

Socio-Economic Problems of Slums in Pakistan: An Appraisal

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Abstract

The study has carried out a comprehensive examination of the socio-economic problems in the slums and squatter settlements in Islamabad, Pakistan. It has studied the relationship of the problems faced by slums dwellers and how they translate into cities-wide challenges. The study has observed that in case of Islamabad, the problems in slums manifest in the form of poverty, lack of basic freedoms to make choices in life, lack of economic opportunities, health and hygiene challenges, education deprivations, lack of ownership of assets and housing issues etc. This study has further revealed that these challenges translate into wider challenges for the community such as increase in crimes and negative externalities with Islamabad in perspective.

This study has found sufficient answers to the research questions it aimed to find answers for. Slums in Islamabad have come into existence owing largely due to poor planning practices rooted in the post-colonial ideals of development, conflicts, uncontrolled migration and unplanned urbanization. Political economy of development also has a role to play on this. The slums dwellers face plethora of challenges which contribute to their social marginality. Collectively these problems impact the wider social challenges such as criminality and negative externalities for the city. Addressing the deprivations of slum dwellers can help address the community-wide problems these issues manifest in.

The findings of this study have implications for planning and development practices in the metropolitan cities, as these practices are required for adequate provisioning of low-income housing. The study has identified a set of context-specific recommendations to improve the situation of urban slums for Islamabad, which can be extended to other urban areas in the country. These include initiation of low-income housing programs, relocation projects for shifting slum dwellers to urban shelters, reforms in planning practices, financial inclusion through access to micro-credit without collateral, studies to the gauge slums-specific challenges for targeted interventions and political and fiscal decentralization.

Introduction:

The study aims to carry out a comprehensive examination of the socio-economic problems in the slums in Islamabad, Pakistan. It studies the relationship of the problems faced by slums dwellers and how they translate into wider cities-wide challenges. The slum settlements arise out of rapid urbanization which happens for various social, economic and political reasons. Slums residents suffer from many

social issues like poor sanitation, environmental pollution, illiteracy, ill health, traffic congestion, shabby housing conditions and crimes etc . The slums problem is ubiquitous in cities all over the world, though in variable dimensions and magnitude.

It is a paradox that despite the economic opportunities and development, economic inequality in the world has increased. One can find individuals and corporations with unprecedented wealth ever seen in the history of mankind; yet the slums continue to grow as dark underbellies of the modern cities. Pakistan is no exception as here the slums are found in all urban settlements unplanned or planned.

Statement of the Problem

Socio-economic conditions of the slum dwellers are so poor that they are a bloat on the claims of human social triumphs. Constitution of Pakistan recognizes the right to life, property, dignity of man, choice of trade and profession, education, equality and non-discrimination to enumerate few as the basic human rights. It is in this context that this study aims to examine the issues prevalent in the slums from various perspectives such as whether income poverty alone sufficiently explains the existence of the slums or social and economic marginality help understand the problems that the slums dwellers face. In view of the above narrated position, the following statement of the problem is formed.

The problems in slums manifest in the form of poverty, lack of basic freedoms to make choices in life , lack of access to basic health, education, water and sanitation, lack of ownership of assets, unemployment, lack of access to economic opportunities etc. These challenges translate into wider challenges for the community such as increase in crimes, poor environment, increased impact of natural hazards and negative externalities.

It is in this context that this research aims to find answers for the following research questions:

1. Why do slums exist in a city? Do they have a function in the growth of the cities?
2. What are the socio-economic dimensions of the problems that the slum dwellers face?
3. Is there any relationship between social and economic marginality of the slum dwellers and wider social problems such as increase in crime rates and civic issues?
4. Can addressing the problems of slum dwellers help address the community-wide problems?

Significance and Scope of the Study

This research has practical relevance as literature review has informed that socio-economic challenges and their wider social impact are not a very well researched area of study viz Pakistan. In this context. Scope of the study is limited to Islamabad and the relationship of socio-economic challenges of slums dwellers in Islamabad for their wider social impact has been examined viz two aspects criminality and negative externalities of slums viz the economic opportunities in the vicinities that they exist in. Crime data for Islamabad has been taken for the past 6 years as a representative case.

Review of the Relevant Literature

Not many studies exist that have examined the phenomenon of slums in Pakistan in general and in Islamabad in particular. However, the shortfall was covered by researching externally and internally valid studies in this regard. Mina has done a thorough study in the slums phenomenon in Lahore and has also explored the theoretical underpinnings for the existence of slums in a post-colonialist state like Pakistan . Amartya Sen's work has been explored with reference to the capabilities' theory and opportunities for slums development . Study could not have been complete without examining the work of Hasan who observes that it is the failure of the State's planning apparatus that the slum dwellers live in such inhuman conditions .

Sajjad has examined the socio-economic situation of slums in the National Capital Region, Delhi, India . Nasir and Kamaruzzaman et al have extensively examined the socio-economic challenges prevalent in the slums of the capital city of Bangladesh and find that slums dwellers experience a sub-human life . Viz other cities in Pakistan, Ejaz provides some relevant insights in slums life in Bahawalpur . Riaz & Usman show that in Faisalabad, around 60% of the population of slums is deprived of basic social and economic opportunities .

However, few relevant studies were available which dealt exclusively with the slums issues in Islamabad. Study by National Institute of Population Studies (NIPS) in 1996 and the one by Akhtar Hamid Khan Resource Center (AHKRC) in 2008 are found to be of little relevance. Nadeem has done a recent study on the slums of Islamabad which has addressed the issue of household level deprivations . In 2018, federal MoHR underwent a study on education level in the slums of Islamabad to assess the magnitude of the out-of-school-children . Aneeqa et al have done a limited study on the healthcare seeking behaviour in the slums of Pakistan which discuss briefly the health status of under 5 children in the slums of Islamabad .

With a view to explore the relationship of problems of slum dwellers and the overall social issues of the community, the theoretical foundations of the subject have been

explored at length. Strain theories, social deviance theory and study of crimes in Chicago, USA by have been examined in detail . The foregoing literature review has provided a suitable theoretical framework for this study.

Theoretical Framework of the Study

Existence of slums and their socio-economic deprivations find their roots in the socio-political paradigms inherited by the post-colonialist Pakistan . The colonialist state in subcontinent was built on the policy of segregate-and-rule which engendered class-based structure based on religion, ethnicities, professions etc. State apparatus has been hegemonic towards subordinate classes ever since, which is evident in the poor planning policies enunciated by the ruling elites and enforced through the development agencies in post- independence Pakistan.

Sen' capabilities theory believes that for human beings to consider themselves integrated in a society, it is important to have opportunities to make choices. If they don't have such freedoms to make choices, they would still be considered poor even if they have sufficient incomes . The capabilities approach has direct implications for the socio-economic challenges the slum dwellers face. Lastly, this study intended to explore the relationship of the socio-economic challenges of the slum dwellers and how they translate into diverse challenges for the community they exist in. General strain theories, sociological theories of deviance and the Chicago crime models provide a suitable theoretical reference to explore the relationship of criminality and slums.

Research Methodology

The study is mix-methods, analytical and qualitative in nature. It is based on secondary data research. Examination is based on comprehensive literature review on the subject, secondary data analysis, research studies and government reports, though primary data collection would have been beneficial for certain aspects of this study.

Organization of the Paper

This paper is organized as follows. Section I will explore the theoretical and normative basis for the establishment and existence in general in cities around the world and particularly in Pakistan. It briefly explores the nature of slums in Pakistan and Islamabad, the metropolitan city of our choice for this study. Section II will discuss challenges faced by slums dwellers, either individually or at the household level, with reference to Islamabad. Section III explores the society-wide challenges that ensue due to existence of slums with reference to negative economic externalities and criminality in the society. Subsequent section will conclude followed by a set of context-specific policy recommendations.

Reasons of Emergence and Existence Of Slums: A Situational Analysis

What are Slums?

Slum in the city landscape is of unstructured origin essentially opposed to the overall planning of the city. UN-HABITAT defines slums as a group of individuals living under the same roof in an urban area who lack one or more of durable housing structure, sufficient living space, access to safe water requiring affordable resources, adequate sanitation, security against forced evictions . In Pakistan, the term *katchi abadi* (urdu for Slums) originated in 1968 to denote the existing spaces of informality that needed to be ‘dealt with’ in the newly created capital city. Typical, slums are considered “those areas of the city in which housing and resulting social arrangements develop by processes so different from those by which the general growth of the city proceeds that they will destroy the city” .

Acute poverty, population densities, non-grid streets, and low-rise structures characterize the slums settlements. They exhibit a variety of self-built building traditions from different regions of origin and ingenious use of materials and techniques of construction.

Evolution of Slums & Why do They Continue to Exist

Arif notes that the genealogy of the emergence of urban slums in the sub-continent is rooted in the colonial design of cities in forms suitable for the assertion of segregation-and-control policies of the colonizers. Davis has observed that “British were arguably the greatest slum-builders of all time. Their policies in Africa forced the local labour force to live in precarious shantytowns on the fringes of segregated and restricted cities. In India, Burma, and Ceylon, their refusal to improve sanitation or provide even the most minimal infrastructure to native neighbourhoods raised death tolls from early-twentieth century diseases epidemics (plague, cholera, influenza) and created immense problems of urban squalor that were inherited by national elites after independence” . The defining feature of colonial India was the spatial divide between the areas inhabited by the colonizers and the colonized. The British colonizers used planning as a strategic tool to administer dominion.

After partition in 1947, Town Improvement Trusts (TIT)s played a key role in clearing slums from native and colonial middle class residential and commercial areas. TITs subsequently evolved into the Development Authorities that play a pivotal role in the development and planning of the formal and informal. An example of post-colonial ideals was the newly designated capital of Islamabad. City planning denied altogether the problems associated with slums already established in the area of new capital. Hasan has discussed the origin of the slums as a consequence of the urban planning by the state apparatus which is used a primary mode of eliciting the consent of the poor and to discipline them through selective development of the city.

Various studies have studied the role of other factors such a migration due to war and conflict, the partition in case of Pakistan during which 6 to 8 million Indian Muslims entered Pakistan, as a contributor to slum settlements. Hasan has discussed similar influxes during wars with India (1948, 1965, and 1971), the anti-Soviet insurgency in Afghanistan resulting in large-scale influx of afghan migrants with 3.7 million settling on state. Studies have shown a trend of migration from the less affluent cities and provinces to the more developed city centres of Punjab and Sindh.

Summarily, five overarching processes determine the existence of slums in Pakistan. Firstly, the spatial design of the post-colonial city was directly inherited from the colonial period which was based on segregation of classes. Secondly, they can be traced to migratory patterns. Thirdly, it is defined by commoditization land and real estate. The fourth reason is the systemic failure of state departments in providing affordable housing. Finally, rapid urbanization resulting from uneven distribution of resources manifests in the form of squatter settlements.

Situational Analysis of Slums in Pakistan

Urbanization is a continuous phenomenon and Pakistan’s total urban population is more than 40% of the total population as per census of 2017 . Total slum population of the Pakistan was estimated to be 30% of its total urban population in 2006 and 50% in 2015/16. All urban areas where population is increasing have seen the creation of un-serviced slum settlements. There are estimated over 3000 slum settlements in Pakistan. Only 13.85 percent of the households have been regularized since 1978 and 22.41 percent of slums have been or are in the process of being upgraded Typical typology of slum settlements in Pakistan is given below (Table 1).

Colonies/ Inner city settlements	These settlements are mostly near the city center and created through squatting in the 1950’s. They are characterized by inadequate access routes, higher densities, absence of open spaces and extremely narrow lanes. Dwellers are usually employed in the city or private residential areas as drivers, rickshaw drivers, gardeners, maids, construction workers, or self-employed in adjacent informal businesses as tailors, cobblers, <i>khoka</i> ⁶⁵ owners, tire shop owners and beauty parlors.
Nullah abadis	These are population’s adjacent to ecologically decrepit land or next to ravines and hillsides. These <i>abadis</i> are vulnerable to flooding, soil erosion and landslides during monsoon season. These house seasonal migrants who are looking for labor or affordable informal housing. They also house outcast communities or communities characterized by acute poverty.
Basti’s	These are inner city settlements that are not regularized. The area is bulldozed sporadically and parts have been taken over by redevelopment projects. The dwellers have migrated here to be closer to opportunities of livelihood hang on to their homes in hopes of getting some form of compensation. Most of them get displaced to peripheral areas
Pinds	These are peripheral settlements that exist on the fringe of the city. The settlers are usually rural migrants who cannot afford to live in the city but are seeking livelihood in adjacent industrial areas or commute to the inner city for work. The periphery has been the most vulnerable to temporal shifts as the commodification of real estate and peri-urbanization by housing schemes results in the buying out of land for speculation, driving out the settlers.
Jhuggi Jhompris	These illegal squatter settlements are the manifestations of the most acute forms of poverty in Pakistan, India and Bangladesh (Bhan, 2009; Laskar 1996). These are characterized by hutments constructed out of poles and blankets and exist usually on peripheries but also exist on empty lands within the city to seek livelihoods. There are no connections to water sources, sewerage, electricity or gas. The inhabitants are predominantly wage-less or employed in menial work like hawking, selling balloons or bubble solutions on the roadsides or begging

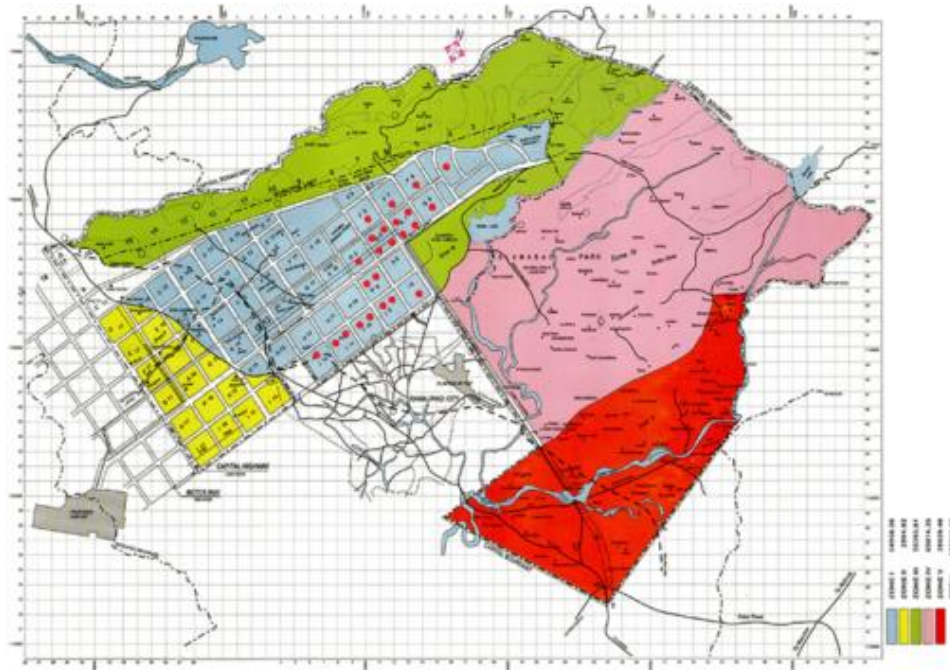
Table 1: Typical typology of slums in Pakistan

Prevalence of Slums in Islamabad

Islamabad’s chief architect Constantinos A. Doxiadis produced a master plan,

which though is considered a monumental work of developmental urbanism, yet was totally oblivious of the existing slum issues. The system of planning and development established subsequently in the capital can be characterized by the organizational incapacity, political expediencies, and resource mismanagement. Capital Development Authority (CDA) defined the capital's landscape and played an integral role in creating both the planned and the unplannable city . CDA's Katchi Abadi Directorate deals with the affairs of slums in metropolitan area of Islamabad. There is no governance framework or legal structure to deal with slums issues in rural segment.

As per latest data received by the author from CDA, there are 24 major slum settlements in the urban Islamabad out of 10 are recognized. A graphical view of physical locations of these slums settlements presents an interesting picture as these can be seen scattered across the entire urban landscape of the city.



Recognized Slums in Islamabad

10 recognized slums have a total population of 30,139 with total 3780 household. Largest in terms of population is Muslim Colony Bari Imam comprising largely of Muslim population (95%) (Figure 2).

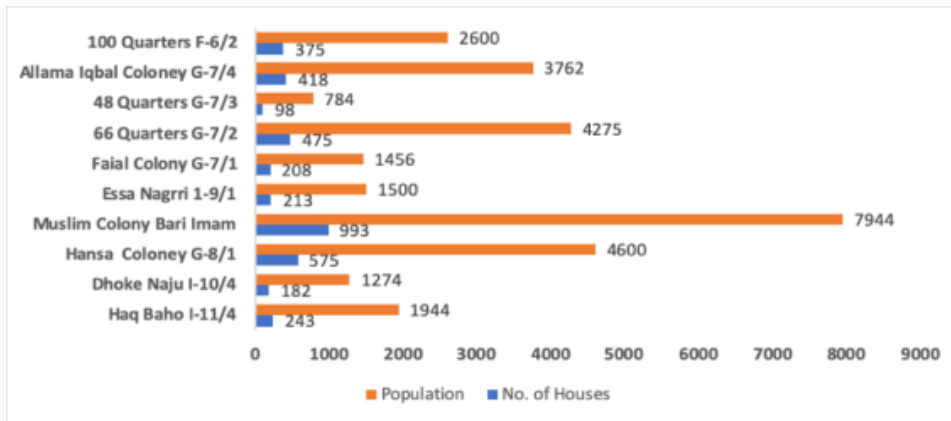


Figure 2: Population in the Recognized Lsums of Islamabad (Source: CDA)

It is worth noting that average household size of all these slum settlements is more than the national average (6.3) or that of Islamabad (6.0) as per census of 2017 (Figure 3).

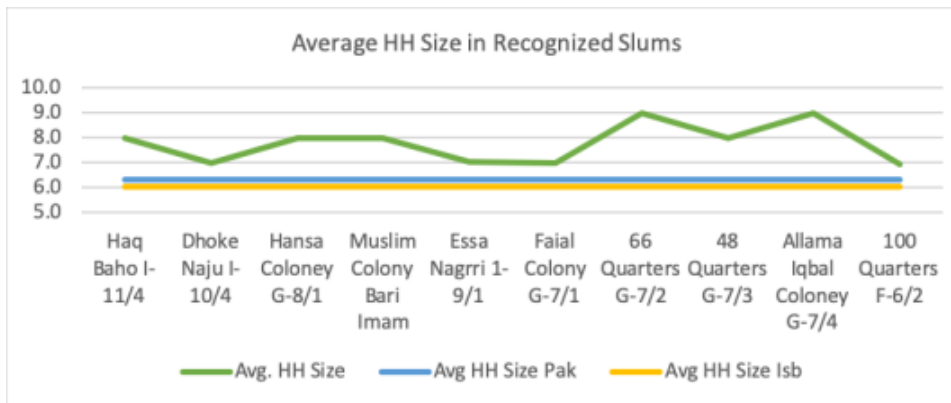


Figure 3: Avg. Household Size in Recognized Slums (Source: CDA)

On average, 83% of the population in the recognized slums is unskilled and seasonally employed (Figure 4).

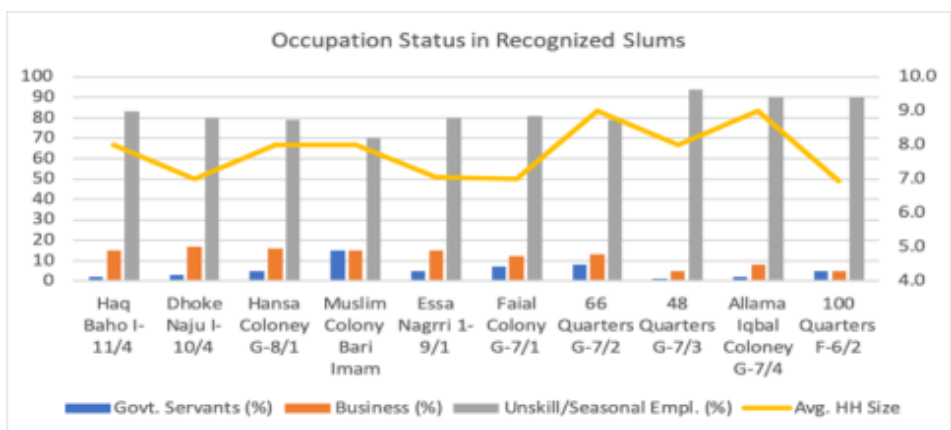


Figure 4: Occupation Status of Recognized Slums (Source: CDA)

Unrecognized Slums in Islamabad

Unrecognized slums by CDA have almost double the total population living in the slums. Except the Afghan Camp in I-12 consisting purely of the afghan conflict migrants, remaining are relatively newer establishment with smaller populations. 14 unrecognized slums have a combined population of 57,682 in total 12,152 households (Figure 5).

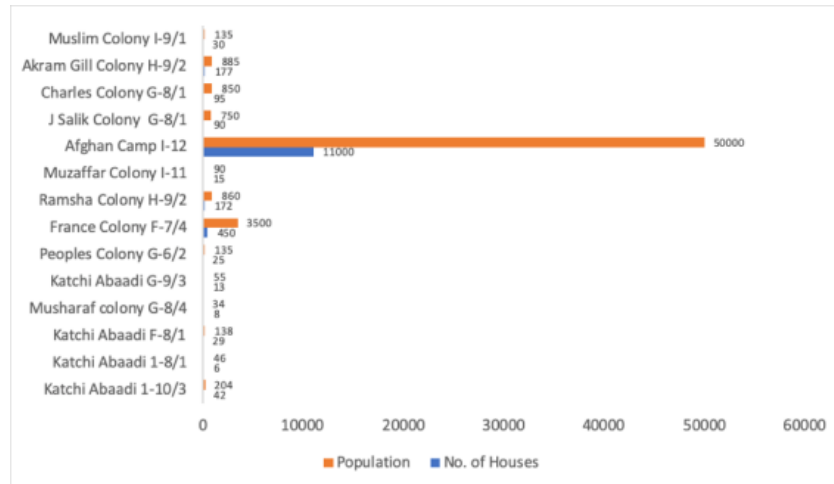


Figure 5: Population in Unrecognized Slums of Islamabad (Source: CDA)

Since majority of these slums are newer settlements, they have a smaller population base due to action by the CDA enforcement staff from time-to-time. So, the unrecognized ones have an average household size of 4.7, with largest contributors being Katchi Abadi I-8/1, France Colony F-7/4, J. Salik and Charles Colony both in G-8/1 (Figure 6).

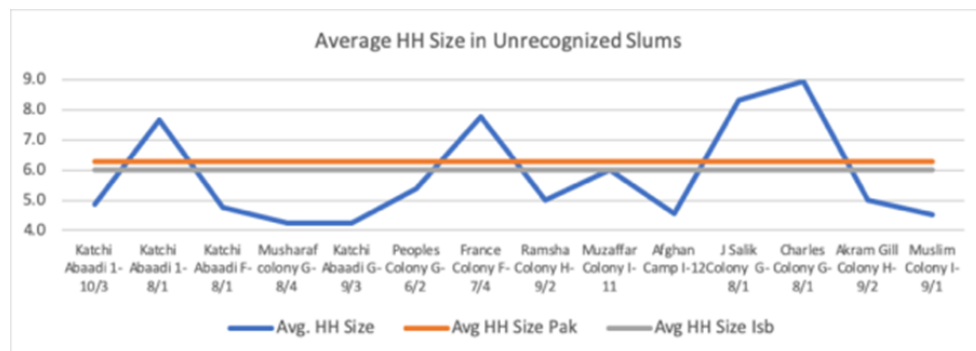


Figure 6: Avg. Household Size in Unrecognized Slums (Source: CDA)

An alarming aspect of these 14 slums is the level of unskilled / seasonally employed population which stands at 97% on average (Figure 7).

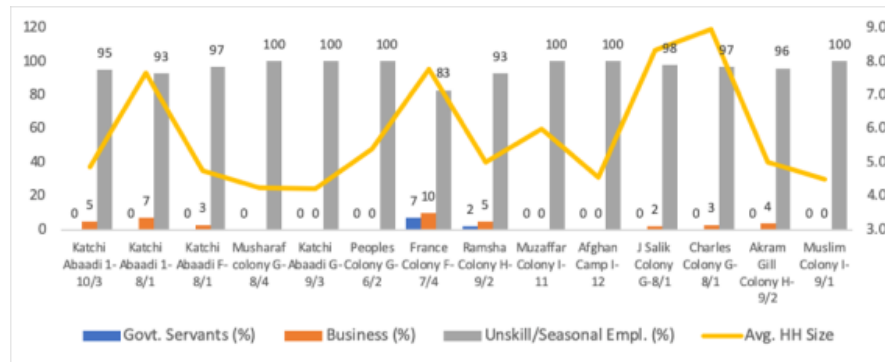


Figure 7: Occupation Status in Unrecognized Slums (Source: CDA)

Policy and Institutional Framework

Pakistan or its provinces do not have a housing policy for slums. However, National Housing Policy 2001 has a segment on kachi abadis, squatters and slums requiring an effective mechanism to control future growth and the provision of basic facilities there. Key elements of this policy viz the slums included continuation of regularization of slums established before 1985, bar on establishment on new slums, bar on eviction without appropriate relocation, preparation of resettlement plans and allocation of plots for low-income groups in government housing schemes, inter alia .

CDA has a fully functional department that takes care of the matters of the slums of Islamabad. After recognition of some of the slums in Islamabad, people were allotted plots under CDA’s Modern Urban Shelter Project (MUSP) in which 1231 residents of Muslim Colony, Essa Nagri (1-9/1), Dhoke Najju (1-10/4) and Haq Bahu (I-11/4) were given non-transferrable plots in Farash. MUSP, Farash was spread over 160 acres of 4007 plots measuring 3 marla’s each. Further, 1208 plots in MUSP Farash were allocated to the dwellers of labour colony, F-9 Park in early 90’s. However, CDA failed to provide basic amenities and services in Farash and project was not much of a success . Islamabad presents a very relevant scenario typical to any metropolitan city around the world .

Dimensions of the Socio-Economic Challenges Of Slums In Islamabad

Slums may be diverse in their composition such as ethnicity, reason for emergence and other social parameters, three socio-economic characteristics are common however – poverty, marginality & lack of integration and inhuman living conditions. These characteristics pose various challenges to the slum dwellers are a multi-faceted phenomenon .

Typical Challenges of Slum Dwellers

Review of the literature shows that extensive research has looked into the challenges of slum dwellers in India and Bangladesh; however, few studies have

dealt with this subject in case of Pakistan and are even scarce in case of Islamabad. The studies examining the situation in other similar countries, however, have been found to be externally valid and relevant to the extent of a normative analysis vis-à-vis a large city like Islamabad.

Sajjad has examined the living standards of slums in Meerut in National Capital Region of India. Despite economic growth in the capital city of India, planning of the capital region has not catered to the slums which face abysmal slum conditions arising out of uncontrolled urbanization . Kamaruzzaman and Hakim have found that slums in Dhaka suffer with poor hygiene condition and high morbidity . Nasir has come up with similar findings for Chittagong where slum dwellers face overcrowded and unhealthy housing, insufficient health, sanitation, water and waste disposal . Kamaruzzaman and Hakim in a separate survey study find that teenagers from various slums of Dhaka were found involved in different types of crimes such as (42.6%) drug abuse, (10.2%) hijacking and (32.4%) theft and about 43.5% attributed their behaviour to lack of legal opportunities to fulfil their basic needs .

Some studies have examined the socio-economic challenges from Pakistani cities. Ejaz has studied the socio-economic conditions in the slums of Bahawalpur and found that more than 50% of the households were vulnerable to floods, only 18% of the households had some form of assets, 82% children of school-going age were out of school . Faheem et al on the basis of Socio-Economic Opportunities Index have observed that 48.3 % people of slum areas of Arifwala, which happens to be a planned city, do not have basic socio-economic facilities, though the vicinity residents are the net beneficiaries from slums . Following are some of the specific aspects of challenges and deprivations that the slum dwellers face in Islamabad.

Economic Opportunities Deprivation

All three characteristics common to all types of slums – poverty, marginality and absence of integration – are directly related to the lack of opportunities for economic mobility. Reliable employment not only provides livelihood but also brings enough economic freedom to the individuals to be able to feel integrated in a civilised society. Thus, nature of employment is a major determinant of the socio-economic challenges.

Section-I has detailed the employment characteristics of slums in Islamabad. On average, 83% of the population in the recognized slums is unskilled and partially unemployed. Similarly, for the unrecognized slums, the level of unskilled / partially employed population which stands at 97% on average with some of these settlements being close to 100%. Majority of the person include unskilled work like daily labour in construction, loading/unloading in mandies and animal rearing. Nadeem while measuring the wellbeing of the dwellers of the slums in Islamabad

has found that majority dwellers of major slums lie in the lowest three quintiles .

Housing Facilities Deprivation

Household facilities include all the basic material things needed to attain a basic level of living such as sewerage/tank connected toilets, bathing area, cooking area, level of sharing of these spaces etc. The use of these facilities is also dependent upon the household size. Section-I has informed that the average household size (overall 6.7 reaching 9 for certain areas) for the Islamabad slums exceeds the national average or average for Islamabad. Based on the household size, Nadeem has calculated the average household deprivation for the slums of Islamabad to stand at 52% which means that these households don't possess even the most basic facilities. These slums have 45% more people than the existing household facilities can afford thus dwellers live in miserable conditions. 47% of households in Islamabad slums don't have enough space to house the basic facilities .

Education Deprivation

National Commission for Child Welfare and Development, Ministry of Human Rights carried out a survey report to assess the magnitude of out of school children in slums of Islamabad in 2018, which provides only reference for this study viz education deprivation of slums of Islamabad. As per the report, 76% of the adult male population and 86% female population in the slums is illiterate. It can further be inferred from the data reported that there is positive relationship between parental literacy (both parents) and child enrolment. 72.8% households were found with both parent illiterate and also had 72% male and 76% female children out of school. Similarly, the dropout rate of the children is also extremely high (male 87.13% and females 87.80%). Majority dropped out of school in primary classes. Report finds that poverty has been attributed as the main cause of lack of education (30.5%) followed by lack of interest in attending school (15.1%), distance (11.1%), behaviour of teachers (8.7%) and lack of proper documentation .

Health and Hygiene Deprivation

As per Nadeem's study, in slums of Islamabad, overall 65% of the residents have very poor or no management of waste water. Similarly, the solid waste is dumped on the nullahs banks, neighbourhood open space, or just dispose somewhere outside the house. Nadeem estimated that more than 10% solid waste goes directly into nullahs which become a breeding ground for diseases and choking points during monsoon resulting in flash floods in the slums.

Due to these poor disposal practices for the solid and liquid waste, one can observe high prevalence of diseases in slums. Aneeqa et al while studying the healthcare seeking patterns in the slums of Islamabad have observed the prevalence of diseases in under 5 children. They report that more than 35% children under 5 were found

suffering with diarrhoea, 35% fever of unknown origin and gastro-intestinal disease in 8% children surveyed .

Foregoing discussion has touched only tip of the socio-economic challenge's iceberg that the slums dwellers face at an individual and household level. Whether these individual problems translate into society-wide problems is the subject of next section.

Relationship Of Problems in Slums With Wider Social Issues: A Case Study of Islamabad

It has been argued that the issues slum dwellers face discussed in Section – II manifest in the form of society-wide challenges for the city they exist in. These issues have been found to engender in the form of extreme social behaviours such as urban criminality. Research in criminal sociology in the first half of previous century has revealed that social deviants and urban criminals were found to have been located in slums in or near the city centres . In this perspective, the aim of this section to understand whether the slums have had a significant contribution to the society-wide challenges. While literature has identified a number of areas where the impact is noteworthy, scope of this study is restricted to two key aspects – criminality and negative externalities.

Relationship of Slums and Criminality

As noted briefly under the section summarizing literature review and theoretical framework, sociological theory of anomie and deviance, general strain theories, and the Chicago model have provided the theoretical underpinnings of this aspect of the study.

Theories on Slums and Criminality

Theory of social deviance has its roots in the concept of Anomie (“normlessness”), advocated by Émile Durkheim, which according to him is a condition seen in the societies undergoing drastic changes in the socio-economic-politico order . Taking cue from Durkheim's Anomie theory, sociologist Robert Merton propounded the structural strain theory of social deviance, which explains how anomie leads to unsocial behaviour and crime. The theory propounds that when society collectively fails to provide opportunities to achieve culturally and socially desirable goals, people seek them out through illegitimate means. For instance, if the people don't have sufficient job opportunities, they may indulge in crimes for money.

Robert Agnew (1992) has extensively examined and extended the applicability of general strain theories. Deprivations discussed in the previous section induce various emotions collectively known as strains such as disappointment, depression, anger. These strains have a potential to manifest themselves in the delinquent and deviant reactions in the form of theft, drug use, violence, aggression, intolerance

etc .

Another important reference for examining this study’s problem statement is the empirical studies examining pervasive criminality in the first half of twentieth century in Chicago, USA, which has been found to have been rooted in the social marginalization and lack of opportunities of upward mobility on the social ladder by Mark Haller . Few similar studies have examined this relationship in the context of Pakistan. Shamim et al have explored the socio-economic factors of juvenile crime in Faisalabad and found that socio-economic status had a large role to play in promoting the rate of juvenile crimes .

Case Study of Islamabad viz Crime

Figure 8 captures the crime statistics in Islamabad for the last 6 years. It can be seen that proportion of crimes against property, illegal arms and liquor/drugs trade are more than 62% of the total crime (S # 8-19 & 22).

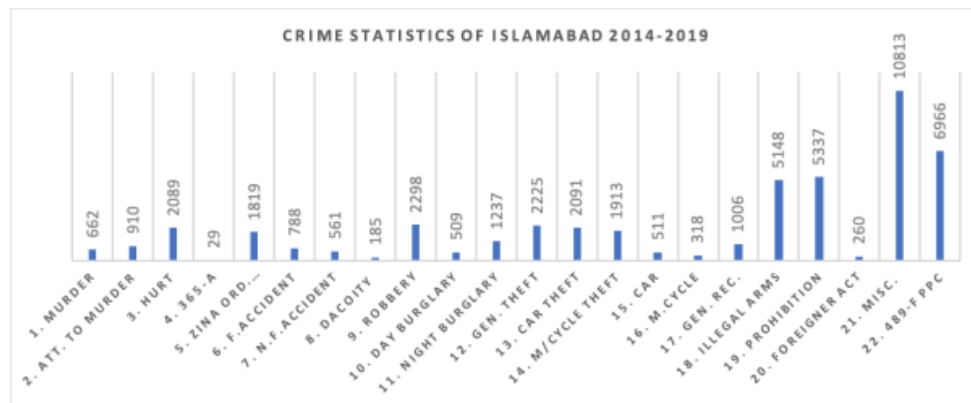


Figure 8: Crime Statistics of Islamabad (Source: CPO Isb)

Illegal arms and drugs/liquor are the two crimes with highest individual contribution to the total reported crime. This fact leads one to take a look at the subset of the crime which occurred in various slums of Islamabad during the same period 2014-2019. Figure 9 shows the prevalence of various types of crimes that the police identified within slums of Islamabad.

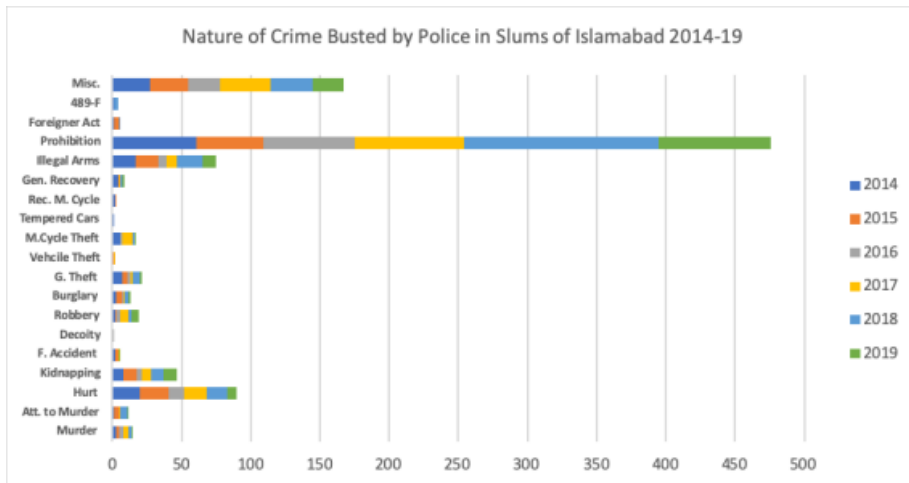


Figure 9: Nature of Crimes Occurring in Slums of Islamabad (Source: CPO Isb)

It can clearly be seen that the crime reported in the slums by Police has grievous harm, illegal arms and drugs/liquor business. Correlation between illegal arms and drugs/liquor sale overall and their origin from within slums can reasonably be concluded here. Similarly, grievous harm though has a low share in the overall crime scenario in Islamabad, in slums it's a major contributor to overall crime indicating violence and aggression.

Another aspect worth exploring here is whether a particular type of deviant behaviour is associated with a particular ethnic group or does it transcend the dwellers' background and has more to do with the socio-economic conditions they spend their lives in. Figure 10 analyses this aspect.

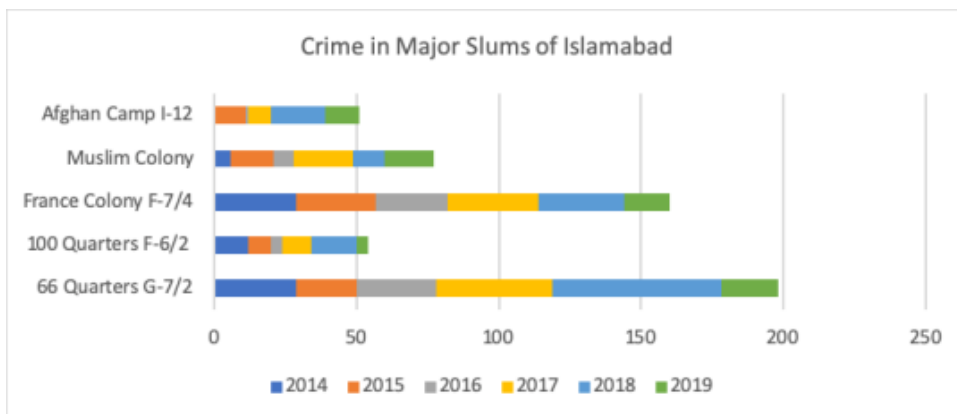


Figure 10: Abadi-wise Crime in Slums of Islamabad (Source: CPO Isb)

While Afghan Camp and Muslim Colony has a 100% population identifying as Muslims, France Colony, 100 Quarters and 66 Quarters are predominantly Christian settlements. While the nature of crime varies across settlements, it is prevalent across the board without distinction of ethnicity primarily due to common

socio-economic conditions. Lastly, it would be very relevant to see what is the contribution of criminals hailing from slums to the total criminals arrested in Islamabad for 2014-19.

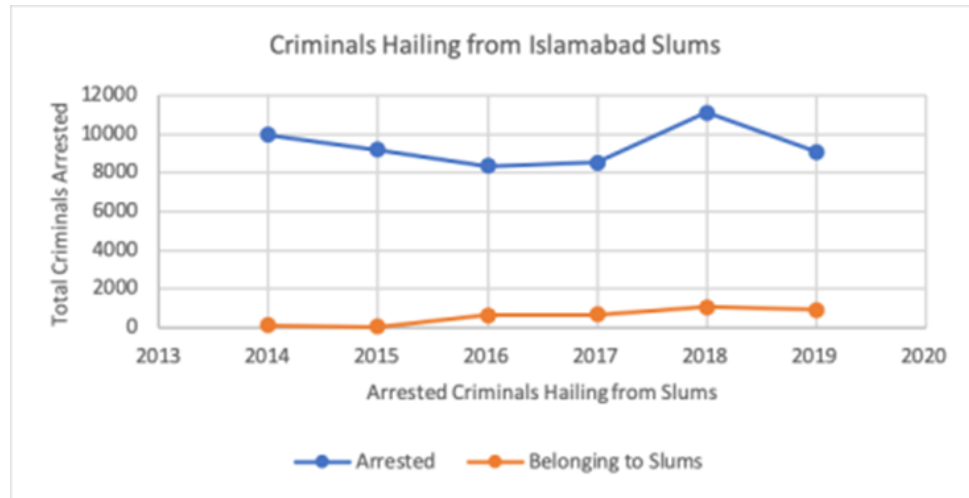


Figure 11: Criminals Hailing from Slums in Islamabad (Source: CPO Isb)

Analysis reveals that more than 6% of the criminals arrested during 2014-19 for various crimes hailed from the slum settlements of Islamabad.

From the preceding discussion on the crime situation in Islamabad, though limited, it can be concluded with reasonable certainty there is a relationship of slums’ socio-economic situation with social delinquency. Now, while the slums may have a direct contribution towards crime in society, there can be certain unintended consequences of slums existence as well being referred to here as negative externalities.

Negative Externalities of Slums

Preceding discussion has sufficiently established that the slums are characterized by poor living conditions and marginalized community dwelling there not necessarily out of choice. Figure 1 shows that slums in Islamabad exist dotted all around the urban landscape of the city. Certain indirect, negative externalities have been identified by the existence of slums. One of them is the impact on property values in the vicinity of slums.

Touseef Husain et al have carried out a recent study for Islamabad to see the impact of slums on property values in adjacent localities. They find that slums caused a decline in rental value to the tune of 10% in the adjacent properties compared to a similar property unit located 500 meters away. They observe an increase in the rental values by approximately 12.40% at one kilometer from slums, and vice versa . This has implications for housing policy and the planning agencies need to address the ever-increasing socio-economic challenges in slums to maintain a vibrant real

estate market in Islamabad, sale of new sectors is the sole source of revenue for CDA.

Empirical evidence from Islamabad convincingly supports the theoretical underpinnings of this study. The two society-wide challenges that this study has examined viz relationship of criminality and disamenity impact on property values due to urban slums can sufficiently be deduced in the context of Islamabad. This will have a direct bearing on crime reduction and will help address negative externalities.

Conclusions

Based on the foregoing analysis, it can sufficiently be established that in case of Islamabad, the problems in slums manifest in the form of poverty, lack of basic freedoms to make choices in life, lack of economic opportunities, health and hygiene challenges, education deprivations, lack of ownership of assets and housing issues etc. This study has further revealed that these challenges translate into wider challenges for the community such as increase in crimes and negative externalities with Islamabad in perspective.

This study has found sufficient answers to the research questions. The theoretical framework has provided a relevant vantage point to find answers for these questions. Slums in Islamabad have come into existence owing largely due to poor planning practices rooted in the post-colonial mind set of development, conflicts, uncontrolled migration and unplanned urbanization. Political economy of development also has a role to play on this.

The slums dwellers face plethora of challenges which contribute to their social marginality. Collectively these problems impact the wider social challenges such as criminality and negative externalities for the city. Addressing the deprivations of slum dwellers can help address the community-wide problems these issues manifest in. The findings of this study have implications for planning and development practices in the metropolitan cities, as these practices are required for adequate provisioning of low-income housing.

Recommendations

Foregoing conclusion, discussion and analysis provides for the following considered recommendations:

1. Low income housing programs needs to be initiated across the urban centres in the country on urgent basis. Recent initiative by the Government entitled Naya Pakistan Housing Program for provision of low-income housing to half a million poor households per year is an important step in this regard and must be extended to cover entire urban landscape of the

country.

2. There is an immediate need to relocate the urban slums to proper low-income shelters. CDA must provide necessary amenities in the localities such as Alipur Farash to incentivize the slums dwellers to shift.
3. However, infrastructure projects for slums can only yield major dividends when they are integrated with social uplift interventions such education, health, hygiene and employment.
4. Human development has been found to be a function of political and fiscal decentralization. There is a need to empower the local government structures in line with the aspirations of Article 140-A of the Constitution of Pakistan. Unless the service delivery functions are devolved to a level of subsidiarity, socio-economic challenges of the poor living in the slums are difficult to be addressed.
5. There is a need to introduce a regime of micro-loans for house building or improvement. Financial inclusion is an important aspect to integrate the slums poor into the mainstream economic activity.
6. Slums vary in terms of the challenges. Targeted interventions are need of the hour. One key drawback in this regard is the lack of evidence viz slums which can guide policy. Government needs to undertake detailed studies in this regard to assess the level of specific deprivations in various slums.
7. Planning procedures and practice of urban housing need to be made more sensitive to the needs of low-income housing. Every new private, public or co-operative housing society being established must keep a certain quota of plots for the low-income households.

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