporary housing was set up in refugee camps, barracks, and housing colonies such as PIB Colony and Garden East. Refugees also occupied parks, open spaces, and abandoned buildings, creating makeshift settlements that were overcrowded, poorly resourced and often lacked access to basic services such as water, sanitation, and electricity (Hasan 1992). For roughly the first decade after independence (1947-1959) the government's response to the housing crisis and its attempt at planning "failed completely to tackle the housing crisis that the city was faced with and in these 12 years the supply of houses lagged far behind the demand" (Hasan 1992).

Before Partition, the Karachi Municipal Corporation (KMC) was the primary planning body for the city. It was set up in 1934 through the Karachi Municipal Act during colonial rule and its purpose was to oversee city development and planning and manage the provision of basic municipal services such as sanitation, waste management, and public health. After Partition, KMC's mandate changed from a development and planning body to a municipal management agency. Created in 1950, the Karachi Improvement Trust (KIT) was mandated to manage the refugee crisis and oversee urban planning for Karachi as Pakistan's new capital. The KIT, in partnership with the Swedish firm Merz Randal Vatten (MRV), developed the Greater Karachi Plan (also known as the Merz Rondall Vattan (MRV) Plan).

3.3.2 Merz Rondall Vattan (MRV) Greater Karachi Plan (1952)

The MRV Plan was the first strategic urban planning effort in Karachi. The plan sought to create a structured framework for Karachi's growth, focusing on addressing the housing shortage for the 600,000 migrants. However, rather than mitigating informality, the MRV Plan laid the groundwork for its institutionalization by embedding a rigid spatial hierarchy, relying on top-down planning, and failing to anticipate the city's actual growth trajectory.

Contextually, it is important to note that the main authors were all Swedish and highly influenced by British planning theories of the time. The MRV plan was, therefore, characterized by the optimistic post-war spirit that was common in Europe at the time and assumed a similar technological revolution was also forthcoming for Karachi.

MRV planners assumed that Pakistan would catch up to European living standards within half a century and therefore used those examples for their proposed plan (MRV 1967). This did not occur. The plan proposed high-density residential complexes near the city center for refugees, while displacing informal settlements to the periphery, treating them as urban anomalies requiring eradication. It estimated Karachi's population would reach three million by 2000, a gross miscalculation, as the city crossed this threshold by the mid-1960s (Hasan 1992). This failure in demographic projection immediately rendered its housing provisions obsolete, ensuring that informal housing continued to be the dominant means of shelter.

Critically, MRV planners justified large-scale evictions of “katcha” settlements, particularly targeting Lyari and other central areas, proposing to replace them with planned, state-sponsored housing (MRV 1967). The Plan dictated that the state must prevent the spontaneous growth of low-income housing, assuming that left unchecked, residents would self-build scattered low-story settlements. The plan treated katchi abadis as illegal, backward, and underdeveloped, thereby justifying policies of evicting residents from public lands and resettling them at the city’s vacant peripheries. In doing so, the Plan sought to eliminate the unregulated political, economic, and social activities perceived to flourish within them. As was common in planning strategy at the time, this approach treated informality as an external problem rather than a product of previous planning missteps.

One of the primary tasks of the MRV Greater Karachi Plan was to manage Karachi’s rapidly expanding population (both post-Partition and economic migrants coming into the city from around the country). The MRV plan sought to create structured "growth corridors" to direct expansion and alleviate congestion in the city center (MRV 1967). The Plan’s flawed population growth projections were based on limited demographic data and failed to anticipate the sustained waves of migration from other parts of Pakistan, which would add to the shortfall of housing stock in the city. The plan also failed to anticipate Karachi’s rapid and unpredictable migration patterns, assuming that the city’s growth would be contained. Ongoing waves of migration overwhelmed the city’s infrastructure, forcing low-income populations into informal settlements that emerged in direct response to the state's inability to provide adequate housing.

The plan proposed constructing multistoried flats in both existing areas and newly planned zones to address the urgent demand for shelter. These developments were intended to integrate refugees into the urban fabric while preventing the proliferation of informal settlements. However, the scale of housing proposed was grossly inadequate. As Hasan noted, the MRV plan "was on so small a scale that it did not in any way affect the housing situation in Karachi" (Hasan 1992, 5). The housing shortage persisted, forcing low-income residents to rely on informal housing near industrial and transport hubs. This failure to provide adequate housing laid the groundwork for the dominance of informal settlements in Karachi.

The MRV Plan proposed expanding water supply systems, sewage networks, and transport infrastructure to improve the quality of life for residents and support economic growth. However, in reality Karachi had limited financial resources and institutional capacity for such ambitious development, leading to the majority of these proposals remaining on paper (Zaidi 1997). The MRV Plan’s complete disconnect from Karachi’s ground realities and Pakistan’s limited capacity after Partition led to planning proposals that did not support adequate, equitable service provision. The limited infrastructure (for transport and water for instance) contributed to the city's reliance on informal service providers, which persist to date.

To demonstrate the disconnect between the MRV proposals and on-ground realities, we can examine the Plan’s proposal for a light-rail system which prioritized larger metro

cars to minimize staffing requirements and reduce expenses on human resources even though this would not become a significant problem for decades in developing countries. Additionally, the planners anticipated an increase in average living standards as was common across post-war America, but these did not increase at a similar rate at all in Pakistan. Suburban single-family houses were planned to accommodate the majority of the (incorrectly) projected population—2.75 million out of an estimated 3.5 million, and the remaining population was expected to reside in the city center (Shehri - Citizens for a Better Environment 2019). The planners failed to consider the economic realities of most immigrants, who were from low-income groups and could not afford this type of housing.

In addition to benchmarking Pakistan's development against US and European models, the Plan's pursuit of structured urban planning was further undermined by unforeseen waves of immigration and political instability throughout the 1950s. The decade, marked by anti-government student movements and rapid changes in leadership, saw seven different governments and six prime ministers, preventing sustained policy execution. Additionally, national priorities shifted, redirecting resources toward the development of the new capital, Islamabad.

At the institutional level, the Karachi Improvement Trust (KIT) and its successor, the Karachi Development Authority (KDA), were tasked with implementing housing projects but suffered from chronic underfunding and lacked enforcement capacity. This allowed informal developers, political intermediaries, and land mafias to step in, solidifying

informality as a key mechanism for urban expansion. The MRV plan's rigid zoning and land-use policies further entrenched this trajectory by pushing low-income groups to peri-urban areas without adequate transit or employment opportunities, fueling the expansion of informal housing. While the plan itself was never fully realized, it had a lasting impact by normalizing state-led evictions and reinforcing the idea that the urban poor should be relegated to the periphery. Future master plans inherited this flawed logic, ensuring that informality was continuously reproduced through cycles of exclusionary master planning and displacements.

3.3.3 Greater Karachi Resettlement Plan by Doxiadis Associates (1958)

The next formal attempt at urban planning for Karachi was initiated in 1958 with the launch of the Greater Karachi Resettlement Plan, which was prepared by the Greek planning firm, Doxiadis Associates (DA), also known as the Doxiadis Plan. This plan was developed after General Ayub Khan established military rule in Pakistan and a decision was taken to shift the country's capital from Karachi to Islamabad. The firm was commissioned by the Government of Pakistan to address Karachi's mounting housing challenges. This plan took a systematic approach as it established a detailed database and conducted extensive research on the city, efforts which were entirely absent in the MRV plan. These efforts enabled the Doxiadis Plan to make projections that were far more realistic. The Plan aimed to provide permanent housing solutions through the construction of 300,000 housing units for low-income groups over a 15–20-year period and projected a future need for 500,000 housing units during this time.

Given the high density of informal settlements (with majority low-income residents) in the city center, the government decided to relocate these ‘squatters’ to planned townships located 20–30 kilometers from the urban core. Similar to the planning praxis in the City of God in Rio de Janeiro and La Trinidad in Mexico City for instance, these townships—Landhi-Korangi and New Karachi—were intended to house workers and low-income populations in close proximity to industrial estates that would provide employment opportunities. The slum clearances from the city center were also rooted in conceptions of beautifying the city and moving low-income “nuisance” slums to the periphery to make the city center more “world class” (Hasan 1999). As Farooqui (2020) notes, Doxiadis Associates framed unregulated settlements as urban problems that needed to be eliminated rather than integrated, calling them “problems of planning” (Doxiadis Associates 1961, 6). The plan explicitly sought to create ‘properly organized communities’ while relocating informal settlements from the city center, reinforcing the modernist aesthetic and functional ideals of Western planning models. Hasan, Younus and Zaidi (1999) similarly argued that the relocation of inner-city squatters was less about improving housing conditions and more about aligning Karachi’s urban fabric with elite-driven desires for an orderly, world-class metropolis.

This approach aligned with the broader developmental goals of the era under General Ayub Khan which prioritized urban decongestion, industrial growth, and the establishment of self-contained, decentralized urban units (Farooqui 2020). This philosophy was also deployed in Doxiadis’ plan for Islamabad which also segregated uses in the capital and created specific residential areas for low-income groups with working class jobs (this eventually led to those areas having low property values and

were associated with being “lower-class” rather than leading to housing equity). The clearance of inner-city slums and the resettlement of displaced populations in these peripheral areas were key pillars of the Greater Karachi Resettlement Plan (Hasan 1997, 1992).

In its first phase, the Plan proposed the construction of 40,000 housing units out of the 200,000 units needed for the relocated population. It also envisioned industrial areas within these satellite towns to generate employment, reducing the need for long commutes. However, the expected industrialization and infrastructure failed to materialize at the anticipated pace. By 1964, only 10,000 of phase one’s planned 40,000 houses were built. The lack of roads, sanitation, and water services made these planned settlements uninhabitable. This left residents without local job opportunities, forcing many to travel long distances to the city center, established industrial zones, or the port to find work. The high costs of transportation further impoverished these communities. Over time, katchi abadis emerged at key junctions along major roads connecting the city to the satellite towns, as well as along natural drainage channels as many displaced families returned to squatting in areas closer to the city. According to Hasan, "50% of the people who were moved to Korangi and New Karachi (the two new settlements) moved back to squat in the city center, on the fringes of the city, so as to be nearer their places of work" (Hasan 1992). By 1964, the plan was abandoned.

Several key factors contributed to the failure of the Doxiadis Plan. First, the slow pace of industrial development left many residents jobless in these isolated areas. Second, the housing units intended for low-income households were often sold to speculators, who then resold them to middle-income families. This is a common outcome in low-income

housing schemes that fail to establish accompanying centers of economic activity, thereby reducing economic feasibility for low-income residents. Third, the plan faced significant financial constraints, with only 35% of housing payments recovered from residents after 25 years, given that most had relocated. The lack of sustained financial resources and the limited capacity of the government to enforce payment further weakened the scheme. Similar to the MRV Plan, this plan too was a product of top-down planning, becoming an eventual driver of informal housing production.

Although large sections of central Karachi were cleared, the Plan was designed to deliberately restrict low-income populations from securing land in the city center, forcing them to the urban fringes, where they resorted to illegal subdivisions to acquire land. This shift entrenched a physical and socioeconomic division between rich and poor areas within the city. By forcibly relocating working-class migrants from India—predominantly Urdu-speaking—to the city's periphery, the plan transformed Karachi from a high-density, multi-ethnic, and multi-class urban center into a sprawling low-density metropolis, increasingly fragmented along ethnic and class lines.

The premature abandonment of the Doxiadis Plan had profound and long-lasting impacts on the development of Karachi and its inhabitants, setting the stage for informality that persists to date. The Plan institutionalized informality in two key ways. Firstly, it deeply entrenched the peripheralization of the poor, reinforcing the idea that the city center should remain reserved for middle-class and elite populations. Secondly, it created a pattern of failed state-sponsored housing, driving low-income residents toward informal solutions. Government inaction, corruption, and lack of service provision created a vacuum that was filled by land brokers, informal developers, and political

actors, perpetuating the collaborative governance structures that dominate Karachi today (Anwar 2014).

Failure of this second major urban planning initiative, combined with the relocation of the capital, led to a significant shift in government policy. The state not only took a step back from actively addressing the housing needs of Karachi's poor but officially decided to discontinue constructing housing for low-income groups in the future. This further exacerbated housing challenges and left the informal sector as the primary means of shelter for Karachi's growing population.

The Greater Karachi Resettlement Plan underscores the tension between the idealized, rigid planning approaches of European planners of the 1950s and the dynamic, informal urbanism that characterized Karachi's rapid expansion. Moreover, the Plan's failure set a precedent for a pervasive dependence on brokers for housing and municipal services in Karachi over the next decades.

3.3.4 Karachi Development Plan 1974-85 (by UNDP) (1968)

The period of the mid-1960s to mid-1970s is described as a time of planning stagnation (Farooqui 2020). Under Ayub Khan's military dictatorship, informal settlements deemed "unplanned" were systematically demolished. By the late 1960s, the limitations of top-down, eviction-driven planning had become evident, with informal settlements housing nearly 50% of Karachi's population. The Karachi Development Plan (KDP) 1974-85, developed with United Nations Development Program (UNDP) support, introduced a paradigm shift by recognizing katchi abadis as a permanent feature of the city's landscape (Master Planning Group of Offices 1974). The 1974 Plan estimated that

Karachi had over 1.5 million low-income residents, with 800,000 living in squatter colonies, and projected an additional 590,000 households by 1985, half of whom would require low-income housing (Master Planning Group of Offices 1974). Unlike previous plans that prioritized clearance, the KDP acknowledged that eradicating informal settlements was neither feasible nor desirable, leading to the creation of the Katchi Abadi Improvement and Regularization Program (KAIRP) (Hasan et al. 2013). KAIRP, therefore, marked the first formal recognition that informal housing required integration rather than eradication. The program aimed to regularize katchi abadis by providing them essential urban services and granting legal recognition (Shahzad, 2011).

However, KAIRP failed to achieve its objectives. Although the plan designated 223,000 plots for regularization, only 18,000 were officially recognized. It lacked essential support mechanisms—such as technical assistance, credit facilities, and social services—that were crucial for enabling low-income communities to benefit from KAIRP. As Doxiadis and MRV planners had previously observed, creating affordable housing systems for populations with limited purchasing power was extremely challenging. Even with subsidies and incentives, high construction costs remained prohibitive, making formal housing inaccessible to low-income groups. As a result, participation in KAIRP remained low. Only 18,000 of the targeted 223,000 houses were regularized and informal settlements continued to expand.

A central objective of the 1974 Plan was to reorganize Karachi's spatial growth through "Dispersed Development", which sought to integrate residential, commercial, and

industrial activities across the city, thereby reducing congestion in the urban core. Unlike previous top-down planning models that prioritized elite administrative zones and high-income residential areas, this plan attempted to align housing development with employment opportunities (Master Plan Department 1974). It stated:

> A strong effort should be made to develop areas containing a mixture of household income groups. Middle and upper-income households spend much more than lower-income households, and therefore generate more employment (Shehri-Citizens for a Better Environment 2010).

Despite its comprehensive scope, the plan failed to assign clear institutional responsibility for implementing its recommendations, mirroring a broader pattern of bureaucratic inefficiency in Karachi's planning history. While it identified housing shortages, transport challenges, and infrastructure deficits, it did not specify mechanisms for execution, nor did it clarify which agencies were responsible for different aspects of development. This lack of institutional clarity—combined with political interference, corruption, and weak enforcement mechanisms—prevented the plan's meaningful implementation, enabling the peripheralization of the urban poor and informal expansion to persist (Hasan, Younus and Zaidi 1999).

However, by formalizing piecemeal regularization through KAIRP, the state legitimized informal power brokers—including politicians, land mafias, and local patrons—who became intermediaries for land access and service provision. This hybrid or 'coordinated' governance model blurred the lines between state authority and informal networks, reinforcing a system in which formal institutions relied on informal

mechanisms to extend urban services, allocate land, and maintain political patronage (Gazdar and Mallah 2011).

Moreover, KAIRP's selective approach to regularization—prioritizing settlements based on political considerations rather than need—ensured that informality was not eradicated. Many settlements remained in legal limbo, subject to eviction threats and precarious tenure while informal actors consolidated power in land markets. This further weakened the state's ability to govern urban growth, solidifying collaborative governance structures in Karachi.

The Karachi Development Plan 1974-85 remains one of the most detailed planning documents in the city's history, but rather than curbing unplanned expansion, the plan's inability to formalize housing provision left the informal sector as the dominant force shaping Karachi's growth. The institutionalization of informality through KAIRP marked a significant shift—from outright clearance to a state-backed process of negotiated urban development, where a system of collaborative governance between political actors, informal land developers, and state institutions became the norm.

This pattern of fragmented governance, where planning initiatives exist largely on paper while informal mechanisms determine urban expansion, continues to define Karachi's housing landscape. The failure to assign clear responsibilities, enforce housing policies, and ensure affordability for low-income groups rendered the 1974 Plan and KAIRP an

incomplete, ineffective intervention—one that ultimately reinforced the very informality it sought to control.

3.3.5 Karachi Development Plan 2000 (by KDA with UNDP assistance) (1990)

The Karachi Development Plan 2000 (KDP 2000), aimed to introduce a real-time, data-driven framework for sustainable urban development, emphasizing improved service delivery, equitable housing access, and integrated transport and land-use planning. Unlike previous master plans, which focused on static, long-term policy documents, KDP 2000 sought to establish a continuous, adaptable planning process. The Plan envisioned a comprehensive digital database to simulate the impact of demographic, financial, and socio-economic shifts on Karachi's urban landscape (Hasan 2002). It was developed by the Karachi Development Authority's (KDA) Master Plan and Environmental Control Department (MPECD), assisted by UNDP. The plan's key objectives included:

- Urban Growth Management Tool: A computerized model to synthesize urban development data, track trends, and redirect investments in line with government priorities
- Continuous Updating Mechanisms: A dynamic planning process that would allow regular updates, supporting both small- and large-scale urban projects, such as the Karachi Special Development Program (KSDP)
- Capacity Building: Training KDA staff in modern planning technologies to ensure sustainable implementation and institutional expertise

KDP 2000 remained an academic exercise and never became a legally binding document. The MPECD lacked the technical expertise and resources to manage the sophisticated computerized framework. Crucially, the plan depended on a robust, real-time urban database which was never fully developed. The failure of the steering committee, chaired by the Chief Minister of Sindh, to even convene once throughout the 1990s underscored the absence of political commitment to urban planning (Farooqui 2020).

The plan also lacked enforcement authority over key public-sector stakeholders, particularly the military-backed Defense Housing Authority (DHA) and cantonment boards, which continued to operate independently. These military-controlled land entities ignored zoning and density recommendations, exacerbating fragmented planning in Karachi. Similarly, municipal, provincial, and federal land-owning agencies operated in silos, leading to a lack of coordination and accountability.

Furthermore, political interference and resistance from informal networks undermined the plan's feasibility. Previous planning failures meant that by the 1990s, informal housing markets, political patrons, and land mafias had become central to Karachi's urban governance (Hasan 1997). The KDP 2000 failed to engage these powerful actors, assuming instead that state institutions retained full control over urban development. In reality, the state had already ceded much of its authority over land distribution, service provision, and infrastructure development to unregulated intermediaries and political brokers.

The KDP 2000 failed to analyze why previous plans had been unsuccessful, repeating the mistake of excluding key stakeholders from the planning process. The 1973-85 Plan and KDP 2000 both overlooked consultation with Karachi's residents, including shop owners, transporters, estate agents, builders, businessmen, religious groups, and local representatives. By failing to engage those most affected by its policies, the Plan lacked grassroots legitimacy, reinforcing the disconnect between formal planning and urban realities of citizens.

Additionally, interest groups—political patrons, land mafias, and middlemen—were also not consulted or integrated into the planning framework even though informal development lobbies had become major providers of housing and services by the 1980s (Hasan 1997). By the late 1990s, Karachi's governance had shifted towards a hybrid model, where formal institutions relied on informal mechanisms for land management, service provision, and housing development (Gazdar and Mallah 2011). The KDP 2000's failure to recognize this shift reinforced the role of informal actors as de facto urban managers. Instead of reducing informality, the plan's ineffectiveness deepened the city's reliance on informal networks, further blurring the boundaries between state and non-state governance.

Although the plan had an allocated PKR 430 million budget, it never materialized beyond this costly bureaucratic exercise. By excluding key stakeholders and failing to account for Karachi's fragmented governance, the KDP 2000 exemplified the chronic gap between planning and implementation. Ultimately, its inability to function as a legally binding document meant that Karachi's unregulated urban expansion continued unchecked (Hasan 2002).

3.3.6 Karachi Strategic Development Plan 2020 (by the City District Government of Karachi) (2007)

The Karachi Strategic Development Plan (KSDP) 2020 was the city's first 21st century master planning document, introduced under the governance reforms initiated by General Pervez Musharraf, who ruled Pakistan from 1999 to 2008.

The Plan's formulation was closely tied to the Local Government Ordinance (LGO) of 2001, which fundamentally reshaped Karachi's governance structure. The ordinance replaced the Karachi Metropolitan Corporation (KMC) and the Karachi Development Authority (KDA) with the City District Government Karachi (CDGK), aiming to streamline urban management by integrating municipal and district councils under a single administrative framework. Additionally, 18 Town Municipal Administrations (TMAs) were created to decentralize municipal service provision. While the LGO 2001 intended to empower city governments, the CDGK struggled with political rivalries, resource constraints, and jurisdictional overlaps and confusion. These challenges undermined strategic planning efforts, including the KSDP 2020.

KSDP 2020 aimed to establish a framework for Karachi's transformation into "a world-class city and attractive economic center with a decent life for Karachiites" (CDGK 2007). The plan identified previous planning failures, noting that five earlier master plans, dating back to 1923, had never been fully implemented due to the absence of legal mandates or institutional enforcement mechanisms. The plan suggested that

addressing these gaps would help stabilize Karachi's urban growth and reduce informality by formalizing land use and infrastructure development.

KSDP 2020 articulated its strategy through four primary objectives:

- Managing Karachi's future growth through structured urban expansion
- Addressing housing demand by aligning land use planning with demographic projections
- Reducing infrastructure deficits to improve urban functionality
- Ensuring sustainability by strengthening urban institutions and financial mechanisms

Although the KSDP positioned itself as an inclusive urban plan, it prioritized inner-city regeneration and economic restructuring over substantively addressing housing needs for low-income populations. It echoed neoliberal city-making narratives that frame urban renewal as a means to attract foreign investment and elite consumption (Ghertner 2015; Benjamin 2008). The plan's emphasis on creating a visually appealing and investment-friendly metropolis reflected aspirations of transforming Karachi into a "world-class city" modeled after Dubai and Singapore - visions that often lead to the displacement of low-income communities rather than their integration into urban planning frameworks (Anwar 2014).

The 2011 CDGK Position Paper further reinforced this logic, advocating for a "harmonious relationship" between Karachi's congested inner city and its underutilized

periphery (CDGK 2011). A key proposal was to allocate 2,000 acres in Gadap Town for relocating wholesale markets and warehouses from the urban core, a move intended to "decongest" central Karachi. However, this land allocation became entangled in patronage politics and was appropriated by powerful land brokers and political actors, revealing the rent-seeking nature of Karachi's land governance (Anwar 2014). As a government official in Karachi's Land Revenue Department observed, "The players and the regime may have changed, but the game is still the same", underscoring the persistence of elite-led land speculation despite changes in governance structures and a shift from military rule to civilian (Anwar 2014).

Like previous master plans, KSDP 2020 sought to improve urban governance through legal and institutional mechanisms while ignoring the influence of informal land markets and actors. Karachi's land commodification has long been dominated by military, bureaucratic, and political stakeholders, who operate as active rent-seekers (Anwar 2012). This dynamic has not only distorted land distribution but also further entrenched the role of informal actors as key mediators between powerful groups with competing interests.

The plan's approach to informality remained selective. Rather than providing broad-based formalization, the legalization of katchi abadis was used strategically for electoral gain and land speculation (Gazdar and Mallah 2011). The KSDP's focus on public-private partnerships was a definitive shift toward privatized municipal service provision.

By retreating from state-led housing provision, the government essentially ceded control over urban development and institutionalized inequalities in access (Anwar 2014).

The KSDP 2020, launched under Musharraf's devolution reforms, reproduced the same spatial logic as past master plans—prioritizing elite-driven urban renewal while marginalizing informal settlements. Its emphasis on beautification, investment attraction, and large-scale infrastructure projects demonstrates Ghertner's (2015) argument that planning in the Global South is increasingly governed by visual and aspirational metrics rather than consistent application of law and equitable service provision and development.

In Karachi, this approach favored projects that symbolized modernity—glossy commercial hubs, luxury developments, and infrastructure to attract global capital—while failing to address the structural forces that sustain informality. As a result, informality has neither been eradicated or effectively integrated into urban governance. Instead, the plan replicated previous missteps by formalizing the inclusion of brokers and various resource mafias as indispensable intermediaries in housing, land allocation, and service provision.

3.4 Analyzing the Gap Between Planning and On-Ground Realities

This section will detail the consequences for informal housing due to this patchwork master planning implementation in Karachi. The growth of katchi abadis reflects broader socio-political and economic dynamics as urban land became an extremely contested resource. I will analyze the dynamics of informal housing expansion, focusing on how

formal planning measures, such as the informal housing regularization initiative, became a government strategy while simultaneously entrenching informal power structures, offering perverse incentives for vote bank politics, and perpetuating socio-spatial inequalities.

3.4.1 Consequences for Informal Housing

Over time, informal mechanisms have emerged as the default for housing provision in Karachi, filling the gaps left by failed urban planning, incomplete state provision, and political opportunism. Rather than eliminating informality, formal planning measures—particularly informal housing regularization initiatives—have institutionalized it, reinforcing power structures and deepening socio-spatial inequalities. As a result, informal settlements and their populations have expanded significantly, as shown in Table 2 below (Arif, Rahman and Hasan 2008).

	1970s	**1980s**	**1990s**	**2000s**
Population	2,000,000	2,600,000	4,901,067	8,540,000
Number of Households	227,000	356,000	700,152	1,200,000
% of Population Housed	55%	43%	50%	61%

Table 2: Population of Unplanned Settlements (Source: Arif, Rahman and Hasan 2008)

Today, Karachi lacks a formal master plan document that guides its urban development efforts. Historically, Karachi's smaller footprint and lower land prices allowed migrants to settle near employment hubs. However, as the city expanded into a metropolis of over 20 million people, low-income settlements were pushed to the periphery, creating spatial and economic marginalization. Peripheral settlements remain disconnected from job centers, increasing transportation costs, lengthening commutes, and exacerbating social disparities. Women face particular barriers, as longer commutes limit their mobility and access to work, while children in these settlements lack adequate schools, healthcare, and recreational spaces. Consequently, many low-income families prefer renting closer to the city center, further intensifying pressure on informal housing and accelerating its expansion.

Figure 3: Aerial view of the spatial divide between low- and high-income areas

As land pressures in Karachi have increased, the informal housing market has adapted through vertical expansion. Previously characterized by single-story homes, older katchi abadis have transformed into multi-story apartment complexes. Homeowners seeking to accommodate extended families or generate rental income have added additional floors, while informal developers have capitalized on demand by converting small plots into unregulated high-rise buildings. These developments, often based on informal agreements with property owners, result in overcrowded, poorly ventilated housing with inadequate infrastructure. The unchecked densification of informal settlements has also altered their social and spatial dynamics. Renters in these unregulated high-rises remain especially vulnerable, as the absence of formal rent controls exposes them to exploitative landlords, frequent evictions, and insecure tenure (Zaidi 1997).

Informal land brokers have played a crucial role in providing access to housing for low-income migrants. These brokers, operating through longstanding informal networks, acquire land through illegal encroachments, fraudulent transfers, and clandestine dealings with government officials. Political patronage shields these transactions from law enforcement, enabling the sale of informal plots with minimal risk of eviction (Anwar 2014). The entrenchment of informal land markets is evident in the disproportionate allocation of land: as seen in Table 2, katchi abadis house over 50% of Karachi's population but occupy less than 10% of its urbanized area (Hasan et al. 2015). Formal institutions, such as the KDA, have further exacerbated this imbalance by allocating only a small fraction of land for low-income housing, despite their mandate to address Karachi's housing crisis. Instead of intervening to curb informality, state institutions have

either turned a blind eye to illegal transactions or actively facilitated them, reinforcing the parallel land market.

This politicization of informal housing can be traced back to Lyari's resistance to forced evictions under the Doxiadis Plan. Zulfikar Ali Bhutto, then a rising political figure and later Prime Minister of Pakistan championed Lyari residents, promised at a public meeting in 1963 that residents would be issued lease documents for their properties. This solidified Lyari as a stronghold of the Pakistan People's Party (PPP), and after Bhutto became Prime Minister in 1971, his administration formally instructed municipal authorities to issue land titles to Lyari's residents. This event marked a turning point in Karachi's governance, establishing a precedent for linking land titling to political loyalty. Subsequently, the regularization of informal settlements became a key policy tool—not just for urban planning but for electoral consolidation. This shift was enshrined in Karachi's 1974 master plan, which formally introduced regularization as an urban development strategy (Hasan 1999).

Mirroring global trends in slum upgrading in the 1970s, which emphasized improving rather than eradicating informal settlements, the 1974 plan recognized informality as an inevitable feature of Karachi's urban trajectory. This was a critical point in Karachi's planning history as it marked the formal introduction of "regularization" as a core urban development strategy. However, rather than securing tenure for all informal residents, the regularization process became politicized, favoring settlements aligned with ruling parties while leaving others vulnerable to eviction (Gazdar and Mallah 2011). Over time, land titling evolved into a political tool, reinforcing patronage networks rather than addressing housing insecurity.

As a result, Karachi's informal settlements have become deeply embedded in the city's political economy. Instead of eliminating informality, regularization has legitimized informal power brokers and political actors who manipulate land markets for personal and electoral gain. By maintaining legal ambiguity, the state has deliberately sustained informality, allowing for selective enforcement that benefits elite actors while keeping low-income residents in a precarious position.

This history of Karachi's planning failures illustrates how the state itself has played a central role in producing and sustaining informality. The persistence of informal housing markets—and the active involvement of formal institutions in informal land transactions—has undermined urban governance. Karachi's master plans did not simply fail to regulate informality; rather, they helped entrench it as the dominant mode of urban expansion. These dynamics will be explored further in Chapter 4, which examines the key actors and power structures that sustain Karachi's informal housing sector.

4 Institutional Structure of Informality

4.1 Introduction

This chapter examines the institutional structure of informality in Karachi by analyzing four key actor groups: formal institutions, politicians, informal brokers, and private developers. It explores how these actors interact, intersect, and reinforce informality, benefiting politically and financially from its persistence. Through this actor mapping, the chapter underscores how informality in Karachi is not simply a byproduct of weak governance but an entrenched mechanism of urban management that shapes the city's housing landscape.

The discussion begins with a detailed analysis of Karachi's formal institutions responsible for urban planning and municipal service provision, including the Karachi Development Authority (KDA) and the Sindh Katchi Abadi Authority (SKAA). This section highlights how jurisdictional fragmentation, political interference, and a lack of coordination have contributed to the rise of informal mechanisms. Next, I analyze the role of a network of informal brokers (dalaals), who fill the gaps left by dysfunctional state institutions by facilitating unauthorized land transactions and expanding informal settlements. The chapter then turns to political actors, showing how informal settlements serve as key electoral vote banks, leveraging regularization and land allocation for political gain. Finally, I examine the intersection of private developers with public sector authorities, highlighting how elite housing schemes often benefit from informal practices (which are usually associated with katchi abadis).

By mapping these relationships, this chapter challenges the assumption that informal housing operates in opposition to formal governance or is merely a byproduct of 'weak governance'. Instead, it argues that Karachi's urban landscape is shaped by a system of collaborative governance (Anwar 2014), in which informal and formal actors work together in ways that reinforce exclusionary urban development.

4.2 Formal Institutions

Urban planning in Karachi has historically been managed by a range of formal institutions, yet these entities have consistently failed to coordinate effectively. This section examines Karachi's key planning institutions—including the Karachi Development Authority (KDA), Karachi Metropolitan Corporation (KMC), and Sindh Katchi Abadi Authority (SKAA)—analyzing their overlapping jurisdictions, governance challenges, and the role of political interference in shaping urban informality. I aim to show how fragmentation impacts governance and creates informal mechanisms to bridge resulting gaps.

I will first present an overview of the formal institutions involved in Karachi's governance and land management, categorized hierarchically into federal, provincial, and local government bodies. Each institution's jurisdiction, key functions, and percentage of land ownership (where relevant) in Karachi are highlighted to provide a comprehensive understanding of their roles and the distribution of authority in Table 3 below.

Level	Institution	Jurisdiction/Functions	Gaps/Challenges	Land Ownership (%)
Federal	**Karachi Port Trust (KPT)**	Manages port operations, maritime infrastructure, and surrounding land use. Responsible for trade facilitation and port-city interface.	Operates independently of city authorities, causing conflicts over land use and urban planning. Prioritizes port-related activities over broader urban needs.	~12%-13% (includes port lands and adjoining areas).
	Cantonment Boards	Administer and manage military-controlled areas such as Clifton, Malir, and others. Provide water, sanitation, and road maintenance in cantonment zones.	Independent of KMC, leading to uncoordinated urban planning. Prioritize elite, military interests over equitable development.	~15%-20% (e.g., DHA, Clifton, and other military-administered zones).
Provincial	**Sindh Government**	Oversight of provincial matters, including infrastructure projects, urban planning, and policymaking. Controls Karachi's	Coordination issues with local entities. Politicized decision-making delays effective service delivery.	Significant indirect control (via various departments).

		overarching governance framework.		
	Local Government Department	Supervises municipal governance and urban planning at the city and town levels. Allocates funding and policy oversight to municipal bodies like KMC and DMCs.	Centralized provincial control limits the autonomy of city-level institutions coupled with red tape and bureaucratic inefficiencies.	No direct land control.
	Sindh Building Control Authority (SBCA)	Regulates building construction and enforces urban planning norms. Approves construction plans and ensures zoning compliance.	Weak enforcement of zoning laws. Collusion with private developers undermines urban planning. Historically weak and struggles to control unauthorized development.	No direct land control.
	Karachi Water and Sewerage Board (KWSB)	Manages water supply and sewage for the city. (Operates under Sindh Government's oversight).	Chronic water shortages in the city due to aging infrastructure. Inadequate supply to	No direct land control.

			informal settlements (water and other municipal services are often denied to informal settlements as a way to exert control over “sprawl”)	
	Board of Revenue (Sindh)	Oversees land records and revenue collection. Plays a critical role in land allotment and acquisition processes.	Lack of transparency in land transactions. Frequent collusion with land brokers undermines equity. Retains overarching authority over land allocation but delegates responsibilities to agencies like the KDA and DHA, creating jurisdictional ambiguities	Controls significant tracts of land for provincial use.
	Karachi Development Authority (KDA)	Urban planning, land development, housing schemes, provision of municipal services in planned areas of Karachi.	Up until General Musharaff’s LGO 2001, KDA was a local government body but now comes	~20% to 32% (e.g. significantly, planned housing

			under provincial management. This leads to jurisdictional overlap with the KMC and highly politicized decision making with a lack of autonomy. Through a well-documented history of collusion and corruption, and despite its mandate to provide affordable housing, to date the KDA has allocated only a small fraction of its land for low-income housing,	schemes such as Gulshan-e-Iqbal, Korangi)
Local	**City Government (KMC)**	Manages municipal services, including waste collection, road maintenance, and park development. Responsible for city-wide urban governance.	Limited funding and resources. Overlapping jurisdictions with other entities like cantonments create inefficiencies and an inability to enforce	~30% indirectly managed (through municipal control and road networks).

			and implement planning edicts.	
	District Municipal Corporations (DMCs)	Provide municipal services for Karachi's 6 districts such as waste management, road repair, and street lighting in designated areas.	Fragmented governance weakens city-wide coordination. Often underfunded and reliant on provincial allocations.	No direct land control.
	Union Councils	Serve as the lowest tier of local governance (on paper, the most immediate local government body available to citizens). Focuses on neighborhood-level issues and ensuring civic engagement.	Lack resources and autonomy. Dependence on higher tiers of government limits effectiveness.	No direct land control.

Table 3. Overview of Formal Institutions Controlling Land and Housing

Governance in Karachi is highly centralized under the Sindh Local Government Act (SLGA) of 2013, which replaced the Local Government Ordinance (LGO) of 2001, reversing prior decentralization and transferring control back to the provincial government. This shift significantly weakened the autonomy of municipal bodies like the

KMC, which now controls only one-third of Karachi's urbanized area, while key municipal services such as water provision, solid waste management, and housing development remain under provincial oversight. The KMC's effectiveness is further constrained by six District Municipal Corporations (DMCs), each with its own limited jurisdiction, making coordinated city-wide governance nearly impossible. Despite the KMC's mandate, its decisions, including the provisions of the Karachi Strategic Development Plan (KSDP) 2020, are binding only on the land under its jurisdiction. This jurisdictional fragmentation has resulted in conflicting mandates, bureaucratic inefficiencies, and widespread political interference, severely limiting the ability of any one institution to implement city-wide urban plans.

Adding to the conflict, nearly 90% of Karachi's land is publicly owned, meaning that any housing expansion requires permission from multiple agencies (Hasan et al. 2015). For instance, the cantonment boards, under federal jurisdiction and backed by Pakistan's powerful military-industrial complex, control some of Karachi's most valuable land parcels and operate independently of both provincial and local authorities. Many of these governance challenges stem from colonial-era administrative practices, which established distinct governance zones such as military cantonments and municipal districts, but have not been integrated into a unified framework after independence. The DHA and cantonment boards collectively control over 15% of Karachi's land, creating privatized urban spaces with superior infrastructure and municipal services compared to the rest of the city. These areas receive consistent state investment and function independently of the Karachi Metropolitan Corporation or the Karachi Development Authority, ensuring that planning decisions in DHA zones reinforce economic and social

exclusivity. The separation of these enclaves from the municipal framework contributes to the spatial polarization of Karachi, where elite districts are governed as self-contained urban entities, while the rest of the city struggles with fragmented governance and service deficits.

The overlapping mandates of various agencies—such as the KDA, BOR, KMC, and Sindh Building Control Authority (SBCA)—result in conflicting policies and bureaucratic inefficiencies. Karachi, as Pakistan's economic hub and a politically contested city, experiences significant interference from competing political factions. The PPP-controlled provincial government frequently exerts influence over municipal bodies, limiting their autonomous decision-making capacity. The 2007 Karachi Strategic Development Plan recognized that the fragmented governance system obstructed coherent urban planning, noting that the presence of multiple land-owning agencies has led to a "lack of holistic and unified vision for the city, hampering the formulation and implementation of development plans… in [an] integrated manner" (Master Planning Group of Offices 2007, 2). However, no action beyond this was taken.

Beyond residential enclaves, federal institutions also exert significant control over Karachi's key economic and transport zones. The Karachi Port Trust (KPT) and Pakistan Railways manage vast tracts of land, prioritizing commercial and industrial development over housing needs. This has resulted in frequent evictions of informal communities to accommodate large-scale infrastructure projects, often aligned with the interests of the ruling political party, further reinforcing the precarity of informal settlement residents.

The failure to establish coherent coordination between federal, provincial, and local bodies has created a governance vacuum, allowing dalaals to thrive. These intermediaries exploit regulatory loopholes to facilitate unauthorized land transactions and access to basic services for marginalized communities. Approximately 20 different agencies (see Figure 4) govern different parts of Karachi, often competing for control over lucrative planning projects and operating independently of a centralized metropolitan authority. This multiplicity of ownership breeds irregularities, sometimes deliberately, to sustain what Anwar (2014) refers to as “collaborative governance”—a system in which political parties, private developers, and land mafias exploit bureaucratic inefficiencies to advance their own interests.

Private developers and land brokers—often working in alignment with political parties—acquire land through corrupt dealings, bribe officials to manipulate land records, and exploit inter-agency jurisdiction overlaps to ensure that amenity plots (land reserved for building public utilities such as hospitals, schools, parks etc.) are illegally commercialized. Political actors benefit by using land distribution as a patronage tool, rewarding supporters with land allocations and leasing opportunities in exchange for electoral loyalty. Bureaucrats and planning officials, in turn, profit through bribes and kickbacks, while developers gain access to land at below-market rates, allowing them to bypass zoning restrictions and maximize commercial value.

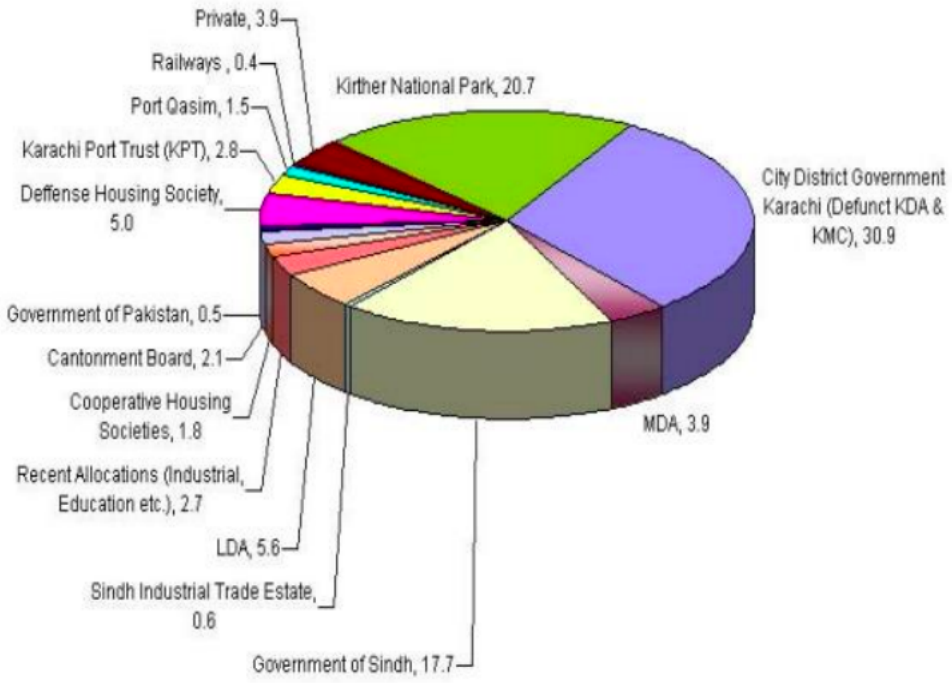

Figure 4. Karachi Land Owning Agencies (Master Planning Group of Offices, 2007)

Nausheen Anwar (2014) argues that Karachi's informal urban expansion is not merely a failure of planning but an extension of state power through a system in which formal institutions and informal actors actively sustain one another rather than functioning as oppositional forces. She further explains this dynamic criminalizes the poor while enabling elites to extract rents from informal transactions. She describes how:

> The mounting and unmet demand for housing for low- and middle-income populations catalysed the emergence of unplanned settlements that obeyed no scientific principles of planning. This was not a violation of planning edict but an adjunct to the state's plan. Thus the Karachi that was built as 'planned' grew in conjunction with the 'unplanned'. For decades, this arrangement has enabled not only the criminalization of the poor who are the principal occupants of unplanned

> settlements, but also the proliferation of corruption, of bribes between state officials, brokers and politicians, and of outright state violence through evictions and demolitions (Anwar 2014, 78).

The Sindh Katchi Abadi Authority (SKAA), established under the Sindh Katchi Abadi Act of 1987, plays a critical role in the state's engagement with informal settlements. SKAA is tasked with notifying, regularizing, and upgrading katchi abadis, thereby institutionalizing informal housing as a structured, albeit precarious, form of urban tenure. It also exemplifies the way collaborative governance functions in Karachi.

By 2019, Karachi had 580 katchi abadis occupying approximately 16,000 acres, with 194 settlements notified before the 1987 act and 225 afterward. However, unofficial estimates suggest that the actual number of katchi abadis exceeds 1,000. After the failed mass relocation of these communities to the city periphery as part of the Doxiadis Plan, most informal settlements developed again on government owned land (Hasan et al. 2013). Since 2000, more than two Katchi Abadis have emerged annually, with their number growing from 539 in 2002 to 580 by 2019, reflecting both ongoing in-migration and intra-city migration.

While regularization provided some legal recognition, the process remains highly politicized, as settlements in strategic electoral districts receive preferential treatment. Corruption and bureaucratic inefficiencies further delay lease issuance, leaving residents in prolonged legal limbo. Katchi abadis are simultaneously criminalized and utilized as electoral tools. SKAA's role in formalizing this process aligns with Ong's (2007) concept of "zones of exception", where states deliberately produce informal

spaces to maintain flexible control over marginalized populations. Ong argues that states intentionally allow informality to persist where governance structures selectively apply legal frameworks—as is evident in Karachi, where instead of suppressing informality, Karachi's governance structure actively produces it.

The result of these ongoing struggles for elite interests is a city ranked among the least livable in the world. In 2024, The Economist rated Karachi 169th out of 173 global cities, scoring low on healthcare, education, infrastructure, and environmental conditions. Despite its economic importance, the city's urban management remains deeply flawed

4.3 Brokers/Dalaals

Informal brokers, colloquially referred to as dalaals (literally translating to "pimps" in Urdu), step in to fill the gaps left by the state. These actors facilitate access to land, housing, and basic services for marginalized populations. However, as Roy (2009) argues, their role is far from benign. While brokers provide critical services, they often exploit the same vulnerable groups they claim to serve, charging exorbitant fees for land access, water and other essential services. This section examines the role of brokers in Karachi, tracing their entanglement with formal institutions, political networks, and informal governance structures.

State agencies often compete for control over lucrative planning projects, creating a regulatory vacuum that brokers and land mafias exploit. In the absence of centralized urban oversight, brokers acquire land through corrupt dealings with officials, bribing them to manipulate land records or reclassify properties. As Hasan et al. (2015) note, collusion between brokers and state officials—particularly within land-owning bodies

such as the KDA and SKAA—ensures that informal land markets flourish under the protection of formal institutions, with land being illegally subdivided and sold.

Brokers also capitalize on low-income citizens' limited access to formal credit, offering high-interest informal financing options that trap residents in cycles of debt. Without access to regulated mortgage structures, many low-income households rely on broker-facilitated land purchases, often without legal documentation or tenure security. Beyond land, brokers exert significant control over access to essential services, particularly water and electricity, which remain politicized and unevenly distributed in Karachi.

Karachi faces a severe water crisis due to a combination of insufficient supply, aging infrastructure, and governance failures. The formal municipal water supply falls far short of demand, leaving large sections of the city—particularly informal settlements—without reliable access. This shortfall has fueled an informal water economy, where brokers and tanker mafias step in to meet the unmet demand. Residents of informal settlements often pay three to five times the official rate for tanker-supplied water, as brokers exploit the gap between formal neglect and essential needs. These brokers do not act independently; they collect profits while distributing payments to municipal employees and political actors, ensuring that these illicit arrangements remain entrenched and unchallenged (Anwar 2014).

Anwar (2014) observes that in this dynamic environment, where state tolerance of illegal land occupations and illicit transactions is widespread, "community building unfolds in a context undergirded by a self-organizing urbanity in which the land broker or dalaal is a vital figure" (Anwar 2014, 76). Brokers operate within a dense network of

formal institutions, political actors, and local patronage systems, and their ability to navigate these power structures positions them as key players in Karachi's governance landscape.

Kinship networks are not just a cultural or social factor; they function as an alternative governance mechanism, structuring land transactions, political allegiances, and access to services in the absence of formal legal protections. As Anwar (2014) highlights, these networks play a foundational role in enabling brokers to operate within a fragmented and exclusionary governance system, where the ability to navigate political and bureaucratic structures depends on social legitimacy rather than legal ownership. In a city where ethnic politics and territorial control dictates access to urban resources, kinship-based brokerage allows intermediaries to mediate between informal settlers and the state, securing land, negotiating service provision, and legitimizing their authority among residents.

Political actors leverage kinship networks not only as a means of controlling informal settlements but also as a strategy for electoral mobilization. Brokers do not function independently; they are embedded within Karachi's political landscape, where land transactions are often tied to political loyalty. In exchange for securing tenure, municipal services, or protection from eviction, brokers facilitate political allegiance among residents, reinforcing their own authority as intermediaries and ensuring that they benefit from both state patronage and the economic rents extracted from informal transactions.

Karachi's history of ethnic segregation and political factionalism, particularly between Muhajirs, Sindhis, Baloch, and Pashtuns, has shaped informal land markets and resource distribution, further entrenching these dynamics. Political parties have long capitalized on kinship networks, embedding their representatives within informal settlements to consolidate control. During the peak of Muttahida Qaumi Movement (MQM)'s influence, for example, the party regulated land access in katchi abadis, ensuring that settlements aligned with MQM received municipal services and tenure security, while opposition-aligned areas faced state-sanctioned evictions (Anwar 2014, 81).

While kinship networks provide protection and stability to community members, they also reinforce hierarchies, marginalizing those outside dominant ethnic or kinship groups. Women, migrants, and lower-income residents often struggle to access land or negotiate services, as brokers prioritize established kinship ties in land distribution and dispute resolution. This exclusionary nature is a hallmark of what Anwar (2014) describes as the "moral economy" of informal settlements, where trust, reciprocity, and social capital define access to urban space in the absence of legal ownership (Anwar 2014, 86).

Rather than existing outside the state, kinship networks in Karachi function as an extension of political and institutional power. They reinforce informality as a systemic governance mechanism, where access to land and services is determined not by legality but by social ties, political affiliations, and informal negotiations with brokers and political patrons. This reinforces the idea that informality in Karachi is not merely a symptom of 'weak governance' but a deliberately sustained system in which formal

institutions, political actors, and local power brokers mutually benefit from maintaining urban precarity.

4.4 Political Actors

Political actors—including elected representatives, local and provincial governments, and political parties—have long manipulated land governance in Karachi to consolidate power and secure constituencies. This section examines how they leverage informal settlements and land regularization as electoral tools, exploit patronage networks, and influence urban development in ways that sustain informality rather than resolve it.

Pakistan's 77-year history has been defined by political turbulence, alternating between civilian rule and military interventions. Even under civilian governments, the military maintains significant influence over governance structures. Karachi, as Pakistan's largest and most politically significant city, has been a battleground for power struggles, where service delivery and urban management have been sacrificed to political contestation.

A critical turning point in Karachi's political governance occurred in 2008, when Pakistan transitioned from military to civilian rule following the resignation of General Pervez Musharraf. This shift was significant because it marked the end of nearly a decade of centralized, military-backed governance under Musharraf's devolution reforms and the return of political parties as dominant urban actors. The Pakistan People's Party (PPP), historically associated with Sindh's rural Sindhi-speaking population, secured a majority in the national and provincial governments, while the Muttahida Qaumi Movement (MQM)—a party formed in the 1980s to represent Karachi's predominantly Urdu-

speaking Muhajir (migrant) population—won most seats in Karachi. However, neither party could govern independently, leading to a coalition government that exacerbated urban governance dysfunction.

The repeal of LGO 2001 and the return to a centralized model set off a decade-long political deadlock, with PPP and MQM continuously vying for control over Karachi's urban governance. Karachi effectively became stuck between two competing governance visions—one advocating decentralization (MQM) and the other provincial control (PPP). This hybrid system, where some municipal functions remained decentralized while others fell under the provincial government, led to widespread confusion among city institutions and the rise of informal governance systems (Hasan 2012).

Karachi's political economy of land is also shaped by violence and coercion, as political parties exert territorial control over informal settlements, where nearly half of Karachi's population resides. Farooqui (2020) argues that political actors manipulate governance gaps to create "zones of influence," where access to basic services is contingent on political loyalty. This is evident in both housing and water access, where political mediation dictates who receives state resources and who remains excluded.

President Zulfikar Ali Bhutto's public announcement in Lyari in 1972 to regularize the settlement signaled a broader strategy of incorporating informal housing into the political landscape (Gazdar and Mallah 2011). The Sindh Katchi Abadi Authority (SKAA) often operates under political influence which undermines equitable regularization efforts.

Settlements in politically strategic locations are prioritized for regularization (Hasan et al. 2013). This selective approach entrenches informality in politically marginal spaces.

Beyond land regularization, political actors collaborate with informal brokers to manipulate land transactions. These brokers act as intermediaries, facilitating illegal land allocations, lease approvals, and infrastructure connections in return for bribes and political loyalty. As Anwar (2014) highlights, informal settlements are often “regularized” unofficially—not through legal recognition, but through bribes and backdoor deals, creating a shadow economy of land allocation. Political parties—and their affiliated militant wings—have historically asserted territorial dominance over informal settlements, using intimidation, forced evictions, and patronage networks to consolidate power. During MQM’s peak influence in Karachi, the party strategically leveraged informal settlements by securing municipal services and land leases for residents in affiliated areas, demanding strict political allegiance often upheld through coercion or the threat of retaliation (Anwar 2014). This territorial governance structure, rooted in kinship and ethnic politics, continues to shape informal settlement management today.

Farooqui (2020)’s PhD dissertation provides a comparative framework for understanding political intervention in land governance by examining the parallel case of Karachi’s water provision. Similar to land, water access in Karachi is governed through overlapping institutions—municipal bodies, provincial departments, and private intermediaries—allowing political actors to insert themselves as brokers. Political parties exploit these governance overlaps to create zones of influence, where access to water, housing, and municipal services depends on political affiliation. Residents without political connections or access to informal brokers are systematically excluded from

essential resources such as water, electricity, and housing services (Farooqui 2020). Farooqui describes this exclusion as “governance through scarcity,” a strategy used by political actors to maintain control rather than address urban challenges (Farooqui 2020, 145). This mechanism extends beyond service provision and is evident in Karachi’s housing sector, where politically unaligned communities face higher risks of eviction, land dispossession, and denial of municipal services. The bureaucratic process is intentionally opaque and difficult to navigate, reinforcing dependence on political intermediaries and powerful connections.

Political actors not only perpetuate informality but also shape it in ways that reinforce their own power. Their reliance on katchi abadis as vote banks disincentivizes investments in long-term urban planning and infrastructure development. Instead, resources are funneled into short-term, politically expedient projects that often fail to address the city’s structural challenges. For instance, the selective regularization of katchi abadis is often timed to align with election cycles, while long-term planning and equitable service delivery to these communities are repeatedly neglected. This dynamic sustains the cycle of informality, as katchi abadi residents remain dependent on political actors and informal brokers for basic services and legal recognition.

The relationship between political actors and informal brokers is interdependent. Brokers rely on political backing to operate with impunity, while politicians depend on brokers to consolidate their control over informal settlements and mobilize electoral support. Private developers ultimately exploit the blurred boundaries created by these illegal actions. Karachi’s urban crisis is thus not simply a failure of governance but a

deliberate political strategy that sustains informality for electoral and economic advantage.

4.5 Private Developers

Political elites often collaborate with private developers to enable high-end housing projects that displace informal settlements. This public-private collusion highlights the dual strategies employed by political actors: leveraging informality for political gain in low-income areas while facilitating elite developments for financial gain that contribute to Karachi's spatial inequalities. In this section, I will explore how private developers interact with both formal institutions and informal networks to reshape Karachi's urban landscape, using the example of Bahria Town Karachi (BTK) and its owner, the powerful real estate mogul, Malik Riaz.

In the context of this thesis, the analysis of Bahria Town Karachi (BTK) is specifically limited to the period between 2013 and 2018 - from the formal launch of the project to the period when legal scrutiny and the Supreme Court's 2019 judgment exposed the irregularities in its land acquisition process. This timeframe captures the core phase during which Bahria Town, through an illegal arrangement with the Malir Development Authority (MDA), acquired over 16,000 acres of public land earmarked for low-income housing through a misuse of the Land Acquisition Act. Focusing on this period highlights how land acquisition - rather than construction or marketing - exposes the mechanisms of informal facilitation and state complicity in enabling elite capture. This provides a clearer look at how state actors and private developers worked together to displace local communities under the legal cover of "public purpose".

Private developers in Karachi increasingly exploit regulatory gaps, operating at the intersection of formal and informal systems to dominate the city's housing landscape. While their projects are presented as structured, modern urban developments, they frequently depend on state collusion, political influence, and informal land acquisition methods. These strategies allow developers to bypass legal restrictions and rapidly expand their real estate holdings. This dynamic ensures that private sector expansion is prioritized over equitable housing policies. Elite housing schemes often rely on illegal practices to acquire land, particularly in peri-urban areas. Dalaals facilitate these transactions by negotiating with local communities, acting as intermediaries between developers and landowners, and smoothing over disputes, or facilitating an all-out land grab. Through these mechanisms, private developers can rapidly expand their land ownership, displacing existing communities and transforming peripheral villages into urban extensions.

Developers also exploit governance and jurisdiction fragmentation between various land-owning agencies such as the KDA, cantonment boards, and the Board of Revenue. For instance, zoning regulations and environmental assessments are often disregarded or hastily approved in exchange for financial or political favors (Anwar 2014). Public sector entities such as the Sindh Building Control Authority (SBCA) and the Karachi Metropolitan Corporation (KMC) have been complicit in enabling large-scale housing projects by ignoring violations or granting approvals without due diligence. "No-objection certificates" (NOCs) required for construction are often issued without sufficient scrutiny, as private developers leverage their political and financial clout to bypass regulations.

The result is an urban landscape that prioritizes elite interests over equitable development, as highlighted by Hasan et al. (2015). For many, their land tenure is under immediate threat. Estimates suggest that over 600,000 people have been displaced since 1997 due to forced evictions for urban development projects (Karachi Urban Lab 2021). Pakistan's colonial-era Land Acquisition Act (LAA) of 1894 remains the primary legal framework for public land acquisition more than a century after its introduction. The LAA and similar laws based on its provisions grant authorities sweeping powers to evict people from their homes and lands with minimal procedural protections.

The law allows authorities to acquire land under a broad definition of "public purposes," which can extend to projects involving public-private partnerships and even private, profit-driven enterprises. The government holds near-absolute authority to interpret the law's scope and displace communities in pursuit of these objectives. A common rationale for forced evictions of residential areas, small businesses, and markets in Pakistan is the need to address "encroachment". Encroachment is classified as a criminal offense under various provincial and regional laws, with penalties ranging from fines to imprisonment for those found guilty of unlawfully occupying state property. In most mass eviction cases enabled by the LAA and documented by Human Rights Watch, authorities failed to provide meaningful consultation, sufficient notice, fair compensation, resettlement assistance, or access to mechanisms for redress. The government often frames such projects as serving significant public interests, but does little to mitigate the harm inflicted on affected communities. During many of these evictions, police used unnecessary or excessive force, including physical violence, arbitrary arrests, and the destruction of personal property (Human Rights Watch 2024).

In addition to losing their homes, evicted populations also lose their livelihoods and access to essential public services such as education and healthcare. These actions disproportionately impact low-income households and ethnic minority communities.

This is particularly evident in the case of Bahria Town and the Defense Housing Authority (DHA). Both acquired vast land holdings to construct elite gated communities marketed as ‘world-class’ enclaves with luxury amenities such as golf courses and expansive shopping malls. Private developers operate within a framework of overlapping formal and informal systems, where land acquisition and project approvals are often secured through a combination of political connections, bureaucratic manipulation, and regulatory ambiguities. This allows elite developments to circumvent zoning laws, environmental regulations, and social safeguards, reinforcing patterns of exclusion and dispossession in Karachi’s urban landscape (Hasan et al. 2015). In Bahria Town, development began without a proper Environmental Impact Assessment (EIA). The EIA was only conducted after construction had already begun; despite the highly sensitive ecological area it was built on.

BTK is one of the largest and most controversial housing developments in Pakistan. Its land acquisition process has been marred by allegations of irregularities and violations of legal procedures. Investigations have revealed how BTK leveraged connections with formal institutions, including the Board of Revenue (BoR), the Malir Development Authority (MDA), and local police, to acquire vast tracts of land. These institutions facilitated transfers of state-owned land to BTK, bypassing due process and displacing local communities. In 2018, the Supreme Court of Pakistan declared the allotment of land to Bahria Town by the Sindh Government and the MDA illegal, citing massive

irregularities. The Court noted that Bahria Town had unlawfully acquired over 16,000 acres of land and displaced long-standing rural communities through intimidation and coercion (Hasan et al., 2015). Despite the Court's verdict, enforcement by provincial and local authorities has been inconsistent, and BTK has yet to pay the entirety of the penalties imposed and, in some cases, continued its expansion.

BTK’s development has led to forced evictions on a massive scale. Reports by Karachi Bachao Tehreek (translating to “Save Karachi Movement”) (KBT) and other activist groups document how residents of villages and informal settlements were evicted without adequate notice or compensation. These evictions, carried out with the support of local law enforcement, have stripped low income and marginalized communities of their homes and livelihoods (Gazdar and Mallah, 2011). The evicted communities often lack access to formal legal avenues for redress, as judicial interventions are either delayed or undermined by significant political and economic pressures. This reflects a broader pattern in Karachi, where private developers capitalize on weak governance and the absence of robust legal protections for vulnerable populations.

In addition to its socio-economic impact, BTK has caused significant environmental harm. The development has led to the destruction of mangrove forests along Karachi's coastline and disrupted natural drainage systems. Mangroves, which serve as natural barriers against flooding and erosion, have been cleared to make way for housing and commercial projects, exacerbating Karachi’s vulnerability to climate change and extreme weather events. Since the 2010s, Karachi has flooded on a regular basis even when there was a moderate level of rain - a chilling portent of things to come for Pakistan’s most populous city.

Moreover, the site designated for Bahria Town Karachi has a rich archaeological history of thousands of years of continuous habitation. Bahria Town developers demolished numerous heritage sites, including shrines, temples, tomb complexes, Buddhist stupas, ancient Zoroastrian graves, which were demolished to acquire more land for their projects (Nazir and Yousuf 2021). This destruction raised critical concerns about safeguarding historical sites amid managing the city's urbanization needs. Formal institutions, responsible for regulating land use and protecting natural resources, turned a blind eye to these violations, prioritizing economic gains over environmental sustainability.

The Bahria Town case study shows how informal systems, originally created to address housing shortages for the urban poor, have been co-opted by elite actors to consolidate control over land and resources. Ultimately, Karachi's housing crisis cannot be understood through a simple formal-informal binary. Instead, as this thesis has demonstrated, informality functions as a governance strategy that enables both the expansion of katchi abadis and the rise of elite enclaves. This reveals the limits of conventional planning approaches and underscores the urgent need for policy interventions that challenge the state's instrumentalization of informality as a tool for both control and profit.

In conclusion, informal mechanisms typically associated with lower-income or "illegal" settlements are equally prevalent in elite developments, often undermining goals of equity and environmental sustainability. Privately developed elite enclaves, often secured through regulatory manipulation and illegal practices, are frequently presented as formal and regulated. This highlights the blurred boundaries between legality and

informality, aligning with Ghertner's argument that Global South states "rule by aesthetics." Rather than enforcing planning laws consistently, authorities rely on subjective aesthetic judgments, using aesthetics as a governance tool rather than legal frameworks (Ghertner 2011). Karachi's regularized katchi abadis, despite their legal status, continue to be framed as encroachments/slums because they do not conform to the state's vision of an "ordered" or "world-class" city. This aesthetic-driven governance legitimizes the eviction of low-income communities under the pretext of modernization and beautification while overlooking elite-driven violations. This double standard entrenches inequality, as access to land and housing is dictated less by legal frameworks and more by political and economic influence over the production of urban space.

5 Conclusion and Policy Recommendations

5.1 Collaborative Governance: Conflict, Control, Codependency, and Collaboration

Karachi's housing landscape exemplifies the intricate and often troubling dynamics of "collaborative governance," where formal and informal systems coexist in a web of conflict, control, codependency and collaboration. This thesis has traced how institutional fragmentation, political opportunism, informal brokerage, and elite development schemes collectively shape the city's urban development. What emerges is not a simple dichotomy of formal versus informal, but a negotiation of value where actors across the spectrum actively sustain and benefit from informality (McFarlane and Waibel 2012).

A 2024 Human Rights Watch report on forced evictions in Karachi highlights the contradictions within the city's governance, where illegal and abusive practices are masked as legal enforcement. The report recounts the story of Bashir Husain, whose family had run a small shop in the same location for 70 years, consistently paying rent and taxes to the local government, only to have their livelihood destroyed in an anti-encroachment drive. Husain's poignant question, "How can my shop be an encroachment? … Three generations of my family have run this shop," encapsulates the injustice of a system that criminalizes the very communities it has informally sustained for decades (Human Rights Watch 2024).

This thesis has sought to assess the institutional structure of informality in Karachi, revealing a system where formal institutions, political actors, informal brokers, and private developers interact in complex and interdependent ways. These actors

collectively perpetuate an urban environment marked by deep inequalities and systemic vulnerabilities. Karachi's housing landscape is a microcosm of the broader challenges facing urban governance in rapidly urbanizing cities of the Global South, and it is critical to understand how informal practices structure the lives of millions.

As Ananya Roy (2003) notes in her analysis of the Communist Party of India, states often operate with regulatory ambiguities that resemble an "ensemble of everyday and extraordinary practices," many of which are not codified or found in official procedures (Roy 2003, 139). For Roy, the predatory postcolonial state is inherently informalized, composed of a fluid regime of actors that blur the boundaries between what is official and unofficial (Roy 2009). This observation is particularly relevant in institutionally weak contexts like Pakistan. However, this thesis argues that informality is more than just regulatory ambiguities or weak governance exploited by powerful actors to exercise discipline and spatial control through extralegal or even illegal means. Informality also functions as an official, conceptual category embedded in the very knowledge and power nexus through which states—postcolonial or otherwise—assert their authority and seek to govern.

Throughout this thesis, I found myself returning to the phrase "collaborative governance" and the four dimensions—conflict, control, codependency, and collaboration—as lenses through which to understand informality in Karachi's housing system. Elaborating on these key terms here helps to capture the major insights of this thesis.

Conflict: The Persistent Struggle Over Urban Space

Conflict has been the backdrop of Karachi's story for decades, shaping its governance, urban planning, and social fabric. Partition's mass migration transformed Karachi into Pakistan's largest city, bringing waves of refugees who redefined its demographics and economy but also created extraordinary challenges for housing and urban development. The state, unprepared for this influx, relied on ad-hoc and informal arrangements to accommodate new arrivals, setting the stage for a governance model in which conflict, rather than planning, dictated urban expansion.

This pattern of conflict-driven governance continued through the decades. The ethnic and political tensions that arose from Karachi's shifting demographics escalated in the late 20th century, with periods of violence linked to political rivalries and competing claims over land and resources. Post-9/11 dynamics further exacerbated instability, as the city became a battleground for global and regional geopolitics. Karachi experienced waves of sectarian violence, gang wars, targeted killings, suicide bombings, extrajudicial executions, and military operations, all unfolding alongside the general mayhem of a metropolis of nearly 20 million people. In this environment, governance became as much about survival as it was about development.

Contemporary urban planning in Karachi, therefore, reflect a cycle where conflict drives decision-making, rather than long-term strategy. Forced evictions and illegal displacements of vulnerable communities—often justified under anti-encroachment drives or urban renewal projects—illustrate how conflict continues to shape Karachi's spatial organization. The drive to create an imagined "world-class city" serves as a pretext for dispossession and is framed as the ultimate solution to this turmoil. This

reinforces inequities within a system that selectively tolerates informality and criminalizes it when politically expedient.

Control: Power Without Order

Karachi's governance is shaped by a paradox: a persistent desire for control that results in a system where no single entity truly holds authority. Successive master plans, from the Merz-Rondall-Vattan plan to the Karachi Development Plan 1974-1985, envisioned an orderly, planned city. However, these efforts consistently failed, not simply due to poor implementation but because control itself was fragmented across multiple competing institutions.

This governance structure—divided among federal, provincial, and local entities—creates a state of constant competition, ensures that no single institution can effectively implement planning decisions. Overlapping mandates between Karachi's multiple governing bodies—including the Karachi Metropolitan Corporation (KMC), Karachi Development Authority (KDA), Sindh Board of Revenue (BoR), and cantonment boards—result in jurisdictional ambiguities that allow institutions to evade responsibility while maintaining power. Instead of exercising meaningful control, state institutions sustain a system of regulatory ambiguities and selective enforcement serve as tools of governance.

For instance, land use and zoning decisions often involve both the KDA and BoR, yet their competing claims over authority result in stalled policies and selective enforcement. This allows political actors and developers to exploit legal grey areas by seeking favorable rulings from one regulatory body while disregarding restrictions from

another. The absence of a singular, accountable governing body means that when large-scale land dispossession occurs—such as in the Bahria Town case—institutions deflect blame onto one another. Meanwhile, informal brokers and private developers capitalize on this fragmentation, leveraging institutional weaknesses to push through unauthorized land conversions and commercial projects. By maintaining a fractured governance structure, state actors ensure that decision-making power remains concentrated among those who can navigate and manipulate this system, allowing elite actors to dominate decision-making.

Codependency: The Mutual Reinforcement of Dysfunction

The word “codependency” is found mostly floating around therapists’ offices and online relationship quizzes, I also found its essence in my examination of the city’s institutional scaffolding. When boiled down, codependency can broadly be defined as relationships where two parties stay together because one's negative traits reinforce the others. Karachi’s problems are vast in nature because of its size, but they are also vast because of the huge number of interest groups (that I touched upon in my actor map) are constantly in tension with each other, vying for dominance over the city’s resources: water pipes, public land and ecologically sensitive areas to name a few. The city’s governance does not suffer from a simple failure of administration but rather from a system in which competing interest groups—state agencies, political parties, informal brokers, and private developers—sustain each other’s power through conflict and strategic alliances. Even Karachi’s resource allocation follows this logic—public utilities like water are deliberately mismanaged, allowing water mafias to thrive, while government agencies justify crackdowns on informal supply networks without

addressing the systemic failures that created them. This mutually reinforcing dysfunction ensures that no single entity is accountable, perpetuating a governance model where elite capture, informality, and institutional paralysis are not just byproducts of a broken system, but are deliberately engineered.

Collaboration: The Negotiated Order of Karachi's Governance

While conflict, control, and codependency sustain Karachi's fragmented governance, collaboration is what ultimately allows the system to function. Formal institutions, political actors, informal brokers, and private developers do not operate in isolation; rather, they engage in fluid, negotiated arrangements that maintain the existing status quo of elite capture.

This collaboration is not always explicit or harmonious—rather, it is a pragmatic and often exploitative exchange where each actor secures their interests through discretionary rule-bending. Informal settlements are tolerated when they serve political and economic functions, while private developers depend on state institutions to approve their projects, even as they illegally acquire land for them. These collaborations lead to a governance structure shaped by a continuous process of negotiated exceptions rather than fixed rules.

In conclusion, the dynamics of conflict, control, codependency, and collaboration in Karachi's urban governance interact to create a complex and enduring system that both sustains and exploits informality. Conflict underpins the daily struggles and forced displacements that arise from political and social upheaval, while control manifests through rigid, top-down planning efforts that seek to impose order on an inherently

chaotic urban fabric. Codependency emerges as various actors—state institutions, political elites, informal brokers, and private developers—rely on one another's failures and weaknesses to maintain their influence, perpetuating a cycle where each party's negative traits reinforce the system's dysfunction. Yet, it is collaboration, the strategic, negotiated alliances among these diverse actors, that ultimately allows this system to persist by enabling selective governance and mutual benefit. Together, these forces encapsulate the paradox of Karachi's governance: a deliberate orchestration of informality that both marginalizes the vulnerable and facilitates elite expansion.

The themes of conflict, control, codependency and collaboration discussed in this thesis reveal not just the mechanics of Karachi's governance but also its human cost. Karachi's governance reflects a global trend among cities in the Global South, where the pursuit of 'world-class' status often prioritizes aesthetics and economic development over inclusivity. This vision of control, rooted in neoliberal urbanism, manifests in the marginalization of informal settlements and the privileging of elite housing schemes. As seen in cities like Mumbai and Jakarta, this approach deepens socio-economic divides, reinforcing the very challenges it seeks to address (Kidokoro, Matsuyuki, and Shima 2022).

Moving forward, the key question is whether Karachi's governance structure can be transformed to prioritize inclusive urban policies, or if it will continue to exacerbate inequality, ecological crises, and social unrest. My hope is that understanding these dynamics can inspire actionable reforms—grounded in justice, equity, and sustainability—to address the systemic failures underlying Karachi's urban housing crisis.

5.2 Recommendations

Building on the theme of collaborative governance identified in the conclusion, the following policy recommendations aim to address the systemic issues underlying Karachi's urban housing crisis. I believe that a comprehensive understanding of the factors outlined in the preceding chapters—from theoretical foundations to the historical production of informality through master planning, and the roles of formal and informal actors—will aid policymakers in developing more effective and nuanced strategies.

However, after this extensive discussion of Karachi's governance failures and the ambiguities within which the city operates, it is difficult to propose policy recommendations that will be readily implemented. Calls for legal reforms, procedural transparency, and the empowerment of local government have been made repeatedly by scholars, activists and practitioners, yet with little impact. My goal, therefore, was not to reiterate these demands but to provide insights that help policymakers navigate the complexities of the existing system and push for incremental change from within. Despite the many challenges Karachi faces and the numerous reforms I would advocate, I have deliberately kept my recommendations limited in scope, focusing on what is most urgent and feasible.

Recommendation 1: Reform the Land Acquisition Act (LAA) of 1894

Pakistan's LAA retains colonial-era provisions that grant the state broad authority to acquire land under vague notions of public purpose, often facilitating elite-driven private development, as seen in the Bahria Town Karachi case. Forced evictions in Karachi have disproportionately affected marginalized communities, violated basic human rights

and deepened socio-economic inequalities. To address these issues, robust legal and procedural safeguards must be established to protect vulnerable populations and ensure that urban development projects are both equitable and sustainable. These reforms should focus on revising existing laws, strengthening accountability mechanisms, and guaranteeing fair compensation and support for displaced communities. Narrowing the definition of “public purpose” to exclude for-profit private developments and reinforcing procedural protections for affected residents will be critical in a city where over 50% of the population faces uncertain land tenure.

In 2022, the Sindh government introduced the Sindh Resettlement and Rehabilitation Policy to address the gaps in the Land Acquisition Act. While the policy aims to ensure social impact assessments and resettlement plans, it lacks legal enforceability and clear protections for displaced communities in Sindh. Civil society groups, such as Pakistan Institute of Labor Education and Research (PILER), have noted that the policy still leaves too much discretionary power with the state authorities responsible for acquisition, and fails to guarantee adequate compensation or meaningful community participation in decision-making. Critically, it does not prevent evictions from taking place before resettlement measures are in place and does not provide binding legal remedies for displaced citizens.

Pakistan and India inherited the same LAA; however, India significantly reformed it in 2013 by explicitly defining “public purpose” to exclude private for-profit projects, mandating social-impact assessments, and requiring legally binding consultations with affected communities. Without similar reforms, Pakistan’s urban poor will remain vulnerable to forced evictions without due process.

Drawing lessons from India's 2013 Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, and acknowledging the shortcomings of the Sindh Resettlement and Rehabilitation Policy 2022, I would suggest the following:

- **Mandate Informed Community Consent:** Introduce a requirement that at least 80% of affected landholders and residents must give informed, documented consent before any acquisition for non-essential infrastructure or private-sector-linked development is approved. This would create a crucial check against state overreach and backdoor deals between officials and developers, especially in cases where "public purpose" is ambiguously defined. India's 2013 reformed Act already includes such a provision, requiring consent from 70% to 80% of affected families depending on the nature of the project (80% for private projects, 70% for public-private partnerships). Using a similar consent threshold in Pakistan's law would empower communities to participate meaningfully in decisions that affect their land rights and livelihoods.
- **Limit the Duration of Preliminary Notifications:** Introduce a clear time frame for the validity of preliminary acquisition notifications to landowners (Section 4), preventing indefinite uncertainty for landowners and ensuring timely decision-making. Currently, the government can issue a preliminary notification stating that land may be needed for a "public purpose". This notification does not immediately result in the acquisition of land, but it puts in motion the legal process. Once issued, it greatly limits the rights of the current landholders who are restricted from selling, developing, or making improvements on the land. This

leads to long periods of uncertainty for owners and residents, lasting years or even decades. India's reformed Act sets a 12-month deadline, after which the acquisition notification lapses and rights automatically revert to the original landholders. Introducing a similar limit would help curb speculative and coercive acquisition practices and ease the psychological and financial strain on vulnerable communities, who are often left in prolonged legal limbo under such notifications.

- **Guarantee Resettlement Before Eviction:** Legally prohibit the eviction or demolition of any community until a fully serviced resettlement site has been identified, prepared, and offered to the displaced population. Under Pakistan's current system, displacement often occurs long before any compensation, relocation plan, or alternative housing is available, as seen in the Bahria Town Karachi and anti-encroachment eviction cases. India's amended LAA requires resettlement packages to be in place and relocation costs covered before displacement can begin. A similar requirement in Pakistan would prevent large-scale displacement from leaving residents homeless and would reduce the use of coercion and intimidation during the acquisition process.
- **Strengthen and Modernize Land Registration Systems:** Pakistan's outdated and fragmented land record systems leave both formal and informal communities vulnerable to manipulation, fraud, and dispossession. Many land titles are still recorded on paper, which makes them prone to tampering, loss, or duplication, and allows influential actors to exploit bureaucratic loopholes for illegal land transfers — a recurring issue in cases like Bahria Town Karachi. Reforming this

system requires the digitization of land records, a standardized and centralized registry accessible to the public, and the introduction of transparent dispute-resolution mechanisms.

- **Ensure Accountability for State Violence During Evictions:** Forced evictions are frequently accompanied by excessive use of force, arbitrary arrests, and the unlawful destruction of personal property, often carried out by police and other state authorities. Human Rights Watch found that the authorities frequently fail to ascertain land rights of residents beforehand and in some cases, the police arrest and prosecute those who resist without lawful basis. This common use of violence has been well-recorded by organizations such as Human Rights Watch and Karachi Bachao Tehreek. These practices not only violate constitutional protections but deepen the vulnerability of already marginalized communities. A meaningful reform agenda must include the establishment of an independent oversight mechanism — empowered to investigate, document, and prosecute state officials involved in the unlawful use of force or property destruction during eviction drives. Accountability measures should ensure that displaced residents have access to complaint and redress systems, legal support, and compensation for losses incurred due to state misconduct.

It is untenable that half of Karachi's residents continue to live under legally precarious conditions. Organizations such as Karachi Bachao Tehreek and other activist groups have made significant strides in mapping informal settlements and organizing for residents' right to permanence. Building on these efforts, a legislative framework that incorporates community input and prioritizes tenure security must be developed. Given

the immense human cost of forced relocations—where families that have lived in the same place for generations are violently displaced—affected communities must have a formal platform to voice their concerns and assert their right to the city.

Recommendation 2: Revising Zoning Regulations

While this may seem like a simplistic recommendation, Karachi's zoning framework remains deeply inadequate for addressing the city's housing crisis - especially for informal settlements. Other than the binary of "regularized" and "non-regularized" katchi abadis, the state still doesn't formally recognize their right to permanence. Ultimately, informal settlements must be incorporated into urban planning frameworks, just as parks, schools, commercial, and industrial areas are. The deepening spatial segregation in Karachi - driven by elite capture, speculation, and unchecked urban sprawl catering exclusively to high-income groups - is unsustainable in the long run.

Karachi could adopt a planned barriada-style zoning approach to address its housing crisis by integrating incremental housing schemes within formal urban planning frameworks. Instead of criminalizing informal settlements or pushing low-income communities to the periphery without services, policymakers could designate special low-income residential zones within urban areas, where land tenure is gradually formalized, and infrastructure is introduced in phases. This approach, similar to regularization programs in Latin America and India, would recognize existing katchi abadis as legitimate urban spaces while preventing speculative land grabs and forced evictions. Rather than pushing low-income communities to the urban periphery or criminalizing informal settlements, the state could designate affordable housing zones

within the urban core and suburban expansion areas. Within these areas, tenure security could be strengthened over time, and local authorities would be required to introduce basic infrastructure in incremental stages, rather than waiting for full formalization before service delivery.

In India, various state-level regularization policies have provided frameworks for transitioning informal settlements into planned urban spaces rather than demolishing them. For example, Mumbai's Slum Rehabilitation Authority integrates informal settlements into formal planning through redevelopment schemes where private developers provide low-income housing in exchange for land-use incentives. Like these models, a planned barriada approach in Pakistan could focus on gradual legalization and service provision, allowing low-income communities to incrementally upgrade their housing within an urban zoning framework instead of facing eviction or neglect.

At present, land earmarked for public use such as parks, playgrounds, amenity plots is often quietly converted for private commercial or residential development, typically through political favoritism or bribery. In addition to corrupt practices, this is also enabled by the absence of a clear, transparent process for changing a plot's zoning status. These unchecked land-use conversion practices must be regulated and require more transparency. This could include mandatory public notifications for any proposed zoning changes to allow scrutiny, public disclosure of all land-use conversion applications and decisions, and the creation of legal channels that allow communities to contest zoning decisions that risk displacing existing residents.

Addressing Karachi's housing crisis requires more than legal reforms—it demands a fundamental shift in urban governance that acknowledges informality as an entrenched reality rather than an aberration. The policy recommendations outlined—reforming the Land Acquisition Act and improving zoning regulations so that they integrate informal settlements into urban planning offer pragmatic, incremental steps toward this goal.

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