LAND GRABBERS IN KARACHI: AN ANALYSIS OF POLITICAL ROOTS

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ABSTRACT

Poverty alleviation is the trendy and fashionable slogan for the end of the 1990s. Projects defined with a specific focus on the poor, often help via donor money, channelled through non-governmental organizations (NGOs). This attempt, while well meaning, will invariably be at a micro level with a narrow focus, often ignoring the causes for the existence of poverty in the first place. Band-Aid social work of this variety will certainly improve the living conditions of a number of beneficiaries in the project area. However, land grab is primarily a political issue, caused and maintained by factors of a macro nature and by institutions, which function in a specific, political, environment. This article, argues that politics comes prior to land grabbing, as do institutions. The failure of institutions to address issues of land grabbing, causing substantial breaks to the development of this megapolis, are seen here as essentially political failures. Pondering back over the last three decades, it would be difficult to find a more politicized, violent, ethnically divided, alienated city than Karachi. The paper concludes with the assertion that far-reaching and substantial political and institutional reform must come first in any attempt to alleviate land-grabbing, particularly in Karachi

Keywords: Karachi, Land Grabbing, Political Turmoil

INTRODUCTION

In recent years, hundreds of thousands of hectares of land in developing countries is being granted to the governments and private investors of developed countries through leases, land purchase and contract farming. Based on the notion of 'power of exclusion' this paper explores the process and identifies which social class has more access to new income generating opportunities and who is excluded in the context of transnational land acquisition in Sindh province of Pakistan. Quantitative and qualitative data shows that poor segments of society such as previous land user, women, agricultural labor, and landless farmers were the most excluded groups regarding TLA process and associated benefits while elite social groups such as land leaser/politicians and some irrigation department officials have increased access to positive outcomes of transnational land acquisition. Decreasing in the acreages under food crops also have a detrimental impact on local food security.

KARACHI

Pakistan is in the midst of an economic upturn. Wide-ranging structural reforms, prudent macroeconomic policies, fiscal discipline, and consistency and continuity in policies have transformed Pakistan into a stable and resurgent economy. Karachi is the largest city in Pakistan, with a population of 16 million. It accounts for one-third of Sindh's population and one-fifth of the country's urban population. However, a highly complex political economy, highly centralized but fragmented governance, land contestation among many government entities, and weak institutional capacity have made it difficult to manage the city's development. Karachi has also been beset with a worsening security situation for the past few decades, although recent improvements in the security environment have led to a reduction in violent crime. Social exclusion of marginalized parts of the population is a challenge that requires immediate attention. These factors have resulted in the rapid decline of the city's quality of life and economic competitiveness from its thriving status after the country's independence. Karachi, the capital of Sindh Province, is the commercial hub and the gateway of Pakistan. The city handles 95% of Pakistan's foreign trade, contributes 30% to Pakistan's manufacturing sector, and almost 90% of the head offices of the banks, financial institutions and multinational companies operate from Karachi. The country's largest stock exchange is Karachi-based, making it the financial and commercial center of the country. Karachi contributes 20% of GDP, adds 45% of the national value-added, retains 40% of the total national employment in large scale-manufacturing, holds 50% of bank deposits and contributes 25% of national revenues and 40% of provincial revenues. To sustain the momentum of economic growth is a major challenge and is dependent on continued job creation and poverty alleviation, which is in turn dependent upon strengthening the management efficiency of Karachi and supporting improvements in urban infrastructure and services. Hence, Karachi is a significant component of the Pakistan Aorta, and I personally feel, due to political skirmishes, collateral damage has been committed to Karachi.

PROBLEM DEFINITION

In Pakistan MNAs have protested against the lowest salaries in the region. They are paid, approximately, Rs. 2.5 million per year. In comparison, a UK MP receives a basic salary of £65,738 annually. The additional allowance is dependent on their activities and constituency. As the Pakistani Parliaments gets back on its democratic track, it must set the scene for a more active legislative tenure. Legislation symbolizes a working government, which addresses a situation and advocates' change. The Domestic Violence (Prevention and Protection) Bill 2009 on August 4th, 2009, is one example of a legislative action against an ill of our society. Though this bill expired due to the Senate's untimely action, it was passed in 2012 by both houses after reintroduction. Nonetheless, Karachi has suffered a great deal and wants to have a comeback. In this regard, the 21 MNA's from Karachi can play a key role in the development of the City. Unfortunately, due to peer-pressure, and other obstacles, the public servants could not play their roles. Hence, the common public has approached people of my stature to look into the possibility of serving them. My commitment as a patriotic Pakistani, always resounds a retrospective in me, which make me ponder to add quality to the lives of millions, who are living in despair. A few problems are mentioned for your kind reference.

From a historical capital to continuous sprawls, Karachi has been the location of several transport modes. The city has been connected to other regions via the National Highways. With five national highways traversing it, Karachi now has the most elaborate road network in the country. The road network covers 71% of the city area which limits further construction, gives a timeline of road-based transport in Karachi. KDA modes were pre-dominant in the earlier

part of the 20th century. These included walking, *taangas* (horse drawn carriages), cycle rickshaws, cycles. Until 1975, Trams and buses marked the entry of motorised transport (MT). Eventually, the city made way for increasing transport mediums (four-seater motor rickshaws), auto-rickshaws, cars, scooters, motorcycles. The last two decades possess seen the introduction of electrical modes such as the Karachi Circular Railway, electric-rickshaws, and the use of phones for mobility through app-based transport services including Uber, Careem and Bykea. An example of the city's growth through sprawls and resulting non-equivocal service provision is the *Gramin Sewa* (six-seater). This shared mode was launched specifically to address the last mile connectivity issues in the unplanned areas of Karachi (Transport Department, NCT of Karachi, 2011). Public transport options and KDA including buses, trams, walking, and cyclerickshaws possess served the city's population for a much longer period compared to the entry and growth of private automobiles. It is only in the later part of the century that road-based transport has changed to accommodate the latter over the former. Such transport options in Karachi are an opportunity to explore who is using which mode and the possible reasons behind these choices.ⁱ

EXISTING MOBILITY INFRASTRUCTURES IN THE CITY

According to the 2017 **census, Karachi's** total population was 16,051,521 and its urban population was 14.9 million. **Karachi** is one of the world's fastest growing cities and has communities representing almost every ethnic group in Pakistan.ⁱⁱ More than 75% of Karachi's 16 million people undertake daily travels primarily for transport and work purposes, with some traveling distances beyond 50 km.ⁱⁱⁱ It is the nodal point for five national highways, three interstate bus terminals, and intercity rail corridors (serving as the headquarters of the Northern Railways). In addition, travel is also undertaken to access healthcare facilities and for leisure. To serve these travel needs, transport in the city consists of a road network of ring and radial patterns, bus-fleets, Karachi Circular Railway rail system, motorised and non-motorised intermediate modes (such as auto-rickshaws, cycle-rickshaws, battery - powered/electronic-rickshaws, six-seaters) and non-motorised modes (cycles and walking) which are under public, private, or public-private partnerships. These are a diverse mix of motorised and non-motorised modes, with a heavy reliance on road-based transport systems. All these together become

primary or intermediary modes for intra- and intercity travel. Everyday travel in Karachi can be undertaken by walking or by a bus, Karachi Circular Railway, car, cycle, 2-wheeler, or 3wheeler. This setup lies in contrast to the rest of Pakistan, including but not limited to Lahore, Islamabad, and Faisalabad.

MODAL SHARE OF DYNAMICS IN KARACHI

An important issue is Karachi's relationship with its own province of Sindh. The city contains 62 % of Sindh's urban population; 30 % of Sindh's total population; and 22 % of Pakistan's urban population. Lahore, the second largest city in Pakistan, on the other hand, contains only 7 % of Punjab's total population.5 Thus, Karachi is very different from other cities of Pakistan. In addition, Karachi's large scale industrial sector employees 71.6 % of the total industrial labour force in Sindh; 74.8 % of the total industrial output of the province is produced in Karachi; and 78 % of the formal private sector jobs of the province are located in Karachi.6 This enormous importance of the city plays into the politics of Sindh which to a large extent is determined by the ethnic composition of the city and the province in which it is located. This ethnic composition also affects governance related issues. This is because the Sindhi speaking population feels that it is becoming a minority in its own province. There is some justification in this. 73 % of Karachi's population in 1941 said that their mother tongue consisted of one of the local provincial languages (Sindhi, Balochi, Gujrati); 6.2 % said it was Urdu/Hindi, and 2.8 % said it was Punjabi. Pushto at that time was nonexistent. In 1998, the local languages had declined to 14 percent, Urdu increased to 48.52 percent, Punjabi to 14 % and Pushto stood at 11.42 percent.7 This change has happened because of the huge migration of Urdu speakers, known as Mohajirs or refugees, from India in 1947; the continuous migration of Pushto speakers from the North West Frontier Province (now Khyber Pukhtoonkha) since the 1960's; and of Punjabi professionals, businessmen and artisans to service the expanding services sector in the city. The Karachi migration has also changed the demography of Sindh as a whole. The Sindhi and local language speaking population of the province has declined from 96 % in 1941 to 62.64 % in 1998. The Sindh Local Government Ordinance (SLGO) 2001 devolved power from the province to the city. Elected representatives replaced the old bureaucratic colonial system. The elections brought the major ethnic party (Muttahida Quomi Movement or MQM

as it is called) of Urdu speakers to power. With their control on the city and its resources, the local Sindhi speaking population felt alienated and complained that it had no longer access to the assets of the city. Their representatives, mostly belonging to the Pakistan Peoples' Party (PPP), also pointed out that the SLGO had been enacted by a military government and as such was not acceptable to them.

WHAT ARE THE MAIN PROBLEMS IN KARACHI?

In 2001, the Sindh Local Government Ordinance (SLGO) created the city district of Karachi and divided it into 18 towns, each having their own elected nazims (mayors). In addition, the city also had an indirectly elected nazim. Before the SLGO was enforced, Karachi was a division headed by a commissioner. The division was divided into five districts, each headed by a deputy commissioner. The commissioner and deputy commissioners were bureaucrats of the provincial (Sindh) government. Of the five districts, one was rural and consisted of goths (villages) and their pasture lands. With the SLGO, the rural district became a part of three of the new towns (Gadap, Keamari and Bin Qasim) created under the SLGO. As a result, a large area, previously rural, was opened up for urban development. In 2009, the SLGO was suspended and the old system consisting of five districts was re-enforced. However, the rural status of the previously rural district has not been maintained and through the process of the Gothabad Scheme, villages are being turned into urban settlements. The area of the Karachi division is 3424 square kilometers of which 298 square kilometers come under the cantonments and other agencies. The three towns that absorbed much of the rural district contained 84 % of Karachi land but a very small percentage of the city district population. The urbanized area of Karachi is 1300 square kilometers.^{iv}

EMERGENCE OF SOCIETIES

Karachi was the capital of Pakistan until 1958 and as such 0.5 % of land is still controlled and managed by the Pakistan (Federal) Estate Office. Karachi today is the provincial capital of Sindh and as a result 17.7% of the land is under the control of the Government of Sindh, in the form of virgin land, provincial government offices and housing.18 Cooperative societies developed under the act of 1860 are another important land related stakeholders. Before and

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after the partition, many societies emerged in the city taking responsibility of development and maintenance of their respective land parcels. These include the Pakistan Employees Cooperative Housing Society (PECHS), Sindhi Muslim Cooperative Housing Society (SMCHS), Pakistan Defence Officers' Cooperative Housing Society (PDOCHS) now Defence Housing Authority (DHA). These cooperative societies control 6.8% of the total land in various parts of the city (excluding DHA). Of all the above-mentioned cooperative societies, DHA is the largest, having 7,000 acres of land or 5.0% of the city area. DHA started just like a normal cooperative housing society registered under Societies Act 1860. It was meant as welfare of retired army officers. However, till the end of 1970's, development was proceeding at snail's pace and the financial situation of DHA was deteriorating. To overcome a crisis, General Ziaul-Haq (then military dictator of Pakistan), through an order, dissolved PDOCHS and formed the DHA instilling autonomy and vast development rights to the newly formed authority.^v In continuation of this decision, Clifton Cantonment was also established with the purpose and mandate of looking after the maintenance of the DHA. In this way Clifton Cantonment is the latest cantonment developed in the city and with a very different objective than the old British established cantonments. The evolution of DHA is actually a transformation from a civilian controlled organization to an army-controlled authority, and a serving Army Brigadier heads the DHA administration.^{vi} DHA, now, has its own development plans, strategies and byelaws and it is not bound to follow the city administration's decisions regarding development. However, like other cantonments, DHA can share and consult with the city government regarding development decisions and the city government can advise them as well, but the advice will not be a binding on DHA. DHA is one of the largest stakeholders of land in Karachi, and the 5.0% of total land held by DHA is located at the prime locations in the city.

Review of Laws, Statutes and Regulations Pertinent to Land Management in Karachi

The Importance of Land ownership, management and government functions are fragmented in Karachi with multiple agencies sharing these privileges and functions. Absence of coordination and collective decision making complicates the situation. A wide array of laws and statutes as well as ensuing institutional framework exists in the city. As land denotes an important asset and control on its distribution and development represents the foremost political and administrative objective, continuous adjustments continue to happen to facilitate the demands

of political parties, military institutions, religious pressure groups, transport operators, builders, and developers as well as international stakeholders. It will be useful to review the various set of laws, regulations, and statutes against this backdrop.

DISPOSAL OF URBAN LAND

After Pakistan came into being in 1947, the large flux of refugees (600,000 in three months) that migrated from India, were settled in officially designated and planned "displaced peoples townships" Other neighborhoods and colonies were also developed under the overall supervision of the national Ministry of Rehabilitation and Resettlement. Karachi Improvement Trust was formed in 1951 to extend basic services and infrastructure to these settlements. Although created under the advice of the central ministry, it was assigned the status of a local government organ. KIT was upgraded as Karachi Development Authority in 1957 with a mandate of planning, development, and disposal of plots of various types and dimensions. It may be vital to note that KDA acquired land from BoR in limited cross sections and the initial four schemes accounted for less than 100 hectares of land till 1960s. later, the allocations became larger in area as the demand of land multiplied.

The brawling mafia and land grabbing

Government authorities are involved in encroachments and also political parties.63 Persons employed to protect land at the various sites are bought over by the land grabbers and support them. Town mayors who have opposed land grabbing are helpless because, according to them, the police provide protection to the encroachers.64 Even serving ministers claim that the police are on the land grabbers' side. CCTV CCTV also show that politicians, big business corporations, religious outfits and the military are all involved in grabbing land in violation of established rules and regulations. Estate agents, formal and informal, play an important role in the land grabbing and conversion process. These encroachments take place on graveyards which are flattened, or sewage is discharged into them to make them inaccessible so that they can be occupied eventually. Parks have also been converted into residential areas although the land-use of amenity plots cannot be changed. Google images taken in 2004 and again in 2009 clearly show the change in land-use. Even a double-storey neighborhood public library has been demolished by the mafia, the term used by Karachiites for the powerful land-grabbers. The demolition of the library, according to the residents of the neighborhood, was the result of a faulty court judgement. In addition, the land mafia is reclaiming coastal land by filling it with garbage, dividing it into plots and selling them informally. Drainage channels are also being reclaimed and buildings constructed on them. This causes flooding and a four-storey building illegally constructed on such a reclamation collapsed killing seven persons including two little girls. The residents hold a politician of an important political party responsible for the construction of the building and for the reclamation.

The land mafia has also managed to prevent the government from beginning construction of cottage industries on 468 acres (187.2hectares) of land which belong the city government. Operations have been launched on this land against the mafia but have yet to be successful. The land grabbers use trucks, tankers and heavy machinery in the land grabbing process. Meanwhile, the government has established a six-member anti-encroachment cell under the authority of a provincial minister. However, the cell has run into difficulties because of conflicts between the Pakistan People's Party (representing the Sindhi speaking population) and the Awami National Party (representing the Pushto speaking population). The CCTV shows the extent to which land grabbing has been politicized. The whole land encroachment and conversion process is accompanied by violence. Encroachers settle poor people on the land they occupy. As a result, operations against encroachments results in the raising of homes, violence and the arrest of dozens including women, who belong to the lower income groups.76Battle for turf results in members of opposing groups exchanging fire between themselves and with the police and para-military forces from tops of apartment building that they forcibly occupy. Karachi's citizens and NGOs have constantly struggled against land encroachment and conversion. A number of activists have emerged. However, the lives of such activists are in danger. One such activist was killed. He predicted his killing and identified the group that would kill him.78 Because of a lack of evidence, nobody has been arrested for his killing. Citizens fighting illegal conversion have been threatened with death as a result of which they have backed out from court cases filed by them.79 News reporters bravely report on land related conflicts. They are also threatened with death. One of them was killed after reporting on the processes and repercussions of the involvement of political parties in turf wars related to land.80 In the process of encroachments fruit bearing farmland, flora and fauna have been

destroyed. Fishing communities and land-owning agencies have been deprived of their lands and livelihoods. The city's natural drainage channels have been blocked.81Reclamation of the natural drainage channels and outfalls to the sea have not only been carried out in poor localities but also federal government and defense authorities have encroached on the outfalls to provide land for housing for the elite.82In addition, citizens, both middle income and poor, have been deprived of their legally owned properties83 and live in insecurity in areas where the mafia is in operation. Due to gun fire, shops and neighborhoods close down as a result of which groceries become unavailable and social interaction stops. All this causes inconvenience to the residents. The extent of this inconvenience is highlighted by individual stories in which the illegal activities of the builders, the Karachi Electricity Supply Company (KESC), the police and the KBCA plague the lives of ordinary Karachiites who are looking for a piece of land or an apartment.

Illegal Constructions

Illegal construction is common in Karachi. The city has 38,000 illegal buildings, including 259 highrise frozen structures built in direct violation of building and town planning by laws.^{vii} Most of these structures have appeared within the last decade. Any improvement and/or rehabilitation plan geared towards the city's-built environment must begin with an understanding of the scale and causes of this 'illegality'. The following figure illustrates the vicious cycle associated with illegal construction. Illegal constructions are regularly found on public utility and amenity spaces. Relevant authorities have initiated many surveys of illegal constructions and a number of builders have been black listed. The gap between demand and supply in the housing sector is an off-cited reason for illegal construction. Owing to connivance with or the inefficiency of the KBCA, only 116 illegal buildings were reported in 2008 and that too only in three (Lyari, Saddar and Liaquatabad) of the 18 towns. There are as many as 27 illegal buildings on Shahrah-e-Feisal, a major artery of the city, alone.

Land Disputes

There are numerous heritage buildings listed under the Sindh Cultural Heritage Act in 2001. Old buildings that reflect the city's multi-religious, multi-ethnic urban culture are under serious threat what with the increasingly mono-religious fabric of the city. Over time, owing to the

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differences in lifestyles, the increasing cost of land and the introduction of new building materials and techniques, houses planned in the old style are no longer considered a feasible option. In addition, owing to consistently increasing trade activities, the old city, and its adjacent quarters, where most of the heritage is located, are subjected to immutable functional pressures. As a result, a substantial number of buildings in the area have been converted into warehouses, in order to service the needs of the port and wholesale markets in the vicinity. Land grabbing has been witnessed all across Karachi. Many incidents have been made possible through the manipulation of co-operative housing societies, where land is grabbed only to be sold off at nominal prices or under fake allotment papers. In the process, countless innocent citizens are deprived of their life savings in hopes of acquiring a home of their own. This dispossession of land at throwaway prices also robs the national exchequer of revenue. Areas earmarked for graveyards or surrounding graveyards are encroached upon, usually by professional grabbers, under the nose of the authorities. Action is not taken until residents create a hue and cry. Despite several warnings and operations graveyards remain a vulnerable target. Some examples of these graveyards are Mororo graveyard, Khamosh Colony graveyard, Maula Madadd graveyard, Gora Qabristaan and graveyards in District West that were reportedly under illegal occupation for a long time. This is in spite of the huge budgets that have been allocated to the city government for the construction of boundary walls, which have yet to come up, around these graveyards. Schools and amenity plots have been a regular target and continuous retrieval operations have remained unsuccessful, as the areas are re-occupied after the operations end. There have been many cases in which members of the Army, Rangers, Police and Revenue officials have been found guilty in land grabbing cases. In connivance with the land mafia, MDA officials grabbed plots/different sectors of Scheme 25-A in Shah Latif Town. There has also been mention of collusion between the land mafia and members of the CDGK Staff towards grabbing plots of defunct KMC employees. Over the years numerous legislations and policies have been put forward for uniformity in town planning, building byelaws, prohibition of illegal construction activities and encroachments, violations of law, regularization, disposal of land, documentation of mutation on property and high-rises.

CONCLSUION

As a true patriot of Pakistan, I feel, my country needs me, and I am always there to support it with all my energy, vigor, and guts. Nonetheless, ignorance is prevalent in the society, and I have to devise plausible solutions to the problems, enfaced by the common man in Karachi. Disputes between Sunnis and Shia, ethnic disturbances in Karachi between Pakhtuns and Muhajirs, increased animosity toward minorities, and the revival of Punjab-Sindh tensions, can all be traced to the loss of Islam as a common vocabulary of public morality. More profoundly, in a move that reached into every home, the state had attempted to dictate a specific ideal image of women in an Islamic society, an ideal that was largely antithetical to that existing in popular sentiment and in everyday life. This contribution has argued that the Pakistan case can be heuristic for the study of the construction of legal institution in charge of the enforcement of the rule of law and the protection of property rights. As shown by the Lower Classes case, these institutions are the product of the interaction between international law, institutional changes affecting the center and grassroot mobilization. Moreover, the response of the Pakistan State to land grabbing, and more broadly to forced displacement cannot be interpreted as merely a result of international pressure. Power balances inside the state apparatus but also mobilization from below are necessary factors to institutional change. While this contribution has been mainly focused on the process of judicialization of land grabbing, two other issues can affect, in the following years, both the situation of Pakistan peasants and the government in violation of Article 172(2) of the Constitution. The bench noted in its order that the counsel contended that no environmental impact analysis of the unwarranted land reclamation and urbanization had been made and the contention was affirmed by an officer of the Sindh Environmental Protection Agency present in the court.

Firstly, the emergence of 'patterns of contention' (Boudreau 2004), namely the result of the interaction between land grabbing and social mobilizations, is intimately linked to legal arenas. According to Shahnawaz (2013), the direct impact of judicial decisions on social change in Pakistan is reduced. Legal provisions only concern specific cases of individuals (as in the Lower income communities) or are focused on judicial review (as in the 'rural development statute'). The Sindh High Court's decisions do not challenge the economic model and the political ecology of agribusiness. However, this same author argues (Shahnawaz 2013, 212), legal decisions constitute a basis for further mobilizations; they impulse the emergence of

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public problems (as in the case of internal displacements analyzed by Khurram 2012) and enrich the movements' repertoire with new legal and political skills. Other scholars, such as Ageel (2009), stress the fact that legal struggles are key moments for the formation of collective identities and the constitution of individuals and groups as legal subjects. Secondly, we have argued that legal struggles maintain a close link with institutional change. By the 2018 federal election, the issue of land grabbing and land-related violence had become a legitimate public problem. Following his election, the new Prime Minister, Mr. Imran Khan, announced his commitment to the enactment of an ambitious 'Land and Victims Law'. The bill would benefit the several million people who suffered personal or material damage from the action of organized armed actors, including those whose land was extorted by violent entrepreneurs. The enactment of the Land and Victims Law opened a window of opportunity for peasant and IDPs' organizations. It gave visibility to their cause, and it permitted them to point to specific cases of violent dispossession and to obtain media attention. Yet, this visibility also exposed collective and individual actors to violence; according to the Ombudsman bureau, at least 71 leaders of Govt. organizations were murdered between 2006 and 2011. In June 2012, more than 15 000 people had addressed formal complaints for land restitution. Several hundreds have asked for special police protection, following murder threats linked to their demands. Land grabbing and land reform have been integrated into the agenda of the peace process currently held between the Pakistan government and the Afghan Mafia. While the issue of the peace negotiations is still unknown, the implementation of new policies of rural development that will consider the necessities of peasants, indigenous and afro-descendants has been defined by the government as a necessary step in the process of peace building. As such, our retrospective analysis has shown that the judicialization of land grabbing in Pakistan has been a key step, assured via the involvement of the armed forces of Pakistan. processes of defining land not only as an object of business transactions but also as an issue of human rights and collective identities.

ENDNOTES

^{vi} Industrial Land use and Land Value Pattern in Karachi City; S. Akhtar, M.R. Dahnani, March 2011

vii Discussed in the Daily Dawn Karachi of 16 October 2001 under news item "Over 38,000 irregular buildings".



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ⁱⁱⁱ Arif Hasan, Masooma Mohiburl (2009-02-01). "Urban Slums Reports: The case of Karachi, Pakistan" ^{iv} CDGK, KSDP 2020, Karachi; 2006

^v www.dhakarachi.org/