



Katchi abadis: living on the edge

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I. INTRODUCTION

THIS PAPER DESCRIBES some recent evictions in Karachi and why they took place, despite an official policy which seeks to regularize (legalize) and upgrade squatter settlements (*katchi abadis*). It also describes the consequences of eviction for poor families and what is needed to forestall a growing number of violent evictions.

Bulldozers have been back in action in Karachi, destroying several long-standing *katchi abadis* (squatter settlements). Buried beneath the rubble from this recent spate of evictions lies the story of a thousand shattered lives, of laws ignored or bypassed and of greed and violence. To most agencies and lay persons, *katchi abadis* are simply illegal squatter settlements which, in fact, they are in legal terms. But these settlements must be considered legitimate in one sense since the state has failed in its responsibility to ensure that its citizens can find adequate, legal shelter. The failure of the administration leaves the urban poor with no choice but to come up with its own solutions.

A *katchi abadi* in the midst of an affluent area lowers the value of the surrounding land and its housing. In a bid to "beautify" Karachi and to maintain or enhance land values, *katchi abadis* are destroyed with little or no warning and their inhabitants ejected - usually to the periphery of the city. The recent evictions are clearly not motivated by purely aesthetic factors. The financial gains to be made from reclaiming illegally occupied land - much of which has increased substantially in value in the recent past - are also an important consideration. Once cleared of the illegal settlements, this land can be sold at great profit to commercial developers who will then construct "luxury" accommodation and shopping centres. It is easy to see how *katchi abadis* can be characterized as a major obstacle in the path of "prosperity and development".

II. THE RISE OF THE *KATCHI ABADI*

THE RISE OF the *katchi abadi* can be traced back to two waves of migration: the movement of large numbers of people from India at the time of Partition in 1949 and the massive exodus of migrants from the rural north drawn to the city in search of employment. Karachi's population grew rapidly from 0.5 million at Independence in 1947 to around 10 million in 1991. This large-scale influx of people to the city created housing problems of an enormous magnitude which still persist today.

Most migrants are from the lower-income groups who have been attracted to the city by the prospect of economic benefits. Many have neither the means nor the opportunity to find legal housing or a legal land site on which to build a shelter. Unable to procure a piece of land in planned government projects or private housing schemes, they occupy vacant plots (generally on land owned by the government) and build on them without prior permission from the relevant authorities. These settlements are termed by development or improvement agencies as "sub-standard" areas and are generally called "*katchi abadis*".

Today, Karachi has about 550 *katchi abadis* accommodating about 41 per cent of the city's total population. These *katchi abadis* are mainly located on government land which the residents occupy with no regard for "legal property rights". Over the years, the residents have developed these settlements largely through their own efforts and have managed to acquire electricity, gas and other facilities. Their housing units have evolved from what is termed *katcha* (non-permanent) to *pucca* (built of permanent materials such as concrete).

With the pressures arising from a rapidly growing urban population, what were once simply vacant plots of land have now acquired a very high value. This land, some of it inhabited by *abadi* dwellers for as long as 25 years, is seen as too valuable not to be reclaimed for other uses. The needs and rights of its inhabitants are, unfortunately, ignored. In their bid to clear illegally occupied land, the authorities have shown a complete disregard for the needs and rights of *abadi* dwellers who are treated in the most inhuman manner and displaced with little or no help (see Box 1). Even when alternative plots are given to evacuees, no monetary compensation is provided for the hardships that they must endure. Moreover, no credit is available to *abadi* dwellers to help them reconstruct their homes and lives. People without a national identity card do not even have the possibility of receiving an alternative plot.

III. GOVERNMENT RESPONSE

THE GOVERNMENT HAS been trying to address the problem of illegal land occupation or squatting for some 40 years. Concerned about the *katchi abadis* which were appearing all over the city, civic bodies were even willing to divert their own scarce resources towards finding a viable housing option for the city's increasing population. Studies were commissioned, various plans were

Box 1: The Story of Rehmanabad

Until early 1992, around 10,000 people had formed a small, peaceful community called Rehmanabad, living in some 850 houses. Over a period of 22 years, they had painstakingly built their lives around this area and had jobs nearby. Suddenly, on February 23, 1992 bulldozers from the Karachi Metropolitan Authority under police protection razed the whole settlement to the ground. In the events which followed, several residents were killed, many injured, and others arrested. It is also reported that some women in the area were raped. The well-ordered lives of the local residents were suddenly shattered.

Rehmanabad was a *katchi abadi* in Block 5, Federal B Area behind Ayesha Manzil, in the middle of bungalows on 400, 600 and 1,000 square yard plots. The residents of the *abadi*, all of whom belong to the lower-income group had, over the years, built *katcha* and *pucca* houses from their meagre earnings. Most of the colony's inhabitants were daily wage earners employed by factories, scrap collectors, or *thellawalas*, while some of the women worked in the nearby bungalows as domestic helps. About 80 per cent of the residents were Bengali, while the rest were mainly Pathan and Punjabi.

According to the Sindh *Katchi Abadi* Authority notification dated January 1992, Rehmanabad was to be regularized according to the Sind *Katchi Abadi* Authority Act of 1987. But before residents of Rehmanabad were allowed their legal right to legitimize their settlement, it was destroyed. In the previous year, the local councillor, Senator Zahid Akthar, who is also the son of an influential builder (Rukhnuddin and Sons) had been harassing the families of Rehmanabad to clear the land. Then, without any prior notice, the local councillor, with the help of his strongmen, raised obstructing walls at five entrances to the colony, blocking them completely. This left only one access route into the colony, causing tremendous inconvenience and hardship to its residents.

After all appeals to the councillor had failed, people of the area took the matter to court and were able to obtain a court order allowing them to stay. The councillor's argument for their eviction was that they were occupying the land illegally. He claimed that the land had, in fact, been allotted as an amenity plot and intended as a park.

In early February 1992, the councillor gave verbal notice to Rehmanabad residents to vacate the land. They refused to do so on the strength of the court order which was effective until February 24, 1992. The District Commissioner of the area then asked them to sign a document agreeing to vacate the area of their own accord and resettle in Baldia Township, where they were promised alternative plots. But since basic facilities such as water and electricity were unavailable at the Baldia site, the people were naturally reluctant to move. And, since most residents of Rehmanabad worked in the same area, moving to a distant site would prove most inconvenient.

On February 23, one day before the court stay order was to expire, the Karachi Metropolitan Corporation bulldozers accompanied by the police arrived at the site. The authorities opened fire on unarmed residents. One person was killed, several injured, while 25 women were reportedly gang raped and the people's houses were looted as the police went on the rampage. On appeal, the stay order was extended until February 27 but the extension proved meaningless as the *abadi* was demolished soon thereafter.

While human rights activists, women's groups and social organizations collectively issued statements of outrage to the press, those persecuted were themselves reluctant to pursue the matter. Moreover, after the demolition of their homes, it became extremely difficult to contact the former residents of Rehmanabad who were now scattered all over the city, living with friends and relatives.

Plots of land of 60 square yards (just over 50 square metres) have since been allotted to some families in Korangi and Baldia. Of the 550 families of Rehmanabad, only 400 have been allotted alternative plots. The rest have been left with nothing, because to qualify for a plot required an identity card which they did not possess. Meanwhile, the land on which they had formerly lived has already been partially converted to a park, while the rest has been built up as a residential area.

In June 1992, the council of the Karachi Metropolitan Corporation was dismissed and the army became responsible for law and order. This action broke the hold of the ethnic Mohajir Qaumi Movement on the city's administration. The local councillor was a leader in the Mohajir Qaumi Movement and those evicted now felt secure enough to return to the area. They built their *jhuggis* (shacks) and were in the process of rehabilitating themselves.

Then, on 16 December 1993, the settlement was set on fire. All the houses burnt down as they were made of thatched mats. Two infants died and 12 people were seriously injured. The local people have accused Senator Zahid Akhtar of starting the fire.

Much support has been generated as many NGOs and journalists have reported on the community's situation. The case is currently in the courts and the residents are fighting for their legal rights, as notified to them by the Sindh Katchi Abadi Authority.

designed, and several schemes were proposed to tackle the problem. But these schemes proved inappropriate and failed to come up with an effective solution to the housing problems of the urban poor.

The Karachi Metropolitan Corporation is the local government institution whose powers are exercised by a council of elected councillors. Elections are held every four years and the Corporation has a mayor and deputy mayor who are indirectly elected. However, Karachi's development is planned and implemented by the Karachi Development Authority, an agency run by professionals which is not accountable to the people. The Karachi Development Authority plans and develops an area which is then passed to the Corporation. Because of this institutional arrangement, the people of Karachi, especially the urban poor, have no direct or indirect say in the manner in which their city develops. Furthermore, the Corporation can be dismissed at any time by the Secretary of the Local Bodies, a government civil servant, if the provincial government believes that it has failed to discharge its duties and obligations. This makes the Corporation very vulnerable to the wishes of the provincial government and further reduces the influence of the local citizens over planning and the implementation of urban policies.

Initially, it was thought that the best way to undertake the

development of Karachi was to remove all *katchi abadis* from the centre of the city and relocate them in colonies in peripheral areas such as Korangi, Landhi and North Karachi. The Greater Karachi Resettlement Plan actually attempted to build 300,000 subsidized housing units for the poor. But after building about 10,000 units the plan was halted. Property speculation and the government's inability to raise the revenue needed to implement the plan were some of the reasons for its failure. But most important of all was the fact that this plan, like many others before it, was formulated devoid of any understanding of the realities of life for the poor on whom it was to be imposed. Areas in the early plans were too far from the places of work and housing too costly for low-income households. The government did not consider the provision of services such as transport and water. As such, the plan was bound to fail.

The government's commitment to clear the city of "slums" resulted in such schemes as the metroville programme and flats for squatters. But implementation costs were so high that these programmes catered only to a relatively higher-income group. Moreover, the numbers of the urban poor had grown enormously and the government had neither the means nor the capacity to build residential areas to house them all.

But the sheer numbers of *katchi abadi* residents, amounting to almost half of the city's entire population, gave them a certain political power. They could no longer simply be bulldozed out of the way. Left with no option, the government was forced to adopt the more human solution of regularization, so that the *katchi abadi* residents eventually receive legal tenure and upgrading and the provision of some basic infrastructure and services.

In 1978, Martial Law Ordinance 183 was promulgated which decreed that all *katchi abadis* existing on or before January 1, 1978 would be regularized, i.e. awarded legal status. The *abadis* built after that date were still illegal and were to be forcibly demolished. Also excluded from the regularization process were *abadis* situated under high tension electric wires, on riverbeds, on amenity plots or on privately owned land. These exclusion clauses were subsequently used by unscrupulous builders to demolish many settlements that were in fact "legal".

Despite this move to legalize the *katchi abadis*, it was during this period that the government also launched a major eviction campaign. Private developers, taking full advantage of the situation, managed to obtain huge areas of prime property by bribing government officials. As a result, many *abadis* that should have been regularized according to Martial Law Ordinance 183 were nonetheless demolished and bungalows and high-rise flats built on their sites.

Ironically, the government machinery set up to respond to the housing problems of the poor has in fact been used against them, completely negating its purpose. This can be illustrated by the demolition in the mid-1980s of the *katchi abadi* opposite the *mazar* of Abdullah Shah Ghazi in Clifton, which housed over 200 families. Residents were forcibly evicted although they had been living in the area for more than ten years. And, on the land that once housed 200 families, four luxury bungalows were eventually

Box 2: "Out here, there is nothing..." Testimony of Rahima Khatoon describing her life after eviction

"Look what we have got - nothing. There is no water, no electricity, nothing here except the wind, dust and the sea in front of us....Nobody is going to help us. I worry about how I am going to feed my six children." Rahima Khatoon was speaking about Korangi, where she and her family had been moved. She had come to Karachi about six years after Partition and had lived in various *katchi abadis* before finally settling, illegally, in Federal B Area No.6 and, over time, building a *pukka* house on a site in Ayesha Manzil, close to Rehmanabad, the settlement described in Box 1.

"Last year, in August, the councillor for our area told us we had to get out. We asked him where we could possibly go. He told us not to worry, he would provide us with alternative plots. Some of the men did not agree to this, as there was nothing in this new place. And then, what about our livelihood? Our councillor told us that in a week's time all facilities would be given to us. We were sceptical but what could we do? We are poor people, we have no money, no power. We had no options.

Then, on August 16, the councillor arrived with the police and a lot of other people and told us to pack our things, saying that they were going to shift us to Korangi. What would happen to my children? How will I feed them? What about my house? My job? I was in a daze, I couldn't think properly.

We couldn't do anything. They have guns. Nobody wants to die, so we packed up our few belongings, tried to salvage what we could from our houses. ...The women were crying. We had managed to save some money to build our houses with such great difficulty and they were now going to be destroyed.

We have been given plots in a ditch. ...How can we build our homes there? Two months ago a water pipe burst and the place was flooded. ...The plots cost Rp 9,000 (approximately US\$300) which we have to pay in only two instalments. We can't afford Rp 4,500 (US\$150)....one year has already passed. We are just barely surviving. How can we save? Who will give us a loan? We're staying on this side of the road because it is on higher ground. But this is only temporary.

The councillor said that within a week (after arriving at the new plot) we would be given all facilities. All we have got is a water tap. The water comes at two in the morning and just for two hours. There are about 300 families here. We can fill about only three canisters of water. Some of us don't get any water, so we have to share.

Since we can only manage to put up *jhuggis* (shacks), we don't have any latrines. For the men it is okay, they can go anywhere. But for us women, it is a problem. Out here life is so difficult. The wind is so strong that sometimes our roofs get blown away. This place is so far from the city that we have to spend Rp 10 a day on transportation.

In Ayesha Manzil, at least we were in the centre of the city, we could get jobs. The men could earn some money to feed their families. Out here there is nothing. Some of us had shops, or a tea cabin, while most of the women like me worked in different bungalows nearby doing housework. We earned about Rp 800-900 (US\$25-30). Now, just to get there we have to spend Rp 10 every day, and we are only left with Rp 500-600.

Look at the men here. They are just sitting idle without any work. Some of them worked in the nearby mills in the old *abadi*, earning a daily wage, while some pushed a cart. How can they push a cart here? Who will buy their stuff? The main road is so far away. You also need money to buy something to sell. Who has the money? Some of the men fished and caught enough to feed their family. But now fishing is banned and they are in a terrible state.

Now the women have to work. We spend at least two hours going and coming to work. If I don't work, my family will starve. Everything is so expensive... Only the poorest came out here. Those who had a little money did not shift here. They rented a place in Moosa Colony or somewhere else nearby. They said that at least they were close to their source of livelihood. If we had some money, maybe we would also move somewhere close to our work place. Our *kismat* is bad. Nobody cares for us and nobody will do anything for us. We will just have to slowly rebuild our homes all over again."

built. Such evictions have devastating impacts on local communities as described in Box 2.

After strong protests from residents of the *katchi abadis* and from various groups (including NGOs), and much publicity, the pace of evictions was slowed. In April 1986, the Prime Minister announced that the cut-off period for the regularization of *katchi abadis* would be extended by five years to March 23, 1983 - i.e. that *katchi abadis* which existed before this date would be regularized and upgraded. The Sindh *Katchi Abadi* Authority was also created under a 1986 ordinance. This was followed by the Sindh *Katchi Abadi* Act of 1987. The Authority was entrusted with the responsibility of regularizing and improving *katchi abadis* according to the policies of the government. Prior to the creation of the Authority, this task was carried out by local councils through the *Katchi Abadi* Directorate. The new Authority admits, however, that the progress it has made extends to less than 1 per cent of the *katchi abadis* per year.

IV. THE DWELLERS' RESPONSE

MOST OF THE *katchi abadi* dwellers have only the most meagre resources. Driven from their original homes by a lack of economic opportunities, they seek to make a living in the metropolis of Karachi. Over the years, most manage to improve their financial position to some extent and most of their hard earned savings are invested in making their dwellings more habitable.

According to the Sindh *Katchi Abadi* Authority, most of Karachi's *katchi abadis* can in fact be regularized. The Authority cites the lack of resources, both financial and human, as the major constraint to this process. Local councillors have the power to regularize *katchi abadis* in their constituencies and, as such, they would be forced to respond to pressure from *abadi* dwellers, where these dwellers demand regularization. But residents of *abadis* tend not to press their demands too far, as the regularization process involves a complex procedure full of bureaucratic

delays and of quite considerable expense.

Residents of *katchi abadis* who wish to acquire a lease enter into the following process:

- a. Application using the prescribed form along with supporting documentation including: area councillor's certificate verifying occupation of the plot; verification by witnesses; affidavit stating *bona fide* residence of the dweller on the plot; copy of national identity card; acceptance of responsibility in case of a mis-statement regarding ownership of the plot; other documents such as ration card and electricity bills supporting a claim to continuous ownership of the plot.
- b. Scrutiny of papers and documents by the relevant department.
- c. Checking of plot size and land use.
- d. Preparation of site plan and calculation of regularizable area on the prescribed form.
- e. Removal of encroachment of the affected portion of the plot (if any) by the resident.
- f. Issuing of demand note based on approved lease rates.
- g. Payment of lease charges by applicant to a scheduled bank.
- h. Issue of lease deed to applicant for affixing stamps.

After this, the lease can be issued which itself may take more than four or five months. At every stage, the resident encounters corruption and harassment from state officials. The process generally takes 25-30 days which, for a low-income household, means lost income. In addition, between Rs. 400-1200 has to be paid in bribes. The Authority has recently reduced the steps involved in acquiring a lease and has undertaken a publicity campaign to spread information on the process.

However, many residents believe that it is simpler, and perhaps in their greater interest, to demand electricity, water, sewerage facilities and even telephone connections instead. Obtaining these amenities obviously makes their lives easier but it also gives *abadi* dwellers added security against the constant threat of eviction.

Security of tenure is one of the major concerns of the urban poor. People are obviously hesitant to invest in developing an area from where they can be evicted at any time. Genuine development can only take place at the base level in partnership with government organizations and with their encouragement.

One grassroots organization, the *Idara-i-Aman-o-Insaf*, has been taking up the cause of *katchi abadi* dwellers since the early 1980s. In many cases, the organization has been able to help people obtain a stay order from the courts to halt the demolition of their settlements. It has also been able to provide legal and other advice to those who are evicted. Besides the *Idara*, individual lawyers are known to have given legal aid to evictees as well. While the work done by *Idara* and other individuals is commendable, housing for the poor is an issue that needs the sustained commitment of as many people and groups as possible. In the case of Rehmanabad (described in Box 1), many NGOs, human rights organizations and women's groups issued strong protests to the press. But this was not followed by a sustained campaign in support of their case. In the absence of a strong local people's

organization, and with little help from other quarters, Rehmanabad's inhabitants were evicted.

V. CONCLUSIONS

FIVE GROUPS IN Karachi remain under threat of eviction. They include:

- a. Those living on amenity land and those settlements located on ecologically hazardous zones. As soon as the land in these areas rises in value, private developers evict or buy out these residents.
- b. Those living in notified *katchi abadis*. The regularization and upgrading of such settlements normally requires a number of households to move.
- c. Residents of central areas where land values are rising rapidly. This includes the banks of the Lyari river, which bisects the city.
- d. Those living in areas affected by major development projects such as flood protection schemes and transit ways.
- e. Settlements of ethnic minority groups such as Bengalis and Afghans and religious minority groups such as Christians and Hindus.

In the past decade, large-scale evictions have not taken place very often. This is largely because the city government is weak and has lacked legitimacy. But this will soon change. Once the city government has complete political legitimacy it is likely to increase the scale of redevelopment in the city.

Pushed around and belittled, the poor often have little confidence left in themselves or in others. Many of them believe that this callous treatment is their *muqaddar* (destiny). The task of concerned individuals and organizations is to rebuild the urban poor's confidence so that they can reclaim their dignity and their rights. Without a wider network of support and more organized resistance, one can only foresee many more violent and illegal evictions as well as the frequent use of violence and repression tactics to ensure that only a certain type of development takes place in Karachi - one that caters only for the affluent and the powerful. Yet, there is no law to protect the men and women who live in *katchi abadis*. In fact, in most cases of eviction, the law has been used against the urban poor to deprive them of their most basic right - shelter. Legal loopholes are found to "justify" evictions, illegal payments are made and another squatter colony is bulldozed.