

**Understanding Urban Informality:
Everyday life in informal urban
settlements in Pakistan**

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Thank You

Eternally Grateful to
The Residents of Siddiquia Mill Colony
Who accepted me with open arms.
To Suzanne, Helen and Peter for making me part of
Newcastle University's community.
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Laura Leonardo for introducing me to HaSS.
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beyond the call of duty.

Prologue

This PhD has been a journey like no other, this is why, perhaps, it is said that you do it only once in a life time. This journey has been a challenge on multiple levels. On a practical level, I came to the PhD with only basic research and analysis skills. The act of designing and undertaking such a detailed ethnographic study has developed my skills and I now believe I am able to undertake further robust research to a far higher degree and quality than I could have, prior to this study.

At a more personal level, to say I have emerged on the other side of this PhD as a better person will be an understatement. The experience has changed the way I perceive life, the world and the people around me. To say the least, it has inculcated in me an inner peace, a calmness, patience and gratitude. I know now how insignificant my being is in the whole scheme of things, but how within each of us, there is immense potential to contribute to this huge cosmos we call life. It has humbled me.

Self-recognition is an asset, and this journey has given me that. It has sign posted me to my inner capacities to absorb shocks and stresses. It has given me the confidence to get up and move on, whenever I stumbled. I think I know where I stand now and where I wish to go from here. It is indeed a liberating feeling.

Above all, the whole process of 'doing this PhD' has trained me to see the world around me without filters, but with empathy and understanding. It has trained me to question things, processes, and invisible and visible structures that shape our social worlds.

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Arezu Bari (GPS)

Abstract

Rapid urbanisation and severe housing shortages help explain why informal settlements of self-built housing are widespread in Pakistan today. Failure to ensure an adequate supply of affordable housing has led to the steady encroachment of state-owned and private vacant land for informal dwelling. Current estimates are that 67% of the urban population of Pakistan lives in unrecognised settlements (UN-Habitat, 2013). Urban informality is arguably under researched within the South Asian context, particularly Pakistan. This study considers how everyday life unfolds through various forms of extra-legal, social and discursive regulations in this context of pervasive informality. This exploration is developed for the particular case of the Siddiquia Mill Colony, Faisalabad City. A central premise is that we need to develop new theoretical analytic tools that reflect current global urban trends in order to shift the perception of informality from one of deviance and disorganisation to one of alternative functionality and complementarity.

The vast majority of new housing and urban economic opportunities around the world occur in informal sectors and unregulated settings. Contrary to conventional understanding, particularly in relation to South Asian informality, the research findings highlight that informal housing and irregular settlements function as enduring modes of urban development, inadequately portrayed as symptoms of economic backwardness. The study provides concrete examples of how informality is co-produced with formal urban development, often filling the institutional, structural and administrative gaps that state-led planning practices leave behind.

The empirical research draws on a mix of ethnographic data from a detailed survey of household housing characteristics, in-depth interviews and immersive observations, in a two-tier research design. The findings reinforce the notion that informality is ordinary rather than deviant. Inhabitants exhibit a sense of attachment, a recognition of alternative property rights and a perceived sense of entitlement in relation to their properties. It is noted that, while a desire to 'own' their property could be perceived as falling in line with neo-liberal ideals, the drivers and objectives underpinning 'ownership' in this context are far removed from the desire, or need, to be part of a capitalistic, neo-liberal, propertied citizenship. Rather, these

aspirations are based on ideas of security and perpetuity. This is evident through a close reading of well-defined but complex webs of horizontal and vertical social relations. Social relations internally differentiate the inhabitants of Siddiquia Mill, highlighting the persistence of unequal power relations. The insights gained from this case study contribute deeper understanding in geography and planning debates by demonstrating the multiple ways that urban informality functions simultaneously as a social field of competition and cooperation.

This work makes two significant contributions to scholarship. First, it explores the previously neglected context of informality in urban Pakistan, which is quite different from informality in other, more-well documented countries of South Asia. Second, it argues in favour of informality as a counter to neo-liberalist ideology.

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Chapter 1:

Introduction

1.0 Context of Research:

Critical debates around urban informality date back to the 1950s (Parnell and Robinson, 2012). From this time, development and modern urban discourses read urban informality as the crisis of the rapidly urbanising Global South (Chant and McIlwaine, 2009). This literature defined informality from a Eurocentric perspective as “a sphere of unregulated, even illegal, activity, outside the scope of the state, a domain of survival by the poor and marginalised, often wiped out by gentrification and redevelopment” (Roy, 2009: 826). However, more recent and contemporary works in urban geography seek to “decentre” those modern urban discourses and to highlight the limitations of Eurocentric and monolithic theorisation (Al Sayyad, 2004; Lombard and Huxley, 2011; Marx, 2009; Robinson, 2002, 2006; Roy, 2005; Varley, 2008).

The United Nations appointed the Economic Commission for Europe (UNECE) in 2007, to compile a report on *Self-Made Cities: In Search of Sustainable Solutions for Informal Settlements* (UNECE, 2009). The task assigned to the commission was to deliberate on informality with regard to the importance of learning from the Global South. Upon publication, this report proved to be no more than another exercise in propagating Euro-American-oriented, neoliberal understanding of “the challenge of informal settlements” (Lombard and Huxley, 2011:121). The report disregarded the rich empirical and theoretical debates within south-oriented literature and was consequently “limited in its understanding of the social dynamics and lived experience of informal settlements” (122).

This report had the potential to provide a worthwhile platform for practitioners, researchers, planners and theoreticians to engage in significant ways with multiple expressions of urban informality practiced around the globe. But it largely ignored the perspective of the critical urban literature on informality originating in the Global South. This is not the only instance that highlights the scale “of the conventional tendency to

view urban trends as originating in a small number of cities in Western Europe and, especially, North America” (Bunnell and Harris, 2012: 340).

The present project aims to address this limitation in the mainstream urban literature in the context of research focussing on, South Asian urban informality, by challenging the negative and pejorative treatment of urban informality. In this project, urban informality is defined as a mode and governing tool of contemporary urbanisation and “a series of transactions that connect different economies and spaces to one another” (Roy, 2005:148, see also Daniels, 2004; Porter et al., 2011; Portes, et al., 1989; Roy, 2009a). Although extensively researched in the context of Latin America and Africa, evidence of urban informality in South Asia, and particularly in Pakistan, remains under researched and neglected in existing scholarship. It is important to note that Pakistan is the second highest urbanising country of the region, with Karachi being the third largest city of the world (World Population Review, 2014). A complex blend of political regimes, strategic agendas and a history of problematic land titling and tenure mechanisms has led to distinct patterns of informal urban lifestyles in Pakistan. This has been accompanied by a distinct culture of urban informality with respect to locally constituted attitudes, perceptions and social interactions. For instance, contrary to the “insurgent citizenship” that Holston (2008) observes as a common practice of the urban poor in Latin America, this project presents evidence to suggest an informal parallel to neo-liberalism. Indeed, this project argues that, other than its status as ‘informal’ the Siddiquia Mill Colony and practices of daily life within it closely resemble those of any other, formal urban existence.

From close studies (Bayat, 2000; McFarlane, 2012; Simone 2009) it is evident that informal settlements are fully functional in their own right, rather than representing entities that are on a path to catch up with ‘formal development.’ They represent a locally adapted alternative. The project argues and demonstrates that informal development (in housing, livelihoods and social institutions) is co-constitutive with equivalent but discrete spheres of development in the formal realm. The study contributes to a niche body of interdisciplinary work on urban informality centred on highly regarded scholars such as Al Sayyed (2004), Benjamin (2008), Mehrotra (2008), Roy (2009), Robinson (2002), and Simone (2004). Collectively, this body of scholarship asserts that capital development, in cities around the world, depends increasingly on

urban informal processes and practices. This follows an understanding that informal social and economic practices are increasingly “incorporated” into and embraced by formal, corporate sectors. This contrasts with the way that informality has previously been associated with techniques of exclusion, exploitation and dispossession. Although well documented in African and Latin American contexts, this overlapping and leaky relationship of formal and informal urban practices has not previously been observed in the context of Pakistan. The state of present literature (quite fragmentary in nature) remains fixed on a dated, euro centric conceptualisation of urban poverty as deviant. The implication is that Pakistani urbanism can ‘catch up’ with Western ideals of urban living through re-development and regeneration. Such trends are identifiable even through a cursory reading of National Planning Policy for the last twenty years. Each five-year plan has focussed on evictions, in situ re-development or resettlement schemes. The same top-down approaches have been used repeatedly over the years with minimal effectiveness. Notwithstanding this policy of re-development, the informal housing sector remains a ubiquitous urban practice. The recent I-11¹ incident in Islamabad is an example of such outdated and ineffective National Planning Policy.

The study argues that formal urban structures or the “Static City” are complemented and lubricated for smooth functioning through the fluid and mobile “Kinetic City” (Mehrotra, 2010: ix). Urban informality is looked at in diverse ways, from being a sign of underdevelopment in most cities of the Global South (e.g. Davis, 2006; ILO, 1991; Sethuraman, 1981) to being seen “as evidence of the creativity, ecological superiority and heroic entrepreneurship of people whose basic needs are beyond the ability of the state to meet or have been stifled by state bureaucracy” (Bunnell and Harris, 2012:340). The discursive construction of informality in relation to formality, in the form of a dichotomy or binary, upholds “the power of those defined as legitimate and formal modes of urban life” (Porter et al., 2011:116). Informality, therefore, is labelled as a condescending, illegitimate and illicit mode of urban production. Informal, as a growing body of literature and the present project asserts, is not “outside” formal systems, it is produced by formal structures and processes that share transactive and relational

¹ See for details the following news stories: <http://tns.thenews.com.pk/a-questionable-existence-of-katchi-abadi-in-islamabad/#.Vx4Z2Y-cERo>
<http://tribune.com.pk/story/945181/i-11-katchi-abadi-sc-orders-govt-to-stop-demolishing-houses/>
<http://www.dawn.com/news/1197351>
<http://www.dawn.com/news/1203128>

connections with formal urban practices (Porter et al., 2011; Roy, 2004, 2007, 2009; Simone, 2004,2006).

It is the planning and legal apparatus of the state that has the power to “determine what is informal and what is not, and to determine which forms of informality will thrive and which will disappear” (Roy, 2005: 149). This apparatus introduces the discourse of legitimacy through property rights. Since urban land and property is a crucial element in urban development, the liberal-economic model (Blomley, 2008) of urban property rights is about distinguishing between public and private land rights. Private property rights are about “owning” and this ownership is “unitary and stable: there is one identifiable owner and the rights do not change” (Blomley, 2008: 315). This is the narrow and limited ideal type of “real estate” that dominates the normative urban discourses.

By contrast, critics note that property is not an object or a thing, but a practice and it is a relational concept: property is one person’s claim about something in relation to all other claims about the same thing (Krueckeberg, 1995; Porter, 2011). It is a set of relational rights that has become narrowly defined in relation to ownership. By identifying nine types of property rights, Krueckeberg (1995) notes that seven types correspond to “use rights” and only two represent “exchange rights,” (that is, where the owner can exchange and/or make profit from the property he/she owns). The liberal economic model has reduced the relational property rights to “exchange rights” only, disregarding the many other forms of property rights that exist and function effectively outside this model. It is in prioritising the “exchange rights” that state apparatuses and formal private property legislatures create a form of enclosure and dispossession, ignoring use rights and marginalising, and sometimes demonising, the informal practices such as self-built housing (Harvey, 2003). The state is effectively reorganising property relations for purposes of accumulation and control (Harvey, 2003, 2008; Roy, 2005, 2007, 2009). The consequent “formalisation” discourse aims to establish that titling, legal tenure contract, work permits, licensing and certification are the only “promising option” (Porter et al, 2011:118) in urban living. The formalisation discourse has inherent structures of power that lend the formalising institutions and authorities, immense control and influence.

For long the agency of the informal population had been part of debates in urban and social studies. The agency of the poor has a history of paradigm shifts (Abu-Lughod

1990; Bayat 1997; Brown 1996; Escobar 1995; Leeds, 1971; Lewis 1959; Nelson 1970; Perlman 1976; Stiefel and Wolfe 1994; Worsely 1984). Mainly the paradigm had shifted from Lewis' (1959) Culture of Poverty, survival strategies (Scott 1986), urban social movements (Castells 1978; Perlman 1976) to everyday resistance (Giddens, 2000). The "passive poor" (Bayat 2000) had come a long way to be recognised as the "resisting poor," (Bayat 2000) entrenching the notion of agency of the poor in challenging domination. This resistance to domination has had taken many forms in development and poverty literature. Latin American development literature is full of organised, proactive, sometimes aggressive movements by the favela dwellers to assert their right to the city (see for reference Auyero, 2001; Ecstien, 2001; Espinoza, 1993; Gilbert and Ward, 1985; Kay, 2010; Perlman, 1976; Preston, 2014; Varley 2010; Wynia, 1990). Similarly, Southeast Asian development literature draws attention towards organised self-help drives to access urban services and amenities. However, South Asian informal urban practices have been under researched. Especially the complex urban issue of housing shortages in Pakistan have not been explored through lens of everyday life practices.

This project maintains that rights and entitlements to property, or livelihood spaces, are not only limited to exchange rights but must be conceived, beyond the narrowly defined conventions above, as possessing use rights, too. The political struggles of the vulnerable and marginalised about rights and entitlements are much more dynamic and nuanced than to be "fixed" through the "technical means of legalisation" (Roy, 2005:150). It seems that law-making is not the only way of rulemaking. In this respect the right to the city (Lefebvre, 1991) must be conceived in a more diverse and inclusive manner by bringing in the use value of resources and not only the exchange value. In this respect, this project resonates with De Soto's (2000) concept of capitalising on the "dead capital" which is manifest in the form of land that is occupied by the poor, but which cannot be used in any commercial or "consumerist" way, because the poor possess no legal entitlement to the land they occupy. Conversely, this study emphasises that legal entitlement (in line with the legalist property rights discourse) is not the only way to establish rights over a piece of land. It has been argued that acquiring legal tenure or title for the land occupied by the urban poor is a tedious and lengthy process, not always providing the poor with the financial security that was envisaged (Ahiakpor, 2008; De Mel et al, 2010; Gilbert, 2002; Manders, 2004; Mitchell, 2008 and Unruh, 2002). Contesting De Soto's line of argument, however, the present study emphasises the way

that the use value (security) is realised alongside a sense of belonging (perpetuity) whereby holding property functions through this sense of entitlement than the potential of these spaces to accumulate capital value for future financial gains. The urban poor do not buy, sell or speculate, whereas it is the land mafias and rich middlemen who capitalise on these practices of squatting and occupying land.

With 32% of the world urban population (UN-Habitat 2010, xxiv) living in some form of informal housing settlement, informality has to be recognised as a major form by which issues of affordable housing and livelihoods in the urban world are addressed. There is a need to read urban informality as an ordinary urban process, rather than regard it as exceptional, abnormal or clandestine. It must be conceived as a parallel to neo-liberal capitalism. However, whilst the activities and actions of the informal settlers, and many of their life goals, are the same as those of any other formally housed or formally employed citizens, the objective and drivers of these activities are different and decidedly counter to those of mainstream, neoliberal goals. This is expressed best, perhaps, in the responses to housing and home ownership, where, despite a desire to 'own', which might be perceived as falling in line with neo-liberal ideal, it is clear that the drivers and objectives of 'ownerships' owed nothing to a desire, or need, to be part of a capitalistic, neo-liberal, propertied citizenship. Rather, they are based on ideas of dignified survival, security and perpetuity.

Urban informality is practiced, lived and experienced in a variety of different ways. Each context of urban informality expresses itself with embedded local knowledges and entrenched socio-political and economic milieus. It is equally important to factor in "more grounded, everyday dimensions" of these informal practices (Arabindoo, 2011: 638, see also Simone, 2007, 2009).

It should also be noted that there is a spectrum of "differentiation within informality" (Roy, 2005:149), including different forms of power, exclusion and legitimacy. This includes various forms of illegality (land, property, construction and planning): squatter settlements, refugee camps, inner urban derelict housing; developments carried out without planning permission (i.e. built for sale by speculative builders); unauthorised developments on public land, and so on (UNECE, 2009). By generating monolithic discourses, informality is "black boxed" into everything that is "other" than formal, thus portraying informality as a "state of exception" from the formal order of urbanisation. In doing so, informal sectors and areas are viewed normatively as separate from, and

inferior to, those of the formal city (Roy, 2005: 147). By contrast, this project maintains that urban informality is not unique, but is plural, diverse and multi-scalar in nature. It is ordinary, embedded and performed in everyday life. This is not something that happens under special circumstances, it is very much an authentic ordinary form of urban living.

This project maintains that urban informal settlements, along with their social architectures, operate as extra-legal, but functional and enabling, environments for disenfranchised urban majority to live, work and socially reproduce their urban life. The social norms of such informally occupied spaces are shaped, applied, and verbalized by the local residents. This sense of belonging advances a sense of perceived claims, entitlements and rights rooted in that particular place and space. Face-to-face everyday practices create a unique setting in these informal self-built housing environments where cooperation and struggle go hand-in-hand. Intricate and complex social architectures take root under geographically specific socio-political and economic urban conditions. These social identities are formed when the subjects feel a sense of belonging and attachment to a place. The perception of security and belonging is affected by factors like duration of an occupation, size of the settlement and the form and density of social networks or soft social architecture. In order to understand the logic of urban informality, it is important to recognise the presence and evolution of social architectures (which incorporate unequal power relations) within the informal settlements. These are as important as any reading of material infrastructures. Much less has been produced in theoretical literature to recognise the potential and prospects of softer architectures in marginalised urban contexts.

This project maintains that the norms of informal settlement do not conform to linear models of progress, which is to say that the observable chaos may never 'progress' or 'catch up' with the logic of organised and formal urbanism. The project argues that the formal urban processes are not neutral normative benchmarks or some sort of golden end-state. Urban informality is a legitimate social field which is tainted with struggle to survive and at the same time requires cooperation with others in the same predicament. In situations where the state is unable to provide basic services, sporadic community-based efforts may be able to fill the gap. However chaotic and disorganised an informal settlement may appear, these have inherent internal logic and governance mechanisms. It is in a context steeped in limited choices, unconventional negotiation and alternate transgressions, that the informal dwellers create "their own urban systems" with little

reference to formal legislation or public policy (Swilling, 1999: 10; see for instance case studies by Hasan, 2001; Isham and Kakhonen, 1999; Pargal et al.1999).

This is the existing state of knowledge and debate to which the project intends to make a contribution through empirical research.

1.1 The Research Gap:

As mentioned earlier, critical urban literature dates back to the 1950s, but it was only in the early 2000s that an increasing disquiet was felt for a Eurocentric and largely monolithic reading of urban informality. In particular, concern has grown for the way that urban informality was being treated as an exceptional urban state of affairs that was 'infecting' the megacities of the Global South (e.g. Drakakis-Smith, 1995; Ravallion, 2002; World Bank, 2012). Today, this notion is increasingly challenged from different angles and at multiple scales of analysis. The most prominent literature in this respect challenges Eurocentric tendencies in relation to Latin American urban poverty. Latin American development literature provides extensive examples of research on various aspects of urban poverty, informality and everyday practices (see for reference Auyero, 2001; Ecstien, 2001; Espinoza, 1993; Gilbert and Ward, 1985; Kay, 2010; Perlman, 1976; Preston, 2014; Varley 2010; Wynia, 1990). Similarly, the context of African urban poverty has also attracted considerable attention for scholars pursuing a Southern-led understanding of informality (Hyden, 1983; Jenkins, 2006; Simone, 2008).

However, South Asia, remains a much less explored context in this regard. When considering those regions of the world featuring the highest rate of urbanisation, Pakistan (with with India and China leading the world in rates of urban growth (UN, 2014)) arguably should have attracted in depth research on urban informality before now. Much important work has been produced in recent years but largely performed at the macro scale on multiple sites. These existing studies have been conducted with the aim of providing generalizable patterns and extensive evidence. For example, a substantial amount of research is being done to establish the relationship between legal ownership, tenure security (perceived and de facto) and the investment behaviours of marginalised urban population in South Asia (Kundu 2004; van Gelder 2009; Reerink and van Gelder 2010; Winayanti & Lang 2002). There is also considerable work underway investigating individual households and their priorities in making decisions

regarding housing improvements (Gough and Kellet, 2001; Kellett, 1992, 1999, 2005). Between these current fields of emphasis, however, there is a significant gap in knowledge concerning how these households rely upon, make use of, and reach out to, their social networks and the social architectures within informal settlements. Much less research exists to show how social ties may function to assist or resist transgressive (informal per se) activities around livelihoods practices and access to urban services.

The project aims to explore unorganised social ties, embedded in social, ethnic, familial relations as well as patronage and other forms of vertical and horizontal social networks, for arranging their day to day life within the context of urban informal housing. This project is intended to be embedded in critical traditions, building upon the contributions of Al Sayyad, Bayat, Bunnell, Datta, Harris, Holston, Lindell, Ong, McFarlane, Porter, Robinson, Roy, Simone and Yiftakhel, but engaging at a micro-scale, at everyday life level in an informal settlement in Pakistan.

Most case studies on urban informality focus on either economic, social or political spheres in isolation. These studies have provided in-depth knowledge and context specific information on particular aspects of informality (Hasan, 2001; Isham and Kakhonen, 1999; Pargal et al, 1999). Research is quite limited around the more nuanced significance of personal attachments and perceptions of place, belonging and identity, in the context of forming social alliances, associations and acquaintances formed through informal settlement. Arguably, much more critical research is needed that explores how intangible assets like local social networks of assistance, social ties and sense of entitlement to a place may affect the everyday infrastructures of life with in these informal contexts. This project addresses this gap explicitly in evidence and explanation.

As mentioned before, much of the critical literature generated in reading urban informality has been from Latin American, African and South East Asian contexts. Urban informality in Pakistan differs in few aspects from these better documented contexts. Pakistan's geography, history and state religion are some crucial variables that set this country apart from the others. Being in a geographically-sensitive location, the national policies have prioritised spending on the National Army, Air Force and Navy. Moreover, Pakistan has historically had to deal with two major influxes of immigrants, firstly in 1947 (partition of Indian Subcontinent), secondly during 1979-89 during Russo-Afghan Conflict. Moreover, there have been a large internal displacement after 2001, when

Pakistan chose to actively participate in the Global War against Terrorism. This has had considerable bearing on the economy, social organisation and politics of Pakistan in the years following 9/11. One of the most distinctive features of this military operation is the massive internal displacement of already marginalised populations from Northern Waziristan and stretches of Khyber Pakhtunkhwa province. Most of these internally displaced people find shelter in the informal housing sector in Punjab and Sindh provinces (Hasan, 2005). Some are subsequently incorporated into the existing informal settlements and some occupy and build up fresh informal settlements. The complex history of migration and squatting since 1947 features participation in the War on Terror, increased rates of urbanisation and a crumbling rural economy. This complex interplay distinguishes the process and practices of urban informality in Pakistan. Local perceptions of what belongs to whom are steeped in complex relationships of possession, legal rights, moral and traditional privileges.

Punjab is the most urbanised province of Pakistan, with 47% of its urban population living in informal housing settlements (Dowall and Ellis, 2008). There is a dearth of research around these settlements, despite their presence at such a large scale. A few studies that are present are quantitative in nature and investigate the material and physical infrastructural issues of such self-built housing. Moreover, most studies around multiple sectors of urban informality had been studied in Karachi (Sindh) (for example, Dowall, 1991a, 1991b; Hasan et al., 1999, Hasan, 2006; Qureshi, 2010). Most of these studies define and understand urban informality through euro-centric urban theory (see for example, Afshar, 1991; Alvi, 1997; Pasha 1995; Pasha and Butt, 1996; Qadeer, 1983, 1996; World Bank, 1989, 2002, 2004). Thus the project is intended to augment the critical literature around urban informality in Punjab, Pakistan and sees itself contributing substantially, to an under researched field.

1.2 Aims:

The project aims to explore how households mobilise the social networks (both vertical and horizontal), social ties and neighbourly relations to survive on an individual as well as on a collective scale, in the context of perceived rights over informally occupied land.

The study aims to contribute to wider debates on self-help and alternative housing arrangements, in the context of national as well as international policy making;

contributing to an alternative, context-specific understanding of socio-economic development and social inclusion.

1.3 Research Questions:

In order to achieve the aims of the project, the following questions were set for the investigation:

Main Question:

How do individual, household and community social relations help informal settlers organise their everyday life?

Research Sub Questions:

Set 1: On informality

(a) What is the nature of urban informality?

(ai) Generally – from the literature.

(a ii) In the context of the case study area.

Set 2: On Social Relationships

(a) How are social relations formed and reformed over time depending on individual and household needs?

(b) What is the nature of these social relations?

(c) How, in a social field consisting simultaneously of struggle and co-operation might one's social relations facilitate reciprocity or exclusion?

1.4 Road map for the entire thesis

The empirical analysis draws on a rich body of qualitative data representing many aspects of everyday life in the informal settlement of Siddiquia Mill Colony. This is a small informal self-built housing settlement comprising 135 households in the Northwest of Faisalabad city, the third largest city of Pakistan where 67% of the urban population live in informal housing arrangements.

This chapter introduces the study and its context.

Chapter **Two**, reviews the present state of research into urban informality with respect to three main domains of literature that closely represent the analytical themes of the project, outlined in Chapter 1. Following a short introduction, the first section engages in the debates of countering a Eurocentric view of development, maintaining that urban informality is widespread, based on evidence that a significant minority of urban dwellers in the world live within some kind of informal housing. The majority of urban housing is generated in the informal sector, therefore urban informality should be read as 'normal' and not as an exception. This section also engages with the debates around propertied citizenship and the dominance of the liberal- economic model of property laws.

The next section deals with the plural and multi-scalar nature of informality, establishing that urban informality is a practical, functional and relatively sustainable mode of urban living, embedded in everyday expressions of urban living. The last section highlights the socio-spatial nature of urban informality, where place-based belonging nurtures social architectures, creating social fields that are internally governed. The purpose of the whole chapter is to place the present project within the most relevant contemporary academic debates.

Chapter Three outlines the methodology and introduces the case study site of Siddiquia Mill Colony. The sampling framework is explained and tables of the respondents are inserted for ready reference. A detailed account is then provided of the research methods used in the field. A short section on the suitability of the research methods in the field is provided. An account of how the data was managed, stored and organised post field work is also detailed. The last section outlines the rationale and actual mechanics of data analysis and ethical considerations.

Chapter Four sets out the geographical, social, political and economic context of the project. The chapter begins by situating Siddiquia Mill Colony geographically in the present urban context. The section mainly lays out the extensive data gathered through a baseline survey. This sections contributes evidence to reflect on the present-day state

of affairs in the Mill. It establishes the Mill as the research context, outlining significant material and non-material features.

Chapter Five interprets the spatial, social, economic and political conditions of the Mill through its chronological development. This history reveals the structures of power and control that gathered momentum during the evolution of the Mill as an informal housing settlement. This historical background provides vital information regarding waves of occupation, the perceptions of the dwellers, and the dynamics of the Mill as a housing settlement. This history is pieced together from information gathered from the interviews, narratives and conversations, and from observations made during the fieldwork. It represents an original interpretation of multiple accounts and descriptions from the field. Chapters Four and Five form the basis for the theoretical analysis in the chapters that follow.

Chapter Six argues that informality does not exist independently from formality. Informality exists parallel to, and through the interstices of, urban formal sectors. It is a significant urban process and a mode of capitalist production in cities analogous to formality. Informality is by no means a by-product or surplus of formal capitalist modes of production, nor it is *en-route* to embracing formality as the ultimate desirable state of urban being. Informality is defined in relation to formality by the state authorities. Thus the state defines what urban processes are formal and whatever lies beyond that, are informal practices. However, there are ambiguous spaces left by the state itself that exist as “grey” spaces between formality and informality, and where the state may operate in “deregulated” ways to appease dominant interests. Urban informality functions well alongside formal practices and is co-produced along with the formal urban operations.

Chapter Seven argues that despite potential material deficits and shortcomings, urban informality is functional at the level of everyday life and is providing for the urban poor at the level that they can afford, when the state fails to do so. It is observed that informal arrangements are flexible – meaning that they grow out of a household’s or community’s needs and provide viable, everyday solutions which are unconstrained by regulations. Because of its affordability and flexibility, urban informality is enabling-that is, it enables

individuals to support themselves and their families through livelihood activities and housing which would otherwise be unaffordable, inaccessible, or may be constrained by location or regulation.

Chapter Eight explains how urban informality demonstrates inequality within itself. Life in the urban informal world is competitive in much the same way as life in the formal world. Power imbalances, inequity and variable access to various capitals give lucidity to mechanisms of internal governance. It is further argued that belonging to different social networks and associations is crucial in urban informal contexts, where unlike in rural affiliations one has to maintain its own webs of relations and friendships. The quality of these networks determines to a large extent the ability of an individual to access opportunities and resources. Moreover, it is important to bring out the internal contradictions within informality to highlight the complex nature of this urban process. The all-encompassing, Universalist discourse lacks the potential to read idiosyncrasies within urban informal processes. Highly generalised account conceals the inherent capabilities and competencies that informal contexts lend to urban poor, in order to navigate and negotiate the urban domains.

Chapter Nine concludes the study by presenting the summative arguments. This chapter answers the research questions by recapitulating how the study opens up and demonstrates multiple avenues for the production of context-dependent understanding of urban informality, including diverse ways that this can be experienced and explained.

Chapter 2: Urban Informality: Existing frames of understanding

2.0 Introduction

This chapter critically reviews the geography, urban development and planning literature to identify and lay out the main theoretical concerns that drive this project. The discussion is organised in three sections. The first section challenges the Eurocentric discourse that defines urban development in particular ways that render local specific informal and indigenous development practices peripheral as sites of learning and innovation. The second section draws attention to a contrasting body of research on informal settlements that highlights the significance of learning from the Global South. This shows that the informality is increasingly plural, widespread and embedded in everyday practices. Finally, the third section explores the literature that reads informal settlements as socio-spatial phenomenon, where spaces are rendered meaningful through the lens of social relations and networks. This section highlights both the intrinsic fluidity in what entails informal relative to formal urban practices and how urban informality demonstrates inequality within itself. The suggested claim that everyday life in the urban informal world is competitive in similar ways to the life in the formal urban world, establishes a framework and questions to be explored in the empirical research.

2.1 Challenging Eurocentric and Universalist discourses

This section draws out the trends within urban literature in terms of defining cityscapes, city regions and modern urbanism and imaginaries. These discourses around urban modernity emphasise a narrow reading of Euro-American cities. Critics of this Eurocentric viewpoint argue for the need to “dislocate” the centre of urban theory as the first step towards establishing a more inclusive and “ordinary” reading of cities around the world. The aim is to introduce fresh insights to the holistic study of cities, opening up new channels of understanding and deciphering social, economic and political urban dilemmas.

The highest rates of urbanisation are experienced in the regions of the Global South. This is why there is a compelling case for studying processes of urbanisation here. Moreover, as informality is the hallmark of this fast urbanising context there is a similarly compelling argument for conceptualising urban formality and informality from an inside perspective that reflects the Southern experience of urbanisation.

2.1.1 Modern Urban Imaginary

The renascent wave of comparative urbanism which emerged in the late 1990s and early 2000s, contested the enduring “developmentalism” (Robinson 2002:531) and “universalistic” (Nijman, 2007:3) claims of orthodox comparative urban theory. A minority of urban thinkers have begun to avoid the “shortcomings of scientism or the fallacies of *developmentalism*” (Nijman, 2007:2) while continuing to apply comparative urban theories. Most of the work on “city-regions” is heavily oriented to the Global North (that is, North America and Western Europe) (Robinson, 2002; Roy, 2009). Robinson (2002, 2004) outlines a compelling critique of the binary nature of urban theory in terms of “First World Cities” (Global cities) and “Third World Cities” (Mega-cities). While Global cities are “seen as models (for) generating theory and policy,” Mega-cities “are seen as problems, requiring diagnosis and reform” (Roy, 2009: 820). This is illustrated by the way that Sassen (1991) considers urban studies to be dominated by “three archetypes of leading ‘Global cities’” (Bunnell and Sidaway, 2012: xv) namely New York, London and Tokyo. The tendency to organize cities in rank order reproduces a hierarchical categorisation dominated by “the socio-spatial structure and architecture of selected Western cities” (Bunnell and Sidaway, 2012: xv). By contrast, Robinson (2003) seeks to move beyond the “regulating fiction” (2003: 275) of modern urban theory and to palliate this “asymmetrical ignorance” (2003: 276). This resonates with Castells’ (1996) argument that “the Global city phenomenon cannot be reduced to a few urban cores at the top of hierarchy” (1996: 380). This highlights the intellectual bias that universalises ethnocentric and econo-centric urban models.

To further situate this debate, it is imperative to look back in time and challenge the concept of *modernity* and *developmentalism*. The Chicago School emerges as the first cohort to depict an essentially Renaissance versus Middle Ages comparison in the emerging urban landscape of the 1920s to 1960s. The Renaissance was represented in terms of *modernity* and considered to be “qualitatively better than the past”, and imagined as the future of civilisation (Robinson, 2006: 16). By contrast, the rural and tribal life style of the Middle Ages was to become a thing of past. The focal point for all these theorists had been European-American cities. Osborne (1992) explains that modernity was tied to ambitions of progress that produced “the idea of non-contemporaneousness of geographically diverse and chronologically simultaneous times,” (1992: 32). These ambitions were perpetuated through colonial discourses that designated some people and places as *non-modern*.

Western urban theories depended upon a profoundly “parochial understanding” of what it meant to be modern (Robinson, 2006:13). *Modern* could only survive if there was *non-modern* or *un-modern* somewhere, for the purposes of comparison. Those *other non-modern* contexts materialised as the colonial faraway primitive, tribal regions. Felski pays tribute to the non-modern other by observing that “the history of the *modern* needs to be rethought in terms of the various subaltern identities that have contributed to its formation” (1995:212). Thus, the “ethnocentric assumptions” (Robinson 2006:13) in urban theory converted “historical time into geographical difference.” Moreover, such “historical consciousness *spatialised* and *racialised* chronological categories” (Robinson, 2006: 16). It is interesting to note that within “urban scholarship *modern* and *tradition* have been relationally defined--- as with other binary concepts, each makes other possible” (King, 2004: 72). Above all, theoretical understandings of urban modernity that are specifically “parochial conceptualisations,” are made to sound universal in their claims (Robinson, 2006: 15).

It was as early as the 1940s when pockets of dissatisfaction began to develop regarding the hegemony of Western urban imaginaries. Pahl (1968) writes extensively on this increasing discontent over ethnocentric theory generation. It was the time when a few theorists, particularly sociologists and anthropologists, identified limitations within

modern urban theory (Appadurai, 1996; Askew and Logan, 1994; Drake and Cayton, 1993; Lee, 2001). It seemed “often the case that the experience of modernity elsewhere was belittled, seen as simply an inauthentic copy, or a curious out-of-place phenomenon” (Robinson, 2006:17). Moreover, sociologists like Kuper (1965) and Southall (1973) challenged previously accepted generalisations based on limited studies of Western cities. They urged Western scholars to read non-Western contexts as potential spaces of offering “lessons as yet unthought-of in Western ethnocentric assumptions” (Southall, 1973:4).

2.1.2 Development as a Discourse

An important question is what has perpetuated this discourse of universalising urban experience and why does it persist despite recognition of discursive limitations. Arguably, it was in the late 1970s corresponding with the growing strength of a discourse of development, when “a sense of the differences between cities in the West and ‘elsewhere’—especially what had been ‘colonial’ cities—hardened” (Robinson, 2006: 41). Thus, it was not only Western cities being held up as the epitome of modernity that was universalising but also the concept of “developmentalism” that created a deepening divide between Global cities and the rest of the world.

Developmentalism in its simplest form is a political investment in development, and the institutional promotion of development as a way of improving life in poor countries (Escobar, 1995). This concept has “poor cities playing a punitive game of catch-up in an increasingly hostile international, economic and political environment” (Robinson, 2006: 6). Robinson emphasises that there is a need to “release the poor cities from the imaginative straight jacket of imitative urbanism and the regulating fiction of catching up to wealthier Western cities that categorising and hierarchical approach to cities produce” (2006:10). The determined organisation of cities around the world into developed, developing and under-developed categories strengthened the concept of incommensurability of one category to another (Gaonker, 2001; Mitchel, 2000; Robinson, 2006). Moreover, this *development turn* rendered less visible those studies within comparative urbanism (and anthropology) that otherwise highlight differences between cities and urban processes around the world.

To date, the global urban imaginary is heavily influenced by developmental and hegemonising ethnocentric discourses, highlighting the incommensurability of developing or under developed cities with Western cities. For large parts of modern urban theory, “... these ‘other’ cities have been thought to borrow their modernity from wealthier contexts, presenting pure imitations rather than offering sites for inventiveness and innovation” (Robinson, 2006: xi). By defining Third World or developing cities in terms of marginalisation and under development it followed that ‘something had to be done’ “about (the) terrible circumstances in which many city dwellers lived” (Robinson, 2006: xi). Developmentalism has in effect compartmentalised the field of urban studies into ‘haves’ and ‘have nots’. It was indeed with the advent of a language of *Development* that the Mega-city became a “metonym for underdevelopment, Third Worldism and the Global South” (Roy, 2011:224). Roy (2011) notes that the pejorative and negative notion of urban informality referred to as “the slum” has become the shorthand by which the Third World city (i.e. the Mega-city) is recognized.

Housing informality, coupled with informal livelihood practices have become the “recognizable frame” through which the cities of the Global South are to be perceived and understood (Nuttall and Mbembe, 2005:193). Similarly, all types of urban informal practices present in diverse Southern cultures have been labelled and dismissed as illegal, black, shadow and chaotic. This labelling neglects the importance of these urban alternatives in providing subsistence for the urban majority of the Global South. Consequently, as Mitchell observes, there is a need “to write modernity outside of the historical time of the West” (2000:1). According to Mitchell, with Abu-Lughod, an agenda for looking beyond “a global narrative of transformation” would instead re-examine the way “the histories of local subjectivities” are presented and diversify urban theories (1993:80).

2.1.3 Other Cities and Modern Urbanisms

Eurocentric urban literature has for a long time dispossessed the rich discourses in “other” places of scholarship and knowledge production. Western thinking has “already hegemonised the field of intellectual production” (Robinson, 2006: 3) and urban imaginaries. The reality is that a majority of the world population is now urban and most cities fall in non-Western or Third World countries. It seems appropriate, therefore, to challenge “an urban sociology founded on fantasises about European [and American] cities” (Robinson, 2004:571). The 1990s witnessed a modest attempt to address the invisibility of “other” cities (e.g. Leitner and Sheppard, 2003). This introduced to the debate the notion of a mid-range of Southern cities in the global hierarchy (Sassen, 2002).

Secondary cities or the second-tier cities as they are called, “form the middle range of a global hierarchy” (Chen and Magdelinska, 2012: 249). They are the majority of cities (roughly 700 cities in 2010 (Bloomberg Business Week, 2010)) and they face similar economic, political and social challenges due to their high growth rates, in-migration and shrinking job markets. Yet there is limited awareness of how these cities negotiate these challenges. These middle range cities seem to be the most ‘off the map’ places. Empirical neglect reduces the ability of urban theories to suggest “wide variations in global urban processes along and beyond the dominant vectors of scale and power” (Chen and Magdelinska, 2012: 249). These middle range cities are nevertheless vertically connected to top tier cities through various flows and connections. Such interdependence renders the smaller cities invisible, losing them to the hyped discourse around the bigger city. However, there are quite a few instances where smaller or middle range cities have developed horizontal synergic interactions among them (Chen and Kanna, 2012). The limited research in this field suggests that middle range cities are “much more integrated into the global network of flows by design, instead of being passive recipients of trickle-down influence,” (Chen and Magdelinska, 2012: 250) of top tier cities as typically represented. Understanding the deep rooted “urban economic legacy and political histories” (Chen and Magdelinska, 2012: 251) of these local contexts enriches knowledge of urban experiences.

There remains a significant gap of understanding in urban studies with regards to more holistic urban thinking. It is improbable and perhaps undesirable to have a single, universal urban theory that applies to the whole urban landscape. Arguably, it is necessary to recognise ordinary and middle range/ secondary cities, as well as to regard Global cities as ordinary cities, in order to preserve diverse urban imaginaries. One way of doing this is to position “secondary cities away from the strong but narrow focus of the large-scale and hierarchical power of Global city” so that these cities are not viewed as the product of “vertical structural forces” (Chen and Magdelinska, 2012: 253). This recognises each world region or area as “a heuristic device rather than a permanent geographical fact.” As “the present coverage of world-areas is...highly selective and strategic rather than comprehensive” (Roy, 2009:822).

Another way would be to design research methodologies that are locally grounded, asking more challenging (and potentially controversial research questions) and to make the research process more intuitive and innovative. Appadurai (2000) encourages moving beyond “trait geographies” to “process geographies” in order to focus on “forms of movement, encounter, and exchange” (2000: 4). Amin (2004) similarly emphasises the “‘relational’ or ‘topological’ reading of regions, such that the local is viewed as a field of agnostic engagement... [with] different scales of politics/social action” (2004: 38). Jonas and Ward (2007) observe that the dominant literature around city regions is “silent on how new territorial forms are constructed politically and reproduced through everyday acts and struggles around consumption and social reproduction” (2007: 170).

In short, “while the world/Global cities literature has expanded to incorporate some cities that might, until recently, have been classified as ‘Third World,’ the continued assumptions of hierarchical relations” (Bunnell and Sidaway, 2012: xvi) perpetuates developmental ranking. It is for this reason essential that a resilient strand of post-colonially modulated scholarship is generated through comparative urban studies. Robinson (2011), McFarlane (2010), Nijman (2007) and Ward (2010) can be identified as driving this transition towards researching *ordinary cities* for a more post-colonial and cosmopolitan urban studies.

2.1.4 Reading Cities as Ordinary

A minority of critical urban theorists believe that it is imperative to “dislocate” (Roy, 2009) the centre of modern urban theory generation. Gaonker (2001: 34) notes that there is a need for “a collective refusal of the categories and hierarchizing assumptions” about the cities in the world. For Robinson (2006), this means dispensing with the connotations of modernity and development. Moreover, it is not only non-Western cities that have been “off the map” (Robinson 2002) but also a handful of European cities share this invisibility (e.g. Bell and Jayne, 2009). This resonates with what Chakrabarty calls for in the *provincialisation* of European and American city regions. He observed that it seemed impossible to think of “political modernity” in the course of history “without invoking certain categories and concepts, the genealogies of which go deep into the intellectual and even theological traditions of Europe” (2000:4). He observes that most readings of modernity “entail an unavoidable—and in a sense indispensable— universal and secular vision of the human” (2000:5) which is rooted in European Enlightenment and the nineteenth century. He suggests that Europe (and America) must be provincialized and read as ordinary.

Robinson (2004, 2006) advances this argument in the concept of ordinary cities, where every city is researched and theorised in its totality and at an everyday scale. She urges urban theorists to approach the ordinary city as a whole rather than to zoom in to reflect the most recognisable or familiar sectors. She calls for a more intuitive, inclusive and expansive reading of the local context. Ordinary cities are “diverse, differentiated and contested, shaped by processes stretching far beyond their physical extent but also by the complex dynamics of city itself” (2006:10). Provincializing wealthier city regions, and removing the developmental treatment of poorer city regions, provides a more equal basis from which to theorise a rich diversity of context-specific and resource specific urban milieus.

In order to engage in a more diverse, cosmopolitan and post-colonial urban theory, it is imperative to recognise all cities not only as “particular sites, or places,” but also to recognise that “they are profoundly extroverted and mobile, made up of any number of

connections and flows” (Robinson, 2004: 578). Such multiple orientations will recognise the “diverse spatialities of cities” as well as to bring “their (cities) distinctive and individual creativities and resources” (Robinson 2006:13). Moreover, the local contexts will highlight a “cultural politics” of urban space, recognising the city as a field of experience, complementing the reading of city’s materiality (Cinar and Bender, 2007). Having established the need to diversify the mainstream modern urban literature, it is necessary now to focus on the representation of “Mega-cities” in the modern urban literature, which is significant in defining urban informal practices.

2.1.5 Placing Urban Informality on the Map

Significant to the perpetuation of a development discourse in urban studies has been popular representation of the “Mega-cities.” Cities in the Global South usually enter urban theory as sites where “capital accumulation and democratic governance happen under special circumstances” (Stern, 2001: 205). The “crises of Mega-city” is defined as an urban entity “bursting at the seams, overtaken by their own fate of poverty, disease, violence and toxicity” (Roy, 2009:820). There is increasing discontent among some urban theorists that Mega-cities are perceived as “big but powerless” while Global or World cities are perceived as “nodes of globalisation.” Even in the presence of a “sophisticated body of literature” (Roy, 2009: 821) on the production of space, most analysis fails to explain urban processes observed in the Global South.

‘Informality’ is one such mode of urban space production where modern urban (ethnocentric) theory is silent. Informality is defined in the mainstream literature as “a sphere of unregulated, even illegal, activity, outside the scope of the state, a domain of survival by the poor and marginalised, often wiped out by gentrification and re development” (Roy, 2009: 826). However, in less than fifteen years, a body of literature from the Third World context has grown to provide alternative analysis of urban informality beyond a Western (or Euro-American) setting. Roy (2009) highlights three major contributions of Southern literature in relation to urban informality, building on the works of Brenner, (2004) Al Sayyad, (2003) Simone, (2003) Mbembe, (2004) and Gaonker (2001). These insights accentuate that modern urban theory needs to diversify and be more cosmopolitan, and must acknowledge the authority of theory generation from the Global South.

Roy (2009) demonstrates that contrary to the oft-used definition, informality is a phenomenon that “lies within the scope of the state rather than outside it. It is often the power of the state that determines what is informal and what is not,” (2009: 826). There are several studies that reflect this understanding that informality “is not an unregulated domain but is rather structured through various forms of extra-legal, social and discursive regulations” (Brenner, 2004: 75). In addition, it is argued that urban informality is not merely an economic sector; “it is a mode of production of space. Informality produces an uneven geography of spatial value; thereby facilitating the urban logic of creative destruction”. It should be recognised as a “fully capitalised domain of property and is often a highly effective spatial fix in production of value and profits” (Al Sayyad and Roy, 2003: 3). Furthermore, informality in the Global South is “internally differentiated” (Roy, 2009: 826). The binary is not merely between formal and informal institutional domains but informality is now a highly “privatised and marketised” (Roy, 2009:826) urban domain. It spans from landscapes of slums to peri-urban suburbanisation. The elite, exclusive housing enclaves of the rich in the suburbs of Mega-cities, that “command infrastructure, services and legitimacy” due to class power- are as informal as any marketised (extra-legal) slums and squatter settlements.

Such insights are useful to explain that “informality is not a pre-capitalist relic or an icon of backward economies. Rather, it is a capitalist mode of production, par excellence” (Roy, 2009: 826). Subaltern (informal) economies are thoroughly commodified spaces, implicated in global circuits of capital accumulation. These spaces are actually the study of statecraft, and how the territorialized flexibility of the state tends to “criminalize subaltern informality and regularize/valorise elite informality” (2011: 236). For a more contemporary, “21st Century” and “modern” (Roy, 2009: 828) reading of urban informality, theorists need to appreciate that “lavish urbanism is everywhere;” including the Global South and “slum life is everywhere” (Nuttall and Mbembe, 2005: 199) including the Global North.

Not only this but the appreciation that there may be “*alternative modernities*, the sense that while modernity is everywhere, distinctive sorts of *native modernities* are produced

under conditions of *alterity* and difference” (Gaonker, 2001: 78). A bolder postulation would be to “*dislocate* the very production of modernity” particularly the need to “call in question the Western origins of modernity, arguing instead that it is important to take seriously the emergence of the modern outside the geography of the West and in the circuits of production and exchange that encircle the world” (Mitchell, 2000: 113). This is the intended contribution of the project: by challenging the Universalist claims of modern urban literature, this project highlights the dynamics of urban informality as a significant urban process.

2.2 Urban Informality: Widespread, Plural and Diverse

This section acknowledges the prevalence of urban informality in the contemporary urban scene, especially in the Global South. Owing to its pervasive nature, it is incumbent to research the characteristics of informal practices with particular reference to the cities of the South. Arguing that urban informality is the way of life of a significant minority in the Global South, and that it is ubiquitous and pervasive, this section recognises that multiple forms of urbanism exist in contemporary cities. In terms of accessing housing, livelihoods and surviving everyday life, urban informality is a dynamic and often spontaneous response to neoliberal capitalist global production flows, which have increased social and spatial inequality in most cities but specifically in the Global South. There is a need to broaden the definition of urban informality: rather than to define it as a passive response by poor and marginalised urban dwellers, it needs to be defined as a tactical and innovative response to compensate for the failures of the state governments to provide for its citizens. In short, this section challenges the widespread notion that informality is dysfunctional, an abnormality and a spatial expression of failure and disorganisation.

2.2.1 Urban Informality: Pervasive and Widespread

The pervasive nature of urban informality can be explained through the individual and collective capacity by which people “absorb, recycle, provide services, establish networks, celebrate, play and essentially extend the margins of urban systems” (Mehrotra, 2010: xiii) in the face of unequal distribution of resources in a neoliberal capitalist city. Urban informality has been the hallmark of urbanisation in the Global South since its inception. The relationship between the formal urban sphere and urban

informality has been a remarkably enduring yet contested concept in urban studies. It is a dynamic project of historically defined structures, evolving with contemporary global processes. The sheer number of the world's urban population living informally "undermine[s] the image of the city as a place of formal and spatial coherence" (Serge, 2009: 164). Moreover, the general tendency to regard informal arrangements of economic, social and political practices as unsustainable can be challenged by the evidence that these arrangements support one third of the world population (Dovey and King, 2011). Eighty-five percent of new urban employment and work opportunities materialise within the "informal sector" and urban informal settlements are the fastest growing practice in urban development (UN-Habitat, 2006).

The Mega-cities of the Global South can be seen as a patchwork of diverse informal practices; "as a set of spaces where diverse ranges of relational webs coalesce, interconnect and fragment" (Amin and Graham, 1997: 418). While this approach recognises the potential of the city's population in terms of political, social and economic dynamism (Hernández et al., 2010; Mehrotra, 2010; Robinson, 2006; Sassen, 2005), for a large part of the world informal settlements are rendered invisible within the "urban spectacle...urban morphology and image" (Dovey and King, 2011: 14).

In *City of Slums*, Mike Davis describes the "brutal tectonics of neoliberal globalisation" that present Third World cities as the "dumping grounds for surplus populations condemned to informal housing and employment" (2006:174) with limited or no access to urban amenities. His *deterministic* tone portrays the urban poor and the marginalised as passive actors unable to resist liberal urban economic forces. This dystopic view of an urban poor with limited or no agency has been contested (Bayat, 2000; Benjamin, 2008; Datta, 2012; Goldman, 2011; Harvey, 2008; Pieterse, 2008; Pithouse, 2006; Roy, 2009; Simone, 2007). This is a deterministic and simplistic view which consigns urban poverty to a homogenous 'black box'. Davis' and his contemporaries' "homogenisation of slum life, misrepresentation of slum politics, and 'imperialist' methodology" (Simone, 2009:34) persists in modern urban discourse.

There are multiple and diverse dimensions of informality, reproduced by diverse local contexts, resources and constraints. This local specificity results in unique spatial and social expressions. In effect, a “shared city life” (Vasudevan, 2014:6) is tainted with “provisional urban politics” where informality can be “read differently, as a zone of association and possibility, survival and subversion” (Pieterse, 2008:3). Urban informality “does not so much exist as (it) occurs” (McFarlane, 2011:48). According to McFarlane, learning the urban way of life is not a linear, progressive, cognitive process, but it is instead much more complex. It is “a cumulative process of assembly” that is steeped in “contexts of profound urban inequality” (2011: 36, 48). Thus, weighed down by indeterminacy, impermanence and instability, urban informality has its distinct form and identity. There are multiple articulations of urban informality. Informal housing, for instance, refers to accessing affordable housing when the state fails to provide reasonable and affordable shelter to an increasing urban population. It is an expression of spatial negotiation in order to loosen the “brittle urban form” (Mehrotra, 2010: x) and crack open an eventuality.

This project focuses in particular on the informal housing practices found in second tier cities like Faisalabad in Pakistan. Evidence suggests that the informal urban inhabitants generate spatial practices based on their perception of their surroundings: their world is made up of an evolving configuration of streets, alleys, squares and vacant land. These spaces then become the lived spaces of opportunity and resistance (Kudva 2009). These spaces lend these marginalised and disenfranchised inhabitants mobility and movement. Individuals and collectives reproduce a powerful sense of attachment and security in these sites, challenging deeply entrenched institutionalised state policies. However, the possibilities and opportunities remain circumscribed by resource limitations. This describes the “infrastructures of their everyday life” (Jarvis, 2005:141) that are negotiated through creative transgression as well as structures of constraints.

Isin (2000) in his book on Global cities asserts that marginalised groups claim urban spaces as sites of appropriation in the way that they make use of these spaces without owning them. They tend to “wrest the use of the city from privileged new masters and democratise its spaces” (Isin, 2000:14). They tend to build their shelters and establish *de*

facto ownership on the occupied land. It is important to understand that such acts of “appropriation” are not aggressive and violent forms of civil disobedience. In fact, such movements are quite the opposite. Holston (2009) states that this new form of urbanism (urban democratic citizenship) usually takes shape in pockets and peripheries of informal housing. In their daily struggle to survive and get by, they build a whole urban regime around themselves: self-help housing, plumbing, child-care arrangements, physical security are few such arrangements (Arabindoo, 2011; Ghertner, 2011; Holston, 2009; Kudva 2009).

Likewise, Dovey and King’s study highlights the importance of exploring the ‘morphology’ of informality. They refer to the two-fold Deleuzian concept of “rhizome/tree” for informal urbanism, emphasising the “horizontal network connectivity” (like a rhizome) of informal practices and the emergence of these practices at interstices as hierarchic order (tree-like systems) (Dovey and King, 2011: 17). The image of informality is not unvaryingly undesirable; “while informal settlements seem chaotic and haphazard they have a socio-physical order that is often highly sophisticated, efficient and even picturesque” (Pinches, 1994:18). This is mostly a rhizomic order of growth rather than hierarchical control; “its sophistication comes from many years of trial and error and the incapacity of poverty to tolerate waste” (Dovey and King, 2011:27). The physical morphology is meticulously intertwined with social networks, domestic economics and employment. There is a “complex use of open space and innovative trade-offs between private and public space” (Dovey and King, 2011: 21). Section 2.4 details such social architectures and the incumbent relationships of the physical and material informality within these socio-economic and political domains.

2.2.2 Sustained Persistence of the Supposed Unsustainable City

Informality in all its manifestations is the grounded and expressive process of ‘life’s work’: this entails multiple and diverse coping schemes. The urban majority “depends on the productive deployment of sensibilities, practices and materialities that are themselves made possible by the very uncertainties incumbent within cities” (Simone

2008a:13). Bayat (2000) criticises the way much existing research and theory reduces the complex negotiations of the daily life of the urban poor to narrow definitions of a “culture of poverty” (Lewis, 1959, 1966, 2011) and “survivalist” discourses (Huntington, 1968, Nelson, 1970). Bayat suggests instead that the notion of a “quiet encroachment” is a more accurate representation of the way informal city dwellers negotiate the city. In this sense, a majority of urban poor in the Global South advance in a “silent, protracted but pervasive” ways on state or private premises, demonstrating a “quiet, largely atomised and prolonged mobilisation with episodic collective action” (2000: 545). He argues that these collective mobilisations are generally “open and fleeting struggles without clear leadership, ideology or structured organisation” (2000:546).

Mehrotra (2008) refers to a post-industrial urbanism which is the product of higher densities in cities coupled with inadequate service provision on the part of the state. He denotes that such post-industrial cities possess two components: Static and Kinetic Cities. Accordingly, the “Kinetic” city (2008: 206) is a product of a “pirate” modernity that exists beneath the formal discourses, laws, regulation and institutionalised modernity, usually controlled by the elite and the state. This modernity is created by the will to survive without consciously fashioning a “counterculture” (2008: 206) as opposed to the “Static” city, which is the spectacle for a projected global modernity.

Mehrotra’s “Kinetic city” is “a three dimensional construct of incremental development” in the city (2008:206). It includes all the diurnal, seasonal and annual expressions of how urban space is used as well as the day to day fundamental functioning of the urban population. The temporal expressions for negotiating livelihood practices and social reproductive activities all form part of this Kinetic city. He further emphasises the “permanent temporariness” (Yiftachel, 2009:89) and ephemerality of kinetic expressions within these informal spaces. The recycled, makeshift structures are not only an expression of functional architecture but also they “hold associative values and support lives” (Mehrotra, 2008:28). Another notable observation on the part of Mehrotra is the suggestion that informality possess a dynamism that is not only restricted to the poor in the city. Informality is, and can be practised by any socio-economic class when it becomes a practice of “a temporal articulation and occupation of

space” that creates a “richer sensibility of the spatial occupation” (32). This also proposes expansion to the urban spatial limits, inviting imaginative and novel (or unplanned) land uses and purposes for densely populated cities.

Simone’s rich ethnographic accounts of four African cities (2004, 2007, and 2009) refer to the same richness of practices within the informal sector. He emphasises the daily rhythms of activities that are coalesced in a way that appear chaotic and unruly, but in fact are highly organised and methodical. He further asserts that informality allows for particular types of flexibilities, much like Mehrotra’s Kinetic city, where “different capacities, practices, and interpretations can be intersected” (2008:28) providing meaning to the various temporary collaborations of everyday life. Hence it is important not to romanticise or reify such diverse practices and assorted collaborations. This is a context of struggle, competition and cooperation for survival, thus it should be acknowledged to have worth and value as a genuine form of urban living.

Accessing urban amenities is impossible if the urban poor have to rely on the state institutions, especially in the Global South. Extra-legality, by-passing stringent state laws and negotiating gaps are the hallmark of informal urbanism. These practices are embedded in a backdrop of “fractured infrastructures, social divisions and partial forms of urban governance,” (Simone 2008b: 188). This also points to an emerging literature around the pervasive nature of informal practices in the cities of the North² (see Burton, 2013; Featherstone, 2012; Holm and Kuhn, 2010; Taylor, et al. 2011; Vasudevan, 2014a, b, c). This literature portrays informality as a “mode of composition that is constitutively precarious” but it “also opens up the city to the production of new autonomous geographies... of time and spaces for alternative living” (Pickerill and Chatterton, 2006:743). This is equally true of urban informality at the global scale.

It is crucial to note that informal urban practices are born in a context of insufficiency and lack of access to opportunities, yet these practices also provide possible solutions,

² This theme is beyond the scope of this project, but it is a vital indicator of the scale of urban informality globally

however temporary in nature. In recent studies this duality appears as a process of the marginalised population reinventing the socio-politico-economic environment (Lindell, 2002; Roy 2009a; McFarlane and Waibel, 2012). Seen as the way significant minority of the urban population lives, informality must be recognised as the act of creating an alternative definition of “cityness,” (Simone, 2010; Vasudevan, 2011). It is an expression of “improvised materialism” whereby the residents adapt everyday materials for “daily survival, experience, inequality and possibility” (McFarlane, 2011:163).

On a larger scale, these local everyday negotiations create particular political imaginaries that reveal possibilities for alternative urbanisms. These grow out of “the very matter and stuff of inequality, displacement and dispossession” (Vasudevan, 2014:12). At stake here are not only the materials but the social architectures that are employed to access, adapt and use various provisions. For example, it is important to recognise the “lived materialities” of informal housing practices. The urban majority appears “more alive and attentive to materials and practices through which everyday life is secured, contested and perhaps remade,” (McFarlane and Vasudevan, 2014:253).

Thus, a larger urban population devise alternative ways of gaining access to land, services, livelihoods and social reproduction. There is no universal or “homogenous theory” (Vasudevan, 2014:5) for urban informality. The marginalised urban populations carve spontaneous niches, arrange for their own incomes and diversify their activities to provide maximum security in precarious socio-economic environments. Non-violent transgressions are part of the everyday activities that intersect and overlay formal systems and structures. This calls for a move beyond a technological reading of informality, and to recognise instead “people as (the) means” through whom materials flow in many cities (Vasudevan, 2015:8). Section 2.2.3 highlights the fluid nature of formal and informal domains in Global South, where unlike Euro-American democracies, this binary is much more porous and overlapping.

2.2.3 Formal and Informal Urban Processes: Porous and Co-constitutive

Informality is increasingly being described as “a new paradigm for understanding urban culture” (Al Sayyad, 2004:9). Particularly in theorising informality in context of the Global South, it is described “as where the world is heading” (Varley, 2010), a process directly relevant to all cities (Brillembourg and Klumpner, 2005; Jaguaribe and Hetherington, 2004; Mehrotra, 2010; Roy 2009, Varley, 2010). Urban informality surfaces as an uncertain and multiple concept, but it plays a key role not only in the Global South but beyond: in effect, “no political system functions on the basis of formal structures and processes alone” (Daniels 2004:503). The utility of the binary formal/informal is increasingly being contested (McFarlane and Waibel, 2012). Although most traditional debates in urban literature point towards a polarisation of roughly defined “formal” and “informal” spheres of economic, social and political activities, research conducted in Latin American and East Asian contexts reveal quite the contrary (Hart, 1973, 1985; ILO, 1972). For instance, Peter Daniels (2004) highlights the “interconnectedness” of formal and informal sectors as key assets for urban development. These “hybrid arrangements” (McFarlane and Waibel, 2012; Roy and Al Sayyad, 2004) provide a much tighter and useful notion of modern urbanism (Roy and Al Sayyad, 2004). Urban informality is in itself “an organising logic, a system of norms that governs the process of urban transformation itself” (Roy, 2005:148).

Research from the Global South increasingly appears to demonstrate that the boundaries of informality are blurred, *negotiable*, fluid and mobile (Holston, 2007; Simone, 2005). Urban informality is co-produced along-side all other forms of capitalist production. It is wedded to the concept of precarity, evident in any mode of capitalist production. Used mostly in the Northern literature, precarity describes the “the production of deregulated and privatised labour regimes characterised by short-term, semi-permanent work” (Raunig, 2010:74). In effect, according to Butler, precarity is the “central defining feature of contemporary neoliberalism” (2011:13). Thus, precarity defines a mode of existence that is not natural but “constructed. It describes an economic or political condition produced by a power on whose favour [one] depend[s]” (Foster, 2009:207). Butler’s ideas are relevant to the present argument because she

believes that individual and personal failures reflect “broader economic and political institutions” (Butler, 2011:14).

Precarity and insecurity are relational concepts, implicated in the social networks one is embedded into. That is to say, precarity is “a shared condition that situates and structures our economic and political lives” (Butler, 2011:15). Conceptualising precarity in the present context highlights the “attentiveness” of the urban majority to identify with the possibilities that still exist and “what it means to *inhabit* precarity that drives the often complex deliberation, calculation and engagement through which residents try to more than simply register the factualness of a bare existence” (Simone 2010:333). At the same time, embracing the concept of precarity must not be seen as an attempt to romanticise the ‘entrepreneurial genius’ of the urban poor in the face of severe material constraints. The idea is to acknowledge and recognise the context specific responses of marginalised urban residents under precarious urban conditions.

Roy (2009b) believes that informality is a state of “deregulation,” rather than an “unregulated system”; retained by the negotiability of value. She particularly emphasises the shifting boundaries within this dichotomy, when the state benefits or makes use of informality as “an instrument of accumulation and authority by placing itself outside the law in order to enable a particular form of elite urban development” (Roy, 2009b:80). Drawing on influential work by Castells and Portes (1989), Roy infers that the critical task in reading informality is to recognise how the dichotomy is “put to work as resource, disposition, practice, or classification in the production of urban inequalities, and in processes that contest and exceed those forms of production” (McFarlane and Waibel, 2012: 7). By employing “arbitrary and fickle practices” (Roy, 2009:81), the state perpetuates the boundaries between formal and informal in order to keep the urban poor in a state of “permanent temporariness” (Yiftachel, 2009:89), stripping these urban groups of any citizenship status. The State operates as an instrument of control and power to facilitate the expansion of dominant interests. It can do so by “unmapping” (Roy, 2009:81) some areas (like slums or squatter settlements) and declaring them illegal (thus informal) and erasing them to serve dominant interests. On the other hand, some other similar ventures are “granted amnesty” (Ghertner, 2008:66).

The temporal aspect of moving in and out of formal and informal domains further complicates this relationship. This temporality may spread over the course of the lives of marginalised population or on more daily basis. The consequent organising logic “constitute the rules of the game, determining the nature of transactions between individuals and institutions and within institutions” (Roy and Al Sayyad, 2004: 5). Writing about the context of Phnom Penh, Simone (2005) observes the constant valuation of goods, services and labour and the way that this blurs formal/informal distinctions. In effect, “if formality operates through the fixing of value, including the mapping of spatial value, then *informality operates through the constant negotiability of value*” (Roy and Al Sayyad 2004:5; my emphasis).

A significant implication of this *negotiation of value* conception is that it points towards “the existence of multiple forms of urban sovereignty” (McFarlane and Waibel, 2012: 6), or, as Roy calls it, “an idiom of urbanisation” (2009a, 2009b, 2009c). It is interesting to note that informality is in no way only confined to places of poverty and there is no pattern in which informality precedes formality (or vice versa). Cities are the product of simultaneous practices of formality and informality (e.g. Dovey, 2012; Martin and Mathema, 2006).

In a recent study by Kudva (2009), attention is drawn to the neglected relationship of fast-growing informal settlements to the larger patterns of urban spatial growth. In most of the development literature, urban growth and expansion continue to be explained as the result of differential governmental controls, land speculation, and the outward movement of city residents in search either of cheaper land, or of suburban benefits. However, it is the co-constitutive nature of formal-informal urban practices that needs to be studied. The current project, too, emphasises the integral role of informality vis-à-vis formal sectors in the contemporary urban practices in Pakistan. The following section turns to this matter of the scale and scope of urban informal practices, particularly touching on self-built, informal housing practices.

2.2.4 Informal Urban housing: Scale and Scope

Housing informality is a crisis borne of rapid urbanisation in regions less equipped to assimilate the pace of urbanisation. Rapid urbanisation results in the deterioration of urban infrastructures, insufficient incomes and inadequate job opportunities, coupled with a shrinking state in the developing world, all contributing to an urban crisis (Hannerz, 1980; Hyden, 1983; Portes et al., 1989). The infamous Structural Adjustment Programs and open market competition add to the misery of an already marginalised urban population in most of the developing world (Hannerz, 1980; Hyden, 1983; Portes et al., 1989). Moreover, most Third World states have become obsessed with *modernising* cities, setting unrealistic goals thus creating highly polarised urban societies (Harvey, 1996, 2008; Sassen, 1998; Smith and Guarnizo, 1998).

Informal self-built housing is by far the largest informal sector in the urbanised world. Illegal subletting of legally acquired low-cost housing, illegal encroachment of land around formal low-cost housing or any violation of formal planning in dilapidated settlements are usually bracketed as informal housing (Holston and Caldeira, 2008; Jenkins, 2006). Over the years there has been an increasing tendency to stereotype slum dwelling, squatting and informality. However, there is a need to recognise the variation within housing informality and to recognise the potential of informal housing in a fast urbanising world (Dovey and King, 2011; Roy, 2005; Roy and Al Sayyad, 2004).

Vasudevan (2014) draws on works of Ward (2002), Cooper (1980), Hardy (2000), Owens (2008), Pechu (2010), Perlman (1976), Simone (2010) and Waits and Woolmer (1980) to draw attention to the “hidden history” (2014:3) of informal housing practices. He asserts that the global significance of informal housing practices has been under recognised. The modern urban discourse bundles multiple forms of housing informality together in just two categories: slums or squatters, both pejorative terms in nature, denying the potential for progressive and innovative informal housing practices in contemporary cities.

Dovey and King (2011: 13) suggest that informal settlements “are so economically, spatially and socially integrated with [in] their urban contexts” that most cities in the Global South are unsustainable without them. Their study emphasises that the urban spectre and public image in relation to global urban development remains the priority for most Mega-cities and developing states, thus informality is rendered invisible and undesirable. The enduring obsession of planners to see Mega-cities conform to ideals of modern Global cities, threatens the organic, low cost and pragmatic solutions offered through self-built housing.

Informal settlements are typically omitted from city maps and master plans (Brillembourg and Klumpner, 2005; Fabricius, 2008; Gouverneur and Grauer 2008; Terry, 2001). As a consequence, these omitted places become “non-spaces” obscured from the formal public view of the city. The populations living in these places are in effect denied the basic recognition of a postal address and citizenship. Many radical urban geographers seek to go beyond fixed categories such as “irregular,” “provisional” or “informal” because none address the “complex textures of adaptation, experimentation and improvisation that sustain life in the city” (Simone, 2011: 269) for the majority (e.g. Benjamin, 2008; Holsten, 2007; McFarlane, 2008, 2011; Pieterse, 2008; Roy, 2009; Robinson, 2002, 2006; Simone, 2008, 2010, 2011; Varley, 2010, 2013). They believe such mundane urban processes are tactical operations, mostly ‘below-the-radar,’ forming worthwhile social collaborations to cope with “precarious informal conditions” on a daily basis (Pieterse, 2008: 113). Simone, for instance, observes from urban Africa that “this notion of the city is ‘proved’ by its most vulnerable inhabitants- thus equating vulnerability and the exigencies of constant compensation and adjustment with some ‘essence’ of urbanity” (2011:250). Thus, the contemporary urban situation must be represented through informal urban practices that the urban poor perform on daily basis.

The ‘morphology’ or location of informal settlements also plays a crucial role in determining the negotiable value of being visible or remaining invisible. It is interesting to recognise that irrespective of large numbers of urban poor living in a particular informal settlement, this may remain relatively invisible to people passing by or living

nearby. This “dead time” navigating the city is almost missed until either mass media intervenes or a major international event or project is planned for the city. Bhan (2009) observes this in the case of ‘Slumdog Millionaire’: the film brought fresh understanding of the degree to which “*our own cities are invisible to us.*” Even when visible from a distance, informal settlements are often enclaves that are “as impenetrable to outsiders from a different social class as gated communities – they may indeed be informally gated and guarded” (2009: 130).

However, such invisibility sometimes provides a kind of protection for informal residential and livelihood practices (including crime). Yiftachel believes that, while clandestine, these practices exist under the gaze of the state, only partially hidden, rarely declared or rendered visible on any city plans. Such “grey spaces are usually tolerated quietly, often even encouraged” (2009: 89). They are often regarded in terms of urban policy as “stubborn” enclaves that house and sustain the urban poor who are after all essential for the functioning of the formal urban sphere. He further notes that such informal housing and local livelihoods are “neither integrated nor eliminated, forming pseudo-permanent margins of today’s urban regions”. However, “encaged within the discourses of ‘contamination’, and ‘criminality’ and public danger...[they are] concurrently tolerated and condemned, perpetually waiting ‘to be corrected’” (2009:89). Thus, even in being the most visible and crucial urban practice, the pejorative and derogatory status assigned to informal self-built housing practices remain the “norm” in modern urban theory.

Lacking access to affordable housing, the urban majority exercise their “right to the city” by taking “an actual place: a place to lay their heads” (Neuwirth, 2004: 311). Vasudevan (2014) regards such practices as “dwelling-through-construction” (2014: 3). There are several narratives of such acts of place-making that emerge from the “acts of adjustment and assembly, negotiation and improvisation” (McFarlane, 2011:656). Although, “unmet housing needs” (Vasudevan, 2014:4) is the foremost reason for the urban poor to pursue informal housing arrangements (Davis, 2006; Neuwirth, 2004; Ward, 2002; Waits and Woolmer,1980), yet “accumulation by dispossession” (Harvey, 2008:34) and “recurring cycles of creative destruction” (Vasudevan, 2014) have pushed a majority of urban

populations to seek out informal housing solutions in metropolises like Mumbai, Dhaka, Cairo, Jakarta, Karachi, Lahore and Lagos.

Likewise, Graham and Marvin (2001) argue that chronic inadequacy in the supply of basic urban resources as well as the “absence of discernible infrastructures and institutions” (Simone, 2004:13) have pushed increasing numbers of city dwellers to seek informal fixes in the Global North, too. The global scale of this “state of emergency” means that informal urban practices “open up a space for piecing together an alternative urban life” (Vasudevan, 2014:5). This resonates with the notion that informal practices constitute a type of *bricolage* introduced by Levi Strauss (1966). Accordingly, like a *bricoleur*, the “universe of instruments is closed” for the informal urban majority and the “rules of [this] game are always to make do with whatever is at hand” (Levi-Strauss, 1966:17). The inference is that by “making do” at an everyday scale informal urban practices represent “an emerging architecture of experience- precarious, temporary and often violent—that is global in its articulations” (Vasudevan 2014:5). Chapter 7 highlights this by observing the way that housing informality is an “important example of provisional and incessantly mutating practices” required to resolve everyday challenges of urban living “dominated by the logics of capitalist accumulation” (Simone 2008:13).

It has also been observed that in many informal self-built housing settlements, a “complex web of economic linkages...exists between home-based enterprise and the housing” which makes it possible for the “most destitute to eke out a living and have access to shelter” (Kellett and Tipple, 2000; 204). Laquain believes that the most important lesson any research in informal urbanism can bring forward is recognition “that the housing in these areas is not for home life alone” (1983:34). He further states that “the home and the community derive their vitality from this multiplicity of uses” (1983: 56). Use of the home as the base for livelihoods is perhaps the most common example of ‘enabling’ potential of urban informal practices.

In this respect, Lipton’s (1984) underutilised concept of *fungibility* lends further leverage to the argument that, despite potential material deficits and shortcomings,

urban informality is functional at an everyday life level and is providing for the urban poor at an affordable level. Such practices present flexible and adaptive strategies, enabling the disenfranchised to be able to navigate and negotiate their survival in the city. He claims that informal enterprise reduces the cost of production through the malleable and exchangeable nature of the capitals involved. That is to say, a family run homebased enterprise has an inherent adaptability to transform capitals, like labour, working hours, work place, storage, packing and domestic space. The formal enterprise can only remain competitive by levying regulations, “health and safety” concerns and institutional licencing. The small scale of the informal enterprise makes it difficult to withstand competition from a bigger formal sector. However, informal enterprise is a far more economical option for production as it provides more autonomy and control in terms of investment and gains.

Lipton’s research originally focusses on rural non-agriculture based enterprises that were facing severe competition in late 1970s and 80s from bigger urban based firms. However, Lipton’s concept of fungibility, or simply defined, the interchangeability of capitals like labour, cash, and physical capitals (e.g. storage space) is a practical and grounded theory. For instance, limited cash can be compensated by involving as many family members in running the enterprise (or livelihood practice in this case). Lack of physical space may be compensated through using the domestic spaces for preparation and storage of products. This concept is severely underutilised in urban studies, particularly in researching urban informality. It is an operative idea, much like the famed capabilities approach (Sen, 1993) or sustainable livelihoods framework (Bebbington, 1999; Moser, 1998).

2.3 An Internally Governed, Socio-Spatial Phenomenon

This section contributes to discussions around informality by reviewing literature for reading urban informality as a socio-spatial phenomenon. By this it means that space is not a container where social relations take shape, but space and social relations are dialectically shaped by each other. It argues that the space is political, so is the production of space. The discussion that follows draws attention to the debates

concerning the assumed superiority of propertied citizenship. It shows how a politics of entitlement and tenure overlooks the more significant scale of informal urban processes. It further probes into the discourse around 'othering' of urban informality and its association with techniques of exclusion, exploitation and dispossession. The discussions further review the notion of forging social relations and associations as a key capital in contexts of poverty and insufficiency. It suggests that understanding the social organisation of diverse assets, capabilities and liabilities, provides better insights in the operational nature of alternative modes of urban production. The discussion ends with recognising literature around informal hierarchical arrangements that govern the everyday, informal urban practices. There is certain lucidity in seemingly chaotic arrangements.

2.3.1 Right to the City: Paradigm of the propertied citizenship

First coined by Lefebvre in the late 1960s and more recently defined as the "urban politics of the inhabitants" (Purcell, 2002:99), the right to the city emerges as a problematic and complex concept. It is argued that Lefebvre's notion of the right to the city is not a tightly conceived framework from which to respond to problems of urban marginalisation (e.g. Attoh, 2011). However, this concept is useful in opening up avenues to resist "the power of capital both directly and by offering radical alternatives to liberal-democratic structures" (Purcell, 2002: 102). It is widely acknowledged that Lefebvre's idea is not a "completed political architecture" (Purcell, 2002:106) but instead that his ideas can form the basis for a more complete vision of urban democracy. Lefebvre's right to the city resonates with the present project, especially in highlighting the hegemonic superiority of propertied citizens over the dispossessed 'users' of urban spaces.

Drawing extensively on Lefebvre, some modern scholars have distilled the right to the city as an ideal situation where inhabitants belong to "a city of centrality, [have] access to information, [maintain] truly broad participation and enfranchisement, of un-alienated labour, and offering the opportunity to live life to the fullest" (McCann, 2002:78; see also Friedmann and Douglass, 1998; Isin, 2000; Kofman and Lebas, 1996). Friedmann and Douglass (1998) highlight three claims for rights to the city, namely the

rights to *voice*, to *difference* and to *human flourishing*. In its simplest form, Lefebvre's right to the city involves a constant and dynamic process of annexation (in the sense of *use* rather than *ownership*) of cityscapes (McCann, 2002). Lefebvre urge the urban inhabitants to exercise "the right to claim presence in the city, to wrest the use of the city from privileged new masters and (to) democratise its spaces" (1996:194). This highlights two fundamental rights to the city: participation (in wider decision making regarding production of urban space) and appropriation (physical access, occupation and use of urban space). Participation in decision making is a "grey" zone of articulation for disenfranchised urban majority.

Appropriation of urban space is the act of resisting dominant global forces. The right to the city stands against the "conception of urban space as private property, as a commodity to be valorised (or used to valorise other commodities) by the capitalist production process" (Purcell, 2002:103). The right of appropriation directly challenges the social relations of capitalism, as the commodification of urban space has been a major strategy of capital accumulation (Castells, 1977; Harvey, 1981). Capitalist ambitions to maximise the production of urban space for its exchange value are expressed through the domain of property rights. These come into conflict with the use value of urban space, expressed through rights to the appropriation of land for everyday use by the urban poor. Such expressions of use value stand in opposition to the idea of urban space as a commodified entity. This challenges a set of political-economic relationships that firmly hinge on commodification of urban space and accumulation of capital in modern times.

Modern urban citizenship in most metropolitan contexts seems to be wedded to home ownership and not on the basis of *who* inhabits the city spaces. The elite and the state frequently criminalises and stereotypes informal housing, which is a dominant informal practice of the disenfranchised urban majority (Harvey, 2008; Rao, 2010; Roy, 2003). This perpetuates the idea that home ownership is synonymous with urban sophistication, raising the aspirations of the poor urban majority to "own" their shelter. This discourse of home ownership and urban respectability often drives this poor urban majority to engage in hybrid, precarious and informal transactions in order to attain that

“façade of formality” (see Jermier et al., 1991: 181, McCann, 2002; Rao, 2010; Rangnathan, 2011). The urban poor pay a high price to emulate urban sophistication.

Harvey (2008) renders the paradigm of “propertied citizenship” (Roy, 2003) as a new tactic in the “history of the capture of city by capital” (Harvey, 2008: 26). The growing metropolitan trend of creating segregated and dedicated enclaves for the elite, with enclosed housing schemes for the professionals, technocrats and bureaucrats and speedy transit corridors for easy commuting for personal car owners, all contribute to a particular vision of a modern city (Davis, 1990; Hansen, 2001; Koonings and Kruijt, 2007; Mabin, 1999; Staeheli and Mitchell, 2008). This is the city that “desire[s] to create places of privilege and consumption with class appeal” (Rao, 2010:403). This particular vision of the modern city is directly opposed to the concept of the right to the city. Lefebvre’s right to the city is earned through living the everyday life in urban spaces, not only through enfranchisement in shape of property ownership, nationality or ethnicity.

In most contexts, particularly in the Global South, access to “legal” or quasi-legal title to the occupied land is not an option. Urban dwellers consequently operate in different ways to practice appropriation. By being physically present in areas of under-developed and vacant land, they appropriate the use value of urban space (Capron, 2002, Isin and Wood, 1999; Lamb, 2002; Staeheli and Mitchell, 2008; Salmon, 2001). Agreeing with the ideas of Benjamin’s “occupancy urbanism” (2008:723), Rangnathan asserts that informal residents need to involve themselves in “subversive politics on the ground,” resisting the capture of neoliberal urbanism. This is less about a hard core act of resistance than it is a nuanced demonstration of “a range of tactics and strategic *positionings* to advance material interests and respectability vis-a-vis the state - often in ways that reproduce rather than challenge given power structures” (Ranganathan, 2014: 595). Harvey (2008) has further defined the right of the city as “a common rather than an individual right since this transformation inevitably depends upon the exercise of a collective power to reshape the processes of urbanization” (2008: 24).

The patterns of informal insurgencies or “collective power” (Harvey, 2008:24) in South Asia resemble Bayat’s (2000) model of “quiet encroachment” and individual creative

formulations (observed in Middle Eastern countries). Here “episodic,” unorganised and temporary collective expressions are observed to appropriate urban land and services. Unlike the situation in Latin American contexts (e.g. Holston, 2009, for patterns of informal insurgency in Brazil), he suggests that “quiet encroachment of the ordinary,” is not only a quest for survival but aims to engage in activities that improve the standard of living on individual scales. Moreover, with time, some collective localised “encroachments over public services” also occur in order to improve the living conditions in the informal settlements by the informal dwellers (Bayat, 2000: 540). These unorganised collectives are usually sporadic, temporary and opportunistic projects, and are managed locally. These are significant projects at local level, solving local issues. Nevertheless, such collective forms of insurgency rarely provide access to crucial social spaces like schools, dispensaries and hospitals. He concludes that until larger, more organised social movements are mobilised, the ‘quiet encroachment’ strategy is practised extensively by the urban informal populations at very small local scales.

Building on Bayat’s observations, Kudva (2009) refers to “mutually constitutive political and spatial practices” by the informal dwellers (using a Lefebvrian theoretical framework) that explain the production of new urban spaces for economic, social and sometimes political operatives. She refers to practices like “creeping encroachments and everyday resistance,” which open up urban spaces for the informal population to operate within. Kudva (2009), much like Bayat (2000) observes presence of horizontal, opportunistic collectives that are formed by informal dwellers, to achieve one particular goal, (for instance accessing state- managed electricity). She also confirms the utility of local vertical social networks of patronage, in such episodic practices. Kudva identifies a certain type of “street politics” exercised by the informal urban dwellers (in Ahmadabad and Delhi). “Street politics” is a term defined by Bayat as “an articulation of discontent, a politics of redress not protest, where non-collective but prolonged direct action to achieve gains is interspersed with episodic moments of collective action and open protest in defence of gains” (2000: 530). This is true to the Pakistani context, too. The chapters that follow explores similar trends of urban space production and transgressive urban practices in Punjab.

Explaining another expression of spatial appropriation as a right to the city, Benjamin (2008) coins the term “occupancy urbanism,” which is a subversive politics of illegal land occupation by the marginalised urban dwellers. This political impetus is founded on the bargaining power of “vote bank politics.” It is an expression of popular political consciousness, which utilises the potential of masses (or votes) to pressurise municipal and state administration. ‘Occupancy urbanism’ views cities as consisting of multiple, contested territories inscribed by complex local histories. This implies *de facto* claims to land, positioning (illegal) incremental development in direct defiance of ‘Master planning’. It is very important to note that such ‘occupancy urbanism’ produce multiple *histrocities* which are locally-embedded, thus producing local collective identities.

Benjamin’s work indirectly resonates the same radical dynamism as the works of Bayat (2000), Kudva (2009) and Yiftachel (2009). He further adds that the local histories and materialities add to the complex politics of local radical spaces. He emphasises that within each city “open-ended places of politics” do occur, and there is still friction between popular “vote bank politics” and the rights of “legitimate citizens” (Benjamin, 2008:721).

Working in context of African cities, Lindell (2010) provides a comprehensive critique of the politics of informality in terms of “exit,” invisibility and avoidance of the state, resulting in “societal disengagement” from the authorities. She coins the notion of “politics of exit” and “politics of voice.” Both these practices represent different articulations of the right to the city by the informal urban population. The performance of invisibility helps the urban poor to navigate away from state regulations, taxation regimes and bureaucratic surveillance. Lindell adds that “quiet” resistance not only undermines the state’s ability to exercise surveillance but also lets the urban poor produce new urban spaces to operate in. It is a politics of redress not protest.

She further believes that contrary to the politics of exit, some “new forms of livelihoods and sociality” (5) are emerging where the urban poor exercise their agency in more proactive manner, playing the “politics of voice.” Collectives, alliances and local memberships are encouraged to achieve aims, negotiate or simply resist the authorities.

The 'politics of voice' is multiplying in Africa yet it still has not replaced the 'politics of exit.'

Dissatisfied by the apocalyptic and dystopian portrayal of Southern Mega-cities and especially the metonymic slum; Roy extends the notion of 'subaltern urbanism.' According to Roy, subaltern urbanism provides a framework to theorise about mega-city and subaltern spaces. Particularly, Roy believes that this framework has the potential to read slum (or any occupied urban space) as a "terrain of habitation, livelihood, self-organisation and politics" (2011: 224). Roy is wary of using normative frameworks of "mega-cities" for thinking about urban informality. She believes that more importance must be given to uneven geographies and temporalities, rethinking development as a teleology. For her, the Global South is not only a geopolitical formation but also a socio-spatial relationality (an embodiment of coloniality and postcoloniality). In this sense, the Global South is not just in the South but everywhere. Emphasising on her interest in the "new geographies of theory" she believes that an analytic framework must have the potential to travel, perhaps as a form of "critical transnationalism" (2011: 227).

All the above studies and observations in this sub-section reveal complex set of practices of the urban disenfranchised (in South Asia) in practicing the right to the city. They highlight the significance of the use value of urban spaces rather than the exchange value of urban land. The present empirical study also reflects the same set of values in terms of production of urban spaces for housing, livelihoods and social reproduction.

2.3.2 Urban Informality: Sense of Belonging, Informal Claims and Entitlements

This section engages with notions of belonging to a place and the feeling of being 'out of place. These concepts are crucial in the present study, as there is a taboo and stigma attached to self-build housing on occupied urban land and associated lifestyles that brings out the "otherness" of informal settlements in Pakistan. These informal settlements are generally stereotyped as locales of poverty, crime and delinquency. The marginalised populations are thought to engage in particular types of socially inferior

occupations (e.g. domestic help, watchmen, drug dealers, street dancers and hired daily waged labour) (Hasan, 2001; Simone, 2009).

Reading *space and place* as a socio-geographical imagination is not a very old tradition in geography. Place as a theoretically coherent concept can be traced back to as recent as the late 1980's (Agnew, 1987; Massey, 1998). It is with the contribution of many radical geographers especially belonging to Birmingham School of Cultural Studies that the wider debates around politics and place started to take shape. Critical cultural geographers initiated complex debates around connections between place, meaning and power. It is in this tradition that most of the works regarding exclusion and transgression has materialised. Place qualifies as a "meaningful location" (Agnew, 1987) when it covers three fundamental aspects: location, locale and sense of place; thus place is a way of seeing, knowing and understanding the world. Place is a world of meanings, experiences, attachments, connections and networks (Cresswell, 2008). This definition almost qualifies as an epistemological intervention (Agnew and Duncun, 2014; Benko and Strohmayer, 1997); particularly in humanistic strand of human geography, place occurs as a "pre-scientific fact" based on the way humans experience world (Cresswell, 2008).

The question of whether place is a social construction or is the way of "being-in-the world" is still unresolved in the contemporary debates. To say that the place is a socially constructed notion means that the social processes that have given identity to a particular place can be changed or reverted. It may be argued that meanings, for the most part, can be socially constructed but what of the materiality of the place? It will be wrong to suggest that material infrastructure, "that is the very fabric of place," (Cresswell, 2008:30) is also socially constructed. Contrary to social constructionists (like Harvey, 1996) critical social geographers and philosophers like Sack (1992, 1997), Malpas (1999) and Casey (1997) believe that to perceive a place one needs to be 'in' the place first.

Casey believes "...To live is to live locally, and to know is first of all to know the places one is in..." (1997:18). The social and the cultural have to happen within a material

setting, thus we need to attend to the physical settings. So 'belonging' is 'belonging somewhere'. Malpas and Sack argue that “place is primary because it is the experiential fact of our existence” (in Cresswell, 2008: 32).

This concept of “insideness” has been a defining element of wider debates of belonging, identity and sense of place. It is theorised that individuals’ participation in daily performances of everyday life ingrains in them a familiarity with the place, thus those who are unaware or do not conform to the daily bodily practices appear as ‘outsiders.’ Seamon (1980), following Relph in a phenomenological tradition points to “time-space” routines of individuals which tie them down to a strong sense of place. Individuals “perform places” (Seamon, 1980: 155) on daily basis while going through their everyday life. This suggests that movements of bodies combine in space and time to produce “an existential insideness” (Seamon, 1980: 156). At this juncture Cresswell’s (2008) contribution adds to our understanding to the intense political conflicts and struggles over space in post-industrial capitalist societies. He implies that cultural differences are not the cause of social antagonism, but arise from the kind of politics of representation that define and inform meanings about *difference*. His more explicit and unique contribution is that the ideological constructions of *difference* must be understood in terms of their relationship to place and social power. Cresswell (2008) persuasively demonstrates that the ideologies that define appropriate and inappropriate behaviour are innately geographical. Indeed, “the social and the spatial are so thoroughly imbued with each other’s presence that their analytical separation quickly becomes a misleading exercise” (11).

Regarding representation of meaning, Cresswell argues that some interpretations are favoured by dominant social groups while other meanings may have subversive qualities. In short, meaning is rarely innocent. It is bound up with power relations; it is ideological. Cresswell further elaborates that powerful groups consolidate their ideological position by “connecting a particular place with a particular meaning” (2008: 13). This code that controls the notions of inclusion and exclusion at a particular place is then determined by the “naturalised” (13) behaviour established by the powerful sects of that society.

Cresswell's central claim is that "spatial structures and the system of places provide historically dependent but enduring "schemes of perception"" (16). Typically, place-based schemes of perceptions are taken for granted and viewed as natural. The possibility of alternative behaviour is often not clear until a dominant social group challenges the common-sense order. Such challenges appear transgressive, as the embedded ideological meanings are questioned. Consequently, place is taken as "supposedly natural origins" of social differentiation; informing questions of 'them' and 'us,' assigning normative meanings to nature of belonging to geographic spaces.

Consequently, Cresswell emphasises that whatever is a transgression qualifies as deviant. When an act is deviant, it is met with resistance and heavy-handedness by the powerful. Urban informality is seen as a deviant, transgressive act that creates socio-cultural differences and must be 'corrected'. It has been argued that informal spaces are rich in social capital (Jenkins, 2006; Kudva, 2005; Peattie, 1972; Perlman, 2006; Rakowski, 1994; Tripp, 1997; Ward 1994; Martin and Mathema, 2006) yet lacking in symbolic capital which leads to stereotyping and sometimes romanticisation of the insufficiency (Roy, 2004). This project conceives of informality along these lines, as a transgressive activity. Informality trespasses the "naturalised norms" of the urban places; disrupting the established expectations about behaviours.

Building on this there is a need to take a step back and redefine informality as a socio-spatial process, aligned to the logic of every day existence and survival. Urban informality may look like a kind of "societal disengagement" of majority of urban population, resisting the "norms" of the society, engaging in activities that circumvent institutionalised laws of state. Informal urban practices operate with limited choices and unconventional negotiations, usually circumnavigating the formal legislation or public policy, thus creating "their own urban systems" (Swilling, 1999: 10). For instance, institutional laws, state regulations, infrastructures of transport and communication as well as softer structures of ethnicity, social and economic class may obstruct opportunities to access networks of formal education, employment, health care. These and other structures of constraints that bound the freedom of individuals within a

geographical location (Porter, 2011; Robinson, 2006; Thrift, 1983). Nevertheless, these constraints do not necessarily lead to criminal and unlawful activities. On the contrary, many of the processes of informality are genuine and reasonably practical elucidations to everyday constraints in urban spaces. These may be extra-legal but not necessarily, criminal.

2.3.3 Urban Informality: The Social within the Space

There is relatively little literature around 'insufficiency' and resultant dependency upon social relationships of trust and confidence on others in the context of urban informal housing and associated lifestyles (Simone, 2005). In an economic and social environment where "earnings are never enough, legalities often only provisional, and household and social relationships limited in terms of what opportunities they can provide," (Simone, 2005: 200) the tendency to fall back on "social networks of assistance" (Lindell, 2002: 22) increases. Owing to the socio-economic constraints, the disenfranchised make every effort to access networks and relationships within informality that provide "safety net" in "crucial" times (Lindell, 2002).

Granovetter (1973) recognised the lack of research around micro-level social ties and networks in sociology. Focussing on face-to-face everyday interactions, his research uses both quantitative and qualitative studies of such interactions and the embedded meaning of such social interactions for households and groups. His seminal work on "strong" and "weak ties" opened up several avenues to research such micro-scale everyday interactions. His theory of weak and strong ties was usually read along with Putnam's concept of social capital (Putnam 1995, 2001). These theories brought major paradigmatic changes in modern urban literature (Woolcock and Narayan, 2000). Granovetter (1973) recognises that "intra-community (or strong) ties" provide households and groups with "a sense of identity and common purpose." Additionally, these households and groups require "inter-community (or weak) ties" (Woolcock and Narayan, 2000: 7) that cut across various socio-economic and political divides. This enhances the social, economic and political mobility of the people, which may increase access to information, opportunities and resources.

In the subsequent expansion in development literature, Granovetter's concepts of the weak and strong ties are read as two forms of social capital, namely "bonding" (which denotes horizontal, strong, intra-community ties) and "bridging" (which is both vertical and horizontal, inter-community weak ties) (Gittel and Vidal, 1998). There exists a vast amount of development and urban literature, covering three decades of debates around the merits and demerits of the social capital and social networking theoretical frameworks (e.g. Adler and Kwon, 2002; Bebbington et al. 2004; Erickson, 2004; Newman and Dale, 2005; Woolcock and Narayan ,2000, 2006).

Studies suggest that smaller network societies thrive on day-to-day social, economic, and sometimes political exchanges. It has been shown that the sharing of local knowledges, investing in material aspects of their locale, supporting one and other in bad times and assisting in everyday concerns like child care and transportation actuate informal forms of expectations, entitlements and claims within these social networks (e.g. Burt, 1992, 1997, 1998; Fafchamps and Minten 1999; Massey 1998; Massey and Espinosa 1997; Portes 1995, 1997, 1998; and Portes and Sensenbrenner 1993). These authors agree that social capital is "a double-edged sword" (Woolcock and Narayan, 2000:7), which can enhance the potential of individuals and groups to access a range of valuable services. On the other hand, these may possess elements of exploiting the vulnerable, manipulating the helpless through autocratic and dictatorial practices of the dominant elite.

These studies especially recognise the potential pressure of "considerable non-economic claims on members' sense of obligation and commitment," (Woolcock and Narayan, 2000:8); in other words, claims and entitlements that may have inhibiting consequences. Such claims and expectations create new rights and norms that govern these relationships and guide behaviours (Lindell, 2002). These socio-spatial practices become the norm for local populations that bench mark what is acceptable and what kinds of behaviour will not be tolerated. These social rules are strictly location-and context -specific, lending uniqueness to each locality (Ellis, 2000, Rakodi, 1999).

It is argued that in light of the claims and informal rights established through such shared sense of place, arise perceptions of belonging and an entitlement to material surrounding. Norms of assistance through networks are usually regulated through alternative systems of sanctions and rewards. It appears significant to explore how people recognise their ability to exercise perceived entitlements on land they occupy, the livelihood they engage in and the networks of assistance they identify themselves to be part of. There is insufficient research around how these claims, entitlements are constructed, reconstructed and fought over, challenging power relations not only in the formal sphere of affairs but within informality itself.

2.3.4 Internal Governance: Power and Inequities

Urban informality demonstrates inequality within itself. Life in the urban informal world is competitive in much the same way as life in the formal world. Power imbalances, inequity and variable access to various capitals characterise mechanisms of informal internal governance. Informal spaces are resilient, dynamic and are internally governed at micro scales. (Alternative) governance arrangements in informal settlements reflect similar characteristics to formal governance systems. For example, they can be equally democratic or equally exploitive.

Drawing on French and Raven's (1959) 'power forms', Clegg (1989) recognises three main types of power that may control or regulate social fields. He reckons that power can be "normative" that materialises out of mutual respect for traditional or non-traditional institutions, individuals and groups that may have built a reputation over time on traits like trustworthiness, dependability and responsibility.

Another type of power, according to Clegg is "coercive" in nature. He believes that physical, social, emotional, political or economic displays of force or any alternative expression of power that instils fear and distress in target population or individual are a potent form of power. Such coercive characteristics of control may not be immediately

recognised by the target community or individual, but such coercive elements instigate compliance and a need to be monitored in order to perpetuate the effects.

The third type of power that Clegg (1989) recognises is the distillation of three power forms suggested by French and Raven (1959). Clegg calls it “calculative” power, which in French and Raven’s typology was distinguished as “reward,” “expert or referent,” and “legitimate” forms of power. Calculative power encompasses various expressions of control and regulation through outlining the resultant tangible (economic and political), social, emotional and spiritual restitutions within a social field. Such forms of power may be displayed through the notion that the figure exercising the power is an expert of the field (for example, like a doctor) or that this figure has acquired legitimacy to act through election, selection or any alternative ways of appointment under the prevalent socio-political norms. Calculative power further absorbs within it the sixth power form recognised by Raven (1965) that is of “information.” Calculative modes of power thrive on the flow of information, especially in competitive urban social fields where poverty and marginality is widespread. Simone (2001, 2004, 2009), Bayat (1997) and a few more hint towards the importance of “being in the right place at the right time” (Simone: 2014: 56 seconds)³ in marginalised urban contexts. So having access to information or to be tapped into the right channels at the right time, brings in immense power to groups, individuals and institutions.

Focussing more minutely on the informal social fields in informal housing settlements, it is observed that most migrants to urban centres have rural roots (Jha et al. 2007; Hasan, 2005; World Bank, 1999) where various traditional vertical and horizontal networks exist, mainly on the basis of caste or tribal affiliations and /or allegiance to rural elite (Bliss and Stern, 1982, Jellenik, 1991, Platteau, 1995). These rural ties usually take the form of “bonding” activities, strong horizontal affiliations, steeped in obligations, claims and entitlements based on the affiliations (Kozel and Parker, 1998; Narayan and Pritchett, 1999; Narayan-Parker, 1999; Woolcock and Narayan, 2006). However, urban

³ Abdomalique Simone’s Keynote speech at the two-day APT Conference at Warwick University 2-3 June 2014, accessed at: <http://www2.warwick.ac.uk/fac/soc/sociology/research/currentresearch/authorityandpoliticaltechnologies/appt2014/recordings>

social relations and social fields are much more complex than rural settings. Informal dwellers have to transcend beyond the associations of caste, tribal leadership and traditional governance, to reach out to a more diverse pool of social contacts. A social reserve of contacts may assist them to reach out to “alternative channels” (Jha et al, 2007:232) like providing access to informal urban service provision, or by-passing the formal bureaucratic arrangements. Such social connections may, in complex ways, provide access to formal local leadership, through informal channels. Such access to “extra-community networks” (Hasan, 2005:34) or “bridging” social activity is predominantly an urban trait, absent in a more traditional rural setting (Barr, 1998; Klitgaard, 1990; Moser, 1996; Narayan et al. 2000; Woolcock and Narayan, 2000).

Simone (2004) observes that such “forms of social collaboration are related to the proliferation of certain constraints” (6) that the urban poor must negotiate to manoeuvre city life. He asserts that “social support systems” are embedded in “local reciprocity, and various compositions of shared ties”, resulting in “new modalities of collaboration” (8). Although these collaborations may be temporary in nature, but they enhance social cohesion while also increasing competition, serving to polarise an already marginalised population. Simone (2004) and Jha et al (2007) in their studies of African and Indian cities have respectively, noticed the presence of unorganised, temporary social collaborations around issues concerning collective consumption and various small scale networks to access other resources and livelihoods. They establish that the “overwhelming uncertainty” (Simone, 2004:4) of living in urban context compels informal dwellers to “pursue ways of collaborating with people often very different from themselves” (5).

Jha et al (2007) mention that there is a dearth of data that provides evidence “on the strategies of network formations or on the actual political networks of the urban poor” (230). They note that most of what is known about slums and informal settlements comes from macro level ethnographies (Chant, 1991; Perlman, 1976; Roberts, 1995; Roy, 2002; Selby et al., 1990; Singerman, 1995) and large household surveys on rural communities focussed on specific aspects of the processes (e.g. Besley, 1995; Misra and

Misra, 1999). The closed nature of this focus deems the modern knowledge about urban poverty and informality incomplete.

Thus, appreciating social networks and webs of social ties might be one possible framework to understand how informal urbanism operates, sustains, and grows. Urban informality is usually defined as being at the margins of the active formal functions of the city. Social ties and networks can provide an effective theoretical framework to demystify the “radical horizontality” (Brugmann, 2009) that is the everyday business in self-built informal housing settlements.

2.4 Summary:

This chapter establishes that the mainstream contemporary urban literature appears silent in recognising the potential of “other” modes of urban production or multiple and diverse market-based urban exchanges (Simone, 2012), and fails to recognise the presence of multiple modernities all over the urban world. Contrary to such widespread beliefs on the exploitative nature of liberal economy and lack of agency of the urban poor, it seems that there is a need to acknowledge “the heterogeneity of Southern urbanism” (Roy, 2011:231). Such recognition will potentially move the modern urban discourse beyond the “familiar categories of Mega-city or slums,” (Vasudevan, 2014:2). Urban informality comprises “precarious set of practices that make life worthwhile and meaningful in settings of extreme deprivation” (Vasudevan, 2014:5). The informal ways of living in the city should be recognised as “places with actual histories that collide with contemporary circumstances to produce actual presents” (Pithouse, 2006:32). The politics of the poor will need to be understood in order to comprehend an analysis grounded in specific settlements, histories, people and struggles.

Chapter 3:

Methodology

3.0 Introduction:

This chapter outlines the project's research design. It explains the application of a single case phenomenological-ethnography as a mean to address the gaps and limitations in existing urban informality studies, as identified in the previous chapter. After explaining how the research is designed, the discussion turns to consider the chosen mix of data collection methods, data management and analysis in more detail. This chapter also outlines the limitations, and ethical considerations faced during the field work.

3.1 Research design

This project focusses on a detailed single case study to explore housing arrangements and everyday life of the residents in Siddiquia Mill Colony, a small informal self-built housing settlement in the north-west of Faisalabad city in Pakistan. This focus on a single site of informal settlement, observed and recorded in tremendous depth, contrasts with the generalised accounts of alternative urban practices that typically arise from existing emphasis on macro-level, multi-site, comparative studies. This follows on the epistemological precept that *knowledge* is constructed by communicating and interpreting subject perceptions involved in a lived phenomenon. Thus the purpose of qualitative investigation is to understand, in depth, the constructed nature of reality and meanings of experiences, particularly how people define, describe and “make sense of these experiences” (Vanderstoep and Deidre, 2009). This operationalises a post-positivist inductive approach, where the data is expected to speak to the research process. The study explores how informal dwellers form and maintain social ties and associations in everyday life. Moreover, it considers the consequences of being included or excluded from social networks on everyday life in the context of housing and livelihood insecurities.

By generating a more nuanced and context specific account of informal urban processes, this project challenges the narrowly ethnocentric interpretation of the Southern city as

'less-developed' relative to dominant Anglo-American development norms. A single case research design sheds light on the rich diversity of informal social and economic strategies and expertise that are co-constitutive with the niche evolution of informal development. This emphasis on local specificity addresses significant gaps in qualitative understanding and misplaced causal associations that are widely identified with macro-scale, generalised, multi-site comparative studies.

3.1.1 Research Strategy

Data collection for this single site case study is designed around a two-tier methodology. The aim is to combine extensive observations of the diversity of informal housing and livelihoods on this site, with intensive understanding of the conflict and cooperation that underlying social and material architectures simultaneously reproduce. The first tier of data collection centres on a base-line survey of the entire population of the site. The resulting data provide ground-truth site observations (such as housing construction) and household composition (including information on informal economic activity) for the 135 housing units (143 households) currently occupying the site. A key benefit of a site-specific framework for collecting household-level primary data is the ability to triangulate this with broadly-equivalent geographically-specific secondary data. It allows cross-comparison with physical observations during second tier research to confirm that households share equivalent proximity to material amenities and location 'status'.

The base-line survey serves two purposes. First it is used to generate an extensive overview of household composition, housing construction and settlement history across the site. Second, this mapping exercise is used to inform the purposive selection of households and settlement history types for further exploration in the second tier of intensive ethnographic data collection. On these bases, forty-five individuals were interviewed in-depth, and daily interactions were maintained with sixty households, revealing six 'types' and three main themes that form the basis of detailed analysis in chapters 6 to 8.

3.1.2 Baseline survey

The project called for a baseline survey in the first instance because of the absence of an official cadastre or voters list for the settlement. The benefits of layering multiple sources of primary data are recognised within the chosen methodology. Yin (2003) defines single case ethnographies as

“an empirical enquiry that: investigates a contemporary phenomenon within its real life context especially when the boundary between the phenomenon and context are not clearly evident... And in which multiple sources of evidence are used” (13).

Building on Sayer’s (2004) idea of synthesis of abstract and concrete research, this baseline survey is designed as an extensive research activity that will help the refining and the selection processes later in intensive research work. The data collected from this baseline survey is not meant to add any quantitative component in the later analysis, but as an initial appraising exercise that will form basis for an intensive (qualitative) research. As will be mentioned later in this section, this baseline survey also served to build trust and confidence of the respondents towards the research and the researcher.

The baseline survey comprised 39 items in a questionnaire format. The questions were divided into three thematic sections (Appendix B). I ran a pilot in early August (2013) and reduced the questionnaire to 27 items, in order to decrease the “noise” (Balikie, 2009). The questions that were directed on individual households and housing units were refined. Such unit specific information was necessary to help generate an overview of the settlement and the local population.

Alongside the baseline survey, limited number and type of official records available, such as master plans and land records were also consulted. These were used to determine the evolution of the Mill as an informal settlement in a physical context. The aim was to obtain information that uncovered "consequential contexts" (Speak, 2010). For example, this layered approach to the data revealed the extent to which these spaces had become "context-generated" as well as "context-produced" (Gorringe, 2007) (details in Chapter 5). The official state records still show the original Siddiquia Mill site as being

leased from the Department of Land Revenue. The only list of registered voters that exists is an unofficial one that identifies 330 voters in the settlement, with their addresses. This document lies in the office of District Coordination Officer (DCO), Faisalabad. I was allowed to see the list but was not granted permission to copy or photograph it. Sensitive but comprehensive legal documents do exist for the settlement, but they are in the possession of one group of key families residing in the Mill. They refused to share the documents because the settlement is still under heavy litigation.

Another survey that could not be accessed was one that the Supreme Court of Pakistan had decreed to be conducted in March 2012 (for details see Appendix C.ii). The survey was undertaken to facilitate a compromise between the residents of Siddiquia Mill Colony and the Department of Land Revenue. The survey and associated documents are politically sensitive, both for the residents and the newly elected local government, therefore the access was denied. For these combined reasons it was necessary to conduct a primary baseline survey of the entire settlement, gaining valuable 'ground-truth' in the process.

3.1.3 Case study selection and site sampling criterion

The Siddiquia Mill Colony was ideal for the investigation due to three factors. First, the size of the settlement was manageable for ethnographic investigation, comprising one main street and three secondary streets. This made it geographically feasible to go around systematically, particularly during initial days of orienting and making connections with the residents. As a lone researcher, I had the opportunity to immerse myself in the daily life of this small settlement.

Secondly, the area is known for its middle-class, lower-middle-class and a few working-class formal housing profiles. Property prices and construction costs are high all over this area. Distinctively "urban" in its outlook, this side of Faisalabad has strong inter- and intra-city transportation links. This raises a number of questions concerning why Siddiquia Mill Colony has survived for 40 years in such a sought-after locale. The land has been illegally occupied since 1976 and residents have managed to defend itself

against the resourceful local land mafia, State and powerful gangs of real estate brokers (middlemen). This history makes Siddiquia Mill Colony a valuable case study.

Finally, the settlement houses a complex blend of occupants, in terms of economic status, social mobility, educational attainment, livelihood practices and political and institutional associations. The Mill has a distinctly defined boundary, housing within these boundaries 135 units that reflect a variety of building materials and which have developed at different rates of incremental consolidation. Moreover, the Mill is a mixed neighbourhood in terms of livelihood practices as well as socio-economic profiles. These surface impressions needed to be explored further in the absence of official records for this settlement. Such socio- economic and political diversity makes Siddiquia Mill Colony a stimulating study.

Siddiquia Mill Colony was selected out of a pool of seven nearly similar settlements around Faisalabad. Table 3.1 summarises the criterion for the site selection. Siddiquia Mill was by far the most well defined illegally occupied settlement in terms of tenure type, as no state sponsored 'regularisation' attempt had been made to upgrade or develop the settlement. This land was first occupied 40 years ago, with absolutely no ownership deed or title.

The age of the site (settlement) was an important variable. The aim was to select a settlement between 35-40 years old, in order to research enduring social networks and associations. Literature suggests that occupying a piece of land for forty years is long enough time for inhabitants to have developed local social ties and networks (Dempsey et al., 2011; Villarreal and Silva, 2006)⁴. A forty-year period is likely to accommodate two generations of the initial occupiers. It was noted that older settlements (45-55 years or more) had either increased in size or parts of them had blended into formal, semi-formal housing arrangements around them (for instance, Nurpur in the Table 3.1). It was difficult to demarcate the boundaries of such informal settlements. Moreover,

⁴ These studies do not directly deal with the correlation of the age of the settlement with social aspects of everyday life, but it is suggested that duration does play an important role in determining the social attitudes of the dwellers.

some settlements are regularised over time, creating mixed tenure types, further increasing the difficulty in delineating the settlement's boundary and determining its history.

Table 3.1 Criteria for site selection

Sources: * Statistics compiled by Anjuman Samaji Behbood (ASB) and Faisalabad Development Authority (FDA) 2003
 ** Distances calculated personally, travelling by car, 2013

<i>Name of the Settlement</i>	<i>Age of the Settlement (years)*</i>	<i>No. of housing units and households*</i>	<i>Distance from my residence**</i>	<i>Type of settlement (location wise)*</i>	<i>Tenure type*</i>
Nurpur	55	369/1558	20kms	Rural fringe	Mixed
Basti Allahu Wali	29	187/1122	16kms	Urban fringe (dedicated industrial area)	Mixed
Hussainabad	28	173/1030	15kms	Urban fringe	Mixed
Busti Essian	19	126/736	8kms	City centre	Informal (Squatters)
Farooqabad	25	258/1150	6kms	City centre	Mixed
Punj Pir	32	164/984	5kms	Suburban	Informal (Squatters)
Siddiquia Mill Colony	38	132/145	2.5kms	Suburban	Informal (Squatters)

There were also practical reasons for the selection of Siddiquia Mill Colony. Due to cultural and religious norms it is not socially acceptable that a lone married female researcher takes residence in an informal housing settlement. It is expected for a woman researcher to have family or friends who can provide her with a safe abode and care. Culturally, it is difficult to justify why a Muslim woman will opt to live in any stranger's house. It would have hampered my acceptance in the field if I had broken with these cultural expectations. So distance from the site had also been a crucial variable for decision making. For these reasons I lived in the house of my in-laws, with the Mill being within easy commuting distance of less than 15 minutes. The daily commuting access was secured through a gate-keeper, whose mother and brother still lived within the settlement. It was easy to access the settlement both physically and socially.

3.1.4 Gaining Access and the Gate Keeper

A gate-keeper was essential to secure access to the field site and to make the necessary introductions for social interactions with the residents. Small informal urban settlements, like the Mill, are socially dense and any newcomer has to be introduced by a trusted acquaintance. This is especially the case if the newcomer aims to mix socially with the residents. My mother-in-law's domestic help used to live in the Mill. She volunteered to assist me. It was a suitable arrangement because while she was accepted as an insider, based on previous residence, she was also now an outsider, removed somewhat from the day-to-day politics of the place.

My gate-keeper knew the Mill closely and she had friends and acquaintances still living in the Mill. She was socially active in the Mill and this attribute favoured to gain trust of the residents. It was particularly beneficial to be introduced by someone who is one of their own (Buchanan and Bryman, 2009, Crowhurst, 2013, Milliner, 2014). It meant that I was accepted with open arms. Most households did not feel threatened or intimidated by me or my research. We embarked upon a systematic round of "introductions". We started from the households she knew, and then from there followed an orderly snowballing process, based on who knew whom.

The gate-keeper was debriefed every day (Buchanan and Bryman, 2009). She understood the ethics of this research. Her intimate knowledge of the settlement provided considerable insight. This helped in decoding the history of the settlement, pick up nuances embedded in their conversations and in understanding practices that I was not familiar with. She used to fill in the blanks for me; and if not sure she used to consult her mother (as her mother had been living there since 1999).

3.1.5 Researcher positionality

My position in the field was suffused in complexity on the lines of gender, social class and level of education. Although well versed in the language and culture of the local people, I was an outsider for the residents of the Mill. Researcher positionality is a crucial consideration in ethnographic research and phenomenological inquiry

(McDowell 1999; Mountz 2002; Nagar 2002; Nast 1994; Raju 2002; Staeheli and Lawson 1994; Staeheli and Nagar 2002). In this respect it is widely established that “the conduct of fieldwork is always contextual, relational, embodied, and politicized” (Sultana, 2007: 378).

Acknowledging the differences in my upbringing as an upper-middle-class, emancipated, educated woman, my fieldwork was always going to be inevitably “tainted” with subjective bias (Katz, 1994; McDowell, 1992; Rose, 1997). This recognises that interpretation of empirically informed data from the field constitutes an “interpretive portrayal” of the lived experiences of my respondents (Charmaz, 2006). Since the Mill represents a different socio-economic and socio-political locale to the one I was raised in, I cannot claim to have particular “insider” knowledge (Rose, 1997). Being a Punjabi speaking researcher I may claim a keen awareness of intersubjective and inter-textual nuances of the everyday language, yet I lack the experiential and learned “representational properties of the language” (Jenkins, 1994:444) of the local people. However, common language did provide a common cultural frame of reference which aided my understanding of more complex, historically informed narratives.

On the other hand, my position in terms of education was perceived rather differently in the field. Respondents challenged my ‘real’ motives behind conducting this study. They questioned about my affiliations, asking whether I work for the state or for an international NGO. These concerns were understandable, given how unusual it is to see an upper middle-class, educated and comparatively affluent woman visiting and observing an informal settlement over an extended period. In particular, there has been no such ethnographic study known to have been conducted in informal settlements in Faisalabad.

It took a while to establish rapport and trust with the residents, yet it seems that most of the fieldwork was enunciated through “building fragile and temporary commonplaces” (Thrift, 2003a:108). The interviews, informal conversations, everyday observations, and other types of interactions had materialised in these constructed commonplaces. Most interviews were preceded by informal conversations, generally concerning common

interests, everyday issues like inflation, and local politics. The aim was to create a comfortable environment that may enable a meaningful interaction. It was duly noted that knowledges are hybrid, inter-subjective, spatially “specific and partial” and dependent on “interpretive technologies” (Haraway, 1991: 190). In short, any account must concede that knowledges are situated, thus one must “take account of our own position, as well as that of our research participants, and write this into our research practice” (McDowell, 1992:409).

The primary data collected through the base line survey provided an extensive context for the fieldwork, more as a scoping exercise to be able to comprehend the extent of the social, economic, political and material context for the study (Easton, 2010; Sayer, 2004). Participant observation through various methods produced context specific experiential data, which was filtered through my positionality and reflection (Bryman, 2012; Rose, 2004; Silverman, 2002). The ability to consult the respondents (continuously) through my interpretation of verbal and non-verbal interactions, helped develop phenomenological and reflexive validity (Jenkins, 1994). Hence, the choice of methodology and methods, detailed below, fulfil the aim of the research field work.

3.2 Research Methods:

3.2.1 Qualitative Research

This project represents a naturalistic study of the residents living in an informal urban settlement. The overall methodological approach follows the principles and practices of Grounded Theory: in this way, qualitative methodologies facilitate theory generation rather than theory testing (Glaser and Strauss, 1967). Maanen (1983) aptly defines qualitative methodologies as

“an umbrella term covering an array of interpretative techniques that seek to describe, decode, translate and otherwise come to terms with the meaning, not the frequency, of certain more or less naturally occurring phenomena in the social world” (9).

Box 3.1 outlines briefly the advantages of using qualitative methodology for the present project.

Box 3.1: Why Qualitative Methodology suits this project

(Adapted and revised from Ritchie, et al.2013)

Perspective of the researcher and the researched

- Taking the 'emic' perspective, i.e. the perspective of the people being studied by penetrating their frames of meaning
- Viewing social life in terms of processes rather than in static terms
- Providing a holistic perspective within explained contexts
- Sustaining empathic neutrality whereby the researcher uses personal insights while taking a non-judgemental stance

Nature of research design

- Adopting a flexible research strategy
- Conducting naturalistic inquiry in real-world rather than experimental or manipulated settings (though methods vary in the extent to which they capture naturally occurring or generated data)

Nature of data generation

- Using methods of data generation which are flexible and sensitive to the social context in which the data are produced
- Using methods which usually involve close contact between the researcher and the people being studied, where the researcher is the primary instrument

Nature of the research methods used

- Main qualitative methods include: observation, in-depth individual interviews, focus groups, biographical methods such as life histories and narratives, and analysis of documents and texts

Nature of analysis/interpretation

- Based on methods of analysis and explanation building which reflect the complexity, detail and context of the data
- Identifying emergent categories and theories from the data rather than imposing a priori categories and ideas
- Respecting the uniqueness of each case as well as conducting cross-case analysis
- Developing explanations at the level of meaning rather than cause

Nature of outputs

- Producing detailed descriptions and 'rounded understandings' which are based on, or offer an interpretation of, the perspectives of the participants in the social setting
- Mapping meanings, processes and contexts
- Answering 'what is', 'how' and 'why' questions
- Consideration of the influence of the researcher's perspectives

A phenomenological methodology is chosen for this project because it situates and explores social phenomena in its material and political context. Phenomenological

inquiry can be defined as “a method of research and study that tries to understand human experience through analysing a person's description of that experience” (Maanen, 1990:132). The aim is to take serious account of how people construct meaning; “concerned with the lived experiences of the people involved, or who were involved, with the issue that is being researched,” (Groenewald, 2004: 7; see also Holloway, 1997; Kruger, 1988; Kvale, 1996; Robinson & Reed, 1998).

In contrast to positivist ‘science’, phenomenologists attest that the researcher cannot be detached from his/her own presuppositions and that the researcher should not pretend otherwise (Groenewald, 2004; Hammersley, 2000; Jones, 2001). Building on Sayer’s ideas of researching in social sciences, it is believed that research subjects do not “exist in a vacuum” and meanings (and explanations) are created through developing “particular levels of pre-understanding and interests” (2004:235). Therefore, a phenomenological framework is chosen to research Siddiquia Mill Colony. The more one knows about the social context, the more meaningful will be the interaction between the social scientist and the research subjects. Gubrium and Holstein believe that such a framework is useful in exploring “the ways in which ordinary members of society attend to their everyday lives” (Gubrium & Holstein, 2000:488-489).

Since this target community is a diverse group of respondents sharing a broadly similar social geographic context, this inquiry also qualifies as an ethnography. The study aims to gather “deep” insights regarding privileges of support and help from social ties, networks and friendships in everyday life. Such an approach helps to explore the everyday and taken-for-granted experiences of informal urbanism and to uncover respondents’ motivations and actions (Lester, 1999). Phenomenological investigation using ethnographic methods of data collection allow for immersion in the field of inquiry while challenging the preconceived notions and subjectivity of the researcher in the process of gathering ‘inside-accounts’ of highly subjective situations. Such methods are interactive and developmental and allow for emergent issues to be explored (Bryman, 2009; Emerson et al., 2001; Ritchie et al.2003 ;).

This approach recognises how respondents perceive their reality and how these perceptions shape their social behaviours, especially while forging friendships, perpetuating familial ties or instigating vertical associations. By deciding to complete the base-line survey myself (details in section 3.7), I gained a comprehensive overview of the research site. This represented far more than an exercise in gathering facts; it was in its true sense an immersion activity. In retrospect, the first twelve days of orientation while conducting the baseline survey were a worthwhile investment; especially in terms of attaining knowledge of the site, acknowledging the challenges and being better able to formulate strategies for future action.

3.2.2 Ethnography

Researching everyday life is complicated, mainly on two counts: first it is complicated by “an appreciation for the manner in which macro logical social structures are reproduced and challenged through the everyday processes of social life.” Secondly, it is challenging due to the intersubjective construction of “meanings that code these everyday processes” (Herbert, 2000: 552). Ethnography is a suitable methodology to explore such processes. It recognises the linkages between macro-logical and micro-logical structures, as well as how these structures are “actively constructed, reproduced and resisted” (Katz, 1991: 492).

Having roots in anthropology, ethnography as a methodology covers a vast theoretical domain. It is a qualitative methodology that aims to “provide a detailed, in depth description of everyday life and practices” (Hoey, 2014:4). Ethnography as a methodology suits the present project because it is a field-based, essentially immersive approach. It was possible to maintain long term interaction with 60 households of informal urban dwellers (identified in Table 3.3 to 3.8) and being personally immersed in the social context in order to gain an *emic* perspective of the life in insecure housing arrangements. The research process was inductive and multifactorial, where multiple sources of information were accessed to advance a dynamic research design that added layers of richness to collected data (Herbert, 2000).

Ethnography is a dialogic methodology (Herbert, 2000; Atkinson et al., 1999). For example, I was able to present my preliminary interpretations and findings to the respondents in order that they could comment and provide feedback on them. Thus the data collected was rich, expansive, in depth and intense, all at the same time. Jenkins emphasizes that it is difficult to decipher the non-verbal “practical knowledge”, the unspoken “learned” (apprenticeships) and experiential practices. So being able to go back and consult respondents in order to verify my interpretations was invaluable. In short, the dialogic capacity of ethnography is instrumental to shed light on such situated knowledges in everyday life situations. Referring to Bourdieu, Jenkins (1994:445) claims

“Knowledge of everyday life is not available to the disinterested gaze of an inquirer; rather, fieldwork is an apprenticeship of signs, a process of entry into a particular world, governed by a variety of factors, including the situation and previous experience” of the researcher. It is essential to pick up “all that goes without saying”.

This dialogic tendency helps to reveal the grain of the conversation. This is important not only to establish phenomenological validity, but also to maintain reflexive validity, increasing the rigor in the study. It is noted that such types of field work are difficult to replicate because *“the phenomenologist’s interpretations are interpretive possibilities rather than repeatable findings”* (Seamon, 2000:160). Denzin and Lincoln (1998) aptly describe the research process as a “social act” (298), or interaction, where respondents and the researcher are “the prisms through which the social reality is filtered” (291).

To capture what Glaser and Strauss (1967) refer to as “reality fit,” grounded theory is employed here as a key analytic framework. Grounded theory is more commonly referred to as “abductive research” (a term coined by C.P Saunders 1883-1914) in post positivist literature. This framework is flexible whereby conclusions are assembled through inferential reasoning based on detailed observations (Merton and Barber, 2004). Since ethnographic exploration is much like an ongoing conversation between *observations* and existing *theories*, essentially through “progressive socialisation” (Herbert, 2000: 553), so it is argued “that order should emerge from the field rather than be imposed on the field” (Silverman, 1985). Therefore, it seems that ethnography as a methodology suits the present study as it combines “thick descriptions” with

explanation or “webs of meanings” (Geertz, 1973) to reveal the socially constructed worlds of the informal urban dwellers.

3.2.2.1 Critique of ethnography (particularly for single case research)

It is commonly believed that single case studies are less rigorous than multi-case studies or other large scale survey techniques in social sciences (Herbert, 2000). It is also believed that general theoretical (context-independent) knowledge is more reliable than concrete, practical (context-dependent) knowledge. Therefore, a “case” is conventionally defined as

“[the] detailed examination of a single example of a class of phenomena, a case study cannot provide reliable information about the broader class, but it may be useful in the preliminary stages of an investigation since it provides hypotheses, which may be tested systematically with a larger number of cases” (Abercrombie et al. 1984: 34).

The conventional social science methods literature identifies four main critiques of single case ethnography:

1. Lack of generalisability:
 - a) Context independent knowledge is more valuable than the context dependent knowledge,
 - b) One cannot generalise knowledge through single cases, (Easton, 2010)
2. Better for probing and hypothesising than for theory building (Easton, 2010)
3. Bias/ interpretation of the researcher (validity) (Herbert, 2000)
4. Thick descriptions and deep accounts are difficult to summarise and to develop into wide-ranging propositions (Herbert, 2000; Nash et al., 1972)

Here it is argued that context-dependent knowledge is what distinguishes a “rule-based beginner to virtuoso expert” (Flyvbjerg, 2008:4). In this sense, expertise in any knowledge depends on deep, detailed study of a phenomenon. Secondly, “in the study of human affairs, there appears to exist only context-dependent knowledge, which thus presently rules out the possibility of epistemic theoretical construction” (Flyvbjerg, 2001:102). It is argued that “experts” in all fields “operate on the basis of intimate

knowledge of several thousand concrete cases in their areas of expertise.” Thus, context-dependent knowledge and experience is what makes one an expert. (Flyvbjerg, 2008: 7; see also Barzelay, 1993; Bourdieu, 1977).

3.2.3 Participant Observation

It is very difficult to distinguish between ethnography and participant observation on the basis of definition, as both refer to research practices where the researcher is immersed in a social setting for an extended period of time, observing, engaging and inquiring (by means of interviews and guided conversations) the everyday life of the target group (Bryman, 2009). The daily interactions with the residents of the Mill may qualify as participant observation, but I did not participate in any of their daily chores. There have been instances like preparing handicrafts for festivals or engaging in playful entertaining through singing and dancing, where I did participate as a guest, but largely my role was limited to being an overt “active” observer –as-participant (Gold, 1958).

Having decided to live in my in-laws’ house, I commuted to the site every day. I generally reached the Mill around 8 am and left just before sunset (around 7 pm). There were occasions when I did stay late (until 11pm) in order to attend a wedding or a specific social event, such as the night before Eid (*Chaand Raat*). This is because, sunset is widely recognised as the culturally acceptable curfew. Honouring this curfew is a sign of virtuous upbringing and respectability. All the time that I was in the field, my driver and gate keeper were present within the settlement. They did not follow me around, but they stayed within the settlement.

My role was largely as an interviewer-observer (who is part of routine interactions but not an active participant) (Norris, 1993). This required “analytical attention” (Atkinson, 2005: 41) that generated two forms of data: “naturally occurring” interpersonal talk and “detailed descriptions” of everyday tasks and chores (Bryman, 2009: 410). (The types of data generated through different methods are discussed in detail in section 3.5). Unlike Participatory Action Research, I did not intervene in the daily routines of the respondents, nor did I set up particular activities for them to participate in. Most of the

interactions were naturally occurring. I was treated politely, mostly as a guest in the neighbourhood. My role has been of “a fully human scientist, whose own self and relationships with subjects have become important factors in evaluating his observations” (Nash et al., 1972: 532). For me, every day processes and the meanings embedded in these processes, were of central importance.

In order to systematically record my field activities, I maintained three different types of recording journals. I had developed a checklist to record “Direct Observations” (it served as an outline for the baseline survey). For this I recorded the physical conditions of the settlement (condition of houses, presence of school, shops, occasional or regular temporary markets, fairs, existence of any NGOs, social gatherings etc.). I carried this observation sheet with me at all times. I used to fill in details during brief breaks. This information was very useful in later stages of analysis. The maps presented in this study (Maps 4.1-4.3 and 5.1-5.8) have been visually perceived through observations during the field work. None of the hand-drawn maps are true to scale, nor any map claims to be the true depiction of what is on the ground. These drawings are as I have seen and as different respondents had told me about. Map 5.1 to 5.8, are visually perceived through hearing multiple narrations of how the Mill and area outside the Mill evolved overtime.

A *research log* book was also maintained on a daily basis throughout the fieldwork, documenting the temporal, linear, objective, straightforward accounts of the fieldwork. This hugely assisted in post fieldwork stages, particularly while transcribing interviews and conversations. It served more like an ethnographic journal, recording everyday occurrences and daily practices encountered at the research site.

As part of my role of an observer-as-participant (Gold, 1984), I maintained a field research diary on daily basis. This diary was used to document anecdotal references, out of context observations which stimulated reflective thinking, specific occurrences and subjective recollections of field research. Such notes necessarily stimulated a more reflexive engagement with the data collected, as these capture the “immediacy and emotional impact of the fieldwork” (Punch, 2010:2). However, noting Humble’s (2011)

critique of emotions affecting rigorous and systematic account of field work, I developed a series of categories to organise my notes for greater clarity.

3.2.3.1 Observational Notes were compiled for subjective or objective queries that emerged while talking to respondents, flagging up bits of narratives to follow (Emerson et al., 2001). These were the toughest types to record and most of the time simply a symbol was placed (to be elaborated later) or information was jotted down in shorthand. These were difficult to record because the prime focus was on the flow of conversation and complete attention was paid to the respondent. It was distracting to make notes during informal conversations or during recorded interviews. Notes were taken as inconspicuously as possible; making sure that the respondents do not feel offended or deem the researcher disinterested.

3.2.3.2 Theoretical Notes were compiled in an effort to make sense of data (e.g. subjective interpretation of narrations, processes or occurrences) (DeWalt and DeWalt, 2010; Emerson et al., 2001). This was the end of the day activity, upon returning from the site. This helped to prepare for the following day, sometime flagging up things that needed more clarification or needed to be revisited.

3.2.3.3 Methodological Notes were made to check and critique methods along the way, developing and improvising on tactics (DeWalt and DeWalt, 2010; Verd, 2003). This was an ongoing project. Sometimes changes (to research strategies) were planned, but sometimes it was a case of thinking on ones feet. Reflecting on daily field activity at the end of the day highlighted the value of recording and reflecting upon observations. A glossary of oft-repeated words used in everyday contexts in the field was also developed (Appendix E).

3.2.4 Narrative interviews

Narrative interviews, which were largely unstructured conversations, represented the major activity of participant observation. The initial introductions during the first twelve days during conducting the base line survey helped to create a pool of willing interview

participants forming representative purposive sample of households. A total of 60 interactions were conducted, which included interviews, conversations, informal exchanges and walking interviews. The interview schedule was loosely structured with open -ended questions, mainly to get the interviewee to respond spontaneously and at length, much like a guided interview approach (Patton, 1987, Kvale and Brinkmann, 2009). This approach suited the purpose of the present study as it “allows for in-depth probing while permitting the interviewer to keep the interview within the parameters traced out by the aim of the study” (Wenden, 1982: 39).

The guidelines for the interviews were largely designed using the conceptual "everyday life" framework (Gilroy and Booth, 1999) aimed at probing routine practices in given everyday situations. The interview schedule was deliberately developed much like a conversation with a purpose (Burgess, 1988, Longhurst, 2003). For example respondents were asked who they will approach if they need money, physical help or emotional help. These in depth interviews were aimed at eliciting contextual and situated experiences and practices in everyday life of the respondents (Herbert, 2000). The emphasis was on free flowing narratives, conversational in nature, to accentuate the depth of feeling. The ultimate goal was to develop an emic perspective on the process and data. The main themes to be covered within an interview (guidelines) were outlined on a pre-defined pro forma as "prompts". This pro forma recorded standard information like names, address, demographics, time of the day and loosely defined questions as prompts. This pro forma served as the outline of every interview, keeping the purpose of the data collection within sight without being both prescriptive and restrictive (Bryman, 2009; Cloke et al., 2004; Valentine, 1997).

The interview schedule was in part also inspired by the social network approach. It aimed to investigate the variety and density of social ties in a systematic manner (Lin, 1999; Sampson et al., 2002; Wellman, 1981; White and Guest, 2003). Although quantitative in nature, this approach was used as a qualitative tool in this study. The open ended questions served as prompts to elicit details regarding the social connections of individual households, such as with people outside the household in different situations. The questions explored who they would contact and why; or who

they would expect help from in moments of crisis, daily needs, child care, sustaining livelihood practices, issues of housing, water supply or other urban services. Prompts around the topics of the non-market transfers, particularly ones that fell under the domains of friendship, reciprocity and expectations; identifying those people whose assistance they feel entitled to were included (Woolcock and Narayan, 2000, 2006; Woolcock, 2002).

Narrative interviews were very effective in capturing the core themes (Bryman, 2012; Davies and Dwyer, 2007). For example, one topic of importance during the interviews was the tacit display of household power relations (Limerick et al., 1996). I was similarly alert to the value households placed on their position within different networks; how respondents perceived various social ties; and what each identified as favours bestowed on them by the others. The aim was to collect rich subjective accounts of how networks and social ties were perceived in relation to housing and economic insecurity. There were other points of interest such as subjective sensitivity to what was fair and what was not; how some social ties were restraining and some liberating in nature; and finally how all these perceptions guided the everyday practices and negotiations in their social fields. All these insights required sensitivity to the local contexts and recognition of nuances in verbal and non-verbal communications.

To uphold the rigour of the research, I maintained phenomenological validity (Creswell and Miller, 2009; Lester, 1999) by cross-referencing respondent narratives with the Mill's socio-political time line (Appendix D). This was achieved by cross checking information with the longest living residents. Responses were re-narrated in the way that I understood them, while acknowledging that my understanding may be flawed or incomplete. This method provided rigour to my field notes. Off site, through my field notes and the 'triangulation' of insights, I felt confident that I had communicated their experiences as accurately as I could as a reflexive researcher.

3.2.5 Conversations with purpose

A substantial amount of data was collected through loosely structured conversations or informal conversational interview (Burgess, 1988; Patton, 1987). These were the kind of conversations that became impromptu interviews. Such occasions arose quite often when no interview was scheduled with a particular respondent when an informal conversation began to look promising. Most of the time, I aimed not to disrupt the flow. I either started recording the interaction or started taking notes. These interactions were longer than the interviews but had much more depth in content. Particularly with the elderly, this strategy was more effective than starting an interview with guidelines. Such conversations usually started as a response to an immediate context, issue or incident. Patton (1987) believes that such conversations are typical of “ongoing participant observation fieldwork” (113).

A few times such conversations happened in entirely unlikely conditions. It is noted that sometimes chance encounters of this sort change the direction of the research significantly (Cloke et al., 2000; Davies and Dwyer, 2007; Okley, 2009). In this case, two very informative exchanges are important. One such interaction happened at a wedding ceremony, 10.30 (pm), during dinner (see detailed narration about the Fraudsters, Chapter 5). Another interesting chat was at the local photocopier’s kiosk (four miles away from the settlement), where one of the young man from the settlement worked as a trainee (see Appendix C). This was a chance encounter, as I was away from the research site on purely personal business, where I met this young man. Although I carried my Dictaphone with me at all times, there were instances when there was not enough time to get the machine out. Under such conditions I had to “store” the interaction in my mind and then make notes as soon as possible.

3.2.6 Walking Interviews

Some of the respondents were also requested to conduct "guided tours" of their settlement with me, narrating what they see, feel, and perceive in different parts of the settlement (go along interviews) (Anderson, 2004; Kusenbach, 2003; Jones et al., 2008). The “tours” (six in total) were audio recorded. This activity corresponded to the Section Three of the base line questionnaire (Appendix B), where the respondents were asked

about the perception and socially-constructed knowledge of their surroundings. This activity revealed fascinating insights: it uncovered situations in which individual and collective identities and a sense of belonging flourished in an insecure environment. It would have been interesting to explore further the content of the "tour" and how this differed on the basis of gender, age, and individual livelihood practice (Anderson, 2004; Burgess, 1988). This was not possible because of the limited number of "tours" that could be organised. I conducted only six in total, out of which four were done with females of different age range and only two by males (a 13-year-old boy and a 72-year-old man). As it was conspicuous and socially undesirable to be walking and talking in the streets with men between 18 to 60 years in age range.

3.3 Sampling Framework

Qualitative methodologies generally have a smaller sample which is purposely selected through salient criteria (Ritchie et al., 2013). Data collected through the baseline survey served as the primary means to classify households into a maximum variation sample. Sixty households were selected out of 143 for in depth interviews, casual social interactions and for conversations with purpose. This sampling framework helped to deselect extreme cases as well as typical cases within the broader range of everyday life activities as well as on physical attributes of their built units. This phase of the fieldwork essentially provided the variety of themes and perspectives, which were later developed into major analysis streams.

A "**Criterion Sampling**" (Given, 2008; Teddlie and Yu, 2007) was employed to choose households on the basis of the time that each had lived in the Mill. (Table 3.2). The other criteria considered for selection were the physical and material conditions of the house, employment profiles, types of livelihoods that the household members are engaged in and the time when they moved into the Mill. Sixty households were identified for in depth study. Social interactions with these 60 households were maintained till the end of the fieldwork.

The following six types of households are representative of the residents of the Mill. The households commonly identify themselves by the time they have spent in the Mill. Tables 3.3 to 3.8 provide a basic profile of the interviewees selected from these 60 households.

Data presented in Tables 3.3-3.8 is referred to frequently in the following chapters. The tables are arranged in a manner that reflect the amount of time a respondent/household has spent in the settlement as a resident. For example, Table 3.3 provides a list of the 'Pioneer' families whose occupation of the site predates informal/illegal settlement. These five families will be referred to repeatedly as they are the longest standing residents and exercise considerable power and influence on the everyday life of the Mill. Short notes on each respondent provides a convenient frame of reference for discussion in the subsequent chapters. Chapters 4 and 5 deal with the chronological development of the Mill as an informal settlement right up to the present day.

The oldest residents had moved in the Mill between 1976 and 1980 (Table 3.4). Many properties of this time are occupied by the first or second generation of the original occupiers. The First wave of occupation was initiated in 1980 and continued until 1985, when households from a variety of backgrounds moved into the Mill (Table 3.5). Most of these houses are retained by the families of the original occupiers. A second wave of occupation was orchestrated by the Pioneer families to populate the settlement (Table 3.6). Many households were related to the Pioneer families and many were acquaintances and friends of older occupiers. A majority of these properties are under usage of the original or first generation of the original occupiers.

Most of the third wave of occupiers and recent incomers (Tables 3.7 and 3.8) have 'bought' built properties to move in the Mill, as there is space left to occupy. These properties are smaller in size and significant number is occupied by first or second buyer (of the property).

Table 3.2 Criterion Sampling: 60 Selected households

Household Type	Number in the sample	Original occupiers	First generation of occupier	Second generation of Occupier	First Buyer	Second Buyer
Pioneers	5	5	5	-	-	-
Oldest Occupiers	10	4	4	2	-	-
First wave Occupiers	15	2	4	6	3	-
Second Wave Occupiers	12	3	5	2	1	1
Third wave Occupiers	13	4	2	-	4	3
Recent Incomers	5	-	-	-	2	3
Total	60	13	20	10	10	7

These tables display the pseudonyms for all the interviewees, stating some vital background information for each.

Table 3.3: The Pioneer Families					
Head of the family (presently) (Pseudonyms)	Occupation	Family Size D:Daughters S:Sons	Relation to Pioneers	Property size (approx)	Notes
Razzaq	Banking	3D 2S	Secretary's Son	22,000 sq.ft	Responsible for all documents of the Mill, handed over by the Manager to him. To date he is the most important individual to be consulted on matters of Mill and the litigation
Aslam	Driver in Municipal corporation office	4D 3S	Manager's nephew	10,700 sq.ft	He is a close friend of Razzaq, both are educated and politically shrewd. Known to be quiet patient and considerate for hearing different point of views.
Hafeezaan	House wife	3D 2S	Manager's Daughter (Lala Safdar)	19,000 sq.ft	One of the 7 daughters of the Manager. Three of her sisters also live within the Mill yet she is the influential one. Her son drives Ambulance for local authorities, her daughter is an accountant but preparing to sit exams for Civil Services (a coveted job in Pakistan)
Haji Sardar	Retired police officer	1D 3S	Accountant's Brother	9,000 sq.ft	His son is the present Deputy Superintendent Police (DSP) a designation with immense power and authority at local level. Haji Sardar has bought and sold 7 properties in the Mill but lives outside the Mill in the formal housing settlement just opposite the Mill. Proactive in the everyday life of the Mill.
Attaullah (late) succeeded by his son Saleem	Furniture Manufacturer	2D 2S	Client of the Mill	13,500 sq.ft	He was quite influential in solving everyday quarrels and squabbles in the Mill. Known for his gift of the gab, he was consulted for most everyday problems. Socially mobile and well-liked by residents.

Table 3.4: Oldest Residents, living in the Mill for over Thirty Years (Since 1976)

Names of Interviewee	Age	Gender	Profession/ Occupation	Main wage earner Yes/No	Head of household Yes/No	Relation to the head of household	Notes
Bushra	59	F	Retail store owner	No	No	Wife	Lives with three sons and two daughters, husband drives an animal cart, speculator-occupant, has had sold two properties within the Mill
Kishwer	59	F	Housewife	No	Yes		Widow, extremely poor, related to Attaullah's family
Qadir	73	M	Retired Watchman	No	Yes		Occupied a large piece of land that protrudes in the graveyard, built structures rudimentary but functional
Zainab	71	F	Housewife	No	No	Mother	Wife of one of the ex-foreman of the then functional Mill
Mehtab	40	F	Self employed	No	No	Wife	Zainab's daughter, seamstress
Razzaq	58	M	Bank Accountant	Yes	Yes		From Pioneer families, proactive in Mill's day to day life
Aslam	56	M	Driver (Public Sector)	Yes	Yes		From Pioneer families, proactive in day to day life in the Mill
Rehman	58	M	Green Grocer	Yes	Yes		Related to Aslam, active supporter of the Pioneers
Hafeezaan	56	F	Retired Teacher	No	Yes		Aslam's Cousin, from the Pioneer families, socially well connected
Javaid	59	M	Cashier	Yes	Yes		Brother-in-law of Hafeezaan, politically active, allies with Pioneers and Gujjars
Farkhanda	55	F	Housewife	No	No	Sister	Sister of Razzaq, who supports her financially, lives in her own property
Altaf	63	M	Carpenter (retired)	No	Yes		Father of three sons and one daughter, worked for 20 years from within the Mill
Fareed	72	M	Candy seller	No	Yes		Retired watchman, had to change two properties within the Mill; once due to coercion from Niazis
Rahat	49	F	Housewife	No	No	Wife	Razzaq's Sister-in-law (Razzaq's Brothers wife) Lives in a spacious property with her family
Sultana	72	F	Housewife	No	No	Mother	Wife of the late supervisor for the Mill, died two days after the interview
Sardar	68	M	Retired Police Officer	No	Yes		One of the Pioneers, influential individual

Table 3.5: First wave occupants, resident for 25-29 years (Moved in between 1980-85)

Names of Interviewee	Age	Gender	Profession/ occupation	Main wage earner Yes/No	Head of household Yes/No	Relation to the head of the household	Notes
Shamim	64	F	Housewife	No	No	Wife	Neighbours and friends with Niazis
Aliya	42	F	Housewife	No	No	Wife	Owner's daughter, socially isolated due to class difference
Faisal	39	M	Doctor	Yes	Yes		Highly respected, lives with his parents and family, have changed three properties within the Mill before settling down in the present one
Zaibunisa	54	F	Housewife	No	No	Wife	Related to Shamim, Anees and Attaullah's (late) families
Mumtaz	56	F	Retired Teacher	No	No	Mother	Lives with three sons, all of whom have completed professional degrees and are employed in public sector
Rukhsana	48	F	Tutor/Quran Teacher	No	No	Sister	Divorced, lives with brother's family
Saeeda	57	F	Housewife	No	No	Mother	Widow, lives with son, both sons are working in public sector on highly coveted jobs
Maqbool	68	M	Animal Cart Driver	No	Yes		Lives with sons, who are employed in low paid jobs in some textile mill
Rafiq	52	M	Transporter	Yes	Yes		Gujjar, comparatively richer than the surrounding households, anti-Pioneers pool, prefers living in the Mill, despite the ability to afford formal housing
Rubeena	54	F	Retired teacher	No	No	Mother	Lives with two son and a disabled divorced sister-in-law
Akhter	42	M	Junk/Recycling Business	Yes	Yes		Runs the recycling business that his grandfather established in the Mill, serves a large catchment area in west of Faisalabad
Shakeel	39	M	Street side food stall	No	No	Son	Son of craftsman, runs a food stall with help of the whole household.

Table 3.6: Second wave Occupants, resident for 20-25 years (Moved between 1986-1990)

Names of Interviewee	Age	Gender	Profession/ occupation	Main wage earner Yes/No	Head of household Yes/No	Relation to the head of household	Notes
Anees	56	F	Seamstress	No	No	Mother	Related to Shamim, Zaibunisa and Attaullah's (late) family, moved in as a single mother, but husband returned after serving 14 years sentence
Atiqa	27	F	Paramedic	No	No	Sister	Anees' daughter, lives with brother and mother, unmarried
Azra	45	F	Seamstress/ retail shop	Yes			Young widow, have to take care of the husbands shop as well as stitch clothes as she has three young children
Najma	43	F	Seamstress	No	No	Wife	Anwer's wife, Mother of three, have lived in three different properties within the Mill, before settling in the present one
Surrayya	71	F	Retired midwife	No	Yes		Still practices midwifery, in charge of procuring work form textile mills and distributing it among women in the Mill
Safiya	38	F	Domestic Help	Yes	Yes		Extremely poor, has occupied large amount of land yet the building is rudimentary
Kaleem	61	M	Laundry/ Ironing Services	Yes	Yes		Previously worked as a daily waged labourer, has two sons a daughter
Sameer	35	M	Retail Store/Paan Shop	Yes	Yes		Established entrepreneur, shrewd small scale businessman, inherited this business from father, but converted the small kiosk to a busy retail store
Ali Imran	38	M	Chinchi Driver	Yes	No	Son	Distributes water in the surrounding formal housing settlements
Safdar	45	M	Toy vendor	Yes	Yes		Not a resident of the Mill, but rents out a small warehouse within the Mill(in a friend's house)
Anwer	44	M	Chinchi Driver	Yes	Yes		Najma's Husband, Transports passengers in areas along Karim Town Interchange

Table 3.7: Third Wave Occupants, residents for 10-19 years (Moved in between 1990-2005)

Names of Interviewee	Age	Gender	Profession/occupation	Main wage earner Yes/No	Head of household Yes/No	Relation to the head of household	Notes
Munnawar	43	F	Political Activist	No	No	Wife	Jameel's wife, Politically Savvy, grass root representative of women wing of ruling national party
Rizwana	56	F	Primary School Teacher	Yes	Yes		Mother of four, aspiring vertical mobility within the Mill
Abdullah	61	M	Retired Foreman (textile factory)	No	Yes		A dyeing master by profession, lives with his two sons and a daughter
Shaanaz	45	F	Midwife	Yes	Yes		Works with a public sector hospital, as well as informally in the settlement, strong networks within the Mill
Fareeha	22	F	Physio therapist's assistant	No	No	Sister	Lives with brother and mother
Jameel	47	M	Political Activist/elected representative	Yes	Yes		Munnawar's husband, Politically Savvy, elected grass root representative for Union Council 247 for national ruling party
Mujahid	38	M	Unskilled Laborer	Yes	Yes		Extremely poor, daily waged
Tahir	42	M	Lorry Driver	Yes	Yes		Used inheritance money to purchase house in the Mill
Zahid	28	M	Tutor/Intern	Yes	Yes		Striving young post graduate
Akbar	34	M	Semi-Skilled Laborer	Yes	Yes		Knows plumbing, daily waged labour

Table 3.8: Recent incomers, resident for 5-9 years (Highly mobile incoming population)

Names of Interviewee	Age	Gender	Profession/occupation	Main wage earner Yes/No	Head of household Yes/No	Relation to the head of household	Notes
Afzal	45	M	Tailor	Yes	Yes		Has purchased a four room house for work and shelter both
Fatima	24	F	Housewife	No	No	Daughter-in-law	Daughter-in-law of Shamim, been married for two years, moved to the Mill after marriage
Rabia	38	F	Primary School Teacher	No	No	Wife	Mother of two, husband is a carpenter and works as daily waged labour
Kaloom		F	Quran Teacher	No	No	Wife	Left their legally owned property to move in the Mill
Razia	45	F	Domestic help	Yes	Yes		Lives with one daughter and sister
Shafeeq	58	M	Painter/Decorator	Yes	Yes		The Mill is the seventh informal settlement he has moved to. Mobility due to availability of work

3.4 Data management

The research was designed as a two tier investigation. The extensive quasi-quantitative data was collected through the baseline survey and more in depth qualitative data was generated through ethnographic fieldwork. The sections below detail how both types of data were stored in accordance to academic ethical considerations.

3.4.1 Baseline Survey Questionnaires

All the questionnaires were kept with original names and addresses until the end of year 2014. This has been due to two reasons. The research was designed to use purposive sampling where the baseline information was crucial for the sampling during the study in the field. Secondly, the baseline questionnaires were the only document that held the identity of the respondents in hard form, for future contact. There is no way that the interviews or recorded conversations could be traced back to individual respondents through these questionnaires (Bryman, 2012; Emerson et al, 2001). Therefore, the questionnaires were kept safely in a locked cabinet, in their original form for back-up.

3.4.2. In depth research

The data collected from the second tier of in-depth research took three forms: audio recorded interviews, photographs and written notes and observations. Each form was managed with care and caution, adhering to ethical considerations as well as pragmatic requirements for future use (O'Leary, 2004; Ritchie et al, 2013; Ryan and Bernard, 2000). The following are the details of the data management scheme for each type of data collected:

3.4.2.1 Audio recorded Interviews:

The interviews and informal conversations were recorded on a Dictaphone. Separate folders were allocated for each day of interviewing. Interviews began with verbal consent from the respondents, highlighting that they have full knowledge of the purpose of the recording and were aware that they can withdraw from, or stop, the interview at any point. Most of the interviews began with the respondents introducing themselves briefly. A total of thirty-five hours of recorded material was gathered over six months. This includes interviews, excerpts of conversations (with permission) and parts of informal exchanges in different social settings, in Urdu or the local regional language, *Punjabi*.

The recordings were transferred to a personal computer on a daily basis (Ritchie et al, 2013). The folders were identified by date. A brief summary of what the folder carries was maintained by the researcher as a word document in the same machine. No respondent can be traced back through any crucial information. The folders are saved in password protected personal computer. A back up for all the recordings and associated writings has been maintained and updated in a separate hard drive. The backup is completely anonymous and lies securely in a locked cabinet (Ritchie et al, 2013).

3.4.2.1 Photos, Written Notes, Diary and Log Book:

As mentioned before that written notes were maintained on several occasions and instances. All these written records were made anonymous while writing the detailed entries. By the end of field work, all written data was logged chronologically in a word

file. Observations were noted for use in “thick description” all identities having been concealed, rendering data safe to be transported to UK (DeWalt and DeWalt, 2010; Emerson et al., 2001). Similarly, photos taken were stored according to the academic ethical protocols.

3.5 Data analysis

The focus for the analysis was to find meaning from the perspective of the residents of Siddiquia Mill Colony. As Vanderstoop and Deidre (2009: 109) observe, this represents “a retrospective reflection of experience” whereby the meaning is “entwined in social relations”. The premise was that routine daily practices made complete sense to the respondents, irrespective of how an outsider may perceive this “reality” to be.

In keeping with the single case phenomenological ethnography employed as the methodological framework for this research, the data was similarly analysed using phenomenological analytical techniques. Creswell (1998) suggests a five step procedure for interpreting phenomenological ethnographic data (See Figure 3.1, for a concise version). He prescribes that the researcher must be aware of the “*philosophical perspectives*” in employing a phenomenological approach, particularly when exploring “*how people experience a phenomenon*” (67).

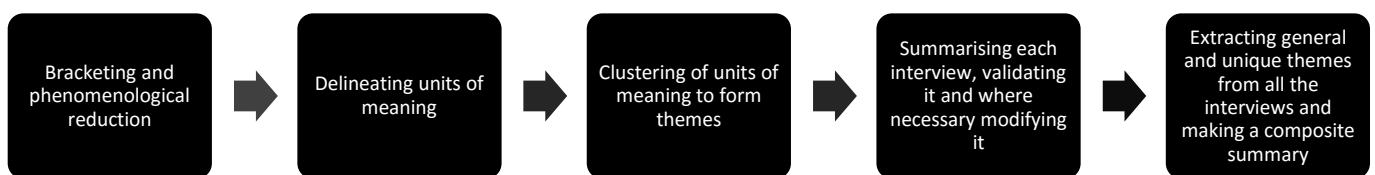


Figure 3.1: **5 Step Analysis process**, inspired by Creswell (1998), Patton (1990), Moustakas (1994) Hycner (1999),

Adapted from Groenewald (2004)

The whole process is “fluid, iterative and multi-directional” (Groenwalde, 2004: 76). The final analysis is idiographic as well as interpretive. Patton (1990) and Moustakas (1994) suggest a balance between the “subjectivity and objectivity” in researcher’s perception, in contrast to Creswell (1998) who emphasises being more detached from the process.

Patton (1990) and Moustakas (1994) insist on “intersubjective validity”. The emphasis of phenomenological inquiry rests in “descriptions of what people experience and how it is that they experience” (1990:53). Therefore, the goal is “to identify *essence* of the shared experience...commonalities in the human experience” (1990:55-57). The present project uses a combination of methods suggested by Creswell (1998), Patton (1999), Moustakas (1984), Hycner (1999) and King (1994) for analysis, most of the data is analysed in layers. To closely establish reflexive and phenomenological validity in my data, I mechanically coded the data, navigating through all five steps mentioned in figure 3.1.

Due to their richness and length, the interview transcripts were largely transcribed in the local language. These transcripts were then coded by hand. No software was used. A detailed summary was mainly written in English, but wherever appropriate, *Urdu* and/or *Punjabi* expressions were used. This was to provide greater leverage in reflecting or analysing the concepts. This process closely resembles “open coding” (Strauss, 2003, Groenewald, 2004). These summaries exist as numbered entities, which have been repeatedly categorised under several thematic headings to facilitate analysis. These briefs were then used to classify the data into themes. This classification assisted in forming broader categories for primary analysis. The initial coding comprised 23 themes and ideas. These were further reduced to five clusters, mainly adhering to Gilroy’s everyday life framework. This framework is flexible to accommodate various themes and ideas within the data. These clusters were then developed into three main analytical chapters (Chapter 6, 7 and 8).

Owing to the phenomenological nature of the fieldwork, I recognised the importance of intersubjective validity and reflexivity. The research notes and memos served to provide depth to theoretically coded categories. However, I am aware of the fact that any personal insights are partial or particular interpretation of the everyday life of the residents, are tainted by my positionality. I have tried to “assemble a picture of the whole by recognizing diverse perspectives from the parts, from singular but connected” (Burawoy, 2000: 5) narratives, through multiple methods.

3.6 Ethical Considerations

Several ethical dilemmas were encountered during the fieldwork. For example, conducting the interviews was ethically challenging because of the need to continually emphasise the fact that the interviews were confidential. The properties in the Mill are joined together like terraced units; the roofs are attached, too. Generally, neighbours visit each other without prior notice or permission. It was difficult to maintain privacy during the interview. Sometimes neighbours just dropped in for casual chats, while I was interviewing another respondent. Sometimes the residents who accompanied me to another “target” house, usually stayed back. Sometimes kids playing nearby used to “report” the contents of an interview to their parents. So occasionally, I literally had to “dodge” the “intruders” by devising diversions and crafting detours. It was difficult to explain that there may be private and confidential information or reflections that the interviewee might not want to share with his or her acquaintances.

Several times I had been asked to divulge what a particular interviewee told me. It was frustrating to furnish appropriate response for such enquiries. However, such queries were to be handled tactfully. It was vital not to offend any potential respondent, and it was equally important to keep the feeling of being “one of them” (an insider) alive; to make sure the warmth is not lost.

On the other hand, such ethical dilemmas needed to be sorted out right there and then. I did not wish to encourage any of them to ask me questions regarding other respondents. It was tricky but I drew lines quite early on in the process by declaring that as a researcher I am bound not to divulge information of any sort. So I cannot be the “friend” that will engage in back biting or gossiping. Although this shut quite a few doors (of cooperation), this notion was largely well received and respondents were more open and candid while being interviewed, knowing that I would not divulge what was said to me.

3.7 Limitations to fieldwork

The baseline survey was originally conceived to be conducted by four trained enumerators. These enumerators were postgraduate students from the local university and were trained for conducting the baseline survey. However, the enumerators were not received well by the residents of the Mill. This was due to several reasons, not least a general resistance to written forms of gathering information across the board. Being an informal settlement, the residents generally mistrust any 'official' looking activity. Therefore, I decided to complete the questionnaires while visiting the houses personally. For this a "systematic" round of visits to each household was scheduled. The questionnaires were completed in an easy-going way, which created the least inconvenience to the respondent.

3.8 Summary:

Owing to the complex relationships under observation, the study cannot be neatly contained within one existing qualitative methodological approach. This research is methodologically inspired by a Grounded Theory approach. It is conceived as a phenomenological-ethnography and it encompasses a complementary mix of sources and methods of data collection and analysis. The fieldwork comprised interviews, informal but purposive conversations, participant observations and comprehensive insights into everyday life- all in the context of a single site of urban informality.

The analysis took the form of open coding of multiple layers of data. This process culminated in identifying the core categories and themes. A selection of core categories was then analysed deeply to reveal key concerns and discoveries. Theoretically coded categories were then compared and contrasted with existing literature in the particular field of research. The next chapter will provide a detailed account of the Siddiquia Mill Colony as it stands today, embedding the site in the current socio-political context.

Chapter 4:

Setting Siddiquia Mill as the Research Context

4.0 Introduction

This chapter sets out the context for the study, introducing Siddiquia Mill colony as the research site. This chapter briefly accounts for the socio-political significance of researching widespread urban informality in Pakistan and subsequently in Faisalabad, at this point in time. It outlines the main forms of housing informality that are practiced in Faisalabad city, as understanding the various practices of urban housing informality within Faisalabad establishes the rationale for exploring these in-depth in the context for Siddiquia Mill Colony. It details of the socio-economic profile of the Mill drawing largely on the data from the baseline survey, although some gaps have been filled from detailed field-diary observations and from casual conversations. In the end the chapter offers a summary, outlining the link with the following chapters.

4.1 Pakistan: Housing Shortages and Informal Housing Practices

Pakistan is a federation comprising four provinces, a number of independent tribal areas and the disputed state of occupied Kashmir (Map 4.1). Pakistan is the sixth most populous country in the world with a population of 191.71 million (Pakistan Economic Survey, 2014) and second highest urbanised country in South Asia (World Bank, 2013).

Pakistan presents a complex socio-political and economic backdrop for any social science study. Firstly, the unstable political environment, governed by intermittent spells of democracy and military dictatorship for the last 66 years, has curbed the interest of statesmen in long-term policy making. Such political cataclysms effect national policies and state governance in all spheres of life. Secondly, Pakistan is situated in a geo-politically sensitive location which results in significant spending from the

annual National budget going to the Pakistan Army. This military spending leaves fewer resources for the development of social welfare, housing and infrastructure. Foreign aid and the procurement of international loans has also played a part in constraining government spending over the past 60 years. Pakistan's external debt exceeds a sum of 65,500 million US dollars (State Bank of Pakistan, 2014).



Figure: 4.1 Pakistan Administrative Divisions

Source: Nations Online Project
<http://www.nationsonline.org/oneworld/map/pakistan>

Various Structural Adjustment Programs and small-and medium-scale aid development projects have not produced sustained economic development. Corrupt political regimes and autocratic dictatorships have further damaged the credibility and confidence in government establishments.

The rate of urbanisation is such that the urban population has grown from 24% of the total population in 1965 to 38% by the end of 2015 (Worldometers, 2015). This fast paced urbanisation in an already crumbling national economy is creating numerous governance and management issues. Provision of affordable housing to the increasing urban population is by far the most significant shortcoming in national governance. Pakistan's urban population increased over seven times during 1950 to 2015 (CIA Fact Book, 2014, Worldometers, 2015). During much of this period, Pakistan remained the second-most urbanized nation in South Asia. Out of the total urban population half lives in secondary and medium sized cities (with a population between 500,000 to 3 million) (Burke, 2008). For a country of approximately 192 million nationals, the housing stock is no more than 11 million housing units (Household Integrated Economic Survey [HIES], 2012). Provisional survey results from annual economic surveys estimate that 68% of the lowest income urban population has only 1% of total housing units within their buying reach (HIES 2012; Pakistan Economic Survey, 2014, Siddiquie, 2014; World Fact book 2013,).

These basic statistics highlight that there is insufficient housing to meet the demand for shelter of a growing urban population. At the same time, caution must be exercised around the use of official statistics. The state has repeatedly changed the definition of what qualifies as urban (Hasan and Raza, 2009) and official statistics need to be interpreted alongside some measure of 'ground truth'. Large peri-urban self-built settlements are frequently excluded from the official records, largely due to inconsistent formal definitions devised by national governments (Hasan and Raza, 2009). This renders the official records unreliable.

It is important to critically examine what is happening in the housing sector on the ground. In large cities, land is planned and marketed by powerful interest groups (in

both public and private sectors) through the creation of high-density, low cost housing settlements that result in uncontrolled, automobile-dependent urban sprawl. These interest groups liaise informally with state apparatuses to gain licenses and permissions to execute sub-standard building work using sub-standard materials. This is in order to keep the costs of production as low as possible. Nevertheless, the reduced costs offer little advantage for the majority of the urban poor, but instead line the pockets of investors. The state officials that are involved in this quasi-formal procedure of granting official permissions and licences are presented with a percentage of the profits from the sale of these sub-standard formal low-cost housing in form of *commissions*, which is an unofficial cash-based reward (in fact bribe) for cooperating with the investors or interest groups illicitly (Siddiqui, 2014). Thus, these formal low-cost housing units are sold for a higher price than they would otherwise, making them unaffordable to the poorest, prompting a majority of the urban poor to seek housing in the informal sector.

By contrast, the demands of the elite are fully met, be it through housing credit or subsidized infrastructures. The elite can access bank loans, mortgages and leasing contracts as well as can approach and influence state officials to manipulate property tax laws and building regulations to suit their needs. It is estimated that the high income elite forms 12% of the urban population in any bigger city of Pakistan, and this 12% has access to 56% of the housing stock. For the 20% of the urban population earning the median income, 43% of the housing stock is within their buying reach. The significant majority (67-71%) have access to only 1% of the housing stock, which is substandard and expensive for the urban poor (Siddiqui, 2014:2).

Encroachment on state-owned and private vacant land for erecting self-built shelters is a direct outcome of such housing shortages in the major cities of Pakistan. The trend is for polluted and marginal land to be informally built up with construction gravitating toward increasingly crowded and smaller plots.

There are several ways that urban spaces are occupied for informal self-built structures. One way is where a group of people known as the “land mafia,” who operate in collusion with corrupt government officials and the police, occupy land. They then sell this

occupied state land illegally, at a price that the low-income urban poor can afford to pay. This is also practiced where private agricultural land at the fringes of cities are illegally sub-divided by the owners/ contractors or illegal land mafia occupants. In both cases, the price is low due to the absence of infrastructure and legal documents of ownership.

Another mode of practicing housing informality is to occupy crumbling and deteriorating housing structures in the core of the city and illegally subdivide them without planning permission. Although these may qualify as slums and not squatter settlements, the ownership deeds and titles remain ambiguous in this type of informal living. Apart from these widely practiced forms of land occupation and informal self-building activities, there are other expressions of housing informality practiced in the cities of Pakistan. For instance, a village on the rural-urban fringe that is absorbed into the city limits due to urban sprawl is another example where land rights are ambiguously defined.

Such unplanned, unregulated, substandard and illegally occupied settlements are collectively called *katchi abadis*. Cities like Karachi, Lahore, Quetta, Peshawar, and Faisalabad host scores of such *katchi abadis*. Faisalabad in particular, as a major market and manufacturing city, has 67% of its urban population living in *informal or unrecognised* settlements (National Housing Census, 2007). Like most official statistics, this statistic is not reliable, yet it is the best that is available from the National Bureau of Statistics.

4.1.1 Faisalabad

Faisalabad Division is one of the administrative divisions of Punjab province in Pakistan. According to the 2007 census of Pakistan, Punjab had a population of 5,429,547 in 2007 of which almost 42% were in Faisalabad Division. Of this 42%, approximately just over a half of population (2.6 million) lived in Faisalabad city. Faisalabad city is a suitable case study for three reasons.

Firstly, historically an important trade city in the middle of the cotton belt of Punjab province, Faisalabad received a disproportionate share of refugee migrants at the time Partition (1947). This displaced population contributed to increased competition for land for housing. Secondly, it is a planned industrial⁵ city, which is chronically choked by in-migrants from the adjacent rural areas due to high prospects of semi-skilled employment. The agriculture-based rural economy has been disintegrating for the last 40 years, due to several economic and political variables. This pushes the growing population to migrate to urban regions. The third and most important reason is that according to the National Bureau of Statistics more than 67% of the urban population is currently living in informal housing arrangements (National Housing Census, 2007).

4.2 Three Types of Housing Informality: The Case of Faisalabad

There are three major ways that the land is occupied for informal housing in Faisalabad, although over time informal occupation has assumed even greater complexity and most can no longer be neatly categorised under one typology or another. These three types of urban informality are a direct response to the housing shortage of affordable housing in the formal real estate market.

4.2.1 Inner-city and peripheral informal housing settlements and slums:

The oldest and most densely populated informal housing are the historically established informal settlements within the city and around the periphery. These were originally occupied by refugees (at the time of partition of India-Pakistan in 1947) as a temporary solution for accessing a shelter. However, these informal housing arrangements kept receiving migrants in the decades after Partition. This is largely due to the trend of rural to urban migration outlined above. Most peripheral settlements began as small scale temporary shelters built by migrant labour squatting on state land in different phases of history (Hussain, 2015). This is the case for the Mill, as will be discussed in the following chapter. Most settlements begin with some tents which are replaced and added to over time through the construction of self-built housing.

⁵ Faisalabad is a major manufacturing and industrial city in Punjab Province (Pakistan). Faisalabad is known for its textile and hardware industrial units.

In a similar fashion, the illegal subdivision of properties and encroachment of public space in the inner-city settlements has been extended and consolidated overtime. These settlements have persisted because there is no shortage of low income urban dwellers looking for low cost housing arrangements. With the city sprawling outside the municipal boundaries, these informal settlements have matured with time and expanded to become a semi-permanent feature of the city, providing low cost shelter to the urban poor. It is important to note that even as the city's boundary expands, the housing shortages for the urban poor and marginalised remains a major issue. The absence of formal low cost housing solutions leaves the urban poor with little option other than to squat on the state land or access housing in already established slums or informal housing settlements.

Most of these settlements have survived periodic changes in the political regime and some have experienced a number of attempted state regularisation drives. These settlements fall into various categories of ownership title and terms of tenure. Such settlements are dynamic and grow whenever there is space to do. High residential density usually results in the further subdivision of existing units and this further complicates the interpretation of land titles and rights. Such housing practices allude to the grey spaces (Yiftachel, 2009:87) of formality enmeshed in informality. Complex and inadequate records for the original stretches of peripheral land around Faisalabad complicate the process of establishing land laws and determining ownership. These are further complicated by instances where occupiers have inherited pieces of land from their forefathers.

Also, the urban sprawl around Faisalabad has urbanised adjacent villages and hamlets. These rural settlements have been absorbed into the urban sprawl and this has resulted in changes in land use and value. For instance, even a small piece of land (that was expensive to till and had low agriculture turn over) can become an expensive urban asset once the boundary of the city encroaches on it. This land could now be divided in small plots and sold as real estate, or houses could be sub-divided to rent or sell.

Additionally, the rural housing infrastructures were unable to cope with the high density urban living and these collapsed with the passage of time to resemble urban slums and inadequately serviced informal settlements. These prematurely urbanised villages and hamlets are absent from the urban real estate register (or cadastre). Rural conventions for record keeping of land are not compatible with the urban conventions. This introduces extra layers of complexity into these 'grey spaces', thus creating legal lacunae that can be arbitrarily negotiated and used by citizens or the state.

At the same time, the inner-city of Faisalabad is characterised by a lack of space for any self-built shelters. This has resulted in the intensification of the existing formal housing stock through higher density informal sub-divisions. This has put a strain on already fragile urban infrastructures. So although not completely informal, inner-city slums are examples of increasingly mixed tenure and ownership arrangements. Over time these arrangements have become complex and difficult to decipher in terms of ownership, title and entitlement. Inner-city informal settlements provided low quality shelter to the semi-skilled and unskilled labour force, who found employment in the thriving industrial sector of Faisalabad. Food processing, small scale textile dyeing and printing units, power looms and weaving units and several intermediate services provided ample job opportunities in the city centre up until 1998, after which most industry had been moved to the periphery of the city.

These historically established informal settlements are still present in the inner-city, occupying land that have ambiguous ownership titles and tenure arrangements. There are layers of grey spaces that are difficult to traverse. Even when the state has taken the initiative to regularise these settlements, the evidence suggests that this has not been successful (Hasan, 2004; Hossain, 2012; Siddiqui, 2014). Formal administrative processes are typically regarded as both tedious and expensive. Most of the urban poor choose instead to operate informally, by-passing the state machinery wherever possible. At the same time these grey spaces and the poorly defined land laws outlined here also serve the dominant interests too, as elaborated in the following section.

According to the records of the Directorate of Katchi abadis (Punjab) (2012) out of a total of 246 recognised informal settlements in Faisalabad, 183 are either inner-city slums or urbanised villages and hamlets. Only 46 were peripheral informal settlements that began as temporary tent camp sites and matured into self-built housing settlements and have become part of city proper over time. The remaining 17 settlements are smaller scale (similar to the Mill, in size) informal occupations of state or private land with heavily litigated histories. It is important to note that although recognised, all these 246 informal settlements are not secure in terms of state policy and entitlement. This theme will be picked up in detail in Chapter 5.

4.2.2 Land mafia and real estate speculators

A second type of housing informality is operated through organised but informal land grab activities. This type adds further weight to the 'idiom of urbanisation' (Roy, 2009) suggesting that the state operates informally to support dominant interests. The land grabbers (land mafia) seize (through coercive tactics) large stretches of state land, supported by the state authorities, the local officials and local police. They navigate through grey spaces, using legal lacunae and ambiguous titles and property rights to negotiate occupation of state land. The land mafia bribes the state authorities and officials at all stages of the process to access expensive state land at the lowest price possible (Hasan, 2004; Qayyum et al, 2008; Siddiquie, 2014; Tavernise, 2010). They illegally subdivide this occupied land to "sell" or "rent" homes to poor people on the edges of the city (FDA, 2008; Hussain, 2015).

This quasi-formal process effectively opens up informal spaces catering to the needs of the urban poor. Such quasi-formal real estate businesses are run by local land mafia that usually are part of bigger real estate cartels. These cartels are usually well connected with the higher levels of state governance machinery. These cartels speculate and squat on state land in urban areas and cater to an informal real estate market. This is a process that has been identified by Roy (2009) as the "privatisation of informality" where public and private land is developed to be sold for housing purposes but which "are no more legal than squatter settlements and shanty towns" (Roy, 2009:83). The urban poor "buy"

or “rent” or “lease” in such housing “schemes” without any legal documentation, and are encouraged to accept harsh terms due to the lack of formal, secure or legal alternatives.

These housing “schemes” are as illegal as any informal settlement that is established over occupied land, the only difference is that the occupiers have to pay to occupy a piece of land or a pre-demarcated plot. The payment is generally made to a broker who works on behalf of an influential real estate elite. The payments are lower than they would be in the formal open market, but higher than the informal market. The payment is generally acknowledged with a receipt, which has no legal or institutional significance. It serves as evidence of payment by the buyers, saving them from any confrontation with the paid goons that most brokers employ to recover any outstanding payments owed to them.

The conditions in such informal settlements are no better than those in a typical squatter settlement. The only difference being that all such informal settlements possess a land use blue print (which gets violated and encroached upon as time passes). Beyond this blue print, no further services are provided. The residents build their own houses and gain access to urban services through illegal or alternative sources and they negotiate everyday life in a make-do fashion. Sometimes these informal (or quasi-formal) settlements that are under the control of powerful cartels can compel state institutions to extend public amenities to these settlements.

The provision of services, however rudimentary, generally generates the perception of tenure security and titles. This attracts more urban poor to invest in such settlements, assuming that extension of urban services suggests legitimacy of the housing project. However, the land mafia and real estate elite are the ultimate winners in this type of housing informality as they make money by selling state land that they had bought for insignificant sums of money. The urban poor, due to a lack of choice, usually fall in the trap of agreeing to the harsh terms of contracts that would have no legal significance if they ever wish to challenge any injustice or breach of contract.

Evidence suggests that out of 165 unrecognised informal settlements in Faisalabad, around 25 belong to this category (Faisalabad Development Authority, Urban Development Wing, 2011). Such clandestine practices exist under the gaze of the state, only partially hidden, but these are rarely declared or rendered visible on any city plans. Such “grey spaces are usually tolerated quietly, often even encouraged” (Roy, 2009:89) by the urban policies as “stubborn” enclaves that house and sustain the urban poor who are, after all, essential for the functioning of the formal urban sphere.

4.2.3 Land mafia and luxury enclaves

A third type of informality occurs through the occupation of public land for building luxury enclaves and gated communities that cater to the elite classes. These occur where developers and investors manipulate state institutions through patron-client relations, as well as bribery and corruption, to access prime urban real estate, civic services and utilities. Such gated communities are state of the art developments that target niche



classes (Husain, 2015) and are expensive investments. These are as informal as any un-serviced self-built squatter settlement in the city in terms of ownership and entitlements, but the difference is that such ventures are “expressions of class power...thus can command infrastructure, services and legitimacy” (Roy, 2009:83). The row of large bungalows along the western wall of the Mill partially reflect this type of land occupation (see also photo 4.1).

Since this type of informality falls beyond the scope of the study, it is introduced in less detail here. However, the presence of such informal elite establishments demonstrates the scale, variety and complexity of informality being practiced in Faisalabad.

Additionally, this augments the argument that informality is functional and not a unique urban process. It is with respect to the socio-economic profile and politics of urban subjects residing in each informal settlement that define how these spaces are labelled and perceived as part of the mosaic of urbanisation.

4.3 Siddiquia Mill Colony: Key Socio-Economic Information

Chapter 3 established that the empirical research for this PhD was undertaken in the Siddiquia Mill Colony in Faisalabad. Siddiquia Mill Colony lies amidst a middle/upper-middle residential district in the Union Council⁶ 247 (administrative division, Map 4.2). This Union Council (administrative division) comprises 17 registered formal housing settlements, 3 recognised, and 2 unrecognised informal housing settlements. Union Council 240 and 241 lie in the immediate vicinity of Union Council no. 247 (see for reference, Figure 4.1, outlines the present governance structure in Pakistan)

Siddiquia Mill Colony is an informal settlement, that is to say that it was built without planning permission or building regulations on land not, to date, legally owned by the residents (Map 4.2). The land belongs to the Department of Land Revenue (DLR) and has been under heavy litigation since 1978. Originally, this parcel of land was leased from the Department of Land Revenue for the establishment of a textile mill known as Siddiquia Mill. The Mill was working to its full potential from 1964 until 1974, producing flannel and *keralin* (a synthetic fabric then a novelty in Pakistan). The Mill declined during the 1970s leaving the owner in significant debt to the Department of Land Revenue.

⁶ Faisalabad is a city-district with 8 Tehsil Administrative Units (Municipal Sub divisions). These 8 Municipal sub divisions are further divided into 118 Union councils. Their role is to collect and maintain statistical information for socio-economic surveys. They consolidate ward neighbourhood development needs and prioritize these into union-wide development proposals. The council also identifies any deficiencies in the delivery of these services and makes recommendations for improvement to the TMA (FIC, 2015)

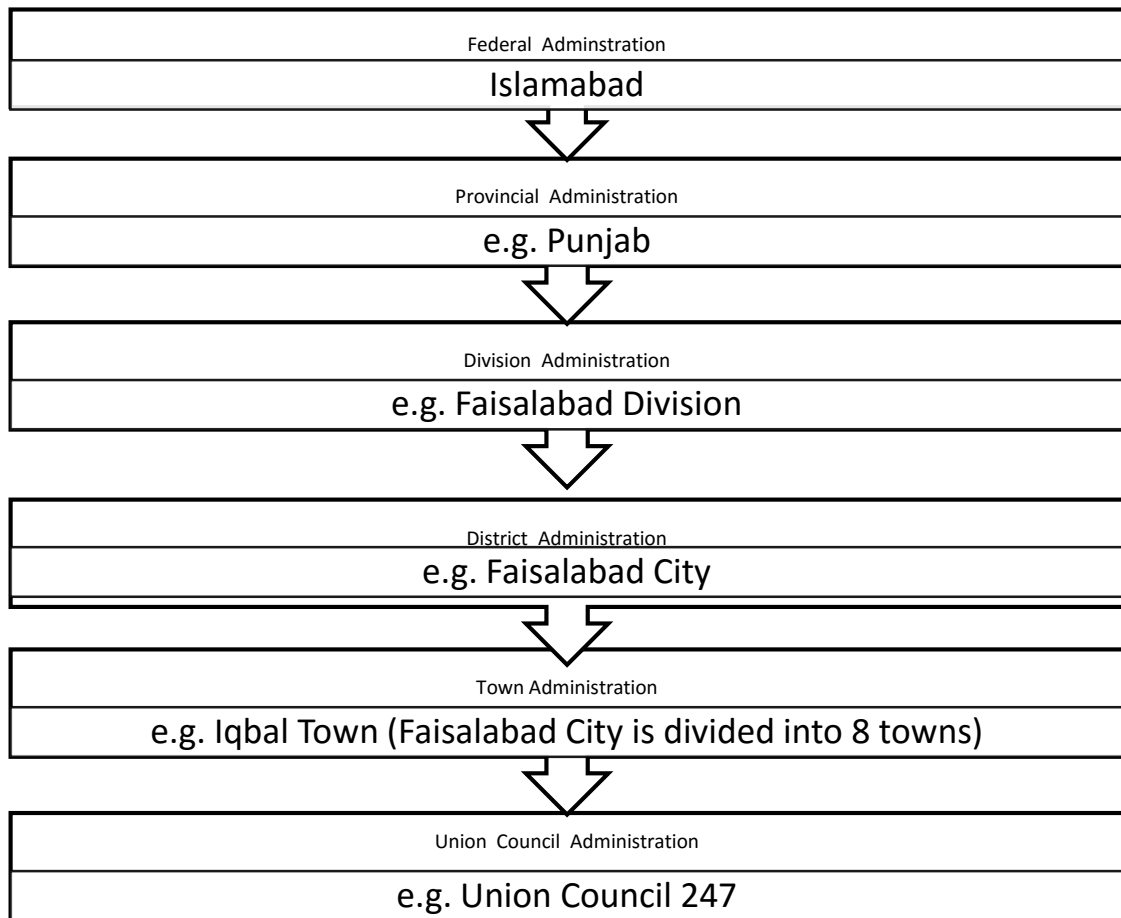
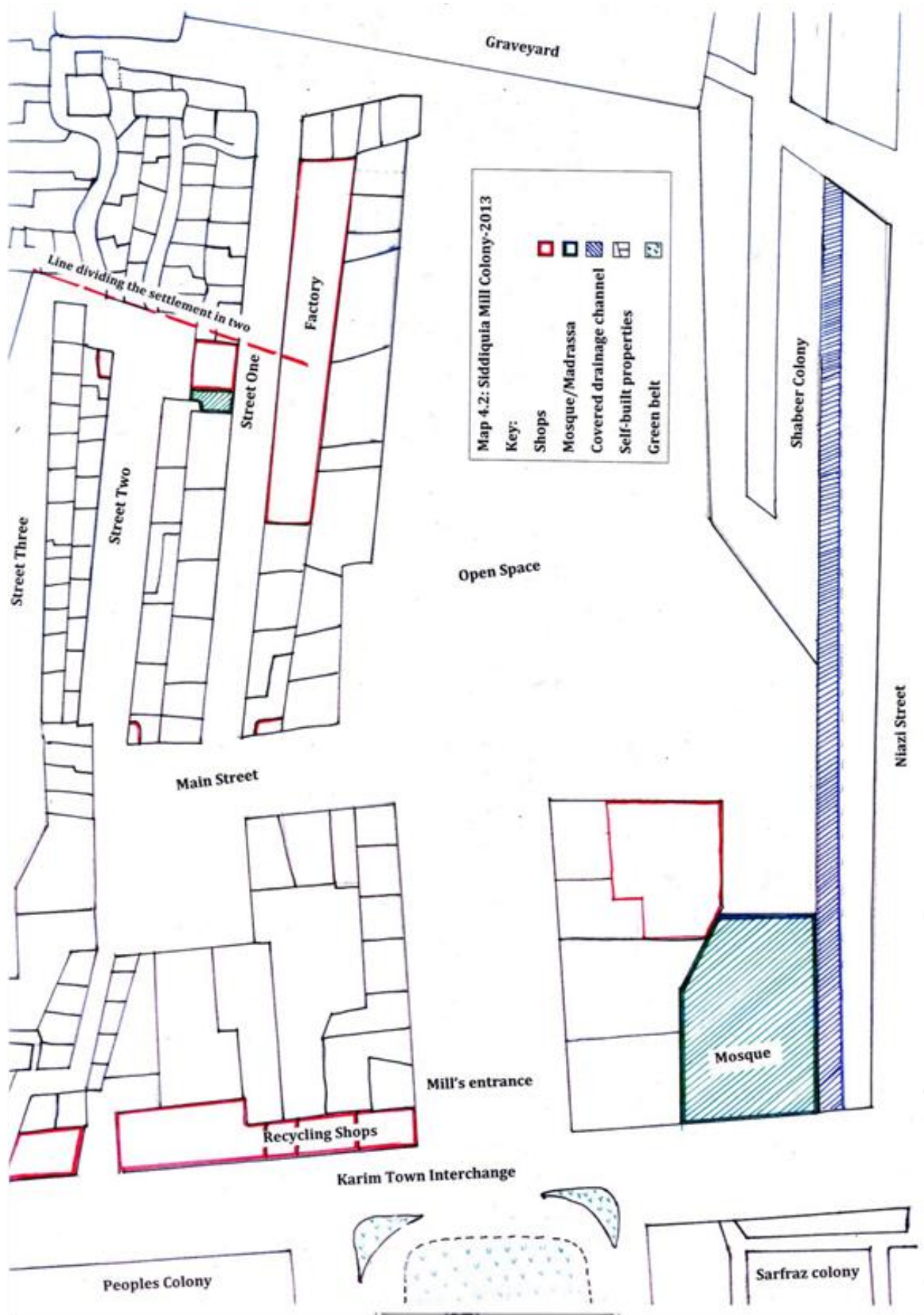


Figure 4.1 Administrative Structure of Governance: Pakistan Source: Population Census Organization, Government of Pakistan. 1998.



Map 4.2: Siddiquia Mill Colony-2013

(Drawing through observation, not to scale)

As a consequence, the Mill was closed and production was stopped in 1976 by the State's regulating agencies. The Mill's machinery was subsequently auctioned. A detailed account of the chronological evolution of the settlement is given in the following chapter. The following sections reveal the present state of affairs in the Mill.

The population profile, social life and economic characteristics in the Mill resemble any lower-middle-class formal housing settlement in Punjab, Pakistan. The Mill serves as a low cost solution for housing and livelihoods. It is hosting various formal services as well as operating at various levels to provide housing, livelihoods and services for the urban poor that state has failed to provide for. A majority of the residents have very low incomes, and lack protection in times of hardship and are vulnerable in the face of the absence of a welfare state.

This following section elaborates on the Mill case study, embedding the site in the local and regional context. It outlines the demographic, social and economic characteristics of the settlement today, largely drawing these from primary data collected through the baseline survey introduced in Chapter 3.

4.3.1 Demographic profile

The baseline survey revealed a more detailed demographic profile than would be possible from out of date and inaccurate official records for the resident population of the Mill. The raw data shows that there are 143 households living in 130 properties, plus five properties that are being used for commercial purposes. The average size of households is 6 members each. The approximate total population is 900 individuals, including the members of families that temporarily live outside the Mill but whose permanent address is still within the Mill. This may include young people who have moved for attaining higher education or training, or older men gone for jobs in other part of the country or even abroad. There are 330 registered voters, between the ages of 18-75 years. 38% of population is below the age of 15 years. 34% fall between the age groups of 15-65 years, which is the active population. The remainder (28%) are over the age of 65.

82% of the children under the age of 15 attend formal school in one form or another. Most go to state schools in adjacent areas. Fewer go to private primary schools. 17% of the youngsters between the ages of 16 to 22 attend higher school, polytechnic colleges, and undergraduate degree colleges or are involved in structured apprenticeships training for various professions. Only 7% of the population is reading for a post graduate degree, which includes the ones that had completed their degrees in 2013 (during the fieldwork). The table (4.1) below compares the Mill with national averages and averages of children enrolled in education institutions in the other informal settlements in the vicinity.

The table reflects that the overall levels of education in the Mill are higher than most other informal settlements in the vicinity. The levels are close to national averages which include both formal and informal education sectors, and which cover both rural and urban contexts. Generally, the residents aspire to send their children to schools, but limited resources and tighter budgets sometimes prevent them from pursuing education as a top priority. In particular, education beyond 16 years of age is highly dependent on the economic circumstances of the household. In most cases the child aspiring to pursue higher education tends to work or otherwise arrange for the payment of their academic expenses.

Table 4.1 Comparison of education (enrolment in schools)

**Pakistan Social and Living Standards Measurement Survey,(PSLM) 2012*
***Data from two NGOs, Agahi and Naya Savera, Pakistan 2012-13*
****Under graduate and Post graduate studies are majorly acquired in state institutions as private institutions are way beyond the means of majority of Pakistani population*

Age Group (in years)	Education Level	National Average in % (2012-13) PSLM Survey*	Siddiquia Mill Colony (data from baseline survey)	Other Informal Settlements within 15 Kms of the Mill**
5-9 State Schools	Primary (class 1-5)	61	52	48
5-9 Private Schools	Primary (class 1-5)	57	20	18
10-12 State School	Middle (class 6-8)	56	42	31
10-12 Private School	Middle (class 6-8)	22	19	12
13-16 State School	Higher (class 9-12)	60	40	29
13-16 Private School	Higher (class 9-12)	13	10	7
16-20 State Institutions***	Undergraduate/ Polytechnic	20	17	4
>20 State Universities***	Postgraduate	2	7	Not available

There is also a gender dimension to higher education. Girls have less opportunities than boys for earning an income to meet their academic expenses, but they achieve better grades and are able to complete higher study courses (Pakistan Education Statistics, 2013). These findings were supported by the baseline survey. However, several households felt it to be a waste of money and time for girls to pursue higher education because they leave their houses after their marriages and are unable to help their households financially. Traditionally the responsibility to support the household falls on the boys of the family and they believe it is a worthy investment to push the boys to study further. From the information in the base line survey it is evident that more girls are enrolled in higher education between the ages 16-20 than are boys. Boys between these ages are mostly working or training in order to support their households.

The employment rate is relatively high in the settlement. Out of 143 households, 70% have at least one main wage earner. Of these 70% households, 28% are employed in the formal sector, 21% in the informal sector and the rest are self-employed and mainly operate in both formal and informal sectors. Drawing on limited statistics compiled by some NGOs operating in other informal settlements, the Mill shows significantly higher number of residents engaged in economically productive activities. Data on

economically productive activities in informal settlements is difficult to collect, as these activities are very dynamic and precarious, simultaneously. The productive activities performed within the domestic spaces (mostly by women and children) are generally not considered as worthy of mention. This means a lot of information never gets recorded by such surveys. At the same time, the livelihood practices of some vary according to seasons. These facts make it difficult to maintain records of multiple productive activities. Table 4.2 reveals the income turnover for a few selected occupations.

It can be noted that operating in informal sector brings in less income when compared to the same occupation which is operating in the formal sector. This comparison is just about true for the whole region. It is only the occupations involved in transportation of different sorts that get paid the same (irrespective of whether they operate formally or informally). There are 37 Chinchis⁷ rickshaw drivers in the settlement. They either own or drive rented Chingchis. This vehicle is used for various transportation purposes. Chapter 6 and 7 detail the functionality, adaptability and feasibility of running these small economic concerns in context of poverty and informality.

⁷ Chinchi is a fusion vehicle used for all types of transportation. These are adapted according the function that one has to perform, e.g. carry jerry cans of water, passengers or bails of textile etc;

Table 4.2: Comparison of wages per week for few economic activities operating in both formal and informal domains.

Source: Base Line Survey

Occupation/ Livelihood Practice	Formal Sector Wages/week in GBP⁸	Informal Sector Wages/week in GBP
Tailor	£30-£60	£15-£40
Midwife	£10-£30	£5-£7
Lorry Driver	£6-£10	£6-£10
Chinchi driver/ Animal Drawn Cart operator	£5-£9	£5-£9
Semi-Skilled Labour employed in formal Industry	£10-£30	£8-£24
Semi-skilled labour, daily- waged	£10-£12	£4-£8
Plumber/Electrician/Mechanic	£10-£30	£8-£24
Home based food preparation/street stall	-	£5-£9
Grocery shop (small scale)	£12-£15	£10-£12
Street Vending (green grocers/confectionary/toys)	-	£5-£9

It is difficult to divide the livelihood practices of those living in the Mill neatly into formal and informal economic sectors. This is further evidence of the ubiquity of informality. For instance, a few young men work as apprentices in retail shops (selling unstitched cloth and trimmings in the open market) that operate in a regulated market. Yet these apprentices work for very low wages and are not documented officially. Likewise, many young graduates teach in formal private primary schools, but are not registered officially. No salary slip is issued nor is any tax deducted from their salaries. Nor do they have access to any pension scheme. This denies them the opportunity to build any credible financial history that may help improve their housing situation by allowing them access to formal loans and mortgages.

There is a whole array of activities and livelihoods that the self-employed are engaged in. Section 4.3.3 details the nature of such operations. Out of 143 households, 27% have

⁸ 1 GBP= Pak Rs. 165, correct for 2013, during fieldwork

more than one wage earner. Only 4% of the households do not have a designated wage earner. Such households are mainly dependent on seasonal, assorted and occasional jobs or work opportunities. They rely heavily on their social networks and ties to procure work. Even the households with one or more wage earners tend to engage with as many ways to earn an income as possible. It is rare to find households that are totally dependent on the main wage earners' remunerations.

A significant majority of households are engaged in multiple and diverse economic activities. Most of the time, these economic endeavours are micro- in scale and are labour-and time-intensive. In most households (roughly 78%) several members of the household are involved in an economic activity. A majority (more than 80%) of these diverse economic activities operate out of the home. These may involve preparing food for a roadside stall or repairing phones and batteries from informal workshops set up in their front rooms. Chapters 6 and 7 elaborate the functional and adaptable nature of livelihood practices in the Mill. These chapters further reveal the complex relationship of formal and informal economic sectors. Chapter 6 details the role of physical proximity, built environment and consequent social architecture that supports many livelihoods strategies.

4.3.2 Housing

The housing quality for the majority is poor. The resident household population has unequal access to different forms of capitals (such as disposable income, individual and physical capitals) and this is reflected in the uneven quality of building materials and housing consolidation. Nevertheless, most reported that having a roof over their heads in the Mill had freed them of the pressure of paying monthly rent, which in turn has enabled them to deliberate on everyday life expenses (see table 4.3 and 4.4 for comparison). The choices in the open market are quite restricted for the urban poor. As table 4.3 shows that renting in the formal housing settlements are three time more expensive than in the informal, particularly for the marginalised urban population who are dependent on daily waged labour. Similarly, buying in the formal sector is expensive and comes with variety of legal formalities that restricts any flexibility in modes of payment for the property. The buyer is usually bound to pay the whole sum upfront in

order to get the property registered in their name. Such arrangements further complicate the prospects of buying in formal sectors for the urban poor.

Table 4.3 Monthly rent in GBP		
<i>source: local real estate agents, 2013</i>		
Property Size (Rented)	Formal Housing Sector (within 15kms of the Mill)	Informal Housing Settlements (Self-Built) (within 15kms of the Mill)
1-2 rooms (approx. 500-750 sq. Meters)	£18-£36	£6-£9
2-3 rooms (approx. 750-1500 sq. Meters)	£30-£60	£12-£18
More than 3 rooms (1500-2500 sq. Meters)	£70 up to £250	£24 up to £70

Table 4.4 Property prices in GBP, Built structure with the land.		
<i>Source: Local real estate agents 2013</i>		
Property Size (Bought-Owned)	Formal Housing Sector	Informal Housing Sector
1-2 rooms (approx. 500-750 sq. Meters)	£730-£1090	£240-£ 360
2-3 rooms (approx. 750-1500 sq. Meters)	£1500-£2190	£450-£760
More than 3 rooms (1500-2500 sq. Meters)	£2500 up to £9000	£850 up to £2800

The settlement comprises 135 properties including 130 houses plus two commercially rented premises, a Madrassa and a small factory (spread over two properties). Many of the houses have been subdivided to accommodate extended families. Around 125 are owner-occupied and five are rented out for residential purposes. The remaining properties, which are not houses, are fully or partially rented to businesses, except for the Madrassa. There are 143 households registered with satellite/cable providers⁹. Within these households live approximately 900 individuals live in the settlement. In

⁹ This is an alternative way of gauging population i.e. through the number of households registered for TV and satellite/ cable connections, as these are provided by private companies which keep better records.

terms of density, the Mill is a high density housing settlement as compared to the surrounding private formal housing settlements, but only moderately dense in comparison with other informal settlements nearby.

The whole settlement is divided into four streets. The main street provides the entrance to the settlement from the main road, Karim Town Interchange, and this branches into three subsidiaries roughly parallel to each other. The main street terminates after turning to the North East direction, winding through houses to end back at the main road, Karim Town Interchange, forming a loop (Map 4.2).

There is an array of housing types in the Mill. The main street comprises of impressively built terraced houses with wide verandas. Each of these houses have paved or cemented open spaces, much like a courtyard at the front of the property (photo 4.3, mostly for socialising purposes --- especially for men, rarely used by women). The actual house lies beyond this open space, guarded by an imposing gate. One of the bigger houses has a “public” toilet tucked under a staircase, for use of public, during bigger social gatherings (like political meetings or consultation meetings among the dwellers on irregular basis).



Photo 4.3 Cemented open spaces for outdoor socialising

Such a facility is a rarity even in the formally built, legal settlements. Bigger houses (4-5 rooms) have iron gates as entrances (photo 4.3, 4.5, 4.6).



Photo 4.4: Typical entrance for bigger houses, where main door leads to a veranda and the rest of the house beyond



Photo 4.5: Imposing strong gates guarding houses of economically stronger residents

The rooms within face the open verandas in the centre of the house. Richer families have adorned the interiors with potted plants and green vegetables patches (Photos 4.4, 4.7). The roof is an important part of the built house where a number of domestic activities take place in the summer months, including sleeping.



Photo 4.6: Wide open area at the front of the property and a toilet under the Staircase



Photo 4.7: Strong gate, marbled courtyards and potted plants

The rest of the settlement comprises all types of finished, semi-finished, and unfinished housing units. There are a variety of materials used, ranging from temporary to permanent building materials. Some houses are semi-finished efforts of incremental consolidation (see photo 4.8 as an example). These houses generally consist of haphazard unplanned building arrangements of rooms, without proper entrances or ventilation. Neither does there seem to be any well thought out purpose to recent consolidation efforts (photo 4.8, 4.9). Most houses have flimsy main doors, usually open during the day, only a curtain forming the boundary between the private and public spaces (Photo 4.10, 4.11).



Photo 4.8: Recent addition of a room, only half is finished with cement



Photo 4.9: Haphazard additions to property

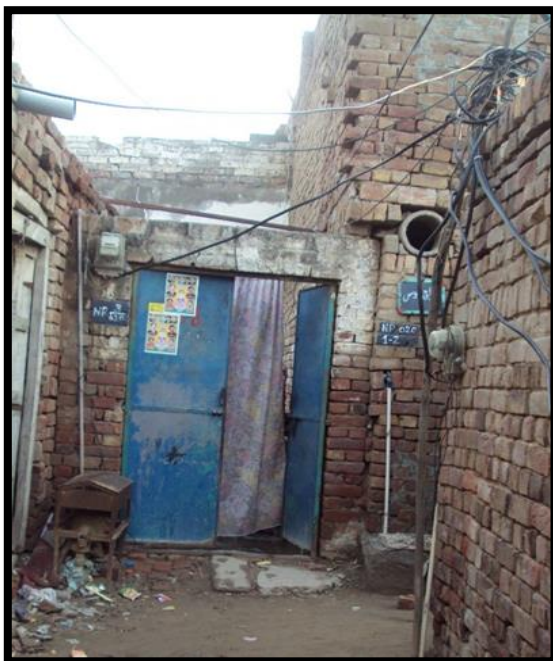


Photo 4.10: Flimsy curtain serves as the main door during day time



Photo 4.11: Substandard gates serve as entrances, usually with curtains to maintain privacy during the day



Photo 4.12: A very basic, raw boundary wall



Photo 4.13: A relatively finished boundary wall

A boundary wall is an important feature of every house. This denotes personal “possession” (use rights) and marks the division between the public and private domain. Constructing a boundary wall, however rudimentary in terms of the material used, is an important priority for every household (Photo 4.12, 4.13). Major sums of money go towards consolidating the boundary walls. For most of the residents, consolidating the boundary wall with bricks and cement has been a top priority despite their limited resources.

The table below shows the number of properties falling into various sizes. The table further shows the three main indicators of economic status: boundary walls; solid door; veranda. Having a cemented, finished boundary wall shows that the household is economically secure and has enough disposable cash to invest in home-making. Out of 132 properties around 71% have plastered their boundary walls with cement. The majority (76%) of houses have main doors that are secure and safe. The majority (77%) also have a decently sized veranda that serves multiple services.

Table 4.5 Basic Physical Attributes of properties according to size				
<i>source: Baseline survey 2013</i>				
Plot size Square meters (approx.)	No. of Properties of each size category	Physical Attributes (No. of houses that possess the following)		
		Cemented/Finished Boundary walls	Solid Metal Main Door	Veranda
< 500	17	7	12	8
500-1000	23	12	20	18
1000-1500	41	32	28	20
1500-2000	32	29	24	14
2000-2500	12	9	11	8
>2500	7	7	7	4

The land occupied by different households is highly variable (Table 4.6). Some houses are small, cramped and the streets leading to them are very narrow. On the other hand, quite a few houses have more space around them but the built up area remains small and rudimentary. Every house has electricity; piped gas and water supply, and a system of sewerage disposal. Households have invested in incremental home improvements whenever they could afford to make them or when the need was overwhelming. As mentioned before, lack of long term planning in housing consolidation has resulted in piecemeal development. This increases the cost of renovation. It also restricts the form of any future additions to the building.

Rooms are generally used for most indoor activities interchangeably (Photo 4.15). By night these are converted into spaces for sleeping. Especially in the wintertime, most productive, domestic tasks and socialising takes place within the rooms. In summer time, most of the chores are done outside in the veranda. In summer, men and young boys sleep on the roof, whereas women and girls sleep in verandas or rooms (Photo 4.14).



Photo 4.14: Rooms usually open into a veranda, which has multiple purposes

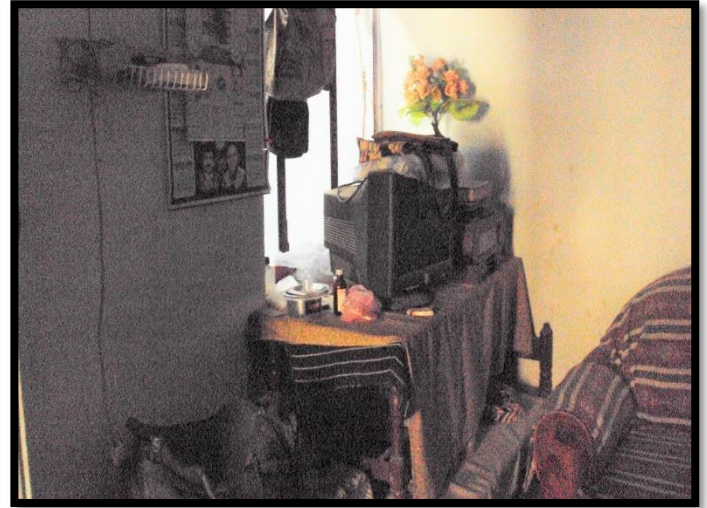


Photo 4.15: A dark small room. Note the TV, Sofa and washed clothes waiting to be ironed. All in one room

Roofs serve multiple purposes. The majority of the roofs are joined together, in such a way that these serve as alternative routes into and out of houses. Neighbours living on opposite sides of the streets usually go back and forth from the roofs, thus avoiding the longer route via the street. Such propinquity and compromised privacy is an everyday feature of the houses in the Mill colony. Roofs are also important for any future vertical incremental building. In some instances, only half the roof is converted into living quarters and the rest serves as a kitchen, sleeping area or for socialising in summer evenings. Some households shift their kitchens to the roof in the winter, but move down in summers when it is very hot throughout the day. Roofs are also used as storage facility as well as venue for small scale social gatherings like celebrations and bereavement occasions. The detailed role of living spaces, both private and public is the theme of chapter 6, where the multiple uses of houses is discussed.

4.3.3 Businesses and Retail Activities

The Mill lies on a road junction that forms a node for several travel routes, surrounded by five formal residential settlements. The wider area is served by seven primary schools and two secondary schools while three mosques provide religious services. The path for pedestrians along Karim Interchange is uncharacteristically wide, which not only facilitate pedestrians, but also cyclists. Several temporary food stalls occupy this path to vend on a daily basis. There are two fairly large retail shops at the front of the

settlement, facing the main road. These shops mainly sell cigarettes, cold beverages, snacks, tea and sometimes one or two varieties of seasonal street food (such as samosa, fritters, jalebi) with a variety of every day commodities (see photo 4.17). These shops which include three junk-dealers and a car mechanic workshop, form part of the settlement, squatting on Mill's land. They were originally carved out of the former mill owner's house, along the boundary wall of the Mill. The three junk-dealers deal in recycling second hand plastics, electronic machinery, scrap metal and glass. It is worth noting that the junk dealers are serving a larger catchment area, providing a much needed service to the western half of Faisalabad city, albeit on an informal basis.



Photo 4.16 Shops (in the background) carved out of the Mill's boundary wall

There are several temporary street-side stalls that sell fruit, seasonal food and snacks, located along the boundary wall of the Mill and around Karim Town Interchange. These grocery shops and food stalls serve as the social headquarters for the young men of the settlement and its surroundings. There is a high frequency of people that visit these shops and food stalls. Volumes of information, gossip and news is shared here. These small informal businesses also serve the schools and the formal residential settlements in the vicinity.



Photo 4.17: Food stalls outside the Mill



Photo 4.18: Temporary, mobile street side stalls along the Mill's boundary wall

The settlement inside the boundary walls is an interesting blend of manufacturing and retail activities as well as small scale entrepreneurial ventures. Home-based businesses and jobs are common throughout the settlement. There are five retail shops selling all sorts of every day convenience items, ranging from shampoo, detergents, ball point pens, pencils, Panadol to milk, biscuits and sweets. While two larger retail shops are at the front of the Mill, three smaller retail shops are set up within the Mill, typically in the houses of the shop owners. These are generally set up in the front room (*Baithuk*) that opens out to the street (Photo 4.19). Two of these are run by female shopkeepers. Both



Photo 4.19: One of the smaller retail shops, operating from the front room of the property

the ladies shop from diverse wholesalers and street markets in order to buy commodities to sell at a mark-up. Both are enthusiastic shoppers and are quite candid and frank in sharing their experiences and tips regarding finding bargains in the open market. The only small-scale shop that is being run by a male resident is a confectionary, biscuits and crisps stall, located at the entrance of the Mill.

A small-scale factory fills pillows, cushions, sofas with textile-based cut-offs using filling materials situated in the first street. This factory employs around 45 labourers on daily wages, three supervisors, two van drivers, a manager and a watchman. The factory roughly covers 33 thousand square feet. The factory is substantially built for an informal structure, comprising a concrete shell supported by iron T-beams in the roof (Photo 4.20).

This factory is substantial enough to serve formal furniture markets in Faisalabad, Chiniot, Jhang and Jaranwala, all medium sized neighbouring cities around Faisalabad. Despite this, the factory is informal and is not registered with any government or other licensing authority. The factory does not pay any tax, nor pay commercial tariff for the electricity, gas and water consumed within the factory.

Other businesses on the Mill site are home-based food preparation concerns. There are approximately 25 households who are directly or indirectly engaged in food preparation business. They are either part of a supply chain or they supply finished products on a daily basis to the street-side stall holders.

Another productive practice, particularly involving women, is procuring work from textile mills around Faisalabad city. The work involves textile products delivered from the mills to the houses in order to be inspected to ensure quality control. The tasks include cutting off loose threads, fixing loose buttons, cutting open intricate embroidered patterns, button holes etc. The payment per piece is quite low but collectively one day's worth of work is almost enough to buy two litres of milk or a kilogram of flour. Usually, this type of contracted labour supplements the main wage earners' net earnings. The advantage is that piecework provides a steady flow of work, which removes the uncertainty associated with daily waged labour.

Another small-scale economic activity occurs in summers, which is making hand held fans from wheat sheaves (photo 4.20). This usually happens towards the end of the summers, when the wheat in the rural areas is harvested and threshed, leaving the sheaves behind. With the current shortfall in electricity all over Pakistan, these hand-held fans are in high demand. Usually whole households are involved in making these fans, as this is a labour intensive task with low start-up costs. Usually, all members of the

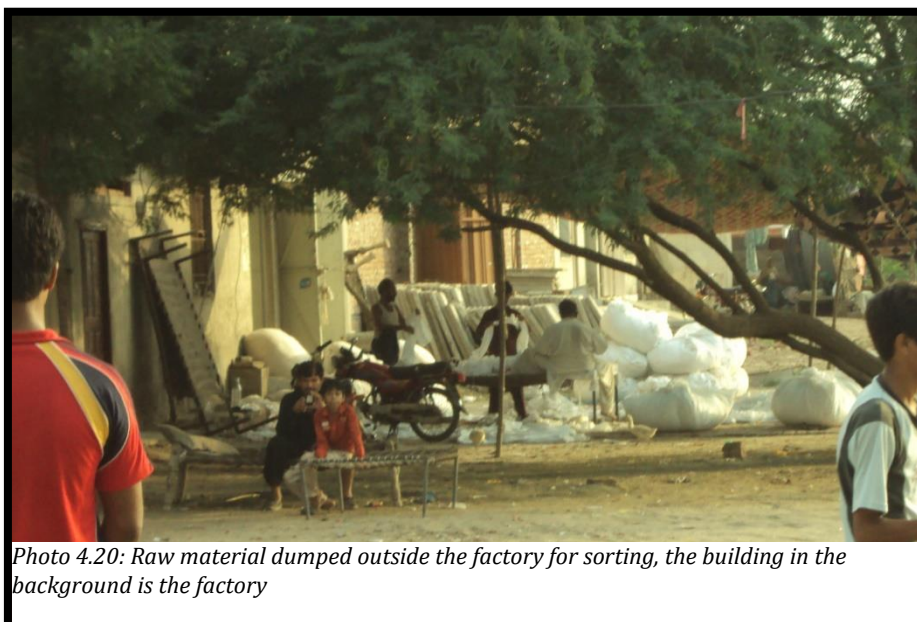


Photo 4.20: Raw material dumped outside the factory for sorting, the building in the background is the factory

household block out 2-3 weeks for this activity by taking a break from their usual livelihood activities. Apart from those that work in formal institutions, where taking 2-3 weeks of absence is not possible, all self-employed or informally employed members of the household stay home to manufacture these fans.

Wheat sheaves are a bulky raw material so they are usually stored outside in the street. These sheaves come in bundles wrapped tightly in pillar form, covered sometimes with cheap recycled black plastic sheets or wild reed. The packed pillar of sheaf is easy to store along the boundary walls of the houses, but once opened it is impossible to tie up again. As a result, when one pillar of sheaf is opened, the household tries to work through the material as fast as possible so as not to waste the remaining sheaves. Being bulky, the sheaves are generally opened and worked into fans in the street. Moreover, the fine dust and flecks that fly away from the sheaves stay outside the house, sparing a thorough cleaning of the house after the task is completed.



Photo 4.21: Finished products, made from wheat sheaves

During the month of August this is a significant activity in each street, with an average of 15-17 households involved in making fans in each street. The storage of finished product is tricky, too, as the fans are a light but voluminous product. For this the makers have contract deals with the motor-bike rickshaw or Chinchu drivers who transport the fans twice daily to local retailers with warehouses to store them in, charging the makers by the weight of the product. This generally falls between Rs 20 to 30 per 10 kilo (15-22p/10 kg).

In the second street, roughly towards the north-eastern edge of the Mill, there is a gated parking area for mini vans belonging to a local bakery (see photo 4.22). The baking factory is a formal business in the nearby industrial estate that rents this enclosure as an overnight parking facility. According to one of the van drivers, this enclosure is much cheaper to rent and maintain. Despite being informal, this enclosure provides the factory owner with a cheap and affordable solution as well as providing a livelihood to the watchmen and the proprietor. There is a Madrassa (Islamic school) next to this parking enclosure. Both properties are in the possession of a family that usually lives abroad. They are not residents, but they have relatives who take care of their interests in Siddiquia Mill Colony.



Photo 4.22: Enclosure rented by a baking factory for parking their Lorries and vans overnight

4.4 The Ordinary and Everyday in the Mill

This section organises the data collected through open-ended questions present in the third part of the baseline survey. Where appropriate, general observations, field notes and diary have been consulted to fill in the missing information.

The present layout of the settlement comprises two contrasting land use patterns (see Map 4.3 and 4.4). Half the settlement is neatly partitioned by three streets, all originating out of the main street. The properties line both sides of each paved street in a well-ordered pattern. In this half of the settlement the properties are slightly larger in size. In contrast, only half a kilometre deeper into the settlement, the three straighter streets go off in different directions as sub-streets, which are narrower and without paving. Properties are smaller and some protrude outwards, encroaching into street spaces. The reasons that these different patterns evolved is discussed in detail in the following chapter. The difference in the material conditions in both the halves of the settlement is also a significant theme in the chapters that follow. This difference in the physical appearance connotes differences in living standards, the spatial display of power and cultural cachet associated to particular social networks.

The western boundary of the settlement is formed by the back walls of seven bungalows that face a street (Niazi Street) just next to Siddiquia Mill. These bungalows are a contrast to the built up features within the settlement. They are impressive pieces of architecture, houses built on more than 16000 sq. feet of land and represent typical upper-middle class residences with longer driveways, garages for cars, and servant quarters at the back for employed domestic help. There are big bedrooms and dedicated quarters for study, social gatherings and family activities. Most of these have two kitchens, one of which is called the “dirty/service kitchen” where employed chefs and other domestic helps work, the other being the “neat kitchen” which is kept tidy for the use of the employer (see photos 4.23 and 4.24).



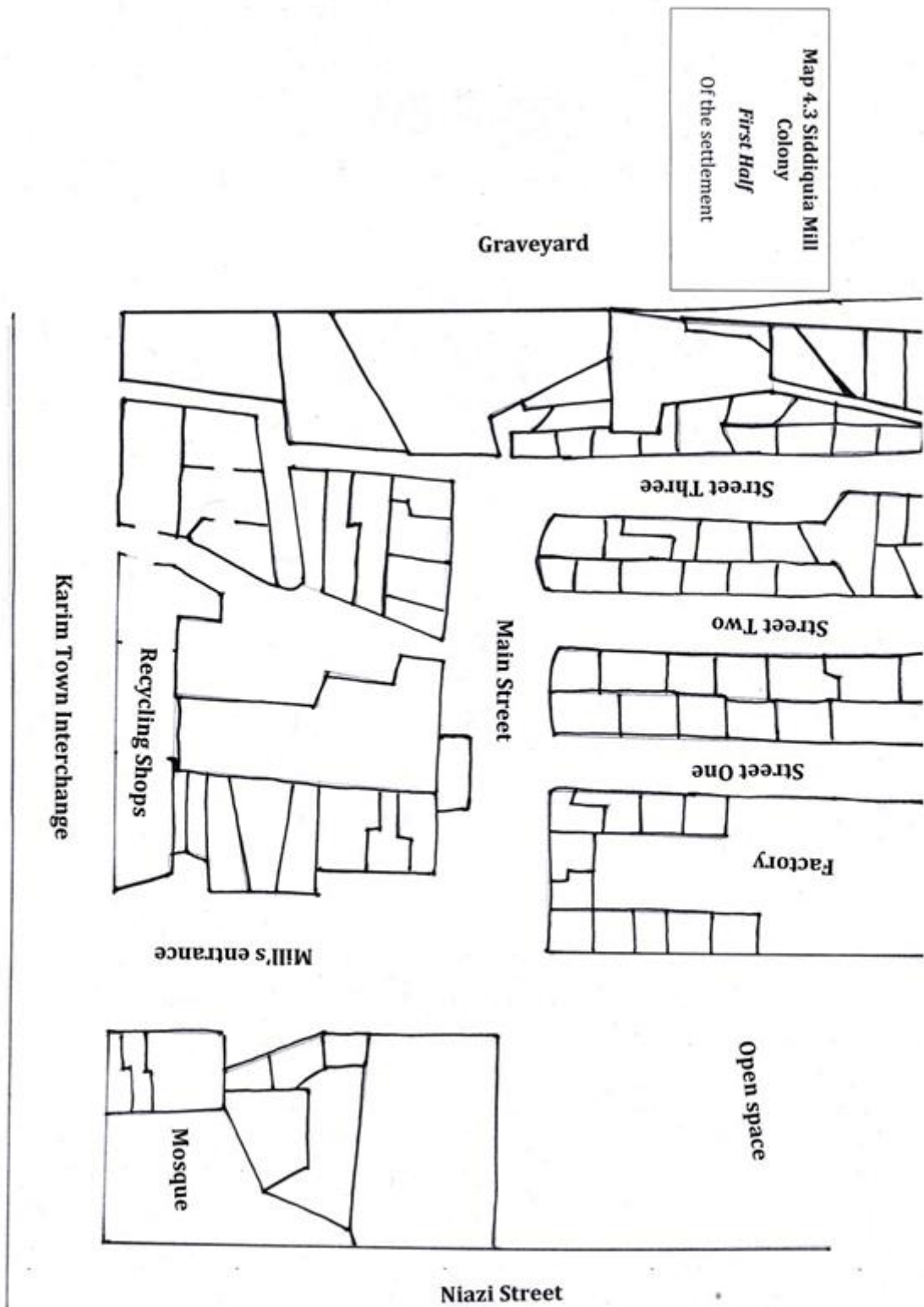
Photo 4.23: More than 25,000 sq.m. Properties, with servant quarters at the back



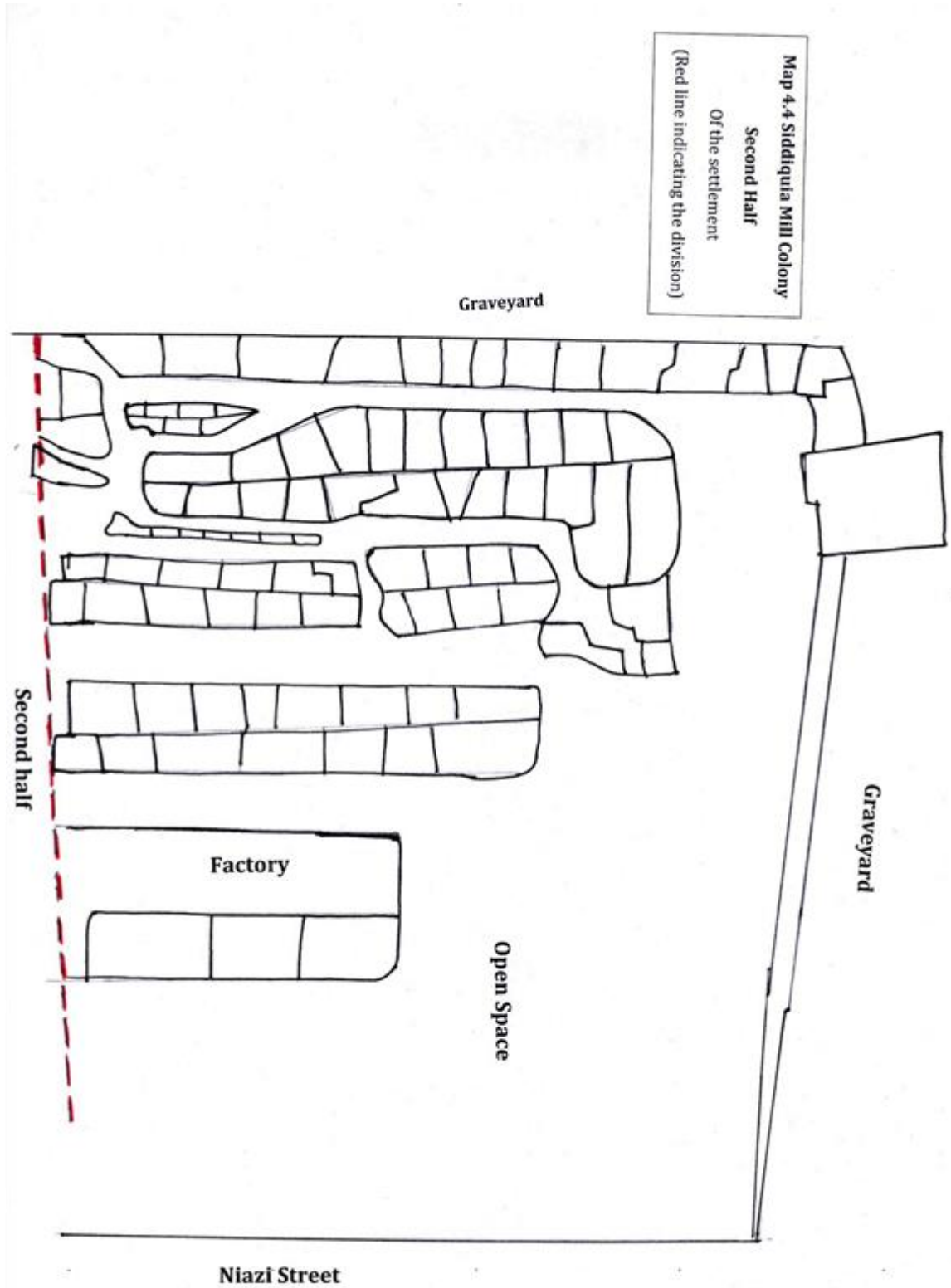
Photo 4.24: Most of these big properties have long driveways and scores of domestic helps

Such is the difference in housing and living standards between housing structures in the Mill and the houses that are just outside the Mill walls. It is worth noting that these bungalows have squatted illegally on roughly 4000 sq. feet of land that belongs to the Mill. This land was occupied through covering the open drain that flowed in the west of the Mill (until 1980). This drain belonged to the Mill, and was used to drain treated water from the textile processes. Between 1976 (when the Mill closed) and 1980 it stayed as dry open channel that sometimes became flooded during monsoon rains, used for the rest of the year simply as a dumping ground for waste materials and garbage. Some politically influential elite paid to have it covered with concrete slabs in the late 1980s and then sold this occupied space to potential private real estate investors. These activities are dealt with in detail in following chapters.

Map 4.3 First Half (neater layout) Siddiquia Mill Colony-2013



Map 4.4 Second Half (congested layout) Siddiquia Mill Colony-2013



4.4.1 Daily Rhythms

Although a relatively small housing settlement, the Mill has a bustling social environment. The mornings are busy with children preparing to go to school by various modes of transport, men leaving for work and vendors moving in and out of the Mill to sell fresh vegetables and milk. About the same time when most of the men and children leave, women who work away from their home also leave. Around mid-morning the housewives come out to shop for vegetables, milk and the few groceries required for that day. A majority of households depend on daily waged jobs; therefore, they can only afford to shop in small quantities that last for a day or two. This mid-morning activity is an important time for these women to exchange news, information, gossip and tête-à-tête. Most vegetable vendors station themselves at strategic places like the top end of the streets, or at the corner of the open space near the entrance of the Mill. Residents know where each vendor is stationed for the day. Some women also shop for other neighbours. For instance, those who are unable to come and shop every day, such as expectant mothers, mothers with very small children, people suffering a disability or illness or women who have gone to work outside the Mill.

Around noon, particularly in summers, is generally quieter, as most housewives cook and clean the insides of the houses. They try to finish their house chores before children come back from school in the afternoon. This is perhaps the busiest time of the day for the women. In the afternoon the streets become noisy and full of children who have just returned from school. Some go home and change and eat. Some play outside in the streets right away. Summer siestas are quite common among the elderly and young children. Women who work from home dedicate the siesta time to their productive work, for instance, sewing clothes, or peeling garlic to sell in the market.

Most children between the age of 4 and 16, go to various places to learn to read the Quran. There are six households where young children and older girls are taught to read the Quran, while for older boys there is one Madrassa in the Mill and three outside the Mill. In houses Quran is generally taught by older girls who had finished formal training to do so. Mostly this service is provided free of cost, as the Quranic teacher is highly revered and respected and it is believed there is no remuneration worthy of such

exalted service. However, these teachers are given presents and gifts on different occasions like eids, the birthday of Muhammad (peace be upon him) and on the completion of a child's Quran course to mark their services. These six households enjoy immense respect and veneration in the Mill.

The evenings are the time when the majority of the men return. Early evenings are observed in private and most households eat and talk at this time. Men come out after dinner, to sit with neighbours. There are three main socialising sites. One is at the entrance of the Mill, where generally younger males and boys congregate, another is in the middle of street three dominated by one group of residents in particular (introduced in the following chapter). The last is at the rear end of street three (almost in the north western corner of the Mill) dominated by households that are loyal to the causes of tribal fraternities; for instance, Niazis, Cheemas and Rajas. The social and political leanings of each set of men that visit these three sites is different. The mix of age and tribal affiliations are different, too.

Diurnal activities in the Mill differ on Thursdays, Fridays and Sundays. Thursday is different because households who can afford surplus food will make extra food to distribute among the poorer (*mustahqeen*¹⁰) households in the Mill. Not every poor household receives food in this manner. Households with at least one able-bodied male present at home do not qualify for such charity. The food that is served is a simple meal of one curry, flat breads or rice and one dessert. The households or individuals who receive this charity generally store the food to eke out over the next two to three days. Some request their well-off neighbours to keep the food in their fridges to be used in a day or two. Some may keep them in cooler places in their own dwellings.

Fridays are different in other aspects. The people who are employed in the business and retail sector as well as those who are self-employed have their weekly day off on a Friday. This is a significant majority. The schools observe a "half day" on Fridays. Children are sent home at noon time instead of later in the afternoon. Friday is the day

¹⁰ See glossary

for the bigger Friday Congregation at the mosques for men and boys. They all bathe and leave for the community mosques to offer the Friday prayer. It is an important weekly congregation: it provides a weekly social gathering to catch up on wider local news and information.

Since half of the men are home on Fridays and children also come home early from school, most households have a grander lunch than usual. Generally Friday is the day when most poor households consume meat, eggs and more expensive luxuries, which are not normally eaten during the rest of the week. Friday lunch for a majority is a much-awaited meal time. Friday evenings are much more vibrant than the rest of the week. Men and boys come out and chat in groups. Womenfolk congregate in different houses, mostly on roofs, to chat.

Sundays are when people employed in the public sector and schools and colleges have their day off. It is generally the day to catch up on chores that have been neglected over the course of the working week - shopping for items that have to be procured from a distance; or to go out and meet relatives or friends in other parts of the city. Some households that can afford to eat out do so on Sundays, too.

4.4.2 Seasonal Rhythms

Five main cultural fairs and festivals are organised in the open space in the Mill every year. There is some open space along the western boundary of the Mill, which is generally used for these public events (see Map 4.2). This open space within the Mill's boundary attracts small private fair organisers. The venue is offered free of charge, but various stall holders and rides operators charge for their products (Photo 4.25).



Photo 4.25: The open space within the Mill is the main venue for fairs and festivals

The first big festival is organised in late March or early April, depending on the weather, to celebrate *Basant*.¹¹ It is a festival of colour. The second and third main festival is organised to synchronise with the sighting of the moon for Eids¹². One eid marks the end of month of fasting, the other marks the annual Pilgrimage in Makka and the third one is the birthday of Muhammad (peace be upon him). The last big fair is on 14th August to mark the Independence of Pakistan from its British colonisers in 1947.

The fairs generally have stalls selling cheap toys, jewellery and games. A number of stalls sell street food, ice cream, fizzy drinks, sweets and candies. There are also stalls for henna tattoos, bangles and cheap cosmetics. There are a variety of rides, merry-go-rounds and games for all ages. There is a general air of fun and celebration. There are self-designated timings for different kinds of people to visit the fair ground. The locals are aware of these time curfews. For instance, mornings are dedicated to older boys. Afternoons are for women and girls and evenings are for families. Although not strictly regulated, older Mill residents try to maintain a congenial and safe environment for people who visit the fair ground. Unsupervised mingling of older boys and girls is not encouraged, so the presence of too many boys and young men during family time is

¹¹ See glossary Appendix E

¹² See glossary Appendix E

noticed and scorned upon. Such unwanted elements are reported to the informal management of the fair. If the residents feel that the fair's management has not adhered to the wishes of the residents, they are not allowed to return. This shows how an informal internal system of governance operates to regulate outside interests.

Other than these annual fairs, occasional celebrations also take place in this open space. Weddings, politically driven gatherings and sometimes bigger funerals all take place in this open space under marquees or tents.

4.4.3 Celebrating

Weddings and religious festivals are two occasions where residents go out of their way to cooperate and help each other. There are various ways that neighbours, friends and better-off acquaintances extend their help. It ranges from borrowing and lending extra bedding for incoming guests, to allowing their fridges to be used for extra food storage. Help is extended sometimes in the form of lending cash to buy essentials, for instance, or to buy staple grains in larger quantity. There had been instances when friends have volunteered to pick up and drop guests from the railway or bus station, or when older boys from neighbourhood had volunteered to erect marquees which would otherwise be put up by outside labour. It has been reported in many narratives how older boys volunteer to serve as waiters for wedding receptions.

There are competing narratives at the micro-scale concerning whether or not neighbours and friends helped in organising important and expensive life events such as wedding ceremonies. Yet, the overall impression was that the cooperation was extended in whatever capacity one could afford.

4.4.4 Grieving

Culturally, deaths and funerals hold more importance than the marriage ceremonies. It is believed that there is no (religious) compulsion to extend help for celebrating life events but it is obligation upon whoever can afford to help and extend assistance to a

grieving family. Providing for coffin, food on the day of the death and funeral; or arranging for a respectful burial are held in high esteem in Islamic jurisprudence. Tending of a grieving family in any aspect possible is one of the highest ranked charity in Islamic jurisprudence. Therefore, neighbours, acquaintances and dwellers who can afford extend monetary and moral support to grieving families in events of death, prolonged or terminal illness. Instances of such help and support were repeatedly reported during interviews.

4.5 Summary:

This chapter describes the Mill, as it stands today, as an informal urban settlement, providing housing to approximately 140 households. It reveals the Mill's material, socio-economic and political characteristics, setting this research site in the wider context of Faisalabad. In terms of material and physical appearance, the Mill looks much like any formal lower-middle-class housing settlement. It is an operational socio-economic context that is providing a grounded and practical means of urban living.

The residents are engaged in a variety of economic activities. It is hard to distinguish between formal and informal domains of productive practices as there are multiple overlaps and crossovers. There is roughly an equal mix of residents engaged in formal and informal productive activities. In short, the Mill represents a dynamic and practical way of alternative urban living, where everyday non-conformities and vulnerabilities are overcome by locally informed solutions. It is significant to note that the Mill's population is relatively better educated than the regional averages. The residents aspire to educate their younger generation even under economically constrained circumstances.

It is important to understand the evolution of the Mill as an informal self-built settlement, in order to comprehend the everyday life practices and internal power matrices. The information in this chapter and the next is extensively cross-referenced in the rest of the study. The next chapter narrates the story of how the Mill became the place it is today. It is a representational account of how the Mill may have evolved over

time as settlement. The information is construed and interpreted both by the occupants and the researcher. It analyses the field data from rich, empirical, ethnographic work to present the dynamics of the households and the power relations between them. It identifies and discusses key moments of resistance and development in the forty years that the Mill has been standing as a housing development.

Chapter 5:

The Story: From a Mill

to a *Katchi abadi*

(Informal Settlement)

5.0 Introduction

This chapter develops the story of the Siddiquia Mill by tracing the history as it evolved to become an informal housing settlement. Multiple narratives have been drawn on to assemble a coherent time-line for this story of the Mill. One significant insight gained from the ethnographic fieldwork is that property rights and rights of ownership are largely conceived as use rights. It is also significant to note that these occupied properties also have (informal) exchange and inheritance value.

The evolution of the Mill into an operational informal housing settlement supports the claim that informality functions (however, imperfectly) at an everyday level. This interpretation of the history of the Mill strongly suggests the presence of social relationships and highlights the way these relationships condition everyday decisions. This historical account also shows that the social relations harbour internal inequalities, but at the same time sustain life and survival in economically constrained environments.

This reading argues that despite the normative claims of informality being chaotic, it is internally governed. It possesses a power geometry (Massey, 1994) much in the same way as any capitalist realm of activities. The following historical context establishes that informality does not exist in isolation from formality. Instead it is a co-constitutive process of urban production alongside the planned formal urban practices. The detailed analytical perspectives on each of the claims are elaborated in chapters 6, 7 and 8. In the present chapter is the assembling of the full ethnographic reading of the site, bringing to light the crucial moments in the history that conditioned how the site works at present.

The chapter is divided into four historically distinguishable phases, arranged according to the waves of incomers who settled in the Mill. Each phase is then divided into multiple periods of growth and consolidation within the Mill that have impacted the lives of the residents for the past forty years. (Appendix D summarises the key moments in the Mill's history in form of a table).

5.1 Phase I: Pre-settlement

5.1.1 1976-1980: The closure of Siddiquia Textile Mill

This phase sketches the formation of an informal settlement that originated from a formal context. The shutting down of the Mill by the state authorities was a setback for the few employees who were living on the Mill's site. With the Mill closed down and the owner abandoning the site, it was illegal for them to stay on the Mill's site but they remained on the site. This phase marks the embryonic stage of an informal settlement, where "residents" became "occupants" in a matter of days (Table 3.3, summarises the introduction to these few households that are branded as the Pioneer families throughout the study). The accommodations within the Mill site comprised legitimate houses for these employees. These employees were declared as squatters by the state departments after the Mill was closed down.

Initially, the Department of Land Revenue (DLR) tried to evict them. However, these occupants launched an appeal in the High Court against DLR and were granted "Stay Orders". Stay Orders that were legal notices which suspended the evictions.¹³ This prevented the local authorities from intervening for up to six months, after which the DLR tried to dislodge the occupants again. This action on part of DLR instigated a string of "Stay Orders" that continued until 1981, when these occupants filed a case against the Department of Land Revenue in the High Court, pleading that it is against their fundamental human rights (use rights) to be evicted from their place of abode.

¹³ See glossary Appendix E

It should be noted how a legal, formal context became illegal and informal context for the same set of people. These employees had formal jobs when they moved to the Mill's site and they were living legally in the housing units provided by the Mill's owner. It was due to the failure of a formal business that they were made to live informally. This context supports the notion that informality tends not to occur in isolation of formality. Moreover, it is the state that controls the definition of what constitutes informality and what remains a formal practice.

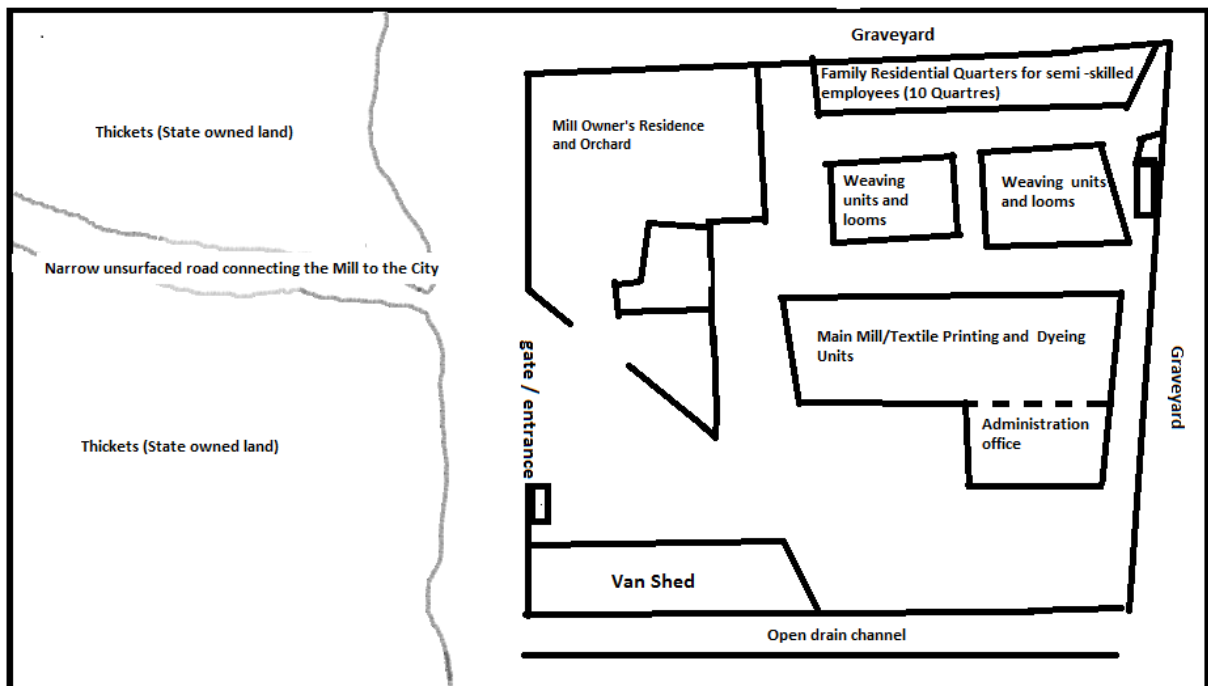
It was reported that there were fifteen lodging units provided for semi- skilled labour by the Mill's owner, each comprising two bedroom units with a courtyard and a small kitchen and a bathroom. These lodgings were assigned to supervisors and technicians. For the skilled employees such as the manager, accountant and secretary there were three medium-sized bungalows, each with two bedrooms, a front room, courtyard and kitchen, bathroom and a toilet. There had been three small, one bedroom and courtyard units for the watchmen. One of these units was at the entrance of the Mill and two were at the back, near the graveyard. These have presently been incorporated in different self-built houses.

When the Mill was closed by the local authorities, there were approximately twenty-six households living on the premises. The Mill's owner himself had been living in a big detached homestead constructed at the front of the Mill, with approximately forty thousand square feet of open fields around the house. A proportion of the open fields was converted as an orchard, mainly having orange, lemon and mango trees (Map 5.1). As mentioned before the owner had left the country as a result of huge debts owed to the state department. Consequently, the owner's house was abandoned and was empty until 1979.

In June 1979, one of the owner's daughters moved in the house, in order to lay claim to a stake in the Mill amongst the confusion. She was married to a textile factory owner and had been living comfortably in Jaranwala, a small suburban town of Faisalabad. In her father's and brothers' absence, she felt responsible for the fate of the Mill. Although the land belonged to Department of Land Revenue, the Mill's physical infrastructure

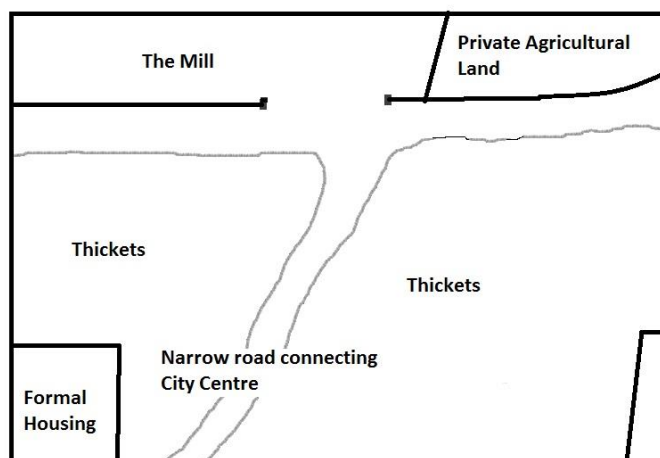
represented her father’s investment. She moved to the Mill in order to retain their claim on their investment and to claim some reparations for its loss. Her presence in the Mill highlights the “grey zones” in between the binary of formal or informal contexts. She left her residence in a formal property market to lay claim to a property that she perceives to be rightfully hers (in absence of her father and brothers).

Map 5.1: Siddiquia Textile Mill- 1976 (just before closure)



It was a trying time for the households that had decided to stay. Although the skilled labour formerly employed by the Mill found work in different industrial units in the vicinity, there was a dearth of any affordable formal housing nearby for their families. Owing to the remote location of the Mill (Map 5.5), other industrial units were five to seven miles away. Most households had migrated from villages and small towns adjacent to Faisalabad. Going back to villages was not an option for them as there was no work there. Secondly, for this skilled labour, sending back their families to the villages would have doubled the overhead expenses by splitting single households across two residences.

Map 5.5: Development outside the Mill-1976-1980



These former employees experienced housing uncertainties, due to repeated eviction drives initiated by the state authorities. However, the then Secretary (administrative caretaker) of the Mill, together with the Accountant and the Manager, took the initiative to retain their residences within the Mill. Through their tenacity and skills in delaying and ultimately averting eviction, these occupants managed to remain within the premises of the Mill, land which by law belonged to the Department of Land Revenue (DLR). By the end of 1982, they were able to secure Court Orders, allowing them to remain on the site, until the cases (Mill Owner vs. Department of Land Revenue) were heard by the relevant state courts.

Meanwhile the Department of Land Revenue had the machinery and other saleable assets of the Mill auctioned in order to recover their losses. This increased the visibility of the site as potential land to squat; encouraging more people to move in the Mill. The series of Court Orders (referred to as Stay Orders) from High Court encouraged further poor people with the need for cheaper shelter to squat on small portions of land for self-building small houses. Such squatting occurred with the consent of the Pioneer residents; most prominent among those were the former Manager, the Secretary and the Accountant.

Various narratives reveal a quiet encroachment of the open space around the Mill's main building. Most of the new occupants did inform or sometimes sought permission from the Manager or one of his associates (the Pioneers) before squatting and building over a piece of land. Most self-built shelters started as a low and basic wall erected around the

occupied piece of land, which gradually looked more like a courtyard with one or two rooms towards the rear end. The kitchen was usually a temporary arrangement in a corner of the courtyard that was partially covered with a textile sheet or piece of corrugated tin to provide shade while cooking. There were no toilets and people relieved themselves discreetly, in open spaces at the back of the Mill, near the graveyard.

5.2 Phase II: First wave of Occupation

5.2.1 1980-1985: Gaining Visibility: The Industrial Boom

The Mill gained visibility as a low-cost housing solution for the fresh labour force that had migrated to the west of the city to find job in the growing industrial sector in Faisalabad. The 1980s were a time when the provincial and local governments were investing in peripheral areas of industrial cities and converting the rural-urban fringe into dedicated industrial zones. As one of the most prominent manufacturing cities, Faisalabad received significant foreign and national investment. The western edge of the city where the Mill is located experienced substantial industrial development.

Recognising the potential of state-led development, the surrounding land around the Mill was also being developed by private real estate investors. Several acres of peripheral rural land had been converted from farmlands to be developed for formal private housing settlements. Such activities increased the visibility of the Mill, both as a source of cheap labour for the new constructions and as a site for real estate speculation. The Mill represented untapped potential or a “rent gap” for future development for the speculators.

By the early 1980s more than 20 self-built houses had been erected inside the Mill’s boundary in a haphazard manner. The newly built houses did not follow any street pattern. It was an unplanned and unorganised squatting of land, where possession was claimed through construction of rudimentary mud walls. Some of the current residents recollect that most of the land had been "sold" (informally) by the Pioneers who had been in control of the Mill’s site. Verification of such narratives will be discussed later in the research (Chapter 8).

This may qualify as the **first wave** of occupation. As mentioned before, this wave of occupations materialised largely due to the establishment of dedicated industrial zones and private housing projects in the vicinity of the Mill. Such state-led projects not only relieved the severe congestion within the municipal boundary of the city of Faisalabad, but this also created jobs for a declining agro-based economy in the fringes. These developments attracted unskilled labour from various areas. They needed affordable housing near these industrial estates and business parks, in order to avoid expensive transportation on a daily basis. With the state failing to provide essential affordable housing, these migrants provided for themselves by squatting in places like the Mill. As a result, the formal sector industry, businesses and private formal housing, were well served and, to an extent, dependent on an informal housing settlement that housed the essential labour force close by.

As most of the land within the boundary of the Mill had been under the control of the Pioneers, potential occupants needed to establish friendly ties with them, in order to gain entry within the physical boundary of the gated Mill. By virtue of knowing the Mill's site inside out, these Pioneers had immense influence. Their control was further strengthened by the presence of two more actors. One was a regular client of the Mill who recognised the immense potential of the Mill's location and moved into the Mill in 1978.

This client was a small furniture manufacturer, who was friends with the Manager and the Secretary as he had done business with the Siddiquia Textile Mill for more than seven years. He occupied the land near the entrance of the Mill but only erected a boundary wall and dumped some odd furniture pieces on the occupied site. Initially, he moved in the mill owner's house but when the daughter of the owner came to live there, he occupied a large portion of the orchards that surrounded this house. He built on these orchards and eventually "sold" the land and the buildings to other households that moved to the Mill in subsequent years (doing so until late 1990s).

Some older residents recalled that it was believed that he made money on the promise to procure land within the Mill for the households in need of shelter. They believed he had misled several occupants into believing that they needed to pay the Pioneers to gain permission to squat in the Mill, and pocketed those so-called fees himself. Since all such activities are clandestine and under-the-counter, most squatters were unaware of his underhand activities. Narratives further elaborate that even the Pioneers did not know the extent of the scam this client had pulled off. So this client became an important player along with the Manager, Secretary and the Accountant in terms of exerting control within the Mill's site.

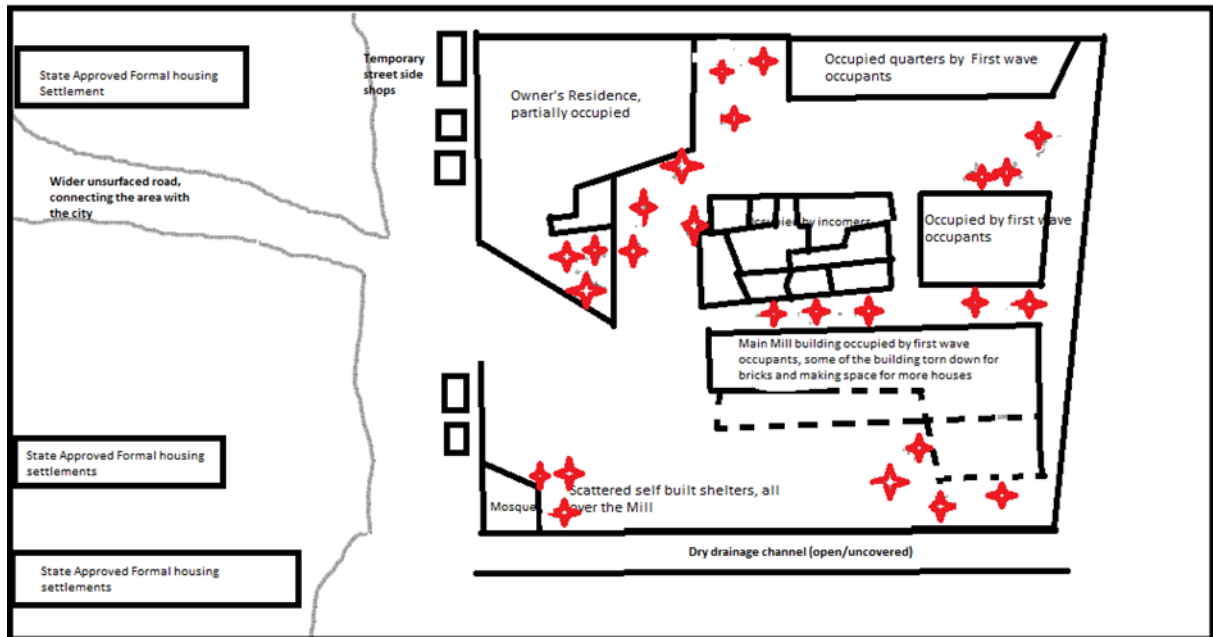
The second actor was the Manager's widowed sister and her family of four sons and three daughters, who moved in immediately after the Mill was shut down. Two of her sons were in their early twenties and proved a strong support for the Manager, whose sons were very young at that time. Owing to their pro-active nature, both the boys took great interest in everyday life within the Mill. They were supported by the rest of Pioneer households. Consequently, within a short span of time, this household established itself as one of the most important families in the Mill. This entire context is important to establish the ever-increasing control of a few households in the subsequent years in the life of the Mill. By the mid-1980s five households (Table 3.3, outlines the individualities of these Pioneers) rose to prominence in terms of managing the land use within the premises of the Mill.

5.3 Phase III: Second Wave of Occupation

5.3.1 1986-89: Seizing the opportunity: Being recognised as "Katchi abadi"

This phase outlines the growth of the informal housing in the Mill in a more planned manner. Although by now the Mill was housing roughly 30 households, the future remained uncertain for those squatting here. There were no civic facilities for most households except those who occupied the Mill's official quarters. Occupants squatted in and around the massive walls of the Mill's building, without having any access to electricity, gas or water supply (Map 5.2).

Map 5.2: First Wave of Occupation- 1980-1989

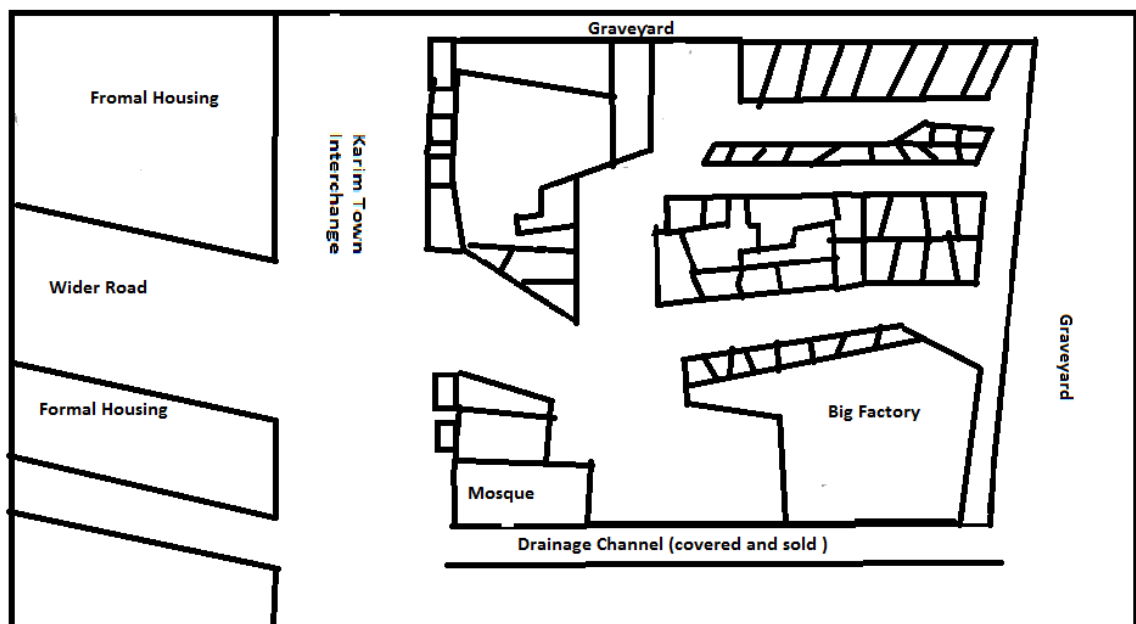


Things changed following Prime Minister Junejo's announcement concerning the changing state policy on squatter settlements in November 1986. This announcement outlined that any parcel of state land, comprising of at least 40 houses, illegally occupied through building of self-built shelters of varying materials and sizes will be recognised as *Katchi abadi*. Being recognised by the state apparatuses brings no material change in the informal settlements. This recognition simply acknowledges the existence of the informal settlement, making it visible in official documents.

The Pioneer households controlling the state of affairs of the Mill, recognised the opportunity to convert Siddiquia Mill Colony into an established informal housing settlement. It was during this political regime that Siddiquia Mill Colony was documented as a *Katchi abadi*. It was during this period that the Pioneer families invited their extended families, acquaintances and relations to occupy land within the Siddiquia Mill compound. They needed the settlement to exceed the limit of 40 houses, necessary to be documented as *Katchi abadi* by the local government.

This **second wave** of occupation was more organised and planned as it had been engineered by the Pioneer households. The older houses that had been haphazardly laid out in the compound were moved (with the consent of the residents) to give way to more planned occupation of the Mill's land. This change of layout was largely controlled by the Pioneers (Map 5.3). Through their capacity to persuade individuals facing housing problems to migrate and settle in the Mill, these Pioneers were able to determine how the land should be occupied and how much land each family or individual was entitled to occupy.

Map 5.3: Second and Third waves of Occupation- 1986-2000



It is unclear from competing narratives how this power played out in terms of land distribution in practice. Some of the later residents observe that stretches of land were “sold” (whether for a lump sum or by instalments, according to the financial position of the incomer). Others claim that they were offered the land free of charge and that they were to build a dwelling at their own expense. The difference in the mode by which incomers’ occupied the land depended on the nature of social relationships they shared with the Pioneers (see chapters 6 and 8).

It seems that an informal governance apparatus was operating in the Mill. The increasing control of the Pioneers suggests a stratification within informality, with

differences in capitals between residents affecting the shape of everyday life.

Furthermore, the way that the layout of the settlement had been changed, suggests flexibility in informal building practices. The housing structures and the layout of the settlement seems to respond organically to the needs and budgetary constraints of the occupants.

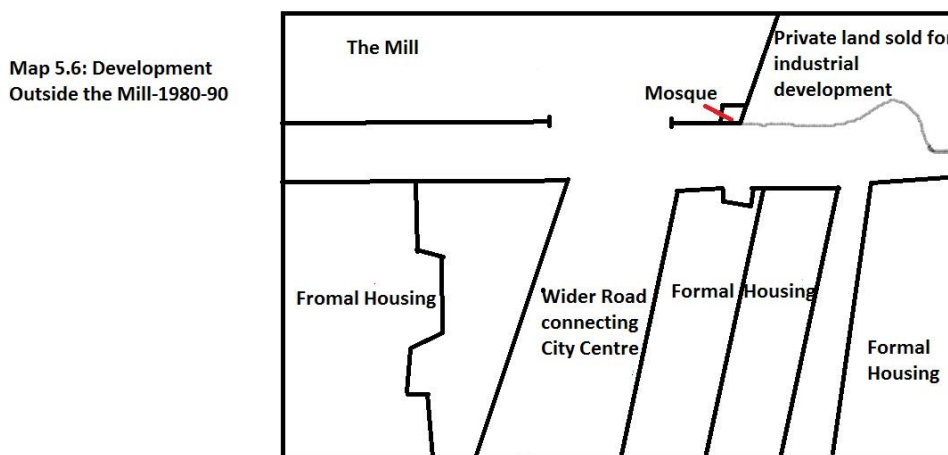
It was during this wave of occupation that settlement began to take the shape of typical low-income housing settlement (Map 5.3). Most houses were still made of mud and cheap bricks, with mud plastered over the walls as finishing touch. There were three secondary streets emerging from a main street. The main entrance was still an imposing gate that opened towards the main road. The wall parallel to main road housed three small, temporary businesses; a tea stall, a roadside eatery for passers-by and a cigarette kiosk. All these were portable, temporary structures that were set up early in the morning and removed by the evening, with the exception of the paraphernalia that belonged to the eatery, whose owner lived inside the Mill. The flexibility within informal livelihood practices is revealed through such practices.

The houses that were built (or rebuilt) followed an informal yet predetermined land use plan. The five Pioneer families, after consultation with some other households, determined that every occupant should respect the street pattern and must not encroach the spaces designated for public use, such as the streets, the entrance of the Mill and the bends and corners of the streets. It was a collective decision, which was implemented through the influence of the neighbours. Most households were in one way or another related or acquainted to the five Pioneer families, thus these decisions were widely accepted.

However, even when the Mill was recognised by the state government as *Katchi abadi*, the future of the Mill was still uncertain. Consequently, most occupants were unwilling to spend more than what was essential for the building of the houses. Most of the occupants wished to avoid confrontation with any of the influential families or their neighbours. All these indicate an informal but well-thought-out governance within the Mill.

5.3.2 1989-1993: Consolidating the settlement: Informal governance, control and resistance

In this period socio-economic developments outside the Mill affected the activities within the Mill's boundary, again demonstrating the co-constitutive traits of informal practices. Whilst the informal settlement was taking shape within the Mill boundaries, the surrounding areas were changing rapidly (Maps 5.6). With the return of the privatisation policy at national level (1991), the once peripheral expanses around the Mill, that were mostly dedicated industrial zones, were developing fast as areas of mixed land use. Smaller formal private housing settlements were sandwiched between small dyeing units and schools were erected next to huge warehouses. There was a lot of formal retail and small business activity being generated in the surrounding area. Such economic activities and recognition of the Mill as a *Katchi abadi* further increased the visibility of the Mill. This was the time when a strong informal apparatus of authority and control was seen to be working in the Mill.



The five Pioneer families had achieved, by this time, a status and importance in the community that nothing on the premises of the Mill could happen without them knowing or consenting. It was through their initiative and encouragement that the settlement was growing. They are identified as Pioneers because they were the ones who established the settlement. These Pioneers enjoyed a certain kind of respect and reverence among the occupants. This respect effectively conferred their power and

control in the settlement. Such power and control in everyday life will be discussed in detail in chapter 8.

These residents had borne the brunt of state eviction projects. They sustained six state-led clearance attempts which always ended in having their houses (however flimsy and temporary) padlocked by the government officials. During these operations some male residents were also arrested. Such sacrifices gained them more respect in the community. Besides being the original residents and the forerunners of the settlement, they also hold all the important documents and records concerning the Mill. All the subsequent communications between the Mill and the State Departments, as well as the Court Orders all are in the possession of these families. In this way the Pioneer families also hold instrumental power through their ability to control and manipulate the information that residents receive and have access to in negotiations with the state authorities.

Most incomers were related or had ties with one of these Pioneer families. They felt lucky to be provided with the chance to squat in a closely guarded site. Narratives affirm that the notion that the Mill was a prime real estate and they were fortunate to be occupying it, was widespread among the occupiers. This added another layer of respect and indebtedness for the Pioneer families.

The narratives asserted that by end of the 1980s the Mill was attracting a lot of attention from the real estate speculators, land mafia and illegal developers. It was in the 80s that a local influential rural clan (the Niazis) tried to establish themselves in the Mill by occupying large stretches of land within the Mill's premises. The Niazis had sold stretches of their agricultural land in the surrounding areas to the state and private investors for a profit. They recognised that this peripheral edge of Faisalabad is the potential site for development projects by the State as well as by private investors. Having invested in various other projects, they eyed the land inside the Mill as a potential real estate proposition where profit can be made by illegal occupation and sale in the informal real estate market.

Originally, the Niazi and Gujjar clans lived near the Mill's site (Map 5.6 indicating private land sold for industrial development, these belonged to Gujjars and Niazis). They were leading farmers and dairy producers in this area, before Faisalabad city sprawled and absorbed agricultural land into urban use. Prior to the 1950s this whole stretch of land (Union Council No. 240-253) had been rural fringe for Faisalabad (then known as Lyallpur), where Niazis and Gujjars were two well-known clans. Both clans were known for their love for fracas and scuffles with each other. They also patronised small-time criminals involved in petty thefts, forced intrusions and displayed coercive tactics to instil fear in the villagers who went against their wishes.

The Niazis were associated with dubious “strong arm” tactics which had an imprint on the gradually urbanising rural-urban fringe in the west of Faisalabad city. They were well known for usurping agriculture lands from poor, and vulnerable farmers, stealing farm animals and committing similar crimes. The Niazis had made money by selling the stretches of agriculture land that they had forcefully occupied. On most occasions they forcefully acquired any legal documents for the occupied land; otherwise they acquired title through bribing the local “patwari”. Patwaris are the authorised state officials who are in possession of all the information regarding the rural land. This information includes title, tenure, measurements, location, inheritance and access rights to a parcel of land.

After this fashion, in the late 1980s, noticing the potentially valuable land in Siddiquia Mill, they used their strong arm tactics to secure the land through force and squat on it. This was the time when the Pioneer families were struggling and trying to populate the Mill in order to meet the conditions of state's *Katchi abadi* policy. Due to the notoriety of the Niazis for having groups of thugs on their payroll, the initial settlers (like the Pioneer families) did not challenge them. The internal inequality among the occupants was evident. Chapter 8 details their role in the Mill.

The presence of the Niazis within the Mill's boundary wall in the initial years when the settlement was in its early stages was significant. On the one hand it provided caution to other land grabbing mafia, causing them to stay away from the Mill. For instance, they kept away the affluent Gujjars, who were equally aggressive and wished to take this opportunity to squat on such prime land. On the other hand, they facilitated some interested parties to move in and occupy more land and strengthen the influence of Niazis. These parties had been friends with the Niazis. Key amongst these were members of the Cheema and Raja clans.

Consequently, the Pioneer families seemed to lose a significant amount of control over the land they were living on. Although, the Niazis were known for coercive tactics and aggressive behaviour, they did not intimidate the Pioneer families. However, there had been reports of newcomers being coerced and compelled to abide by the instructions from the Niazis. Niazis were operating two factories from within the Mill premises. The Mill was now serving a bigger catchment area; as unskilled labour from different areas were coming to work in these factories on daily basis. The socio-spatial display of power is a recurring theme in the everyday life of the Mill. The ways in which three types of power: normative, coercive and calculative (Clegg, 1998) have played out on ground has shaped the physical, political and social life in the Mill. A deeper analysis is presented in chapter 8 that encompasses the complex and subtle ways different types of power has played in the everyday life of Mill for the past 40 years. The following incident further highlights the complex relationships of power and control within the Mill.

It was in year 1992 when the Niazis helped to hatch a significant conspiracy to occupy the Mill completely and take all the control away from the Pioneer families. It was revealed through many interviews that in 1992 three men approached the Pioneer families to declare that the Mill site had been granted to them by the Government of Pakistan as compensation for the lands their ancestors had left behind in India at the time of independence in 1947. The documents that they produced appeared to be legitimate. According to the narratives of the residents, these three males who were claiming to be the legitimate owners of the site were quite convincing in terms of demanding their "rightful" title. These three claimants are referred as "Fraudsters" by

the residents. It is interesting to note that the term has not changed to date. The current residents of the Mill still refer them as Fraudsters.

These Fraudsters not only had legal documents to support their claim but had also started to dump building materials on the site. Within a few weeks they placed several tonnes of wrought iron rods, bricks, bags of sand, building gravel and miscellaneous building materials. This conveyed the serious intentions of the then so-called legitimate title holders. They also appointed three guards on site to look after the building materials. According to the residents, it was a frustrating time for the occupants. There was a lot of confusion as well as uncertainty over the future of the settlement at that time. It was especially worrisome for the residents who had just finished building their houses in the new layout of the Mill. They were in no financial state to leave the Mill and rebuild somewhere else. The three claimants visited the Mill only once (in 1992, September or November, the residents were not sure). After that all communications had been through one of the leading Niazis, who was living in the Mill. Niazis became their representatives on the site.

It was within a few months of the arrival of Fraudsters that through a background check performed by one of the Manager's nephews, evidence was found that revealed that all the "legal" documents had been fake and these claimants had no right to the Mill's land. Yet this revelation did not deter the aims of the Fraudsters. As they were not physically present on the site and the Niazis had been acting on their behalf, it was a complicated situation. The Niazis and the armed guard on the payroll of the Fraudsters was an effective means to make the residents comply with status quo.

It was in the winter (November or maybe December) of 1993, approximately a year since the Fraudsters had dumped the building materials in the premises of the Mill, when a significant incident happened. As a result of a small scuffle between a resident and the armed guard appointed by the Fraudsters, a resident was killed (probably accidentally, as some of the residents think). The murdered resident was the cousin of a well-known university professor in Faisalabad. The incident was reported to the Police and the deceased's family actively pursued the case. This forced the Fraudsters to

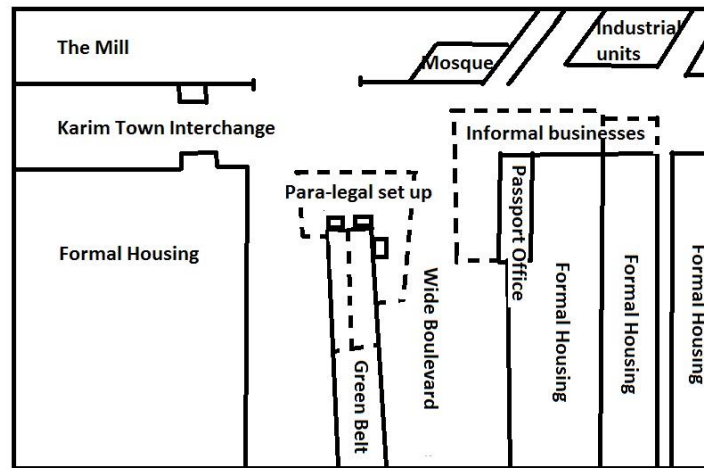
remove their guards from the site. Since their “claim” to title was illegitimate, therefore, they wished to avoid any investigation that involved the police or local government. The Niazis were warned by the residents (mainly the Pioneer families) that if they continued to meddle in Mill’s everyday life, they would be implicated in the murder case. For the residents this murder case had been a blessing in disguise. The Fraudsters left the Mill alone after this unfortunate incident, leaving behind the building materials. These building materials played a substantial role in subsequent building activity in the Mill.

5.3.3 1993-2000: Struggle for control and power: Of coercion and subversion

This period exemplifies how the residents of the Mill provided for progressive formal concerns in the surrounding areas. The Mill provided cheap, affordable housing for the semi-skilled workforce employed in both public and private sector jobs in surrounding areas. The residents of the Mill also provided several informal services to the thriving formal sector. Consequently, the Mill became embedded in the micro-scale everyday life of this wider locale.

During these seven years, one notable development was the temporary setting up of the regional passport office in the area (Maps 5.7). It was established in two large semi-detached houses, opposite the Mill’s entrance. This passport office brought a lot of traffic from Faisalabad city as well as the small nearby districts which fell under its jurisdiction. During this time local small businesses were flourishing in and around the Mill. The small shops, tea stalls, food stalls, operating from inside the Mill benefitted from the increased flow of people, while new businesses were established in the form of lawyers, middlemen who filled forms for illiterate visitors, officials with official stamps to verify documents, photocopiers’ kiosks and photo kiosks. This represents that an important formal function was being expansively well-served by the informal economy. Conversely, the bustling retail environment outside was adding to the quality of life inside the Mill. Residents found livelihood activities nearer their residences. Women were engaged in number of informal supply chains, serving the immediate formal neighbourhoods.

Map 5.7: Development outside the Mill-1990-2000

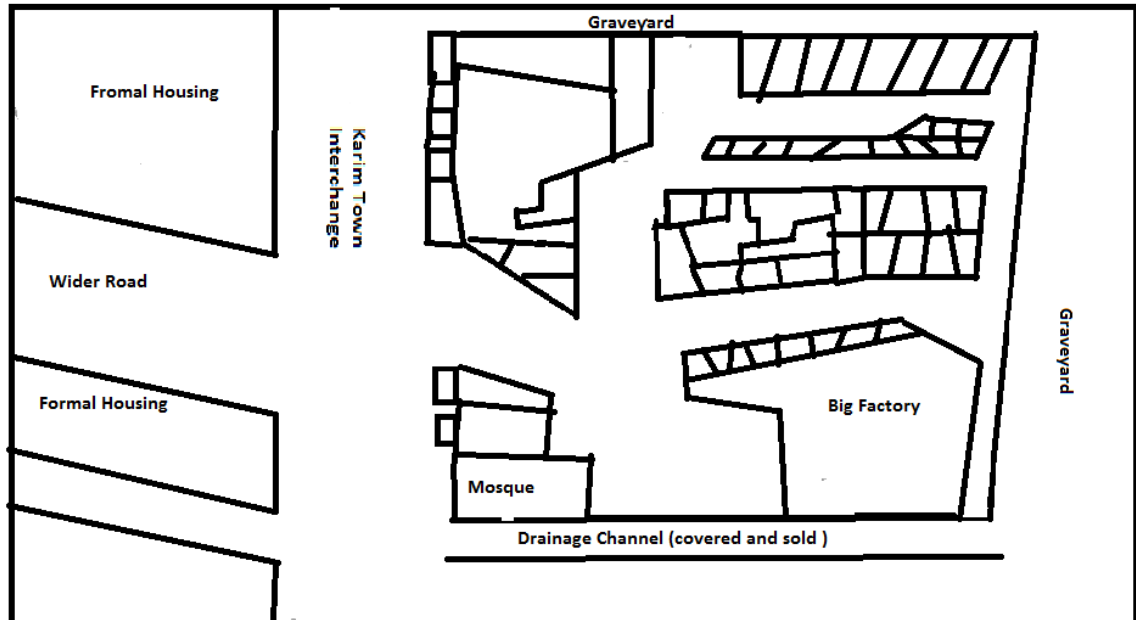


By this time, the Niazis had strengthened their position inside the Mill. The Niazis used significant amount of the abandoned building materials which they used to consolidate both the factories within the Mill's boundary (between 1996 and 2005). The larger factory was a dyeing and processing facility for cotton yarn. The presence of an operational informal industrial unit that was serving the needs of the formal market further supports the arguments that informality does not exist in isolation of formality. These textile finishing processes drained their sewage and contaminated water illegally in the nearby sewerage facility. The Niazis had bribed the local officials for keeping this activity unreported. The Mill did not have any brick paving on the open surfaces or the streets at that time. These surfaces around the factory were always flooded with chemical-laden water. This was a major environmental and health risk. It was aesthetically unpleasant, too.

The smaller unit housed 400 power looms, weaving cotton yarn. All the infrastructure belonged to Siddiquia Textile Mill; only the looms were fitted by the Niazis. The looms that belonged to Siddiquia Textile Mill were auctioned in 1996 by the Department of Land Revenue. This unit was tapping electricity illicitly from the state owned electricity poles. Although the infrastructure existed for the supply of electricity in the Mill, the original contract for supply of electricity for commercial use had been terminated in 1976, when the Mill was closed. As the result of this, the whole settlement lacked access to electricity. Niazis had tapped illegally into state owned electricity poles nearby by

bribing and intimidating the local personnel and to ensure they are not reported to the authorities (see Map 5.3).

Map 5.3: Second and Third waves of Occupation- 1986-2000



The factories employed well over 200 people, mostly from outside the settlement. This was a further reason for the unpopularity of the Niazis among the residents of the Mill. Most of the labourers worked for daily wages. Generally, the residents in the Mill did not like these daily waged strangers coming into the settlement. The settlement was quite vulnerable during this time in terms of physical security.

Some of the residents implied that after the Fraudsters left, the residents gained more confidence in their day-to-day life in the settlement. The Pioneer families had for some time, desired to invest in gaining some kind of authorised security against unpleasant incidents such as the Fraudsters' incident. They persuaded other residents to invest in approaching the higher courts of justice and local political representatives as a mean to secure assurance against eviction. There had been a complete consensus on the proposal. Narratives reveal that most residents trusted Pioneer families with decisions of such magnitude. The residents promised to cooperate and secure funds for official proceedings. It appears that by this time, Pioneer families had assumed the leadership,

with the help of other occupants for securing a serious but restrained self-styled governance over the Mill, but the Niazis remained confrontational and truculent.

Meanwhile, the settlement was growing. By 1999 there were more than 100 households living in the Mill. The Mill had gained substantial visibility as an informal housing settlement. By this time, when there was little land left to squat upon. The small parcels of vacant land that remained were under the control of the Pioneer families or the Niazis. Most of the new residents had to “buy” a place to live.

The procedure to buy or sell is informal and straightforward. A resident wishing to sell a portion or the whole of their property spreads the word that the property is available and open to offers. The household in possession of the property continues to live in the property until any exchange has been made. The price is set arbitrarily by the household in possession, usually in consultation with a couple of neighbours they trust. The prices of the properties are significantly less than the real estate in open, formal market (see Table 4.4). Most transactions are done in cash, usually in two instalments, the first being a smaller sum to mark the agreement and to guarantee payment of full amount in two to six months, before moving in the property. The transaction is witnessed by four reputed neighbours (guarantors) and verbal guarantees to honour the agreement from both sides are exchanged. By the mid-2000s sixty percent of the properties had been “sold” and “bought” in this fashion. It was the time when a few significantly proactive grassroots-level political workers acquired land in the Mill. The presence of such political workers has had a significant bearing on the subsequent development of Siddiquia Mill Colony as an informal housing settlement.

5.3.4 2000-2005: Using the power of Vote: Unobtrusive resistance and triumph

This period in history shows how the residents became aware of their potential effectiveness in accessing opportunities if they acted collectively. They were made mindful of the power of mass action and the art of negotiation at micro-scales. This sub-phase is marked by what McFarlane (2014) refers to as “density politics”. The residents

were exposed to the power of the vote by some politically shrewd fresh incomers to the Mill. This coincided with the loss of power for the Niazis due to the demolition of their larger factory, which will be explained below.

The first major civic development in the Mill in terms of accessing urban amenities was the distribution of metered electricity to individual properties. This was secured through negotiating with the newly introduced grass root municipal apparatus. This municipal set up was introduced by the then President, General Pervez Musharraf, as part of “New Local Government” initiative, which established three phases of elections. The first phase began with the elections of grassroots, local representatives from each Union Council. In this phase, the Pioneer families gained access to potential candidates, with the help of the Politically Savvy households who had recently moved in the Mill. They pushed the agenda of recognising the residents of the Siddiquia Mill as voters. They worked to ensure the registration of those eligible to vote in the Mill.

After intensive efforts, the roughly 280 residents of the Mill were registered to vote. This made up around 17% of the total voters in Union Council 247. This percentage is significant on three counts. First, the Union Council 247 comprise of mixed housing settlements, a majority being lower-middle-class and middle-class households. The voting turnover is usually much less in these classes compared to low-income households. It is fairly easy to make sure all 280 voters from Siddiquia Mill go and cast their votes, if free shuttle service is provided to and from the vote booths, for instance. Secondly, by virtue of being newly registered voters these residents are obliged to vote. Thirdly, with time the residents and local politicians recognised the Mill as a fairly large vote bank, which gave the residents a power they could use in future negotiations. This was one of the significant changes in attitude that the newly moved in Politically Savvy activists had brought with them.

The newly registered voters of the Mill showed support to a potential candidate who promised to bring in dedicated electricity poles and electricity connections for individual properties in the Mill. They voted for him and in 2002-03 the promise was fulfilled. The residents were required to apply for individual meters in order to be

considered for provision of connection. A small administrative fee was also levied by the energy provider. Although an extra expense in terms of applying with a fee to the energy provider, the residents felt it was worth to invest in individual connections.

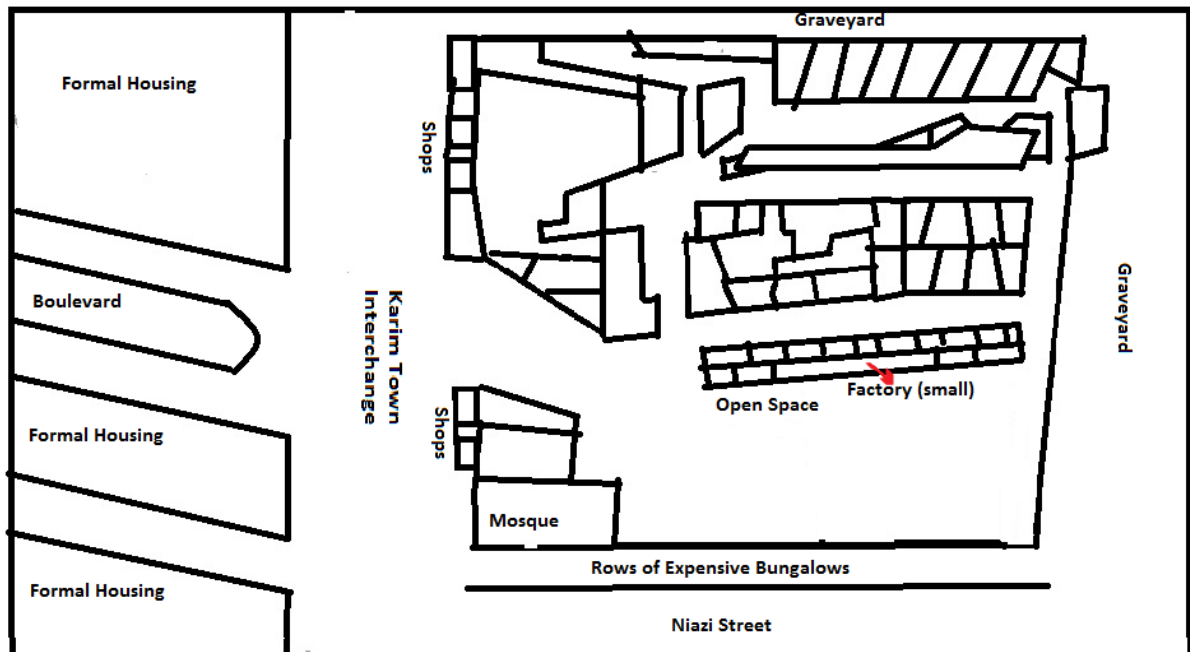
Before metered connections, most households were borrowing electricity (informally) from the properties that were built parallel to the main road (Karim Town Interchange), where the actual electricity meter of the closed down Mill was still operating. These were the properties of Pioneer families and the mill owner's bungalow. The households that borrowed from these houses split among themselves the bill that the lending property received. This meant that the lending property was using the electricity free of cost. It was an exploitative arrangement, but there were no other choices. The lending households decided themselves who they wanted to give the "privilege" of borrowing electricity. Small scuffles were part of everyday life on the Mill under such arrangements. One needed to have congenial relationships with these households if one wished to "borrow" electricity from them. As argued earlier, like any formal capitalist social field, informality reveals disaggregation among the marginalised subjects. Various structural and social hurdles challenge the capacities and capabilities of marginalised subjects (a theme which will be discussed further in Chapter 8). The informal strategy to access electricity in this context is one of these structural hurdles.

Another significant incident happened in 2005, when the then District Coordination Officer (DCO), who was known for his honesty and determination, visited the Mill, on the request of the residents (most of them from pro-Pioneer group and newly arrived Politically Savvy activists). He observed the environmental issues within the settlement and promptly gave orders to demolish main factory of the Niazis. This factory posed severe environmental risks for the residents. This factory was built on the only open space within the Mill, causing congestion and overcrowding.

This demolition was a landmark decision in terms of curbing the coercive power of the Niazis. The demolition left them controlling only the smaller factory, employing around 50 people. This factory is located in the first street, perpendicular to the houses of the Pioneers in the Main Street. This factory sorts out cotton cloth trimmings and textile cut-

offs to be used as various types of filling material in sofas, cushions and pillows for the local market. Roughly, one-third of the employees are from within the settlement see Map 5.4 for reference).

Map 5.4: A consolidated Informal settlement-2000-2013



After the demolition of the larger factory, the influence of Niazis decreased significantly. Apart from the smaller factory, they also own five other properties within the Mill that are usually rented out. They are the only residents who rent their properties in the Mill, as they have resources to deal with troublesome tenants. Although their role in day-to-day decision making has diminished over the years, yet Niazis still bear weight when it comes to forming vertical links in the local administration and local politics. They have, however, become less prominent in terms of day-to-day functioning within the Mill. They socialise with fewer households within the settlement compared to past.

5.4 Phase IV: Third wave of occupation

5.4.1 2005- 2011: Moving on: Recognising politics, power and potentials

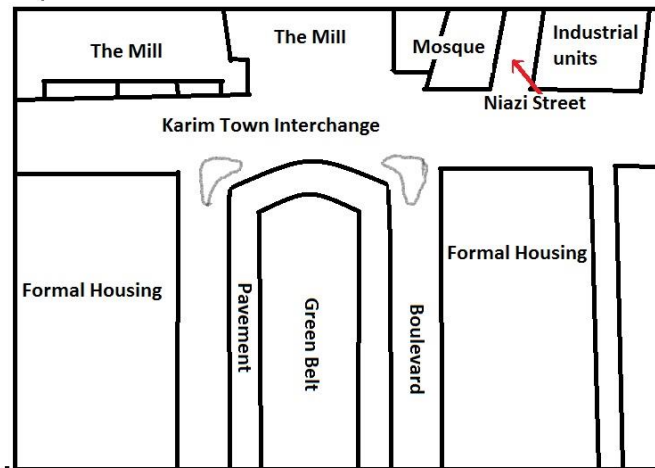
It was after this demolition that a second effort to improve the lay-out of the Mill took place. The residents cooperated mutually to come to amiable decisions to improve the

living conditions after the demolition. The need to improve the layout also resulted from **the third wave** of occupation. More incomers started trickling into the Mill during 2000-2005, when some of the informal settlements around Faisalabad were being cleared for formal civic development projects (see Map 5.8 for the development outside the Mill during this time). These informal settlements had occupied the state's land which was now reclaimed for the development projects. Most were in the periphery, serving the suburban formal housing settlements.

Siddiquia Mill Colony attracted these displaced occupants. Some were attracted due to the Mill's central location, close to the nearby thriving Industrial estates. Some appreciated the relatively better living standards in the Mill. Some simply had friends and relatives living within the Mill and this represented the best possible solution for them. This third wave was subtler and slow in terms of movement of the incomers. These recent occupants generally took up rented properties (or rented portions of properties). Some bought houses that were sold by more well-to-do speculator-occupants who build to sell, on parts of land they had already occupied for years. It is rare for the third wave incomers to occupy land and build their own structures, instead, they bought them using the informal protocols discussed above.

This wave marked the last major burst of occupation activity, for two main reasons. Firstly, there is not much vacant land left to squat on. Almost all the vacant land is in control or possession of one of the older occupants. Secondly, the land that had become available after the factory demolition, could not be used as the authorities had prohibited any building activity on this piece. This was to maintain the environmental quality of the Mill.

Map 5.8: Development outside the Mill-2000-2013



The Pioneer families and other influential residents wish to be consulted on any incremental or new building works. This does not happen all the time because some newcomers do not concede to the perceived social power of the Pioneer families. Consequently, there has been tangible tensions within the social relations between these new arrivals and the existing residents. This is evident from frequent references in the interviews of the morally and socially questionable social conduct of some newcomers. Social mingling of the newer incomers in the settlement is quite restricted, although it is difficult to generalise. Moreover, residential mobility is still high among the newer incomers in comparison with residents that have been living here for more than 18 years.

Throughout the third wave of expansion, the settlement grew much more haphazardly, outside the predetermined layout that was laid out informally by the Pioneer families and occupants of the second wave. The Main Street divides neatly as three secondary streets. All streets initially appear reasonably straight and properties line them tidily. Nevertheless, after only half a kilometre, the paved streets give way to narrow, dirt tracks shooting in all directions, muddy and usually water-logged, leading to the rest of houses (Map 4.4). Most properties are subdivisions of bigger properties, sold separately 'to realise the maximum value from existing holdings. These houses are smaller than the ones in the neater part of the settlement. As most properties are bought (unlike the earlier incomers who had squatted free of cost), the properties are small and in some cases cramped. In some instances, the path leading to some properties are so narrow

that even an emergency vehicle cannot access the properties. It appears that there is an invisible line dividing the whole settlement in two major divisions of land use pattern. Map 4.2 and 4.4 locates this dividing line clearly.

This division is physical and material as well as social, economic and political in nature. Residents noted, for instance, that getting a metered connection for gas, water and electricity is much easier in neater first half of the settlement, as majority of the properties already have piped and metered connections. The loose grid pattern of the layout helps the state authorities to keep efficient record of connections. Economically, there are a few households in this neater half that are barely managing their lives in terms of livelihoods, yet they strive to keep up with the “civic” expectations of other households living in this half of the settlement. Therefore, simply occupying the “right” plot in the settlement has provided the occupants with a better living environment and probably a slightly better standard of living in terms of accessing civic amenities. Due to the sizes of the plots, there is much room for incremental consolidation whereas in the disorganised half the plot sizes do not lend any such flexibility. Here can be seen the eventual results of much earlier decisions by occupants, and the effects of their relationships with the Pioneer families. This is another example of how social connections play an important role in the everyday life in the Mill.

For most of the incomers that rent properties, the Mill acts more of a stop gap arrangement. Most households move on to other bigger (more “cosmopolitan” squatter settlements) where it is easier to interact socially and live inconspicuously (particularly if they are involved in socially questionable livelihood practices such as prostitution or street dancing). However, if they feel comfortable in the Mill they then buy the first available property on sale. Most buying activities happen in the second, more congested part of the settlement, as the properties are small and cheaper as compared to bigger properties in the first half. Higher rates of residential mobility and less time spent in settlement may explain the lack of care for the neighbourhood and social investment in this half by its residents.

This half of the settlement looks more like the “metonymic slum” (Roy, 2011: 224) present in most South Asian countries. There is a higher residential mobility in this part of the Mill. Where an occupant could afford it, two or more properties have been combined to allow more space. Most properties in this half are bought and there are only three households that had lived in the Mill for more than 30 years and originally squatted and self-built their properties. Many properties are in need of repair and maintenance. Owing to reduced size, most properties lack proper ventilation and are cramped. The roofs are used to their optimum capacity, because of lack of space on the ground.

The success in accessing electricity, demolition of the larger factory and consequent curtailed coercive influence of the Niazis all contributed to highlight the role of the Politically Savvy residents. It was reported by many residents that initially there were three households that were actively engaged in the local and regional politics. With the introduction of New Local Government policies at all scales by the provincial government, these grass roots political workers had gained a lot of leverage. Two of these households moved out before 2007, and migrated to other cities. Only one household remained. This household consists simply of a grass roots political activist and his wife and four children. This activist is currently the elected political representative for the Union council 247, for Pakistan Muslim League (Nawaz Sharif Group) (PMLN) and act as a local representative for PMLN for this area. He is married to the women’s representative for the same union council. PMLN is the ruling state party currently and their grass-root representatives currently possess a lot of power.

Together this couple is surprisingly popular among the residents considering they have only been in the settlement for 18 years. This is notable in two ways. Firstly, 18 years does not qualify as a long enough time to win the older residents over, nor to make more recent residents to trust them. None of other residents that have been in the in the settlement for the same period of time, enjoy such a good reputation. Secondly, they live in the second half of the settlement, where their house is the last one at the end of a very narrow winding street. Their house is cramped and barely accommodates six family members. They are in no position to offer financial help to anyone. This eliminates the

possibility that they may have a following of residents due to the ability to extend monetary assistance. Both are known for their altruistic help and assistance in various socio-political issues of the residents. They are respected and liked for the way they take initiative to solve various problems of the residents such as by engaging with the formal spheres of state institutions, meeting local state representatives (for instance the local Member of the Provincial Assembly) and liaising with local state officials for various matters.

This couple have encouraged collective action by the residents to improve the living conditions in the settlement on several occasions. This has sometimes been with the support of the Pioneers and Niazis, but not always. It was result of collective efforts of the residents under the guidance of the political activists and the help of Pioneer families, that the settlement received piped gas connections in 2008 and piped water supply in 2011. These are both significant achievements, involving the negotiation of formal structures. Seemingly, they both owed to the utilisation of vote-bank politics by the residents.

The narratives assert that there have been several instances when this Politically Savvy couple have encouraged the residents to act collectively to resolve issues around the settlement. They organise meetings with local government officials, most of which takes place in the Mill. The venue for such meetings is always the open space in front of the houses of the Pioneer families. Usually, the spokesperson from the residents' side is someone from the Pioneer families as they are educated, confident public speakers and relatively well-off from the rest of the residents. The political activists (who have arranged the meeting) always appear to be more loyal to the invited outsider. Together, the residents and activists play out the negotiations game at this micro-level.

It was about the same time (2007-8) when three Christian households paid to possess two properties in the Mill. It is significant because they are the only non-Muslim households in the Mill. Majority of residents scorn this transaction carried out by the previous property holder, who chose to transfer possession to Christian incomers. Although, the largest religious minority in Punjab, Muslim-Christian relationships are

steeped in discrimination, prejudice and bias. The majority of Christians are employed as domestic help or by WASA (Water and Sanitation Authority) as cleaners and sweepers. The Christian households in the Mill own horses and secure their livelihoods by drawing fancy horse-drawn carriages on weddings, festivals and fairs. They also engage in street dancing. Their mode of livelihood and their religion both stands in the way of them becoming socially accepted by the rest of the residents. They are socially isolated. Their choice to come to live in the Mill is odd because only two miles down the main Karim Town Interchange are two large recognised Christian *Katchi abadis*, Waris pura and Barkat Pura. Unfortunately, these households declined involvement in this research, so it is really not known why they chose to live in the Mill, in quite tangible social isolation.

It was in 2010 that the Supreme Court issued its final ruling that Siddiquia Mill Colony can no longer be dispossessed or demolished. However, the DLR and the residents have to develop and agree on a protocol for transfer of different types of titles or tenure for the settlement. This final ruling was not shared openly and transparently with the rest of the residents by the Pioneer families, who had received this court order directly. Not only this but it was reported that they spread a rumour that that the Mill was to be repossessed by the DLR and the residents will be relocated in a small town 80 miles from Faisalabad (Appendix C details this incident). The residents discovered the true nature of the Court orders and celebrated, yet the Pioneer families were not questioned or interrogated for concealing such weighty news from their neighbours.

Present in the said court orders were also the instructions from the Supreme Court for the local government. It was advised that relevant state authority must form a committee, consisting of representatives from state institutions and the Mill, to conduct a survey of the Mill to determine vital statistical information for the households and infrastructure. This survey was scheduled to be conducted from January 2011 until the middle of June 2011. This survey instigated local tensions among residents. A majority had been unhappy about the conduct and quality of information collected during the survey (Appendix C explains in detail the conduct and consequent controversies that originated from this survey).

5.5 Summary:

This chapter provides the history of the evolution of the Mill as a housing settlement. It is an interpretive account, understood through narratives and interviews from the field. This reading of the history of the Mill indicates four key stages in the development of this housing settlement. Phase one outlines the initial squatting and beginning of quiet resistance of the residents in retaining their place in the Mill. Phase two is specified by the two influxes of incomers in the Mill which increased the visibility of the Mill. A significant period of time was dominated by the presence of Niazis and their interference in the everyday life in the Mill. The second influx of incomers occurred in phase three, when some peripheral *Katchi abadis* in Faisalabad were reclaimed by the state and many evicted occupiers were looking for low-cost housing arrangements. The dominant feature in phases three and four, roughly after year 2000, has been a collective political realisation by the residents. These four phases summarise the material, social, economic and political development of the Mill as a settlement and the occupiers as the residents. This account of sequence of events forms the context for the arguments presented in the following three chapters.

Understanding urban informality:

The Mill as the Context

6.0 Introduction

Chapter 2 reviews the meaning of urban informality in the context of contemporary research literature. This chapter, however, engages in unravelling how urban informality is defined, perceived and experienced on the ground in the context of informal housing and diverse livelihoods. The chapter draws on materials from the field. It establishes that informality is a series of socio-economic urban practices of negotiating everyday life in the cities. It operates by bypassing established formal protocols, rules and legal conventions. There is a diversity in defining informality across different groups and individuals. This chapter explores how the informal dwellers of Siddiquia Mill Colony perceive this informality, and finding that they see informal housing and livelihoods as significant modes of urban production.

6.1 The role of the state in styling urban informality

The “idiom of urbanisation” that Roy (2009) uses to distinguish Indian urban planning practice also rings true for the context of Pakistan. Here the state operates at various levels to manage and regulate resources like urban land. Roy explains this as the state operating in a “state of deregulation” (ibid: 80) in areas where no predetermined blue print exists for the use and management of a resource such as urban land. This means that the law is then open to interpretation and it can be arbitrarily shaped according to the interests of the state. Holston refers to the same process in the case of Brazil as “sanctified misrule of law” (2007:207). He further elaborates that the urban poor in Brazil have learned to apply the “misrule of law” for their own ends by using the law to legitimise their claims on squatted land. He refers to this as the “democratisation of urban space” (2007:204). This similarly describes the recent history of the Mill (chapter 5).

Faisalabad city sprawled at an unprecedented rate between 1980 and 2000. This was due to increased rural-urban migration as well as high rates of migration from the adjacent small towns. Urban sprawl subsumed stretches of agriculture land and prematurely urbanised several villages around the peripheries of Faisalabad. This process contributed to the creation of unclear and complex property rights, entitlements, land-holding rights and land tenure systems. This is elaborated in chapter 4, on how such *grey spaces* have mapped Faisalabad's land use pattern in terms of informal housing,

6.1.1 Siddiquia Mill Colony: Perceiving urban informality

The Mill may not be typical of the three generic types of housing informality common in Faisalabad city (Chapter 4), yet it does reflect some characteristics from each of these types. Passing through different phases of resistance and development (see Chapter 5) the Mill matured both in terms of the increased sophistication of its built structures as well as in the density of occupation.

Unusually for Faisalabad, the land mafia had been unable to get hold of the land of Siddiquia Mill Colony, despite a number of efforts by influential local real estate mafia. It can be argued that Pioneer families imitated the techniques of land mafia and real estate speculators. They recognised that the Mill could provide low cost housing solutions to the labour that is employed in the industry in this part of the city. However, the resemblance with land mafia finishes here. Although competing narratives exist that one of the Pioneers, Attaullah (see table 3.3), did sell land plots to some of the second wave occupants, no documentary evidence was available to substantiate such a claim. None of the narratives from the field suggest that second or third wave occupants felt exploited or that they were subjected to unfair treatment by the Pioneers. Most second and third wave occupants respect and praise the efforts of the Pioneers in settling the incomers during the early years.

The Mill occupies prime real estate, with immense development potential, in middle of a highly desirable urban neighbourhood. It is vulnerable and highly visible to land-

grabbing cartels that operate on all scales in Faisalabad and Punjab. This is an organised illegal sphere of activities, often patronised by influential political figures and powerful bureaucrats. Fully developed, this land could hold 14 to 16 semi-detached houses, 2-3 bedroom middle-income bungalows, or 20-24 luxury apartments. However, residents of the Mill have been successful in deterring any such land grabbing mafia. There had been only one such effort to take over the Mill in 1992 by three rich, influential real estate developers (see chapter 5).

Another interesting issue is the presence of seven detached bungalows along the western boundary of the Mill. Built partially on the informally occupied land of the Mill, these bungalows represent the luxurious life style of upper-middle class in this area (see chapter 4, Photos 4.2, 4.3). Such luxury enclaves are as illegal as any squatter settlement or any low income informal housing settlement. However, as these settlements are patronised by real estate elite or land mafia cartels, the state is less likely to challenge their legality or ownership rights.

There are two middle-income housing settlements surrounding the Mill that are partly located on illegally occupied land. But since the majority of the plots have been sold by an influential local political family, state authorities have never challenged the legitimacy of these settlements. This makes the stance of the Mill residents stronger in courts of law. Pioneers have evidence of such illegal occupation of these quasi-formal residential housing settlements. They have presented such evidences in the courts of law, pleading that these middle-income settlements should also be asked by the court to evacuate the illegally occupied land, in the same fashion as the Mill's residents may be asked to evacuate. Such practice of housing informality by the privileged upper class of Pakistani society asserts Roy's observations, that such informal state practices are *deregulated* rather than *unregulated*. Roy argues that the state is not absent but through "purposive action and planning...creates a logic of resource allocation, accumulation, and authority" (2009:83). Such logics are exemplified in the following section, which examines the claims to entitlement of the Mill's residents to their properties.

6.2 Urban Informality: Perceptions and Claims

The ethnographic field work raised a number of issues about residents' perceived ownership or rights. One of the defining attribute of the residents of the Mill is the acute awareness of their "use rights" over the piece of land they occupy (see Porter, 2011). However, contrary to the literature they also perceive these to encompass "exchange rights" (Chapter 7). Property rights are defined narrowly to encompass "the private exchange rights" to the property only (Harvey, 2003: 74). A significant majority in Global South exercises the "real property use rights", which in neo-liberal discourse is deemed inferior and illegal (Porter, 2011:118). The way the residents of the Mill perceive this social reality can be analysed through two theoretical positions:

- a) The Right to the City and
- b) Quiet Resistance.

6.2.1 Exercising the Right to the City:

The case of Siddiquia Mill, with its resident population of ex-employees, is in many ways distinctive. It was through the closure of a functioning textile mill that the employees living within the Mill's boundaries found themselves in a precarious situation. They perceived their decision to stay on the grounds of the Mill as their legitimate right. They expected to get some compensation for the huge loss of livelihood and housing that had resulted from closure of the Mill. Thus, employees exercised their "right to the city" (Lefebvre, 1968). This concept is highly complex and contested (Fawaz, 2009; Marcuse, 2009; Plyushtyva, 2009; Purcell, 2002). Residents of the Mill believed that they, like any other citizens of the city, deserved a right to access safe housing and livelihoods. However, Pakistan is a not a welfare state and generally only provides social security to people employed in public sector. Although they were employed in the private sector, they still believed that state was responsible for their wellbeing. Moreover, the right to the city concept argues that people have the right to form, construct, reorder and develop a city for their own needs. In creating the settlement and community of Siddiquia Mill, residents are doing just that. In lieu of legal rights to welfare protection, the residents exercised their 'right to the city', forming, constructing, re-ordering and developing it to meet their needs.

One of the respondents, Razzaq, who is in his late 60s, a resident for more than 40 years, recalled his father's view on forceful evictions,

"My father was the secretary of the Mill. The closure of the Mill was as much a surprise for him as it was for others working under him. He strongly believed none of them deserved this fate...of being abandoned by their employer and left to fend for themselves. He used to say "We have worked in the Mill honestly for years, have paid the taxes to the government from our wages.... there is no reason we should be treated like dirt...like criminals" My father was over sixty years of age at that time, yet his resolve never deterred."

The "politics of encounter" (Merrifield, 2011) is a useful lens through which to interpret Lefebvre's "right to the city". The politics of encounter establishes that the urban condition is essentially a space where city dwellers "encounter" each other, creating affinities and that "people create a group commonality because of a taking hold of bodies and minds in a space, on the street, face-to-face" cementing bonds across frontiers and barriers. These bonds may only last for a moment but they do flag up the "realisation of common hopes" (Merrifield, 2011: 474). The same has happened in the Mill. Lefebvre calls it, "a fullness, a connection, a social connection of like-minded people" (2002:346). This is demonstrated in the way that a few ex-employees took the collective initiative to remain living on the grounds of the Mill and to resist state evictions. This quietly paved the way to the establishment of Siddiquia Mill Colony over the ensuing years. It is quite possible that these Pioneer ex-employees were unaware of the importance or magnitude of their actions. It was an unpredictable process that unfolded from that moment in history.

The aims of the Pioneers were for individual security, but seemed to have been expressed through collective action. The politics of encounter had kindled among them a common goal of instituting their rights to the land, where they had lived legally for several years. This affirms Harvey's interpretation of the right to city as "a common rather than an individual right since this transformation inevitably depends upon the exercise of a collective power to reshape the processes of urbanization" (2008: 24).

Javed, 69, who has lived in the Mill for almost as long as the Pioneer families related a narrative about the Mill having the blessings of a renowned sage,

“He visited the Mill on my family’s invitation. On his way back, he paused and held the flimsy gate of the Mill and announced in a steady voice “Inshallah! All of them will flee” ... You know what that meant? He was referring to all the elements that were conspiring against the Mill and its residents. I used to live in a half-finished shed with three of my cows, just few feet away from the Mill’s main hall. That day I knew, Siddiquia Mill was to exist for eternity....it was blessed.”

Such strong allusions to the legitimacy of their dwellings and of belonging have been reflected in other interviews too. While narratives like those above have become embedded over time in the social and traditional fabric of this small settlement but this sense of legitimacy is expressed continually in accounts of the present and every day. Rahat, 49, came to live in the Mill as the first wave of occupations were initiated, she recalls,

“My husband was here, working as one of the lorry drivers for the Mill. After the Mill was closed down, I moved from our ancestral village here to be with my husband. My nephews and son helped me to build our small house, right where the small Madrassa is now. It was simple but full of life. Those were walls of mud and bricks, huge court yard and plenty of space for animals. I built it with my two hands. Decorated and made it a welcoming sight. We used to have a lot of visitors and guests. As a matter of fact, after a while our house became the centre of the Mill, where men gathered for causeries.”

These ex-employees belonged to the generation that had no stakes in agrarian rural life. The sudden closure of the Mill had left them unsure of any urban future. The Mill symbolised their everyday life, livelihood and shelter for past several years. The meanings that these ex-employees have ascribed to the Mill defined the place for them.

The Mill had been their main source of living. From their base in the Mill, they were embedded in the urban fabric in multiple ways, such as accessing formal education,

health care and shopping, when they suddenly found themselves as squatters, occupying state owned property, illegally. Their claim to stay within the Mill's boundary had been established on the notion of "right to the city," firmly entrenched in the idea that they had paid taxes and engaged with state through all proper "formal" channels, thus their right to keep their residences under changed circumstances must be honoured.

This is what Friedmann described as the "notion of 'empowerment'...of the opportunity-creating tendency of the poor" (1996:163). Irrespective of how the context was being defined by the state, these ex-employees, differentiated on the basis of income, rank, tribal associations and other human and material capitals, exercised "spatial solidarity" (Hourcade, 1989: 93) to overcome the constraints that they were facing by the loss of their jobs and shelter. They exercised these perceived rights/claims to housing by approaching the courts of law. The Mill is their experiential and lived reality. The courts of law used the grey spaces to interpret competing claims and provided temporary relief to the occupants of the Mill. The law navigated the same ambiguity that the other parts of the state used to further its development interests. These spaces of "deregulations" (Roy, 2009) provide spaces for open interpretation, serving multiple interests. Javaid, who participates actively in the everyday politics of the Mill, reported in one of the conversations around what rights do the Mill residents have on Mill's land,

"It's been so long that we all had been hearing of the State coming and demolishing the Mill that we don't take it seriously, now. But at the heart of the matter is that who will account for the five kanals (640,486 sq.ft) area that is squatted and occupied by those seven semi-detached bungalows along the western boundary of the Mill? Will the state ever question their "right" on that stretch of land...I know this fact, but have never talked about it. What is the point of adding oil to the fire?"

Evidence suggest that most residents have the perception that they are not operating illegally or usurping anyone's rights to this land. They also believe that if their existence is illegal then there are other similar places that need to be challenged. The sense of entitlement that most of the older residents feel is summed up by Aslam,

"Firstly, I want you to know the extent of the issue...as you wish to understand what is our own and what belongs to state! What is state going to do with this site? We

have made it into an affordable settlement. We have invested time, money and effort to transform the crumbling structure to a functioning residential settlement. Can the state in any way compensate or provide us all such a facility on such an affordable price...The state is greedy! Even when this site is to be reclaimed by the state, they are going to sell it off to a private investor, who will bribe them to sell this state owned property on lower price...the private investor is going to erect strings of lavish houses...if the purpose is to house population, we have stronger claims than any other group.”

It appears that from the inception of the Mill as a residential settlement, the dominant social group, the Pioneers have developed a discourse of genuine sense of entitlement to this occupied land. The Pioneers, by virtue of being the oldest residents, appear to have created a perception of legitimate claim on this occupied land. They backed this claim with the logic that state has to come up with a genuinely useful plan for the Mill, to be able to claim the land back from the residents. Hafeezaan, daughter of the late Manager of the Mill, stated in her interview,

“My father was immensely respected here. I feel I have been lucky to have stayed in his house. I have tried to provide everything to my children here...But what I still could not prevent them from is the stigma of living in the katchi abadi. My children want to leave... My father made this into a place to live. How can I not comply with his legacy? It will be ethically wrong...I am glad I have a comfortable shelter where I am living safely with my children, even after the death of my husband. Nevertheless, I can see where my children are coming from and why they feel uncomfortable with the status of the settlement...”

There is an implicit sense of perpetuating a perceived claim upon this place, an inherent responsibility of living up to the legacy of their fathers who stayed physically and emotionally connected to the Mill.

All such evidence suggests a strong sense of belonging as well as shared “schemes of perceptions” (Cresswell, 2008:34), that have *re-naturalised* their use of this informal

space. Since their actions were driven by economic and social constraints, Pioneers deemed it natural and moral to occupy these homes simply as a way of maintaining their lives with dignity (Bayat, 2000). The evidence from the field supports the ideas of Cresswell (2008), Seamon (2000) and Relph (1993) regarding the transgressive politics of the disempowered. The occupants, especially the first and second wave occupiers orientated their creative transgressions to *re naturalise* the meaning of informality. For them housing and livelihoods informality is the norm of their lived reality.

6.2.2 Practicing Quiet Resistance:

Another useful theoretical lens that reflects the process of making meaning by the residents is “quiet resistance.” A recurring topic of informal conversations and interviews that forty years of the Mill had been years of quiet struggle. There had been no aggressive public rallies to condemn state led evictions in the early years of the occupation of the Mill. No planned sit-ins were organised to mark physical possession of the land in the face of state disapproval. Individuals initiated self-building as an expression of resistance.

All that time, the occupants have been operating covertly but individually to strengthen their claims upon the land they have been occupying. The second and third wave of occupation had been engineered by the Pioneers. They controlled the distribution of land to the incomers. Yet incomers who chose to build, decided to stay and access amenities did that of their own free will. The incomers were not bound in any agreement with the Pioneers. The first and second wave occupants cooperated with the Pioneers (who usually assumed temporary leadership in pursuing issues with state authorities) but evidence suggests it was a personal choice. No one was forced to contribute money or time for the Pioneers to pursue the legal battle. Qadir, perhaps the oldest resident after the Pioneers, reiterates,

“The times were different then. I was a naïve young man with a young family, I had stayed in the Mill even after the state closed it and I had lost my only job. I was clueless...But when a few others decided to stay, I started building a shack for my kids...praying that Allah will find a way for us...I was tested several times by Allah but I remained hopeful...I strongly believed all of us were not doing anything wrong,

we were not snatching anything that did not belong to us, so how can Allah then punish us?...I was jobless so I could not contribute money to help them to go to the courts but they knew I was with them supporting their decisions to safeguard our homes.”

It is also important to note that unlike orthodox representations of *survival strategies* or *everyday resistance*, the evidence shows that the urban poor, while practising atomised “quiet encroachment,” do not compete with or undermine their neighbours’ survival. Instead they tap resources from state, the rich and the powerful (Bayat, 2000). Several narratives from the field affirm that none of the residents perceive themselves as squatters or recognise that they are occupying state land. They believe that as residents, they are not infringing on rights of any individual, collective or property. They believe that they have occupied land to provide their families with a modest roof, not “massive palaces” (from interviews with Zaibunisa, Rubeena and Shamim). They maintain that state does not require this piece of land for any crucial civic development and so they are not obstructing it. Haji Sardar, one member of Pioneer families, replied comprehensively to a question regarding their legal status and any impending eviction scheme,

“Why will they want to evict us? The government does not have a plan for this piece of land, nor have we occupied any strategic piece of land! So why should they bother to uproot a perfectly peaceful, well settled community. The Mill is providing housing to roughly 150 households, can the state arrange a feasible, low-cost alternative, with such central location? I don’t think so...The state has plenty of land to develop and further its interest. Why displace us?”

There appears to be a widespread rejection of the ‘squatter’ identity: the Mill residents do not identify with what is an insulting label. Their action to stay on the state owned land seems to challenge the normative discourse of urban modernity and citizenship that is defined by property, title and wealth. Being labelled as squatters or occupiers assigns a derogatory status to a place and to a way of life. They regard their lifestyles as normal and orderly. For instance, the use of police force to evict them from the Mill was particularly criticised for lacking respect for their well maintained and well organised

arrangements. Bushra, one of the older residents, recounted the eviction activities in the following way,

“They (the state) were no good. Imagine bringing the police to remove us from our homes. You know how the police handles everyone...as if we were criminals. They manhandled our sons and verbally abused the woman. Thankfully they never touched the women...those were the times when they still respected the womenfolk. But why, we are as normal as anyone else!! We are peaceful citizens, going about our daily businesses...why do they not leave us alone...”

However, there were episodic expressions of *collective* resistance, too. For instance, during the state led evictions (in the embryonic phase), all households (10-12 in number) collectively decided to hide the men away and let children and women defend their claims. They collectively decided to resist and stay on the premises, enduring police brutality. Such episodes had been intuitively organised to safeguard common goals. Such display of “spatial solidarity” (Holston, 2007) affirm Bayat’s (2000) idea of “quiet encroachment” solicited through unorganised and occasional collective transgressions of the disempowered urban poor. Several other narratives mentioned similar encounters with state authorities and police. None of the narratives were without scorn and dislike for such state instigated activity. Bushra stated how a usual eviction raid operated,

These police-led episode always ended the same way. They will ask the children and women to come out of the houses, put padlocks on the door, fill the locks with wax and burn the official stamp on the wax...They wanted to arrest men, who we had hid in nearby woodlands! After they (the police) left, we simply dismantled the latches from the door, without disturbing the sealed padlock...and there you go, we go about our daily routines... You tell me what else could we do?”

A significant majority of narratives contributed by older residents resonate a sense of helplessness on one hand and occasional collective resistance on the other. Such display of “spatial solidarity” had largely been orchestrated by a few individuals, particularly the ex-Manager, ex-Secretary and the ex-Accountant of the Mill, whenever the circumstances required defence of this collective solidarity, all other occupants fully

participated. Such acts of collective resistance are not a “deliberate political act” but the hall marks of “quiet encroachment of the ordinary” (Bayat, 2000: 647).

After a few initial encounters with state-controlled eviction teams, the occupants of the Mill were largely left alone, especially once they secured court orders in their favour (Chapter 5). This is illustrated by an incident related by Razzaq, about how a lorry driver who had lived in one of the peripheral informal settlement in Faisalabad, suggested the Pioneers to adopt a legally legitimate way to stay on the occupied land,

“I suppose it was desperation more than anything else. The embarrassment of the Mill being shut down, to be abandoned by their employer...without any prior notice...an employer who you had served for more than ten years and then being treated as “nobodies” by the Police (sent by the DLR). I was around sixteen at that time...I remember the desperate meetings. My father tells me it was a lorry driver that suggested the “Stay Orders.” That lorry driver had lived and knew people in a Katchi abadi in the eastern fringe of Faisalabad, who had done the same.”

He further elaborated that the lorry driver then explained in detail how the Pioneers may approach the courts of law. Although it was expensive to put in an application in the local courts, the occupiers all pooled in to pay for the procedure. This suggests “episodic cooperation,” (Bayat, 2000:678) with temporary leadership, without any long term goal in mind. Evidence from most of the interviews also suggest that reaching out to judicial courts for legitimising claims or temporarily stall state action is a “normal” practice in informal contexts. It also suggests that it is common knowledge within the informal fraternities that there are spaces for negotiations which open within and around the formal regulations that can be used to fix informal problem on temporary basis at the least. Thus informal urban populations operate within these grey spaces of ambiguous regulations, navigating survival by means of manipulating competing interests of various formal institutions.

Encounters were not only between state and residents. Over 40 years, the Mill has witnessed “spatial solidarity”, as it is understood in the literature, several times in

response to actions taken by the state. However, on occasions, the solidarity and collective resistance was focused against other residents. The weight of cooperation and solidarity was reversed in this instance, where the residents had collectively (lead by the Politically Savvy couple) requested the local government officials to visit the Mill and see the poor environmental quality created by the large factory (owned by Niazis), which was functioning in the middle of the settlement. This led to demolition of the factory (See Chapter 5). We see here that the concept of 'spatial solidarity' or 'resistance' could be reconsidered and should not simply relate to 'resident versus state'.

The above discussion establishes that the binary discourse that is used to examine formal and informal housing and livelihood practices as separate entities appears to lose its functionality in such contexts as of the Mill. The residents succeeded to secure judicial orders after the third eviction attempt by the DLR, stating that these occupiers cannot be evicted until other courts hear the original case of the DLR versus Siddiquia Textile Mill's owner. Within a year, another significant court order was secured that favoured the occupiers. It stated that the occupiers cannot be evicted unless the state has a development proposal for this location. Within two years, the occupants were able to navigate through the "grey" legal spaces and challenge conventions of legality and formality. The confusion created by such actions represents the variable and mutable nature of state regulations. Competing interests and "softer" statutory foundations in many of the Third World state institutions results in ambiguous and sometime ill-defined regulations (Bayat, 2000:678). As Roy (2003, 2004, 2007, 2009) emphasises, such ambiguities largely benefit the state itself to exercise power and control, but at the same time these ill-defined laws and regulations may be used by the marginalised to gain control (however, temporary) over their circumstances.

6.3 Co-production and filling the gaps in formal urban processes

The contemporary mainstream intellectual discourse considers urban informality as a transient, provisional set of practices that may change and evolve overtime, sometimes developing into an institutionalised formal framework and sometimes retaining their distinctiveness. On the contrary, evidence suggest that urban informality is perhaps the most striking, visible and tangible spatial expression in most of the cities of Global South. The Mill represents and embodies this well.

Tonkis emphasises the need to look at the bigger picture of urban informality, which reflects “how much of urban life takes place off-the books, without planning permits and in defiance of any regulation” (2012: 66). In this respect, informality works alongside formality to co-produce the city. Literature affirms that informal urban practices are the fluid, three dimensional, unconsciously fabricated ‘counter culture’ of solving everyday urban problems (Mehrotra, 2004). These are dynamic, grounded in socio-political contexts and are intuitive forms of urban modernity. The Mill reflects this dynamism and adaptability in its existence as an informal residential settlement for the last forty years.

It was noted that the growing formal industrial sector around the Mill was being complemented by an equally progressive informal sector. The evidence reveals that both sectors required each other to develop and progress. Much like Mehrotra’s “kinetic city,” the Mill has evolved into a functional urban entity, providing crucial services and functions to its residents and the surrounding areas, co-produced along the formal development in the locality. Several narratives emphasise that much of the development inside the Mill, in the form of housing consolidation and incremental building, had been possible due to the availability of work in the thriving formal sector outside the Mill. Mehtab, daughter of the ex-foreman of the Mill, had lived in the Mill for more than thirty years stated,

“There was not much difference in the quality of life that we had soon after the Mill was shut down. It was only the interference from the police that had occasional impact on us. Otherwise, the ability to earn had increased for all of us...even with little cash, there were ways to at least generate enough to have food on our table.

My mother started stitching men's clothes. On annual festivals, I and my two sisters also had to help her deal with the orders."

She further explained how they procured work, sitting at home,

"It was quite simple, actually...one of our neighbours worked in a nearby factory, he had told others that my mother stitches men's clothes, the word got around. Usually we had one or two orders per week. The same neighbour used to bring us the materials and sizes from the client and we sent the finished product back through him...After the death of my father, this was the only source of income for us all, until my older sister got a job. It was after that job that we were able to add an extra room to our house, my mother saved up the income from stitching for that construction and my sister's wedding."

Such shrewd recognition of potential in the market, for example, recognising that there was no cheap alternative for men to get their clothes stitched, could be capitalised only when there was no tedious licencing to be procured. This seamstress must have realised early on that she might not get female clients while living in a relatively remote area as the Mill (which was originally 26 kilometres away from the city centre, before the city started to sprawl (see Map 5.1). She adapted her strategy and offered her services on much cheaper rates to male labour that visited the area on daily basis. Moreover, this particular seamstress further reduced her overheads by working from home. She did not invest in a shop to attract customers, but instead capitalised on her social relations to advertise her services.

Mehrotra's (2008) reference to a post-industrial urbanism, which is the product of higher densities in cities coupled with inadequate service provision on part of the state, also rings true in the case of the Mill. Evidence shows that informal solutions are intuitive responses to a need, thus more effective in solving problems than are formal ones. The informal solutions are generally quick to deploy because they do not need to acquire formal licensing and permissions. Unlike formal establishments there is no need to draw out detailed feasibility reports or market plans. They meet imminent needs, such as the need for accessing a cheap meal or cup of tea during a thirty-minute break from the factory, or the need to get the bike (which may be the only mode of transport

available) fixed after a 12-hour shift. These needs are insistent and demanding, particularly when the finances are limited.

Sameer, the owner of the present cigarette and paan shop (located in one of the shops at the Mill's front), has inherited the business from his father. It was handed down to him as a semi-permanent stall, occupying a spot along the Mill's main boundary wall. He has now carved out a small shop by knocking a portion of the wall and occupying some space from the Mill owner's house. He highlighted why these informal small, temporary, low-cost businesses were successful back then,

“It is quite simple...the area needed these services. The state (as you know) is always blind when it comes to poor people. The factory owners and industrialist who used to come regularly to their sites, in their private cars, never needed anything as they could afford to bring their own food, water, cigarettes and tea from their houses. So who will then take care of the labourer that belts out 12-hour shift? My father was living here, he had worked in the Mill as the electrician, tried getting a job in factories but failed. So he thought, he will sell paan.”

This reveals yet another example of recognising potential market, and setting up a worthwhile livelihood activity immediately. Such ventures are simply possible in absence of tedious bureaucratic procedures.

Fortunately, the Mill was located at an important road junction, which was the connection point for various narrower roads that penetrated deep inside the industrial estates. The Mill served as the last point where labour, transporters and general population could access services. Services like street-side food and tea stalls, cigarette and paan kiosks, barber, shoe maker, cycle repairs and maintenance, traditional apothecary and masseurs populated the Mill's entrance and the sides of the roads. These were all temporary informal activities, executed in a mobile and disposable manner. They were intuitive identifications of the economic phenomenon of demand and supply. These are the expressions of what Mehrotra (2008) labels as the ability of informal practices to use the static urban infrastructures as a support to fill up interstitial spaces and dynamically meeting the urban needs. The central location of the Mill, within a network of smaller streets, provided a base for many small entrepreneurs to set up their

no-fuss street side stalls. Even the masseurs could find space to lay down a mat for their customers on one side of this busy intersection. Qadir, who was the ex-watchman of the Mill, reiterates,

“It was not as if there was no work available. Most of us who decided to stay found work quiet easily. I was earning more than I had working for the Mill and I could easily afford to build a decent shelter. The Mill (the physical building and infrastructure) has been very loyal to me. It provided me space to build my shelter when there was no other affordable option. My food stall was thriving because living in the Mill had reduced any overhead costs. We cooked at home, brought a makeshift wooden table from the Shed (owned by Attaullah), displayed and sold food. By evening, I used to have enough to go back and sleep in peace.”

The evidence affirms that it is where formal institutions fail to provide required services, the vacuum is filled by informal practices. For instance, the demand for low cost housing was met by occupying land and self-building in the Mill by the poorer quarters of the society. Similarly, informal tertiary and quaternary urban services mushroomed around the Mill and the surrounding newly industrialised sites.

6.3.1 State as inadvertent opportunity

In some cases, the state, the most formal of sectors, can be responsible for inadvertently, or unwittingly providing key opportunities for the informal sector. The informal economic activities in and around the Mill further increased in scale and variety when the regional passport office was temporarily relocated to a private housing settlement immediately opposite to the Mill (c.f. Appendix D). Correspondingly, the presence of a fully functional informal economy was clearly visible on the periphery of the Mill, similar to that inside the Mill. By this time, several private real estate investors had developed formal, state-approved housing settlements for middle and upper-middle-class clients in the area. Construction work, and work as domestic help, increased in the area. The space in front of the Mill started to transform into a small informal marketplace or bazaar. Vendors from farther areas started to congregate and claim their space around Karim Town Interchange (see Map 5.7).

The passport office attracted many lawyers, paralegal officials, underwriters and so-called experts (touts) to this area. They were self-styled- professionals that fill passport applications for a fee for those who cannot do it themselves. These people belonged to another form of informal economy where services were provided for a fee to either by-pass or meet the official or formal requirements of official proceedings. Lawyers, paralegal staff and middlemen all earned their commission by providing services to illiterate members of the public that came to resolve issues with their passports. Like many other informal economic activities these services differed in their legitimacy, authenticity and validity. Some practices were illegal, some semi-legal, and some simply aimed at by-passing intense bureaucracy. Some procedures were just “made up” to extract money from an uninformed client.

The state was aware of this whole informal setup. The state knew that a majority of the clients that come to resolve problems with their passports were illiterate and did not know how to complete relevant forms. Most clients were unaware of the standard official procedures. Yet the state did not introduce any mechanism to help these clients, and turned a blind eye to the whole informal set up of touts and peddlers.

The passport office remained in the area for more than fifteen years. Narratives confirm that the front of the Mill and the entrance was totally covered by informal small-scale economic activities for all this time. The green belt in front of the Mill that divided the boulevard leading to the Mill used to be full of small parasols and gazebos that provided shade to chairs and tables under them. This minimal furniture belonged to numerous lawyers and paralegal staff that operated here. These activities were functioning in what Simone (2008) refers to “under-regulated spaces of operations” (2008:101). It seems that the urban poor sense the urban requirements of a growing and developing region before the formal authorities begin to notice them, and eventually navigate through “interstitial spaces” to “constantly modify and reinvent their practices to suit the purpose” (Mehrotra, 2008:214).

The inherent flexibility in the nature of informal practices bring potentials and capacities to the everyday life of the urban poor and various temporary collaborations between them. It is important to understand that such diverse practices and assorted collaborations should not be read as romanticising or glorifying what is really poverty, exploitation and vulnerability. This is a context of struggle, competition and cooperation for survival. Under such circumstances, these responses should be acknowledged to have worth and value, a genuine form of urban living. It is an insecure context, where the residents have to sometimes strategize and improvise on daily or seasonal basis. Recognising a potential market opportunity and tapping the market is also a crucial matter. There is a complex balance of decisions to be made and actions to be executed. It is absolutely the case of being in the right place at time to take advantage of the gap in the market (Simone, 2014). For street side vendors, marking and guarding ones space on the ground is essential to ensure that they have a place to operate from. In some instances, street vendors pay a small rent to formal shops in order to secure a place amongst the (coveted) shop fronts.

We can see in this that the Mill filled a gap in formal provision of low cost housing and services to support the burgeoning formal growth. It has also benefited from that formal growth. The ability of the residents of the Mill to “read their environments in ways that propel them outwards” (Simone, 2004: 14), to negotiate and navigate unfamiliar contexts, is what brought sustainability to these visibly chaotic urban arrangements. Simone’s rich ethnographic accounts of four African cities (2004, 2007, and 2009) reveals to the same richness of practices within the informal sector. Much like Simone’s African contexts, the Mill reflects a world where the daily rhythms of activities, combine in ways that appear chaotic and unmanageable, but in fact are highly organised and ordered.

6.3.2 Porosity: the leaky nature of formal/informal relationships

It is the urban poor that bear the burden of stereotypical associations of informality with poverty, criminality and inadequacy. However, there is no clear formal/informal dichotomy as the two support and feed off each other. The porous and symbiotic nature of informal and formal relationships is reflected through the following observations.

6.3.2.1 Symbiotic relationship

Two textile factories, owned by the Niazis, were functioning illegally inside the Mill's boundary, tapping electricity illegally from nearby electricity poles that were owned by the state. One was shut down in 2005. These factories, serving the *formal* textile sector, were located within the Mill on illegally occupied land. The strong social ties and political linkages of the Niazis give them opportunities to operate within the "under-regulated spaces" and operate informally, even while *doing business* with the formal sector.

Another example of the overlapping nature of formal and informal practices is reflected in the thriving recycling businesses based in the Mill. Three shops deal in collecting plastics, scrap metals, electronic waste and appliances that make their way from different localities of the city for recycling. This adds to the daily traffic that passes the Mill and adjacent area. This recycling and junk business is now a major identifying feature for the area, serving several formal establishments. This and other retailing practices are operating on a completely informal basis. No official record or tax logs exist for these businesses. These are highly visible, functional and efficient. These informal economic practices rely heavily on complex relationships among various social actors (Lindell, 2002, Simone, 2008). There are complex spatial associations and manoeuvres that dominate these informal practices on the ground.

Distribution of drinking water in the Mill is another prime example of a formal-informal arrangement. Provision of safe piped drinking water is the responsibility of Water and Sanitation Authority (WASA). But WASA has not been up-to-date in providing water to all the formal housing settlements, creating a widespread need to buy water privately. Formal, regularised water distribution is expensive and only a fraction of population can afford it. As a result, a whole network of informal water providers has developed in the "interstitial spaces" that serves majority of low and middle-income housing settlements, including several informal housing settlements. However, WASA has sunk tube wells along the perennial irrigation canals in the east of Faisalabad that pumps out water from the underground aquifer, maintaining the level of the underground water table to avoid

waterlogging. The water quality is good, fit for drinking unlike the groundwater in rest of Faisalabad, which is brackish. Consumers can access this pumped water for daily use. WASA charges Pak Rs. 20 for 20 litres of water. Many Chinchi drivers (from inside the Mill) charge the residents (clients) Pak Rs.260/ week to transport 30 litres of water per day from the pumping stations to their houses. These Chinchi drivers provide services to both formal and informal housing settlements. They don't pay tax nor are they registered with any state authority. So it is a whole informal network of water distribution that operates with the help of a formal state service.

Likewise, many food products are sold by formal concerns, like bakeries, confectionary shops and street-side cafes, in a formal market, but production is sub-contracted in informal sphere of activities. These formal eating places pay property and other taxes, procure relevant licences but the food served is bought from informal producers on competitive prices.

Similarly, the informal street vendors in and around the Mill cut costs by involving members of household in pre preparation and preparation of the product (particularly food stuff) for the market. This enables them to enter the competitive formal open market. They involve the family in making paper bags from scrap paper or old newspapers to distribute the product (e.g. fritters, fried snacks, popcorn etc.), washing up, and transporting of the product. Sometime it entails borrowing other props from neighbours, for instance a bicycle to carry their wares, or a wooden bench to display the products or even sometimes one may have to ask favour of an individual to mind the stall for some time.

6.3.2.2 Porous relationships

There are several social and spatial manoeuvres that intersect formal and informal domains. Procuring raw and finished products from formal establishments but through informal means is quite common. For instance, Safdar, a vendor of cheap plastic toys, is not a Mill resident but stores his products in one of his friends' house in the Mill. He explained that if he buys from the wholesale market he can get cheaper bargains, but the

official taxation authority takes its cut from all buyers in the wholesale market. Consequently, he buys from bigger vendors who purchase toys from the wholesale market and sell it off to smaller vendors like him for a profit which is much lower than the official tax. He has to buy from these bigger vendors in bulk, as buying in small quantities increases the price per unit. He is only able to buy in bulk because of the informal storage facility that his friend has provided in the Mill.

The relationship between formal and informal business can be mediated and facilitated by a third party, who could be either formal or informal themselves. For instance, Fareeha and Najma, supply stitched dresses for new born babies, nappies and dribbling bibs for shops in the open market that pay tax and are formal businesses. These ladies are part of a supply chain for a formal business. They procure cloth from various sources, for example the small factory inside the Mill, neighbours that might have leftovers from their own stitching or the weekly Sunday market. A street vendor collects the finished products and pays them per piece. This middleman acts as the link between the formal market and informal sub-contracted work. The rate that they are paid at is relatively less than in the open market. Najma explained this as follows,

“I realise the rate per piece is low...lower than what I may get in the open market, but the plus side is that he is a gentle soul. He has never returned a piece on pretext of being badly stitched, or found faults in our products. The arrangement is fuss-free. Nor we have any problems in meeting targets, as he never sets any. So whatever is ready he takes it away...graciously. The open market is full of jackals...filthy-eyed and demanding, taking advantage of one’s poverty.”

Much in the same way, Akbar, who does plumbing, wiring and repairs small machines like water pumps or boilers, pays an informal ‘labour recruiter’ in the vicinity to ensure a supply of work. Whatever the wage Akbar receives, he has to give 20% of the sum to this informal middleman. Akbar feels exploited but he affirms that it is the only way to be able to have a surety of getting work every day. He also mentions,

“Sometimes his [the middleman] share is quite significant...Such an amount that if I could take that home, I could do with a couple of off days...But I cannot afford to be in his bad books.”

These are a few examples of socio-spatial arrangements that intersect and complement formal urban practices. Cutting costs, low profit margins and sustaining the physical location in the market are a few variables of crucial importance to informal economic activities, especially where these informal operations have to compete with a formal open market.

6.4 Informal regulations and controls in informal spaces

This section explores the informal regulatory mechanisms in the perceived informal, unregulated economic activities in and around the Mill. The apparently, chaotic, unplanned and amorphous display of activities on the ground, is strictly but informally structured and hierarchically arranged. Even trivial arrangements like placing a few crude plastic tables and chairs to serve food during designated selling hours sheds light on these informal governance hierarchies in context of the Mill and the surroundings.

Much like in the formal domains where laws, regulations and legislatures secure and protect the subjects, informal domains evolve ad hoc, quasi-security mechanisms. For instance, in the Mill the Pioneers tend to be trusted to settle disputes. Sometimes a consensus of interested parties also resolves a clash. In more commercial contexts, there are stronger mechanisms that operate not only on trust but sometimes using coercive tactics.

Most informal practices and services are invisible to formal authorities. As a result, the informal street vendors around the Mill have to fend for their own security both in the face of formal authorities (like the police) and local thugs. For example, during the time the passport office was located near the Mill, the whole 'legal' set up around the office was informal, thus susceptible to blackmailing of the local thugs and protection groups. Lawyers and paralegal staff in particular had to pay protection money to ensure they could set up their informal office near the passport office. Sameer, the paan vendor recalled,

“It is not that government officials did not know, but we could not go to anyone to report or complain about the thugs that were a constant threat for us all. It was deemed better to stay calm and quiet, give the thugs what they want; sometimes it was your products like paan or tea and sometimes it was money; not a huge sum but enough to make you cringe...But honestly, these are the perks of working under such conditions...I say it is better than giving tax to the state...who is not going to listen to us anyway...if we will not pay protection or similar “gifts” to those thugs, it will have to be the police then...Every one operates in the same way.”

These informal operators are integral in supporting an informal sector, as being informal, they do not have recourse to the police, the standard mechanism for formal protection. Thus, an informal agent of regulation can enter and control the space and what happens in it. However, not all control over space is effected through thuggery and there are instances of reciprocity which have the same effect. For instance, Abdullah, a young masseur, who was part of an informal conversation during fieldwork, agreed that regularity is key to such small businesses. His clients know that he stations in front of Sameer’s (paan shop) shop. For this he gives Sameer an hour long massage at the end of the day, free of charge. Sameer returns the favour by not letting any other masseur to occupy that spot for business.

6.5 Summary:

This chapter has identified that what is happening on the ground in the Mill. It shows that people on low-income, establish their place in the city and contribute to the economy. This chapter has explored everyday life in the Mill as a means of interrogating theoretical frameworks of the informal. Seen from the residents’ perspective, it represents people executing what they believe to be their ‘right to the city’, through ‘quite resistance’ and ‘quite encroachment’. Nevertheless, it also shows how, in presenting this resistance, settlers have been fighting the continued normalcy and supremacy of Roy’s propertied citizenship and how any other form of citizenship is deemed inferior.

Yiftachel's (2009) concept of 'grey spaces' which are a form of "permanent temporariness" (2009); is another helpful lens through which to read the inconsistent state urban planning policies which have produced the ongoing uncertainty and conflicting perceptions of tenure in the Mill. Housing informality in this context has to be understood as a complex socio-spatial, economic and legal phenomenon, where the state creates unclear claims to the land and withholds basic service entitlements.

However, the chapter also demonstrates the way that, faced with such uncertainty, settlers have negotiated the permeable boundaries between formal and informal, between Mill and the state. In doing so they filled the gaps in provision left by lack of state services. They effectively uphold the principles of neo-liberalism, which propertied citizenship is emblematic of, in that they are self-sufficient, entrepreneurial and contribute to the local economy.

Chapter 7:

Urban Informality:

A Meaningful, Functional

Urban Process

7.0 Introduction:

The multi-layered and diverse everyday processes within urban informality have been under appreciated by the mainstream urban discourses. This chapter draws on the everyday world of the residents of the Siddiquia Mill to redefine urban informality as a pliant and mutable domain of practices, which is able to adapt, improvise and cope through seemingly unconventional, alternative ways. Such informal solutions for real urban problems appear to be a sustainable model of urban production and transformation according to many of the social scientist that are challenging the norms of the urban development discourse (e.g. Al Sayyad, 2004; Bayat, 2001; Benjamin, 2008; Kellett, 2008; Roy, 2009; Simone, 2004; Varley, 2013). The chapter reveals the potential of informal urban processes in providing for a “very different kind of sustainable urban configuration than we have yet generally to know” (Simone, 2004:9).

7.1 Urban informality: Functional and Affordable; Enabling and Flexible

Informality is a series of meaningful urban processes. These urban processes usually hinge on making maximum usage of available resources and minimising wastage. Urban informality must be recognised as a valid genre of urban production. This is especially true of self-built housing, unrecognised by official urban planning in many countries. It is projected that approximately half of the housing stock of the urban world will be selfbuilt and informal (outside the formal urban planning) in the next twenty-five years (DHS, 2012). Self-built housing, in particular, provides a base for an informal urban lifestyle when formal housing systems fail the urban poor.

7.1.1 Housing

The field work revealed that informally self-built houses in the Mill, despite their material deficiencies form the base for an urban life style. Four distinct dimensions are identified from the field that makes the house - the physical building - a worthwhile asset.

The majority of narratives affirm that *the perceived proprietorship* of their self-built units yield an *attachment and permanence*. This, in return encourages the resident to exercise *autonomy and add value* to their property. The sense of possession, constancy and perpetuity then produces an *exchange value* for this asset. The everyday circulation of tasks, chores and practices make the house into a dynamic project. These material surroundings seep and blend in the everyday life practices of its residents.

7.1.1.1 Perceived proprietorship: Investment and user rights

Much of the urban geography literature on Global South suggests that desire to “own” their informal abode is widespread in informal urban residents (Azuela and Duhau, 1998; Benton, 1994; Brillembourg, 2004; Bromley, 2008; De Soto, 1998, 2000; DurandLasserve, 2006; Kellett, 2005; Pugh, 2000; Roy and Al Sayyad, 2001; Roy, 2001, 2002). However, what informal residents perceive as ‘ownership’ may not be same as securing a legal title in strict terms. It has been observed in various case studies that there are several ways in which informal urban dwellers feel secure and perceive an entitlement to their properties (Benton, 1994; Besley, 1995; Broegaard, 2005, Bromley, 2008; Carruthers and Ariovich, 2004; Durand-Lasserve and Royston, 2002; Gilbert, 2002; Kim, 2004; Payne, 2001; Sjaastd and Bromley, 2000; Van Gelder, 2007, 2009; Varley, 2002).

Material investments coupled with ‘sweat equity’ create a more substantial claim over the piece of land that the resident has occupied and built upon. A sense of security also develops simply by having the possession of a piece of land for extended periods of time, with a clear absence of any landlord. The first, second and third waves of occupants in

the Mill expressed similar claims. This was specially the case for most third wave incomers, whose payment to acquire possession of the property added a further layer to this sense of entitlement.

Home ownership creates a social identity important in a class-conscious society like Pakistan. Particularly in urban areas, becoming a home owner is viewed as a crucial life goal. It is an achievement, a source of pride to own one's home. It is as if the head of the household has been absolved of a major responsibility. "Home ownership, therefore, is a part of accomplishing an adult identity," (Dupuis and Thorns, 1998: 37). The implicit sense of perceived ownership had been noticeable in every interview and informal conversation during the ethnographic study. Invariably all residents stated that it is better to have possession of a house in an informal settlement than wasting money in renting out property in the formal sector. Buying a house in the formal real estate sector is very expensive and beyond the reach of most of the residents. Several residents expressed a sense of achievement in possessing a roof of their own. Rabia, a recent incomer stated,

"We moved to the Mill two years ago! Although this house is smaller than the one we have left, it is our own. We don't have to worry about the rent now. We are comfortable here. We can always add more rooms whenever we might be able to afford them. It does not feel that this is a Katchi abadi. I can ask my relatives and friends to visit me here, it is a proper housing settlement."

The cost of purchasing a house in the Mill at present is not as low as squatting (which is free of charge). However, according to local real estate professionals, an average housing unit in Siddiquia Mill colony costs three times less than the similar property in the formal real estate market (see chapter 4). Most of the urban poor have limited access to formal loan mechanisms due to lack of appreciable indemnity, proof of regular and secure income and access to credible guarantors (e.g. Banerjee and Duflo, 2007; Field and Torero, 2006; Meikle, 2002; Mosely, 2001; Wilson, 2011). House-building loans and mortgages have high interest rates. Moreover, legally owned properties are liable for annual property tax which is equivalent to 20% of the current market price of the property and is appraised annually by the relevant state department. This tax is quite

high for majority of the urban population. Therefore, affordable property in informal settlements like the Mill enables the poor urban population to aspire to possessing a roof over their heads.

The only other marginally affordable option is renting. However, the monthly strain of arranging for the rent is a constant challenge in lives of the majority of poor urban dwellers. Renting activity is minimal in informal settlements in Punjab, due to uncertainty around the issues of “ownership”. The landlord’s position in such a contract is quite vulnerable, especially if the tenant decides to stay without paying the rent and declares himself to be the legitimate holder of the property. As no credible legal documents exist for the property, it is far easy to claim possession. Moreover, the maintenance and repair of a rented property generally falls on the tenant, which is an added expenditure on an already marginal income. There is rarely any flexibility to build incrementally or change the use of certain features in a rented property.

Thus, major renting activity appears to take place only in the formal property market. However, in the formal sector landlords have all the right to repossess their properties on shortest possible notices. It is expensive to draw legal tenancy contracts and at the same time, very expensive to file a case if either of the parties violate the contract. It has been observed that generally in such tenant –land lord relationships, the vulnerable tends to suffer more (Hasan et al, 2010; Meagher, 2011, 2012, 2103; Squires, 2004). The following quote is taken form Tahir, a lorry driver who stated,

“I kept my family for four months in a rented property in Sarfraz colony¹⁴. It was a waste of money. I spent more in that rented property for repairs than I could actually afford. I had paid to get the water reservoir repaired, fix a leaking roof in the kitchen and repair the gate for the entrance... I moved here [Siddiquia Mill] and “bought” the first property on sale...on one third the price of formal real estate market. You have seen the colony, is it any less than a formal one?”

¹⁴ A formal mixed tenure housing colony for middle-upper middle-classes, just 1.5 km away from Siddiquia Mill Colony.

Houses in the informal settlements become available on open market in much the same way as with formal markets. The only difference is in the nature of the transactions involved (see chapter 5). As a result, securing possession (use rights) of a property is seen as a worthy investment, even in insecure (in terms of property rights or title) contexts.

As there are presently no vacant plots in the Mill, the only way to reside there is by buying an existing dwelling. The asking price is usually dependent on variables like present-day land prices, the approximate value of built structure, numbers of rooms, access to urban amenities and some arbitrary value of the sweat equity the possessor had put into incremental consolidations. Afzal, a tailor by profession, who has been a resident for only four years, relates,

“It has been a long and difficult journey... Finally, I own the roof over my head. My children are safe now. They will be thankful to me for this in future...No, actually, it does not matter if I have the (legal) evidence or not, I have evidence of payment and four witnesses, which is enough to prove ones ownership in the meeting of elders¹⁵.”

There are no legitimate papers or legally drawn contracts of exchange for the property in question. Yet local mechanisms are in place to maximise the security of the deal. Nonetheless, instances of fraud and scams do occur in the formal property sector, too and there were instances mentioned in several interviews. The properties hold exchange value as a saleable asset. However, these exchanges happen informally and outside of formal market protocols.

For the last forty years, almost one third of the housing stock has changed hands within the Mill through the same ‘out-of-market’ arrangements (chapter 5). This is below average compared to the other informal settlements in the vicinity, where as many as sixty percent houses have been possessed by more than two previous owners for the

¹⁵ Informal collective of respected, trustworthy and honest residents, generally comprise of 5-7 individuals. This forum is used to resolve local disputes upon request of an aggrieved party.

same period in time (FDA, 2005). This confirms the value of these informal properties in terms of possessing the potential to be exchanged for cash or other forms of capital.

7.1.1.2 Attachment: Constancy, perceived sense of security and physical safety

Home is an emotive place that embraces the lived experiences of everyday. Blunt and Dowling (2006) believe that home serves as a container that stores nostalgia and memories of the past, provides space for performing everyday life in the present and makes available space for future aspirations, dreams and ambitions. As home is invested in emotions, experiences, practices and relationships, likewise the materials used to build the infrastructures form part of this emotional experience.

For majority of interviewees, the sense of attachment with their property and beyond (with life in the Mill in general) was strong. It can be seen through the small numbers of the properties that come up for sale in the (informal) market. The residents believe that this is due to several reasons. One is the “sense of security” (literal translation of term used by Maqbool, Ali Imran and Javed in conversations). Here the sense of security encapsulates both physical safety and a perceived sense of tenure security. It was difficult to differentiate one from the other with the two being tightly interwoven.

Time seems to be a crucial factor for a sense of belonging and place attachment. It is not only the routine and daily humdrum that is familiar, but also the confidence of knowing who to contact for particular needs, how to negotiate to reciprocate under certain conditions. The physical layout of the settlement within the Mill has been changed twice over the years but remains on the same land (see Chapter 5). This sustained association with the same piece of land for over 30 years, has cultivated a sense of security which runs beyond the material presence of these houses. Those who have been occupants for more than 20 years particularly, referred to the fact that “they know their way around” the settlement. Even those of shorter residency felt the same. Tahir, a resident of 10 years expressed this well,

“I know the residents, the shops, and the kind of kids my kids play with. Everything is familiar. I can easily leave my family for a week or so without fear. I know my

relations and friends are watching my kids and wife. If they need anything the neighbours will come running to help them. You don't find that in bigger settlements of this sort."

It is important to note here that the social propinquity among majority of the households has created a sense of attachment and belonging.

7.1.1.2a. Security of tenure

Development literature shows clearly that the best way to encourage and enable informal settlers to consolidate and improve their properties is by making them feel secure (e.g. Deininger and Jin, 2006; Hiscock et al, 2001; Tipple, 2004). All five of the Pioneer families' houses have been built from scratch with modern facilities and modern architecture and are built by formal builders. These resemble any lowermiddle-class houses that are formally built by architects and professional builders. Such cases strongly reflect the fact that the Pioneers felt secure in their tenure because they had the 2012 Supreme Court judgement (Appendix C). This sense of security encouraged investment and improvement of properties.

Another sign of sense of security in the Mill is the fact that people are happy to move into it, even if they have been evicted from other informal settlements. Tahir, who had moved in the settlement 10 years ago, relates:

"It was when government demolished parts of the Ghulam Mohammad Abad Katchi abadi that I had to look for another place for my kids and wife. I chose to move in the Mill...I was lucky that a property was up for sale. I moved in immediately. I have two brothers who moved to bigger and more known informal settlements...Compared to them I am in a much safer and secure environment."

7.1.1.2b. Physical security

There was a general consensus of residents on the physical security of the Mill. Many narratives mentioned the correlation between the size of the Mill and consequent sense

of security. The relatively small size of the Mill has also contributed to the density of social relationships and interconnectedness, which also encourages passive surveillance and a sense of physical security for the residents. According to the residents, small number of entry and exit points adds to the security of the Mill. It is relatively easy to spot a stranger or any suspicious activity. Surraya, a pro-active resident, relates,

“All three of my daughters were in their teens, when my husband passed away. Imagine what would have become of us if we had been living in a rented property? With grace of God, he bought us a roof in a respected locality before he left us. I cannot imagine the hurdles and risks of living in ill-reputed settlements. One hears all the bad things that happen to girls there....no security...if we did not have this house, it would have taken me years to settle down under my own roof....and only God knows what I might have to sacrifice in order to be able to buy a roof of my own.”

This perception of ‘constancy’ (Dupuis and Thorns, 1998) in their social and material environment and a perceived sense of permanence of the home/house as concrete possessions and trusty dwelling, greatly contribute to feelings of both tenure and physical security. It is noted that the notion of middle-class ‘respectability’ is reflected in many narratives, specifically in terms of the physical appearance of the settlement as well as the informal ‘civic’ cognizance of the residents. Such notions are too developed through the perceptions of constancy and belonging.

7.1.1.3 Autonomy, adaptability, investing and improving

Besides being affordable, self-built informal housing grows out of the needs of the poor. Typically, informal houses are self-built with locally procured building materials. They are built incrementally, when the household’s need become crucial or when there is enough disposable income available to undertake incremental consolidation. The goal is to house the household with the minimum available resources. In this way it is an enabling process.

However, it also responds to the aspirations of a newer, somewhat more affluent generation and their desires for more modern living conditions. For example, Akhter, a self-employed electrician, lives with his parents. He aspires to move out of the Mill and buy a house in formal real estate sector. He stated,

“My parents wanted to repair this house. I, on the other hand, wanted to move out. But when I realistically calculated the prices of properties and overhead expenses, I was discouraged. We decided it was better to rebuild the whole property, incorporating everything we wish to have in our home..... I believe we made a good decision..... we are happy here. Now one of my sisters is going to be married from this house.”

An example of a rebuilt house is shown in photo 7.1



Photo 7.1: A completely rebuilt property

Approximately twelve properties (9% of total properties) have been upgraded in this manner. All these properties have been rebuilt to resemble characteristic lowermiddle-class houses in formal housing settlements, with elaborate marbled facades, multiple stories, and terraces. Metal gates guard the entrances. Most entrances open in porches that are generally used for parking car, motor bikes or cycles.

The freedom associated with perceived ownership enables people to change, improve and add to the material structure of the house increases the value of possessing one's own roof. Indeed, building additional rooms on the original roof, as in photo 7.2, is a way of extending without needing more space.

The ability to build incrementally is expressed by Maqbool, who has been a resident for 28 years,

“When I first moved here, I built a room and a boundary wall right next to the wall of the graveyard. Subsequently, I moved two houses, both I built myself. It was only 7 years back that I moved in this property. Although this one was built when I moved, but my sons and I have added a room at the back and a veranda on the roof.”



Photo 7.2: Incremental consolidation, addition of a room on the roof
Source: Ali Real Estate Agents

One household left their house in formal sector and gained possession of a property in the Mill. On being questioned as to why they left their legitimate property, Kalsoom, the lady of the house responded,

“It’s quite simple. We lived in a combined family. That house belonged to my Father-in-law. With time each of our family expanded. Someone had to move out. My Father-in-law offered all his three sons with the option to buy off two other shares and gave cash to them so that they can sort their residences out. My eldest brother-in-law bought our share. The cash was not enough for the house we had in mind, if we were to buy in a formal housing settlement. So we came here. The house is big and we don’t need any planning permissions to build more rooms.”

The result of such incremental needs driven housing improvement is evident in the variety of built structures as shown in photo 7.3. The physical structure of each housing unit varies in size, number of rooms, and the use of spaces within the boundary wall and the finishing of the exterior and interior walls. From the layout of built unit to the variety of the materials used, there is no uniformity. This is because the houses were built according to the resident's access to physical resources such as building materials, access to disposable income, level of personal skill in building and construction, and access to friends or relatives that can contribute to the low cost erection of a structure.



Photo 7.3: Variety of property sizes and building materials

Within the Mill, there are a variety of semi-finished and unfinished properties, some in different stages of completion and some incremental consolidation projects abandoned due to economic constraints. Similarly, the house fronts vary with the economic condition of the resident. A few houses with impressive decorated facades are present along with houses with rudimentary plastering to hide the bricks underneath (note this contrast in photos 7.4 and 7.5). This attests to the flexible nature of housing improvement, based on need and assets.

Within formal settlements, the design and materials are generally prescribed to achieve a specific look and standard by planning legislation (Payne and Majale, 2004; Payne and Tehrani, 2006). This can put improvements and development out of the reach of the low income households. In the Mill, the materials used are generally baked bricks and mortar. However, most of the bricks had come from the main building of the Mill. When

the main Mill was closed down, occupants started to take the building apart brick by brick. Once the machinery had been auctioned, other materials could be accessed. The beams used in most houses are also from the Mill. Specifically, the ground floor and for some, the first storey is built from materials taken from the Mill's building. Around forty percent of houses still retain materials from the former Mill building. However, houses built during the third wave of occupation were built from materials brought from outside the Mill. These materials are not necessarily new, most come from junkyards around the city.



Photo 7.4: Modern facades and metal entrance gates



Photo 7.5: Modest, semi -finished, flimsy entrances to properties

Assorted responses to the needs of the household reflect the functional aspect of informal practices. There is no need for any planning permission nor is any licence or permit required to ascertain the quality of workmanship. Much of the building work has been possible due to social collaborations among households, networks of friendships and relatives. For example, Mujahid lives in a property which served as part of the basement of Mill's main hall. The "house" is very low (much like a semi-basement) compared to the rest of the houses in this street. There is no cross ventilation and the place is quite damp too. In response to a question about the condition of the house, he replied,

Mujahid: *"I need to fill the depression to make a new structure. I have asked around but the gravel and mud required to fill it will not be available immediately. I need at least 7 trucks full of that material!"*

Me: *"How much is one truck of gravel for?"*

Hakeem (his son): *"In the open market it is Rs 3000 (£18) for each truck plus Rs 500 (£3) for their time and labour, which is beyond my means."*

Mujahid: *"That is why I have requested a neighbour (who knows someone employed in that sector) to arrange it for me. He said he is trying but for the price that I can pay, I have to wait. I can only pay Rs.800 (£5.50) per truck."*

Me: *"How will he manage that?"*

Mujahid: *"They say they work out of hours to access the gravel, pay a small sum to caretaker and keep the money we pay, themselves. Out of official fee (Rs 3000) for the gravel, truck drivers can only keep Rs 500 for their time, the rest (Rs 3000) goes to the state."*

The conversation relates that the occupant will be accessing building materials informally but from the formal market. It will be known by everyone around him that the gravel is being accessed illegally, yet this will not be regarded as abnormal or criminal. No one will be reported to relevant authorities. Such a *make do* or *getting by* culture reflects socially constructed norms that deem such negotiations as normal ways of operating on the ground. Such activities are rarely reported to authorities. The formal market is negotiated and navigated through such cracks and crevices in order to access materials otherwise difficult to access. Such practices lend the informal housing practices a type of functionality that can provide for the urban poor under economic and monetary constraints.

The use of space within the houses also highlights the adaptability of the often small dwellings and their occupants. Unlike more recently built formal houses, especially those for low income people, most houses in the Mill do have either an open space right at the front of the rooms (inside the boundary wall) or in the middle of the house. Most rooms open into this open space (veranda). This opening brings in light and is vital for air circulation. Importantly for adaptability, these open spaces are most likely to be compromised if the need arises for sleeping, cooking or incremental building as shown in photos 7.6, 7.7 and 7.8.



Photo 7.6: Open air Kitchen in the middle of Veranda

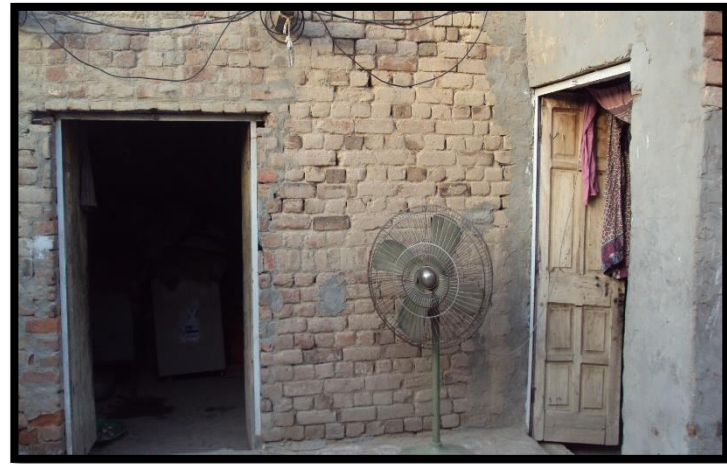


Photo 7.7: Doors to all rooms open in the v eranda

Adaptability in the uses of the rooms was observed during the ethnographic study. Rooms were simultaneously used for sleeping, storing and sometimes cooking. This adaptability lends a lot of functional advantage to the built structure. The purpose is to make the greatest use of the resources available. For example, many households cook inside the sleeping quarters during winters, to keep the room warm for whole night.



Photo 7.8: Use of space within v eranda

Washing up facilities for both laundry and dishes are usually outside the toilet or bathroom, as shown in photo 7.9 and 7.10. This arrangement saves on extensive investment in plumbing. Such arrangements might challenge many modern day health and safety concerns, and are certainly contrary to Islamic standards more generally. However, the urban poor must override these concerns or adapt standards, to survive on minimal resources (Bredenoord and Lindert, 2010; Gough and Kellett, 2001; Mukheja, 2001; Napier and Landman, 2010; Pugh 2000).



Photo 7.9 Laundry and washing up facilities, adjacent bathroom

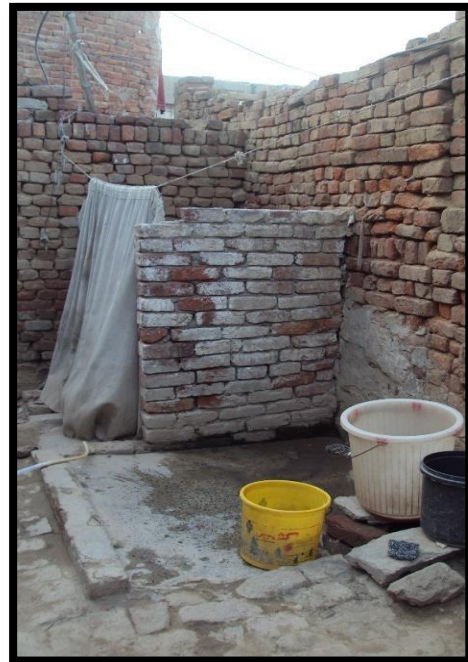


Photo 7.10 Toilet and washing up facilities

The savvy concept of “juggad innovation” (Birtchnell, 2011; Radjou et al, 2012) has a potential to interpret and explain the enabling characteristic of urban informal housing under frugal circumstances. The way the spaces are organised and used might not be recognised as reaching contemporary, formal standards but they are efficient and serve immediate requirements of the occupants in the most affordable way.

7.1.1.4 Exchange value: buying, selling and inheriting

Another perception of particular interest is the inheritance value residents of the Mill place upon their properties. As these properties can be bought and sold, they are treated as valuable in terms of inheritance, just as any formal real estate. The following excerpt from an interview is noteworthy, in terms of establishing the importance of being able to pass on a property to the next generation. Abdullah, has been living in the colony since 1989, but became a home ‘owner’ in 1997,

***Me:** So you are saying that this is the best you could manage for the kids?*

***Abdullah:** Yes, what else do they need? I have two sons and a daughter. Later in life I am going to divide the property among these three. They can then decide what to do with their share of property.*

Me: *You mean you will write a 'Will'.*

Abdullah: *Yes.*

Me: *...But you don't own this land, this belongs to the state*

Abdullah: *Who cares? It is my home, I have invested physically and emotionally on it, have occupation of this piece of land since 1997. How can they remove me? I bought this off my brother...Fair and square.*

Me: *Why did you not sell yours and moved to a formal colony like your brother?*

Abdullah: *Haha! So that I be the same like him, renting out until this date. I agree he lives in a better locale; he has to... Because he has three daughters to marry off. His lifestyle has to convince potential suitors that his daughters are worthy to be considered for marriage.*

Me: *You have a girl, too? Will suitable suitors come in this 'informal settlement'?*

Abdullah: *They will run to her, when they would know I own this house and my daughter will inherit her share from this house.*

This conversation reveals that much like the formal domain of property rights, these properties also have capital value. It is an asset worth transferring to future generations. Their aspirations, ambitions and perceptions of milestones in life projects, are just the same as they would be in the formal domains. The only difference is material deficiencies and restricted access to services of the residents.

7.1.2 Intersections between Informal Housing and Livelihood Practices

Informal livelihood and economic activities within both formal and informal spheres of urban life are well documented in the urban and development literature. Recognising various forms, from home-based enterprise to "outworking" or out-sourcing of work from the formal manufacturing and services sector to informal domains, volumes have been written to capture the nature, need and characteristics of this enormous productive sector (Breman, 1980; Castells and Portes 1989; Portes et al, 1989; Gerxhani, 2004). Here, however, one particular dimension of these productive activities is examined, the home-based enterprise.

Home-based enterprise is an important feature of informal livelihoods. The ethnographic study highlights the function of the informal house not only as a reproductive domain but a vital productive sphere, too. It has been observed that in many informal self-built housing settlements a “complex web of economic linkages...exists between home-based enterprise and the housing” which makes possible for the “most destitute to eke out a living and have access to shelter” (Kellett and Tipple, 2000: 204). Laquain believed that the most important lesson any research in informal urbanism can bring forward is the realisation of “finding that the housing in these areas is not for home life alone,” (1983:34) he further states that “the home and the community derive their vitality from this multiplicity of uses” (1983: 56).

This could be due to variety of reasons. One may reduce the overhead costs of the production by operating from home and by involving other household members, especially the women, in running the home-based enterprise. Sometimes it may be due to the nature of the livelihood activity; for example, sometimes home-based production may not adhere to the established or legal standards of quality.

Such home-based livelihoods generally bypass official permissions, permits and licences (Kellett and Tipple, 2000; Sinai, 2001; Simone 2001; UNCHS 1989). Products may include food items like snacks; cheap electrical components; everyday manufactured products like glues and dyes; and dyeing and small scale printing processes. Informal houses provide discrete operational bases for such practices, where there are minimal chances of being checked and challenged by official authorities or quality-control institutions (Sinai, 2001; Simone, 2001; UNCHS 1989).

Similarly, the houses in the Mill serve as more than a shelter. For most it is the vital space they utilise for making a living. The majority of the houses (more than 75%) function as place of work for the residents which is around the regional average for similar informal settlements (DoKA, 2005). For some their home is the warehouse that stores their products or raw materials, and for some it is a self-styled factory. Chapter 4 details the small- and medium-scale practices that for some serve as primary livelihood

practices and for some supplemental activities to support the main wage earner. For example, three out of five retail shops in the Mill are run by women.

The gender dimension is important here. The literature emphasises on role of gender in home-based enterprise. Women generally “have a triple role in society --- childcare, community participation, and income-earning work” (Moser, 1987: 13). It is feasible for women to use their home as the base of their productive contribution to the total income of the household. Bushra, who works “from home” stated,

“Baji, Honestly this work suits most of us. I can choose to work when convenient; I don’t have to leave the house. My grandchildren are safe and in front of my eyes, while my daughters-in-law are busy in domestic chores. And the extra money keeps the kitchen going.”

Additionally, in a Muslim society, women find it easier to work from home. This is due to several cultural and religious reasons. For example, there are less job opportunities for women in the Pakistani patriarchal society as compared to their male counterparts. There are issues around physical safety for women working outside their homes. Many religious and social taboos bars the mobility of Pakistani woman in both formal and informal productive sectors. Operating from home enables them to contribute to the household incomes. For some this may be the only way of bringing any income to survive.

Small shops that operate from the home are collectively run by the whole family. Sometimes even the small children mind the tills. The three shops that are run by women are quite proactive in improvising their strategies to supplement earnings during different times of the year. For instance, one shop owner encourages the girls in the settlement to create handmade greeting cards for seasonal festivals. Another usually



Photo 7. 11: Small retail shop, set in the front room, with door opening in the street

sells savoury food items made by neighbours and friends on special occasions. One of them try to access seasonal items like wool, henna, kites and fireworks; products that sell on special occasions but not all year round. The front room is converted into a shop, which if, need arises, doubles up as a spare bedroom if guests come to stay. Generally, the front rooms have more than one access door. One generally opens towards the street and other opens to the inside of the rest of the house. These are well connected with the rest of the house, where the women in charge can both run the shop and be engaged in everyday domestic activities. Activities like doing laundry, child care, mending stitching and sometimes even cooking are done while minding the shop. See for example photo 7.11.

Another stay-at-home supplemental productive activity is through procuring work from textile mills around the periphery of Faisalabad city (chapter 4). These tasks are easy but time-intensive. Although the payment per unit is quite low, collectively one day's worth of work is almost enough to buy two litres of milk or a kilo of flour. Rubeena narrated,

“After the death of my husband, I chose to stay with my in-laws. I observe “purdah¹⁶” (veil) so I can’t go out to work. I try to earn enough, sitting at home... to be enough for me and my two sons.”

¹⁶ See glossary for detail

Usually, this type of contracted labour supplements the main wage earners' net earnings. The advantage is a steady flow of work, which removes the uncertainty of daily waged labour. Not only this, but such labour suits young unmarried girls and women who do not have any male relatives to "protect" them. In a patriarchal society like Pakistan, it is quite important for females to have male relatives in the household. Even when males are not contributing in domestic or economic spheres of lives, their presence asserts that these females are not alone, without carers or guardians.

Such male presence signals the respectability of these females and in a way provides a safer environment for them to work outside the home. For this reason, more vulnerable women like widowed, divorced or unmarried girls (to some extent) prefer to operate and work within the protective walls of their homes. For instance, Fareeha and Najma (Chapter 6) who supply stitched dresses for new born babies deal with a middleman in order to avoid going to formal open market and do business directly. They realise that it costs them more to interact through a middleman, but they both agree that this is a much safer and fuss-free arrangement

Another significant home-based livelihood practice is stitching and sewing school uniforms. Three women and only one-man work from home for this purpose. The uniform retailers (established in formal sector) provide cloth and accessories for a certain number of uniform items. The tailors need to keep to a three weeks' deadline from the date of an order being placed to the delivery of the finished products. The competition is fierce as the orders are placed only four times a year and if one misses the deadline for one order, they hardly get a second chance.

Although sewing and stitching by women from their own homes is a common activity in the Mill, it is important to note that apart from stitching uniforms for formal establishments, the rest is not considered an income-generating activity. Most female residents did not mention that they stitch clothes for neighbours, acquaintances beyond the Mill and friends. It is through others that this productive activity was revealed.

Most seamstresses and amateur tailors residing in the Mill charge much lower than the open market, which may be the reason that the residents don't consider this as a meaningful productive activity. Kellett and Tipple (2000) observed the same trend while conducting a longitudinal study in Jahangirpur, India. They felt that in most cases where the females of the households are involved in generating income, the "attempt to distinguish between domestic and work space is...meaningless" (2000: 210). The work and domestic duties and activities overlap in such a way that most females stop seeing productive income-generating activities as work.

On the other hand, some houses serve as very small-scale factories. One family runs a small packaging business using a small polythene sealing machine. They fold, pin and then pack shirts in polythene packaging. Another such venture is packaging of food items, for instance, legumes, pulses and nuts. There are around 25 households who are directly or indirectly engaged in food preparation businesses. They are either part of a supply chain or supply finished products to the daily street-side stall holders. Shakeel, one of the small food business owner stated,

"The house is cramped as I need to store the raw materials in one of the rooms. That leaves only two rooms for all eight of us. But should I not do this, where will we eat from?"

Some households have added extra space within their house boundary to make space for their productive activities. Some had to knock down walls to reconfigure internal space to work for multiple purposes, especially accommodating daytime productive activities. Another example can be of one household that provides cheap ironing services to local caterers, event management teams and schools. They have to rearrange and reorder the use of space twice in a year, seasons. The head of the household, Kaleem, in his early sixties narrated,

"Ironing long table-cloths and stiff uniforms is hard work. In summers, this become more hectic due to high temperatures. We need to keep our sweat off the clothes, which ruins the finish of the ironed piece. So I bring my ironing table in the veranda and with help of a pedestal fan, I keep the air flowing around me. It is much costly to iron in summers than in winters. I pretty much take whole of veranda to myself

as I need to store washed clothes and dampen the ones to iron and sort finished piles. So the kitchen then has to shift at the front of the house under a flimsy bedsheet acting as shade...Whereas in winters the ironing activity takes over the room on the left, which is one of three rooms we have. My older son sleeps in this room by making some space for his charpoy, which is removed in the daytime for me to work”

The iron itself uses natural gas to operate, so it is less mobile than an electric one in terms of changing workstations.

Home-based tuition centres are also a mentionable part-time profession around the settlement. In particular, the teaching of the Holy Quran and of Arabic are quite common. Young graduates also teach mathematics and English. The fee is nominal, but it does provide some autonomy to young graduates and supplement the household earnings (Photo 7.12 shows a private tuition centre).

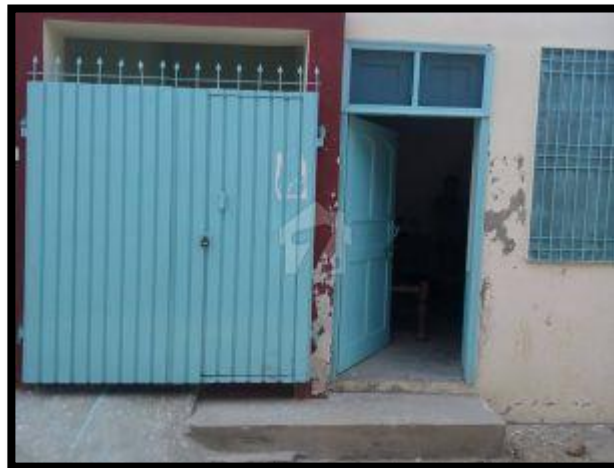


Photo 7.12: Front room used for tuition, separate door opens in the street Source: Riaz Real Estate

Talking to a few young graduates, it became clear that using their house as the venue for the tuition cuts all the extra costs that otherwise might have been significant portion of their tutoring fee. Zahid, a young male, who tutors seventeen secondary school children in mathematics, noted,

“If I associate myself with a formal private tuition centre, I can tutor 25-30 children in just three hours. It is attractive in theory... The tutee is charged at a higher rate but the tutor is only paid forty percent of the fee...their logic being that they provide

the venue and pay for all the overheads. If I work from home, I charge less and gain higher levels of student loyalty.”

This reflects another important point, that informal settlers should not be perceived as necessarily either the poorest in a city or in any way as having lower aspirations for their children than those in formal settlements. In the context of this informal tuition, what we see is, effectively private home-based education, once the sole privilege of the affluent, establishing itself for the lower income sector.

This and other examples reflect the role of home as the base for income-generating activities is vital. Informal housing is flexible and possible to adapt to different functional roles for the occupiers. Besides the mentioned livelihood practices, other small-scale activities are operated from the houses. For instance, semi-skilled labour may be contacted via neighbours or friends for a jobs as plumbing, brick laying, electricity repair and maintenance. Their houses function as “call centres” where queries are received and work is procured.

Sometimes small-scale activities need more space and spill outside the houses. The frequency of this is quite variable, with some tasks being rolled out weekly and some on a daily basis. Some of such activities happen seasonally. For instance, making hand held fans from wheat sheaves, elaborated in chapter 4.

7.2 Everyday governance and social exchanges

Everyday life in the Mill is a complex and a multi-layered social domain. The ethnographic investigation tried to pick up and note the various adaptive strategies that occupants employed to wade through mundane everyday life. Unlike formal structures and protocols, informal settlements conform to strictly local sets of values, regulations and norms. Mehrotra (2007) and Vishwas (2013), are among a few that have focussed on the local informal modes of governance, particularly in terms of informal house building and use of spaces. It seems that some invisible social structures provide the blue print for the kind of behaviours that are acceptable in the Mill. In the absence of

formal regulatory frameworks and formal punitive measures, the meanings of claims and entitlements are quite different. These physical spaces are filled with shared meanings and values.

7.2.1 Spatial proximity and associated networks

Spatial proximity amongst residents coupled with similar socio-economic predicaments and limited access to resources, enable reciprocal social networks of association to develop. Informal housing provides the essential material and physical environment required to develop friendships, networks of support and relations of reciprocity and cooperation. But like all other social and political fields these relationships vary in terms of being altruistic to manipulative.

There is an invisible line that divides the whole settlement into two halves (Map 4.2). There is an intangible but subtle sense of class difference between the halves of the settlement. This difference is not as pronounced as that between the Mill and outside the Mill, yet six months of ethnographic reflection points to complex and variegated social interactions. Almost sixty percent of the households have spent more than thirty years in the Mill. This means generations of roughly 84 households have lived in the Mill since the second wave of occupation. This suggests constancy and place fidelity and the development of tight social relationships.

Many narratives and conversations reflected shared memories that bring the residents together. There had been repeated mentions of how and when someone consolidated their first house, or when a few of the houses got metered connections for electricity for the first time or when the first connection of piped gas came to the settlement. Some of the narratives sounded like family histories, contrary to the fact that most households have very different backgrounds. They may be related or associated with Pioneer families initially, but amongst themselves each had different social and historic background.

Such shared histories had only been possible because of the sharing of a contained physical space. This 'time' spent in the Mill (within the physical boundary) has a bearing on the density of social networks, and consequently on the quality and amount of social capital. Economic marginality strains their capability to help each other financially, but these social networks provide much needed moral and emotional support.

7.2.2 Public Space and collective governance

As mentioned in Chapter 4, there is an unwritten agreement in the Mill that no one will violate the mutually agreed informal "building regulations" by encroaching on the street space and that everyone will adhere to keeping the streets straight. This was the initiative taken by the Pioneer families to make sure new residents do not spill over into the already narrow streets on the pretext of incremental housing consolidation¹⁷. The adherence to this informal regulation is more evident in first half of the Mill than the second. This is, perhaps why the "first half" (Map. 4.3, photo 7.13) of all three streets is straight and properties neatly arranged. There had been instances when a couple of residents did try to "violate" the ground rule of not encroaching on the street, but they were met with resistance. The "violations" were amicably negotiated and the "violators" had to give in to collective resistance from the neighbours. This adherence to keeping the streets straight lends the Mill a look of "*a respected formal lower-middle-class neighbourhood*" (opinion of Abdullah, 62, resident for over twenty-five years). However, the "second half" of the settlement appears more chaotic, narrower and houses are arranged in much more irregular lines (photo 7.14) as less residents adhere to this

¹⁷ As there are no legal rights to land all over the settlement, it is very easy to encroach or expand ones dwelling in the land that belongs to no one

unwritten regulation. Chapter 5 details the idiosyncrasies of both 'halves' of the settlement.



Photo 7.13 A street in the first half of the Mill, paved and straight



Photo 7.14 Narrow street, without brick paving in the second, congested half of the Mill

7.2.3 Space and social responsibility

Likewise, an informal code of conduct exists between neighbours that regulates everyday sociability. For instance, if someone needs space to arrange a private social event, the neighbours understand that street may be blocked by tents or a marquee to create space for guests to sit. The neighbours usually comply with providing extra bedding, extra space to sleep or use of their toilets if need arises. It may not all be done in a congenial community spirit but such arrangements fall under reciprocal provisions. The expectation that such unofficial social contracts will be honoured creates an informal structure of claims, entitlements and moralities. One such instance is narrated below. It was during an intense conversation regarding the neighbour's expectations of help and cooperation that Shahnaz, a midwife narrated,

“For seventeen years I thought everyone took advantage of me being a trained midwife. I felt exploited that people just walked in my house at odd hours, expecting me to help their daughter, wife, sister...But I realised the full force of respect that I had gained in this Mill, when my husband suddenly died of cardiac arrest and the ambulance could not reach my home to deposit his dead body. The street leading to my house is too narrow for any vehicle besides cycle and motorbike. Some neighbours at the far end of the street ... received his dead body and placed his charpoy respectfully in the street. I did not even know those neighbours closely. Moreover, it started to rain and they relocated the dead body in their front room. It is a big thing. I felt my seventeen years of toil have reaped the results. I felt so honoured.”

Taking a stranger's or non-family members' dead body inside ones house is a huge favour in Pakistani society. It is superstitiously believed to be a bad omen to bring in a dead body under ones roof. Yet the gesture depicts the significance of a social responsibility that this particular neighbour felt. This is a real display of magnanimity and benevolence on part of that neighbour, all, maybe, in the expectations that the same level of kindness will be reciprocated someday.

It is difficult to ascertain whether such acts of kindness are purely altruistic in nature or if there is an unwritten protocol of social contract present that these residents follow. As precarity (Butler, 2011, 2011a) is the defining feature of such informal urban lifestyle, this may be one way of guaranteeing some kind of help and assistance in the hour of need. The whole domain of claims, entitlements and moralities within this context is multi-layered and complex. It is difficult to clearly classify acts of assistance and help into meaningful categories.

It appeared during the ethnographic investigations that some of the residents had made irrational decisions to support others economically when they themselves were barely making ends meet. For example, this one occurrence is significant. Jamil and Munnawar who live, perhaps, in the smallest house of the Mill, had consented to house two friends who had just migrated to Faisalabad city in search of work. The household itself consists of six adults and two minors. The house has only one room, kitchen, toilet and a very small veranda (which serves as sitting room, kitchen and sleeping quarters, at different times during the day). Having asked about the rationale of accepting two additional people to stay temporarily in an already cramped house, the following response was furnished,

“It’s not about space...It’s all about the responsibility...These two men are related to our family friends, who had been a big support when we were struggling in the city. Although it is inconvenient but how could any of us turn a blind eye to others who are struggling? What will others say...we will be deemed selfish and opportunist. I have kids, I want them to see and realise the importance of pulling others out of mud...” Jameel.

In the absence of substantial economic security, informality provides a context that is regulated by mutually agreed norms. People act in ways that are acceptable in the microcosm of their reality. This functionality provides meaningful ways to negotiate and navigate urban living even under limited resources and opportunities. Use of limited

public or private spaces is one example of such intersubjective understanding and embedded socio-spatial articulations.

7.2.4 Elasticity of space

The most striking characteristic of everyday life in the Mill has been the multiple uses of the outside space and resources. An interesting feature within the uses of space is the potential of the space, unrestricted by formal regulations on its use, to stretch for certain activities and then shrink back to serve whatever its prime function is. This regarded as “elastic urban condition” by Mehrotra, where he outlines how each informal urban locale has a “local logic” and “suggests how spatial limits are expanded to include formally unimagined uses in dense urban conditions” which are temporal in nature and have “associative value” for the occupants (2007: 27).



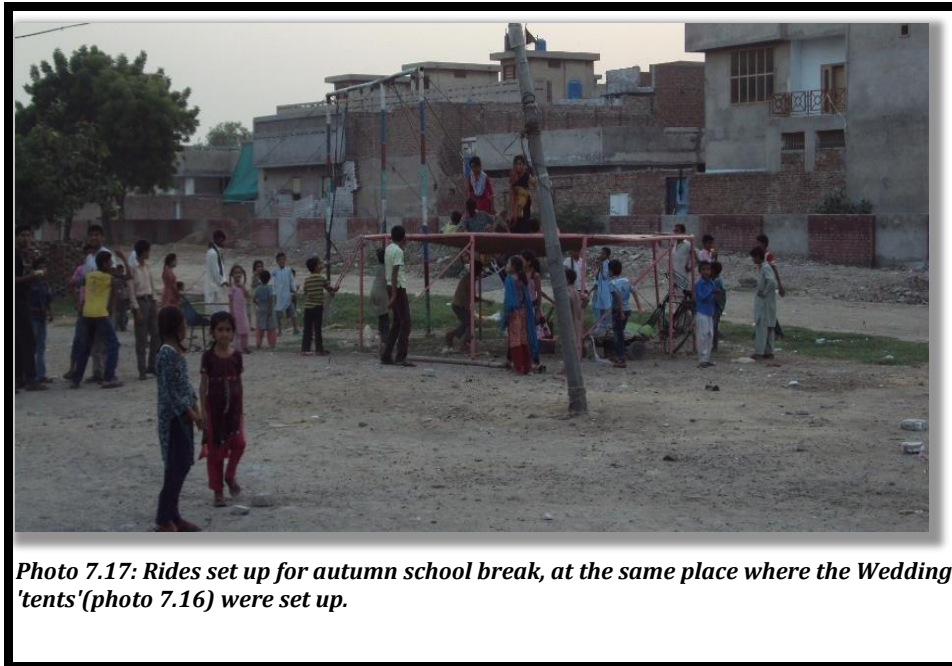
Photo 7.15 : A 'tent' erected in the open space in the Mill for a small family function, a 'mehndi' ceremony before the wedding



Photo 7.16 : Wedding 'tents' erected at the back of Bungalows, at the far end of open space in the Mill

For example, the wide main street has long been used for private social gatherings. This is the main street that leads into the Mill. But the occupants cordon off the widest part of the street to erect marquees and tent for private functions like wedding ceremonies, funerals and religious devotional meetings, as shown in photos 7.15 and 7.16. It is important to note that this space keeps serving the main purpose until few hours before the space is to be used privately. It takes a few hours to transform the cordoned off space into a festively decorated arena. Similar is the use of open space in the middle of the Mill (Map 4.2), where seasonal fairs and fetes completely transform the otherwise

dusty, barren open space. Cheap rides, food and toy stalls become the focal point of the whole settlement for a while.



Outside spaces, the streets and open areas within the Mill, are also used for other private and public practices. The streets resemble a dorm in the summer nights, when men bring their charpoys outside to sleep as it is congested and hot to sleep inside the rooms. Children and women move to the verandas and open spaces within the house or up on the roofs. All day long streets are used for multiple purposes but after the *Isha* prayer (the last for the day) which is around 9 pm in summers, youngest boys or girls of the households' sprinkle water in the streets, cooling the place for sleeping, and men bring their charpoys and minimal bedding out to sleep (see photo 7.18). There is little traffic (usually just bicycles or an occasional rikshaw) after *Isha* prayer in the streets. Occasionally, young boys and men play volley ball in the open during summer nights, as shown in photo 7.19.



Photo 7.18 : Relaxing in the afternoon in the street . Source: local teenage blogger on Instagram



Photo 7.19 : A game of Volley ball, rare occasion, in a summer's night, net erected in front of the small factory . Source: Flickr.com

A similar “occupation” of the streets occurs on spring afternoons, when the weather is pleasant outside. Women, children and occasionally men socialise by bringing charpoys, small reed stools and plastic chairs outside. The occupants retreat promptly by sunset or *Maghrib* prayer, which heralds the setting of the sun.

Even spaces that may be considered as private sometimes lie between public and quasiprivate domains, for example, the roofs. The roofs have multiple uses. From place to store stuff, cook and sleep in summers to adding a whole storey for a newly married son; roofs are an important part of everyday practices. The roofs are also crucial in maintaining everyday communication among the neighbours. Due to high density, the roofs are usually conjoined, making talking and everyday movement from one roof to another possible. The use of roofs as passageways is quite common, particularly with females and children. It is more convenient than circumnavigating the streets and suitable for handing out little token presents like food and sweets. Although such ease of passage flags up questions of privacy and one’s own space, this kind of social interaction is a norm around the Mill.

7.2.4 Public space and livelihoods

The everyday life in the Mill is saturated with various spatial and temporal expressions of livelihoods being practiced well within the boundaries of the houses of the residents as well as within the boundary of the Mill itself. There are several examples of how public spaces are used and negotiated by various street vendors and hawkers outside the Mill, but that forms a different arena of action. The study specifically strives to emphasise how local spaces are managed on every day basis to facilitate livelihood practices and to maximise the utility of every possible resource.

It is interesting to note that where informal livelihood practices have been widely discussed and researched in modern urban and development literature, the characteristic enabling quality of informal spatial arrangements have rarely been discussed as a resource or capital to draw on. This particular spatial advantage has been under-utilised in the studies around sustainable livelihoods frameworks (e.g. Moser et al. 2001; Moser and Moser, 2008) as well as in deep reading of capabilities approach (e.g. Sen, 1999; Oughten and Woolcock, 2003). Most of the times this enabling dimension of informal spatial arrangements are bundled under “natural” or “physical” capitals. Informal housing settlements, particularly self-built housing is functional and adaptive to the livelihoods needs of the occupants. So these enabling conditions must be deemed as a credible capital that enhances the capacity and capability of a poor urban household. Likewise, the Mill depicts the typical flexibility and adaptability present in any other informal settlements in terms of providing spaces for various practices of livelihoods.

Just as the houses are used for livelihood activity, so are public spaces within the informal settlements used. Such livelihood activities operate in streets, local squares and along the main roads. These spaces are essentially ‘public’ in the sense that they are in use of the commons and these spaces ‘belong to no one’ so they are free to be utilised for multiple purposes by the dwellers of the settlement (Amin, 2004; Bromley, 2009; Drummond, 2000; Kudva, 2009; Roy, 2009; Yankson, 2000). As an example, Safdar, the street side toy seller narrated,

"I only store my toys in the smallest room of my house. All day I go around the streets in the Mill or station myself under the tree near the Mill's gate. The children in the Mill generally know where I am and they come running to buy toys...I can't afford to set up a shop, as my house is too small. These streets are my "show room."



Photo 7.20 : Outdoor communal cooking: called the 'daig' , source: Flickr.com



Photo 7.21 : Cooking for a wedding reception, rice, gravy and sweet rice daigs . Source: local amateur photographer covering his cousins wedding

Communal cooking on festivals, wedding ceremonies, and religious celebrations takes place in the open, public spaces. This is done by skilled, self-employed, professional cooks. Cooking in large quantities is their livelihood. They hire utensils and stoves from open markets, ingredients and supplies from the customer (who has contracted their services) but they need to cook at the location, so the food is served fresh and hot. There are frequent use of open (public) spaces for such large scale cooking (see photos 7.20 and 7.21).

The most obvious use of the outside spaces, within the Mill is its use as parking facility. As mentioned in Chapter 4, a significant number of occupants have Chingchi Rickshaws. None of these vehicles are parked within the houses as the houses are too small. All are parked outside or, if the street is too narrow, in the open area within the Mill (further away from the house, photo 7.22). The three Christian families have horses, which they use to draw decorated buggies for weddings and festivals. These horses are tied in the open area, towards the back of the Mill, along the wall to the graveyard. One notices members of the Christian households stationed with their charpoys, where the horses



Photo 7.22 Chin chi parked in the street



Photo 7.23 Carts, donkeys and horses of the residents , tied in the open space

are tied (Photo 7.23). This is probably to safeguard the animals from being stolen or harmed. The Chingchis and horses are the livelihoods of some residents and owing to this informal parking arrangement they are able to sustain their livelihood practice.

7.2.5 Public space and domestic activity

One of the most common but indirect use of streets and spaces immediately outside the house boundary is the food preparation activities. Such activities reflect presence of a strong social architecture where shared values and intersubjective comprehension create spaces for social interaction. For instance, preparing vegetables, peeling garlic, sifting and cleaning lentils and legumes, mixing large quantities of ingredients like boiled chick peas with finely chopped tomatoes, onions and fresh coriander mostly takes place in the street, on a charpoy¹⁸, set up as a work station. As such preparation activities require more space, it is ideal to bring them outside the house. Moreover, there is a strong element of socialising while working too. Such laborious task is brought outside, generally by the women in charge, in anticipation that neighbouring women will come and chat and may help in the task for a while, too. This drives the boredom out and speeds up the task. This also facilitates the essential everyday socialising, exchange of information and local gossip. During one session, where a group of women were peeling piles of garlic for an elderly neighbour, Fatima, a young woman narrated,

¹⁸ See glossary for details

"It is cooler in this part of street under the shadow of this wall. While we escape from the midday sun, we chat, we peel garlic for this dear lady and after the sun has moved a bit we all leave to do our house chores. It is fun! Otherwise how can we manage to see each other on daily basis, if we stay cooped up in our small houses, working like a donkey...This is "our" time. Quality time. "

Another insightful comment had come from Rukhsana, a much older member of this group,

"Peeled garlic sells for Rs.110 per kilo (70p/kg), but the retailer pays Rs. 40 per kilo (26p/kg) to the peelers, so she needs to do a lot of peeling to get a decent amount for her household. She is old and this is laborious work, so while her daughter-in-law stitches uniforms (for a company) in the veranda, she brings out the garlic in the street. We help her, as we know times are tight for all of us. Sometime she gives a hand full of peeled garlic to all of us (showing her gratitude), sometimes we ask favours off her daughter in law in mending kids' uniform. We can't do much, but whatever we can, we do. It's purely voluntary and we have a nice time chatting before kids and men come back."

Such everyday socialising provides spaces for exchanging information, catch up on news and reinforce reciprocity (*ideas construed from informal conversations with Rubeena, Rahat, Farkhanda, Kishwer and Bushra*).

7.2.6 The temporal dimension of public space

There is also a temporal rhythm to the use of public spaces like streets and open areas. The public spaces become highly functional for selling products that are perishable or high in demand. This can be the high demand of factory-manufactured ice in summers or piping hot fritters and fried snacks in winters. The month of Ramadan is particularly busy in terms of activities in and around public spaces. The run up to religious and social festivals are particularly full of activities.

Another busy time of the year is the festivities at the end of Hajj, when the annual Eid is celebrated by sacrificing animals in the name of Allah. One sees various workstations

within the Mill that provide services like sharpening knives and cleavers, meat mincing machines, collecting hides of the animals (which is a highly coveted preoccupation of individuals and charity organisations, as hides sell on competitive prices in the open market), and preparation of hooves, trotters, and animal heads for cooking. Hooves and heads are cheap alternatives for high protein and cholesterol diets. For some households, this Eid is the only time that they consume meat so no part of the sacrificed animal is wasted.

A significant majority of residents go around the formal housing settlements in the vicinity to collect unwanted fat and intestines of the sacrificed animals. This fat and intestines are then boiled and with additions of some industrial chemicals and made into soap for domestic consumption. These are all prepared outside the houses, in the streets over makeshift stoves. The procedure is voluminous, slow and smelly. The use of chemicals (particularly sodium hydroxide) makes it hazardous, too (photo 7.24).



Photo 7.24: Collecting intestines, stomach and tripe for making homemade soap

These uses owe much to the social construction of public spaces. The residents perceive these places can be used by any one of them. They have a strong claim on these spaces. Like any other public space, the open area within the Mill is the state's land and by the same token as the residents of the Mill, anyone from outside the Mill has as much right to use these spaces as the residents themselves. But that is not how the residents see this matter. Chapter 4 sketches the seasonal rhythms of how these spaces are used, highlighting the fact that any event organiser that wish to occupy the open spaces within the Mill for a fair or fete needs to be vetted by residents, normally someone from the Pioneer families or other proactive members of the community.



Photo 7.25: Selling factory manufactured ice in summer. Source: Flickr.com

Even the small factory, which is situated in the first street, uses the space outside their factory to dump the unsorted raw materials (photo 7.26). The private use of streets and public spaces in informal settlements is a norm (Brown, 2006; Miraftab, 2009, Nguluma, 2003). It is a socially acceptable practice as majority of the residents have small houses. Such social acceptance is embedded in recognising the universal right of each resident to use these spaces for private purposes.



Photo 7.26 : Factory unloads raw materials at the front, outside the factory

7.3 Housing, Livelihoods and Social Encounters: Fungibility of capitals: Money, Time and Space

Lipton (1980) in his defence of the informal sector, proposed alternative terminologies to discuss the dichotomy between formal and informal economies. The concept of “fungibility” of assets, resources and capabilities resonates strongly with this project. Lipton believes that informal livelihoods are in essence “family mode of production enterprises” (1980: 190), where most labour and resources used usually belong to the family. The term “fungibility” refers to the swift conversion of one to another without any loss incurred. He believes that time, money and space can be interchanged for both productive and reproductive activities, depending on the immediate necessities of the household. The temporality of such exchanges or conversion could range from daily to seasonal. His example of a family run shop resonates closely to this narrative from the field. Azra, a shop owner, who runs her shop from her front room, is assisted by her young children, the oldest being thirteen years old only. She stated,

"I am a seamstress, but I had to mind this shop after the sudden demise of my husband... I had no choice but to take over the shop. I mind the shop from morning till afternoon, usually cooking and cleaning during quiet spells...after which my children come back from school. Then they assist me, especially in shelving and refilling containers of sweets and savouries, which I stock in the small room. I have to buy in bulk as I cannot spare time to go shopping as often as my husband did. Most buying is on interest-free credit. I usually pay back as I sell...During festivals, when I have a lot of orders for stitching, my brother and his wife come to help me run the shop. But it is only twice a year. It's hard to rely financially on the shop...I have to supplement through stitching. "

She also narrated that sometimes she does the finishing tasks like hemming, putting buttons on and securing zips on the stitched clothes, while sitting at the till. Lipton (1980) further introduces the concept of "extended fungibility" (203) which establishes that even when the family-based enterprise might earn less than a formal set-up, it is still believed to be a more feasible option for several reasons. One is that it allows for the flexible working schedules of the household members, another that it provides the ability to mind house and business together, and another that it offers the autonomy to control the operations according to the circumstances. One such narration from the field reiterates the temporal and sometimes semi-permanent nature of the house becoming a workplace. Altaf, a carpenter, stated,

"The small front room and two thirds of my veranda had served as my workshop for twenty years. Just ten years back there was a lot of work available to a carpenter. But now the things have changed. I have retired now...so now for the first time in thirty years, my sons have a separate room that they share and I have built a small but nice quarter for my daughter. It is a proper house now."

There are several such oral evidences of how households had evolved uses for their houses over the time. Such narrations draw attention to several structural constraints but also highlight the agency on the part of the household. The autonomy in using the domestic space also as workplace or swapping reproductive time for productive activities, highlights the interchangeable nature of capitals and capabilities, may be

regarded as “fungibility” of resources. The concept of “fungibility” has its merits. Particularly in this project several instances of such practices have been picked up throughout this chapter. It is important to note that Lipton’s concept had been underutilised in the contemporary urban research. Only a few adapted his original concept to urban settings and fewer employed this concept to draw out meaningful notions. Every narrative from the field hints on multiple and complex uses of space, capitals and capabilities within the Mill. Each narration is a story of struggle, negotiation, compromises and sometimes confrontations.

7.4 Summary:

Informal practices are usually embedded in local contexts and adhere to particular social architectures. These social architectures provide meaning to the everyday life in such underprivileged contexts. The intersubjective sets of values, norms and morals, lend a kind of flexibility and adaptability to informal practices. The metaphor of home as security (Rapoport, 1995; Grinker, 1996; Dovey, 1985) is reinforced through its role in providing crucial spaces of production and reproduction for households. Similarly, the use of spaces outside the private domain of the house conform to the same set of values, norms and morals, where there is immense flexibility in stretching the meaning of what is appropriate use of public spaces. This chapter has tried to expose locally embedded meanings of what are normal practices and how such norms make informality into meaningful and functional domain of urban production.

Chapter 8:

Urban Informality: Multi-layered Governance, Unequal Relations

8.0 Introduction

This chapter discusses the nature of governance through internal hierarchies in the Mill and relationship with the world outside the Mill. Given that marginalised groups and individuals are not equally positioned within the context of informality, they have different levels of access to assistance, mixing multiple and mixed assets, switching the role and usage of different capitals to negotiate and bargain in their advantage (Kudva, 2005; Lindell, 2001). As the need to form social networks and collaborations is acute in an urban context (Jha et al, 2008), it is important to recognise the power dynamics of belonging to, or being excluded from, certain networks.

Everyday life in the Mill is marked by instances of unequal access to opportunities. Social networks are tangibly differentiated on a spectrum running from altruistic and manipulative, sometimes containing elements of both. This chapter aims to show that everyday life in the urban informal world is competitive in much the same way as life in the formal world. Power imbalances, inequity and variable access to capitals give lucidity to mechanisms of internal governance. These findings subtly reveal an organising structure and an informal governance apparatus present in the Mill. Jha et al. (2008), through their extensive study of three big slums of India, establish that heterogeneity among the occupants makes it difficult to develop clear leadership structures. The same is true for the Mill. Mill where there is no overall clear leadership but people align themselves with different of powerful groups (Pioneer, Strong Arms or Politically Savvy) for specific issues. Loyalty is limited and flexible.

The following sections gives a detailed discussion of the role of power and control present within the collaborative associations in the Mill. Clegg's (1989) three forms of power, explained in chapter two, will be used as a framework to elucidate how

informal social networks, associations and webs of assistance possess power dynamics that affect the everyday life of the informal dwellers.

8.1 Governance and Power

Urban informality may appear as an uncontrollable urban condition, chaotic and bursting at the seams, but in fact it has an internal governance structure (Roy, 2009; Yiftachel, 2012; Al Sayyad, 2004, El Masri and Kellett, 2001). As discussed in chapter 2 these arrangements may be hierarchical, autocratic, democratic or totalitarian. Such socio-political arrangements may be completely traditional, hereditary or alternative governing structures, but they are very much present. The ethnographic fieldwork in the Mill also identified strong socio-political arrangements.

Urban informal contexts like the Mill present complex sets of challenges for the occupants, where they have to think of ways of accessing limited resources and opportunities to be able to survive. Simone (2001:101) highlights that the urban poor have to calibrate between “increasingly competing needs for social cohesion and access to opportunity,” which are difficult to balance against each other. To achieve this, they form alliances, associations and networks. Being autonomous “while preserving the experiences of local solidarity” is an everyday challenge for these occupants. Simone (2001) refers to such efforts of social networking as “ephemeral social formations” that are “informal means of collaboration run parallel to and sometimes intersect with,” (103) various formal municipal reforms. Many examples of such ephemeral social alliances have contributed to the quality of life in the Mill. For example, contributing hard-earned cash for the pursuance of the legal battle for the right to stay on the occupied land of the Mill, or using the power of the vote to exchange allegiance for favours from the potential political candidates (see chapter 4 and 5) could be seen as representative of these alliances.

Such social collaborations function by conceding to some kind of leadership or form of governance. Each instance of leadership or informal governance is strictly context-specific, with unique histories and processes at work. Generally, gaining legitimacy is

the prime requirement for any form of governance or leadership to be effective in informal contexts. Informal forms of governance or leadership may gain legitimacy by virtue of the length of their term. The longer a mechanism had been in place the more legitimate it may appear, much like the Pioneer families that have been the first few occupants of the Mill.

Another method of gaining legitimacy is the proven track-record of having things done through social or political networking. It may be through sustained connections with a formal political elite, or with local grassroots-level political organisations; or it may be due to sustained reciprocal relations with front-line officials of formal service-providing bodies. For example, the proven track record of the Pioneer families and the Politically Savvy household in having provided the Mill with quasi-security and urban amenities has established their status as trustworthy entities. Yet another way of establishing legitimacy could be through claiming democratic mandate, although the process of accessing such a mandate may not be transparent, but when a majority follows a particular leader, this may legitimise claims by the leader to operate outside of democratic processes. The Pioneer families enjoy an unequivocal support of the majority of the occupants, this may qualify as the democratic mandate. Moreover, the decisions or suggestions of the Pioneer families had been challenged and questioned on several occasions, which demonstrates a kind of democratic practice.

8.1.1 Informal Governance and Politics of Power

In order to be familiar with the day-to-day governance of the Mill, it is important to recognise the power players and power mechanisms. Clegg (1989) notes that power can be “normative”, “coercive” and/or “calculative” in nature. Power in the social fields of the Mill can be read as being mediated through these three mechanisms. Three groups (Pioneer, Strong Arms and Politically Savvy) within the Mill seem to enjoy certain levels of social power in local decision making as well as projecting the “social norms”. The sections below present these power players and highlights the ways different power mechanisms are performed in the everyday life of the Mill. It is interesting to note that there seems to be no distinct hierarchy among the three

power types as their spheres of influence overlap in various local social and political spheres.

8.1.1.1 Respect/ Normative Power

As noted by Clegg (1989) 'power' can be based on normative concepts like 'respect'. In this study case, 'respect' played out in two main ways. Respect for:

- (a) The Pioneer Families, for their sagacity and the length of time over which they had invested emotionally, economically and strategically in the evolution of the Mill as a residential settlement
- (b) The Politically Savvy, for the altruistic, grass-roots level efforts of practical help

Pioneer families (Table 3.3) hold power based on the respect the majority of the residents hold for them. In effect, they were the ones who established the settlement. Their sacrifices in establishing and maintaining the Mill still elevates the contribution of these families above all the subsequent occupants. They also hold all the important documents and records concerning the Mill,¹⁹ such as communications between the State Department and the residents, and the Court Orders. So in addition to "respect" they also hold power in terms of authority and ability to manipulate the residents through their control of information.

The exercise of this power can be seen in their control of legal affairs for the Mill. In the 40 years of the settlement, they have been the front-runners of all judicial proceedings. They collect money before any major lawsuit or judicial hearing; they hire or arrange transportation for lawyers and witnesses (if any) to accompany the lawyers; they follow the case up with political figures and with state officials. Each household in the settlement has trusted them with monetary contributions for pursuing the lawsuit to the level of the Supreme Court. Their use of this money has not been uncontroversial. Despite a general feeling of satisfaction with their management, interviews did produce a number of subdued criticisms. This was a

¹⁹ I had not been privy to those documents. They were not comfortable sharing it with me, consequently I never persisted.

minority view, however. In response to a question of what the contributors knew regarding how money is required to file and defend cases in the Courts of Law, Fareed, one of the oldest residents, replied,

“No, I really do not know what it takes to file a case in Supreme Court. What I know is we are lucky, we are in safe hands.”

The Pioneers appear as a shrewd group of individuals who had access to information which they used as an asset to establish an informal functioning housing settlement. They assumed the leadership of this budding informal settlement from the very beginning, recognising the negotiable domains of formal institutions (outlined in chapter 6). Rehman, who moved to the Mill with his parents when he was a teenager reminisced,

“Had it not been for all of them putting in time and energy, there would not have been any Siddiquia Mill Colony. Trust me the crocodiles²⁰ would have eaten it by this time...”

Occupants recognise the gains of having social approval from the Pioneers. For example, Saeeda, a widow noted that the Pioneers helped and respected her. Noted that she felt her wishes were best achieved by aligning herself with the Pioneers,

“I managed to keep my cows (that I used to milk for commercial purposes) within the boundary of the Mill...for thirteen years...Until the Government banned those animals within the urban limits... [The Pioneers] tried their best to help me. I kept the cows in one of their sheds for a while, until I found a space in the suburbs of Faisalabad, to house my cows...They respect me and I respect them...otherwise what is the fate of a widowed woman with four kids, without any relatives to protect her.... in a settlement which where she is on her own...I can never thank them less to have taken me under their care and protection.”

²⁰ Local land grabbers and land Mafia

There have been several such narratives that subtly hinted to the fact that Pioneers' support opened many doors for those who ally with them. The Pioneers are respected for their practicality and insight in solving mundane problems within the Mill. Yet their authority does not go unchallenged. There are other factions within the Mill, which do question the motives of the Pioneers.

Those responsible for collection and usage of the contributions from each household (self-picked from the Pioneer families) are quite up-front and welcome any form of accountability. During interviews they would even offer to give up their duties to others if this was desired. However, some did question their transparency. Aslam, one of the Pioneers, during his interview, challenges this view and invited the contributors to appraise the process,

“Do they believe so? Fair enough! I openly invite them to audit us. And if they believe they can do this more transparently, by all means.”

The Pioneer families have established credibility and reputation (Jha, et al, 2008) by taking noticeable actions for the development of the Mill as a housing settlement. They *believe* they enjoy a democratic mandate and resultant legitimacy that allows them to take decisions for the Mill. However, their intense control can sometimes cause distress. For instance, their initiative to use collective action to restrict housing consolidation which encroaches on public space is an example of the degree of control and power they possess. However, Shafeeq, who had moved in to a property just a few years before our interview noted that the Pioneers controlled his incremental building,

“My sons and I moved in 8 years back, as we knew it was a safe settlement. We were told²¹that there is not much we can do outside the boundary wall of the property that we had bought. But we could change, repair whatever needs to be done inside the property. This house is small for my expanding family and there is space outside my boundary wall that I could utilise (without disturbing anyone) but each time we try, there is hullabaloo...so, me and my two sons sleep

²¹ By the Pioneer families and some other residents!

outside in the street (outside in front of our house) as all our bedsteads don't fit inside!"

Shafeeq's account reflects how the Pioneers control has limited his ability to make his house an adequate home for his family.

These five Pioneer families deeply trust each other in all matters concerning the settlement. Since they are the ones that are in possession of relevant documentation for the Mill and the first port of call for all the official correspondence they are always the first to know of any change or development on the legal or political front regarding the Mill. Keeping this knowledge to themselves have allowed them to begin consolidating and extending their properties in the early 2000. A significant majority of residents had lived in sense of extreme insecurity, especially between 2000 till 2010, when the case of Siddiquia Mill Colony versus DLR was being actively contested in the courts. Pioneers knew they were beginning to win the case to be allowed to remain in the settlement. They did not reveal this to other occupants.

Another significant occurrence was accessing dedicated metered connections of electricity. Informal access to this service required front-line officials of the energy company to be "bought off" (bribed). A hand full of households that were the trusted friends of the Pioneer families arranged for the seed-money well in advance of the subsequent announcement by the Pioneer families for the rest of the Mill residents. They had accessed this information by virtue of being connected to the Pioneers.

Another example of how the Pioneers have the power to manipulate and control development work within the Mill is in the brick paving of the Mill, which one of the previous ward councillors had secured funding for in 2010. The Politically Savvy couple had been at the forefront to get this funding channelled into the Mill. The original "project plan" laid down that the tiling will start from the end of street three, starting from the graveyard towards the entrance of the Mill. The Pioneers intervened and convinced the project manager to alter the original plans. Their social position and relatively better economic status affords them power to negotiate and bargain at

this level. When the work was carried out, the flagging started from the entrance towards the graveyard and from street one to street three. The funding ran out precisely where the invisible line divides the two halves of the settlement. The project, which should have benefited the whole community, only benefited its more affluent half.

The Pioneers also exhibit their power spatially. The houses of the Pioneer family dominate the entrance of the Mill. Anyone who enters the settlement is easily noticeable by them.²² The open space in front of these (relatively) imposing bungalows are used as spaces of social gatherings. If the need arises most public arguments and consultations also take place here, putting the “other party” at an instant disadvantage. This space belongs to the Pioneer families, and is, therefore, not a neutral space for public debates. They are in better position to talk to any outsiders, as they traditionally act as the spokespersons for the Mill residents. Moreover, they have means to entertain officials that may visit the Mill for a project with tea, cold drinks and proper lunches, establishing friendly links right at the start of any project.

We see from the above that the Pioneers are largely respected for the work they have done in establishing the Mill and negotiating for its betterment, as well as their support for individual households. However, they are not entirely altruistic and can utilise their power to their own ends.

The Politically Savvy also fall into the normative principle of power organisation (Clegg, 1989) in a similar manner to that of the Pioneer families, and, indeed, sometimes are able to secure the following of the Pioneer families themselves. However, the respect, following and approval they gain is due to their political activities and not to their established positions or control over information.

²² My car was the only private vehicle that used to come inside the colony, they knew how long I stayed and who I met during the day.

Both husband, Jameel, and wife, Munnawar, are respected and liked for the way they take initiative to solve various problems of the residents that involve interacting with the formal spheres of state institutions, meeting local state representatives (for instance the local Member of the Provincial Assembly MPA) or liaising with local state officials for various matters. This power couple has a following of the Mill's residents but this is usually only expressed when specific issues arise for which they may be able to provide support. In terms of power dynamics, a quiet majority that follows Jameel and Munnawar, does play its part. Both Jameel and Munnawar are politically cognizant and shrewd in recognising the issues at hand. If they feel any concern of the residents is worth pursuing, they can rally local support in matter of days.

Whilst there is reasonable respect for the couple from the majority, only a minority of about 18 households openly and verbally align with them. Most of the time, it comes down to this few to voice concerns and challenge the other powerful groups within the settlement. When asked why they aligned with the 'Politically Savvy' couple, Shahnaz responded,

"Why not? My household and a few of my relatives had always stood behind what [the couple] suggested! They have proved several times that theirs was the right point of view and should have been taken forward..."

There are reasons for others not being as fully engaged with the power couple. For example, to fully support the couple takes time and effort some are not able or prepared to commit. Shafeeq affirmed that,

"I strongly side with what they say [the couple] but Baji, who has time to leave daily waged job to accompany them to the offices of the authorities, that keep you waiting for hours. Besides, who has extra money to waste on public transport to get to places they [the couple] want us to come to..."

Others find them overly aggressive, even if they appreciate the efforts and success this aggression brings. Munnawar's personality and hostile approach is one of the reasons why most female residents shy away from openly aligning with them.

Munawwar does not conform to accepted gender-role in a patriarchal society like Pakistan. She comes across as a bold, outspoken and daring woman. These traits suit her role as an activist, but these are seen as undesirable personality traits for women, by majority of households in the Mill. Particularly, young unmarried girls are strictly instructed by their parents or guardians to stay away from taking active part in local politics practiced by Munnawar. Rukhsana, empathetically disclosed,

“Trust me, Baji, although I never doubt her [Munnawar’s] intentions, yet sometime she becomes too aggressive and loud. The “Pioneers” don’t like this...We are to deal with everyone around here on daily basis...it is not comfortable to take sides openly in sensitive matters regarding the Mill.”

Fareeha, who is still unmarried and lives in her brother’s house, revealed,

“I am thirty and unmarried. I live with my brother’s family, since my father expired two years back. Now, no matter how strongly I feel that we should rally with the [the couple] to get rightful share of land for ourselves, I cannot go and accompany them. What do I say to my brother and sister-in-law? What do I tell my relatives of what kind of a woman am I? I am unmarried, dependent on my brother... it’s too complicated to raise the voice.”

Such apathy is noted by the couple. Jameel, the activist noted,

“When it is time to put pressure on authorities; only a minority of the households accompany us. Sometimes numbers really matter. It’s such a loss that only due to apathy on the part of few of us, we cannot push our agenda forward.”

This Politically Savvy couple have the potential to form what has been referred to as “ephemeral social formations” (Simone, 2001) or “episodic moments” (Kudva, 2005) or “sporadic activism” (Bayat, 2013), observed in most of the unorganised insurgency by urban poor in the Global South. Such social collaborations are generally temporary, unorganised and mostly aimed at achieving a particular goal. Before discussing how power dynamics affect the everyday life of the Mill, there is a need to

recognise another group of players that have been important in the evolution of the Mill.

8.1.1.2 Coercive Power

The Niazi family are referred to in this work as the Strong Arms, who exert coercive power in the settlement by virtue of having petty criminals and thugs on their payroll. This family occupied large stretches of Mill's land soon after it was recognised as a Katchi abadi in 1988. This section will touch on how they had spatial and psychological control of the everyday life in the Mill.

The Niazi family were influential in the everyday decision making of the Mill for about seventeen years (1988-2005). During this time they seized significant areas of land and occupied built properties, sometimes by underhanded strategies or coercion. Raheela recollects,

“Baji, you will not believe how intimidating it was to know they (Niazis) were interested in your property. My father used to miss out going to work to make sure we were safe....”

Akbar, a resident for more than 20 years revealed that the Niazis tried to kill him by attempting to 'accidentally' run him over,

“It was not their aggressive nature that was to be feared, it was their covert ways of operating. I am a Gujjar²³, they do not like me. There had been a scuffle on where should I be securing my cows during daytime. One of the Niazis thought it was repulsive to have my cows in the street during the day, which served as the path towards their home. I persisted because I am a Gujjar. Baji, it is in my blood.... The Niazi's men tried hurting me twice by faking road accidents...on my way back from work! When confronted by my family and relatives they simply denied.”

²³ That is he belongs to Gujjar Clan, Gujjar and Niazi clans are adversaries in regional tribal politics.

This account is indicative of the extent of coercive tactics exercised by Niazis. They could plan a murder, if they wished so, for trivial and insignificant reasons.

The Pioneers seem to have lost a substantial amount of authority during this period. There had been a couple of instances when the Niazis were challenged and resisted, but overall they were left alone to operate in whichever way they wished. One significant incident was when one widowed female, Saeeda, and her five children were given a piece of land to occupy by one of the Pioneer families. She narrates,

“I was a woman and a widow too, with five young children, so I was an easy target. The Niazis were interested in occupying this piece of land I had occupied and built a small room on... as it was on the main road, a prime location. But I never gave up ...they used to come in Jeeps, making loud noises...all with weapons, burly men. I used to challenge them in loud voice and curse them like mad... It was tough but that was my kids’ shelter I was guarding.”

Saeeda further elaborated that when things began getting out of hand and this scuffle over land started affecting other occupants around her house, the Pioneers stepped in to find a solution for this situation

“They [the Pioneers] requested for a compromise...I told them I will “sell” my property to Niazis for one lac²⁴and they must promise to offer me an alternative place to occupy...they adhered! I thank Allah and others who supported me against these thugs.”

In this instance a compromise was reached where Niazis were asked to pay PKR 100,000 (£600) to this lady in order to help her relocate within the settlement. Having monetary assistance from the Niazis was rare. The incident establishes that if enough resistance was exercised, Niazis could be contained. However, this is only one of a number of incidents of intimidation by the Strong Arms, and in most resistance did not occur.

²⁴ PKR 100,000

Development literature and particularly ethnographies, recognise inequalities and discriminations the urban poor have to experience on daily basis but generally on a macro-scale (Eitzen et al; 2013; Mingione, 2008; Mosse, 2010). Quite often the inequalities and discriminatory power structures within the particular informal groups are overlooked. These inequalities can lead to unequal access to capitals and assets. For example, the Niazis, had set up two factories within the Mill's boundary, details of which are in Chapter 5. These provided livelihood to several Mill households. The factories were severe environmental hazard, which dumped poisonous chemicals out in the open. Therefore, while a minority was happy to have found work, the majority of the residents resented these enterprises. A significant comment came from Kaleem who has been a resident since 1980,

"...the whole look of settlement was of a septic 'factory area,' dirty, crowded, uncouth...we had real difficulties in socialising, asking potential suitors to come and visit our houses to discuss marriages of our daughters...What do one think of the morals and reputation of women folk who are exposed to scrutiny of scores of men daily, while the poor souls need to come out for daily chores."

The residents felt exposed when workers from outside the Mill came to work in the factories. Men, lorries and large vehicles came in and out of the Mill at all hours, because of the factory's shift system. This had significant effect on the everyday life of the residents. A few believed that this had an effect on the reputation of the Mill as a housing settlement, as well. Sultana, an elderly female respondent recollected that,

"...It was as if we are living right in the middle of a town square, exposed and naked. At each shift change these armies of strange men came and left settlement, without any regard for the woman or girls. No one knows who the other is...no reputation, no proof of character...Disgraceful."

The use of coercive power through thugs, underhanded operations and display of wealth and financial strength in such deprived context was what led the Niazis dominate the spatial, political and economic life in the Mill for seventeen years. This

has had a significant effect on the internal politics of the Mill. It was with the encouragement from the Politically Savvy residents and the Pioneers that the residents realised the potential power of numbers. Power dynamics changed drastically when the local government (the visit of DCO, chapter 5) demolished the larger factory and declared one third of the land within the Mill's boundary to be left open, without any built up structure. This kerbed the role of Niazis substantially.

The next section will tie in discussions of these power forms that work at very local and micro level and are reflected in the everyday life of the Mill with the agency of smaller groups of residents that possess a different form of power which is calculative in nature.

8.1.1.3 Utilising calculative power

The third type of 'power' revealed through the narratives is 'calculative' in nature (Clegg, 1989). This is the power does not apply to any of the three main groups (Pioneers, Politically Savvy or strong arms) but is held by a small number of households. They hold this power by virtue of having information regarding accessing informal micro-loans, credit schemes and types of informal work available to stay-at-home women, which they keep to themselves. Such information was revealed during conversations on everyday practices, particularly, relating to money and finances.

It was revealed that only a few households really had information or the right contacts to access informal credit or sources of financial assistance. These informed households share such vital information only within closed networks of select number of households or 'friends'. Such practices reveal aca power that is exercised within micro-scale. They form invisible structures of control in a marginalised context.

Having information regarding any such micro-finance scheme or facility is crucial in such economically challenged circumstances. Najma, who has moved to three houses within the settlement over 23 years expressed,

“It is difficult to manage finances when main wage earner is daily waged...I am never sure how much he will bring each day. Myself and my two daughters (the third one goes to college) do occasional sewing and stitching for women in the Mill, but most of times I receive payments in instalments. Everyone is poor here. I understand...so I get my monthly groceries from a local retail shop²⁵ that lets me have what I need on a fifteen day credit. I pay every fifteen days, which suits me as I know I have to save up for the fortnight payment. It is easily managed.”

Initially on this credit scheme, one has to pay up in ten days. Once a credit history is established, the client then can opt for either a 15 day or 30 day payments cycle. So long as the payments are paid up regularly, the client can get groceries for as long as one wishes. The prices of individual grocery items are competitive with the open market and the quality of the items is above average. There are currently 12 households that use this facility but they keep the information about it to themselves. Zaibunisa who uses this grocery credit scheme explained,

“They can’t finance everyone! We want to make sure we can access this facility as long as we need, if there are 135 households running after such a scheme, someone is bound to bring notoriety²⁶ to our clean records.”

Such a fifteen day credit scheme is rare. Those households that were taking advantage of such a scheme did not want this arrangement to go public, for fear that someone might not pay on time, damaging everyone’s reputation and credibility.

Another closely guarded activity that depends on strong social networks, is procuring work from textile factories in the suburbs of Faisalabad. The work involves acquiring finished textile products that need keen inspection to ensure quality control. For

²⁵ She never divulged the name of the shop to me either.

²⁶ In terms of not paying up promptly or not paying up at all.

instance, the work involves cutting off loose threads, fixing loose buttons, cutting open intricate embroidered patterns, cutting open button holes and folding them ready for packing. A few women in the Mill supplement domestic earnings by procuring textile materials for this purpose. The work is assigned to highly-trusted households. One requires strong references to gain access to the textile mills that allocate this kind of work. Winning the trust of the managers that allocate work is tough; a strong reference or a guarantor is required. The work is intensive in terms of both labour and time but stay-at-home females prefer this kind of labour to supplement household earnings. This lucrative work was closely guarded by those women already involved in it. Fareeha, stated,

“You can’t guarantee that a newcomer will adhere to all the conditions levied by the employer. I do not want to be held responsible for someone who could not take proper care of a finished piece...stained it or spoilt the embroidery. I will not lose my work just to help another person.”

A veteran worker, Surraya, had been the first ones in the settlement to procure such work from textile mills, said that,

“It is a task of high responsibility. Until one is desperate, they are usually careless, either in terms of turning in finished product on time or in terms of taking care of the cloth...They have kids, house chores, family members to attend to; ...on top of it they take up this extra stuff. In the end when they can’t finish it on time then they panic and ruin the pieces...I have had enough with these greedy girls! I do not wish to become a guarantor for them.”

However, a counter-narrative is also present, addressing the politics of such closed networks of information. Atika, a young female who works as a paramedic during the day, recollects,

“It’s not about irresponsibility...They do not want to extend this favour to anyone, as it is easy money. They think there will be less work available for them if we all entered the trade. That’s no expertise...why couldn’t I or anyone else do it? They

have monopoly over the vocation. For some of us, only a few more Rupees²⁷ will make a huge difference, but they are too greedy and selfish to let us enter the field.”

This shows a sense of resentment and antipathy for groups that guard information regarding access to resources. The ability to control and share information is a vital power form, especially in a context where individuals and households possess limited capitals. The sets of capabilities possessed by individuals and households inherently depend on the access to opportunities and information. Simone (2004) refers to a more macro-level agency of the urban poor where social networks can mobilise complex and multiple trajectories of access to minimal resources. Similarly, the examples from the Mill assert the same patterns at a local, micro-level, where these “mobile social formations” (Simone, 2004:1) maintain a precarious balance between competitiveness and social cohesion.

8.2 Formal politics in Informal arenas

From the inception of Siddiquia Mill colony, the settlement has been an active political arena for various interested parties. It is interesting to note that there two plaques that guard the entrance of the Mill (Photos 8.1 and 8.2). One bears the testament of the “invaluable services” of a member of National Assembly (belonging to Pakistan People’s Party) for provision of gas to the Mill. Another one, flanking the latter on the left is commemorating the “invaluable services” of another member of National Assembly (belonging to Pakistan Muslim League, arch rivals of Pakistan People’s Party) for provision of electricity to the settlement. These plaques are very significant because they reflect the political shrewdness of the informal governing machinery of the Mill.

This shows how the occupants have used their vertical affiliations and political connections to mobilise formal state machinery to provide for with their needs. This is despite the lack of any formal or organised political structure within the Mill.

²⁷ Pakistani currency £1=160PKR (Pakistani Rupee)

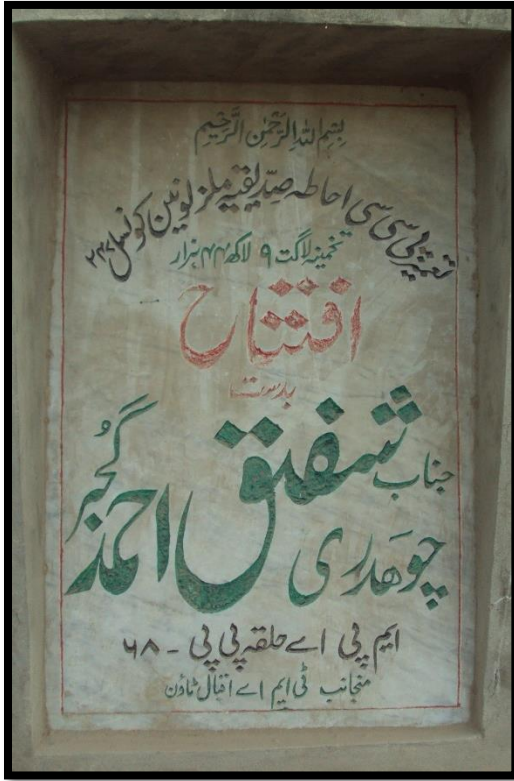


Photo 8.1 Plaque commemorating the invaluable services of a Member of Parliament for releasing funds for fixing of electricity poles in the Mill.



Photo 8.2: Plaque commemorating the invaluable services of another Member of Parliament for releasing funds for provision of gas in the Mill

It seems that having a mix of political affiliations within the Mill, has worked to the advantage of the occupants. Each time a representative of a national political party approaches the Mill, mindful of the 330 votes it represents, they find allies for their particular political party amongst the residents. Once identified, the balance of power between the three groups of players in the Mill (Pioneers, Politically Savvy and calculative households) is upset for a time. However, every such episode has brought in some good to the settlement.

Currently the Politically Savvy couple is enjoying much influence and leverage as they represent the current ruling national party. Residents are quite keen on vote bank politics and majority adheres to any collective decision to support particular political candidates during national and regional elections. Akhter, a proactive male a resident for over 20 years, stated,

“It is an attractive settlement due to the number of voters here. No one tells anyone to vote for a particular candidate, we arrange public meetings; we make candidates to come and listen to our issues and concerns. Then we put forward our demands and the candidate either chooses to promise the execution of the demand or simply leaves. But if there is a large fraternal (clan-based) following present for the candidate, he is convinced through a few respected elder men to succumb to the demands of the residents.”

This refers to a strong “density politics” (McFarlane, 2014) employed by the informal governing machinery within the Mill. Realising the potential of “vote bank politics” the informal governing mechanisms or unorganised local leadership “play a central role in liaising between the residents and potential local, formal political leadership, “where blocks of votes and manpower at rallies are exchanged for services and protection” (Jha et al, 2007: 237).

The residents have rarely been involved in active campaigning or canvassing, yet for over thirty years the settlement is known for its potential to make or break political careers of political candidates. Akhter, further elaborated,

“All residents who are interested are usually present in the meetings. There is never a compulsion to vote for particular candidates...if the candidate promises to fulfil our demand (after he had won the elections) we usually ask him to come once or twice in a general meeting...this way he can canvass to the residents...if the residents are convinced, they surely vote for him...But there is never any political pressure.”

He further added that although a minority always support their own party the majority usually sway in favour of a candidate who appears serious about solving the local problems. Historically, all the candidates who have won having been backed by the Mill have kept their promises to bring development to it.

Two national by-elections were scheduled to take place during the fieldwork. It was interesting to note that the majority of residents were planning to vote for an

independent candidate, who was a Jatt (one of the dominant clan or fraternal groups in the Mill) who has promised the brick paving of streets for the entire settlement. This decision reveals the importance of fraternal and tribal affiliations alongside political promises. Such social connections are rich source of social capital for a handful of households. In a casual conversation about this recent by-election for a seat of Member of National Assembly, Faisal, a doctor, said,

“This year the ruling party chose a wrong candidate to represent our area. He is from an entirely different locality, knows nothing about us...I am certain he would not even know how many union councils fall in this constituency...They think since he belongs to ruling party he will win this by-election...They can’t be more wrong.”

This shows that even when the candidate that is supported by the ruling national political party (who are in much superior position to win these by-elections) the election will not be won without a promise of development for the Mill. Contesting a by-election in an independent capacity against the candidate of the ruling political party is generally challenging and they are less likely to be successful. Independent candidates generally rely on local and fraternal support in such contests. Having promised brick paving at three separate general meetings, most residents felt the independent candidate would be unable to wriggle out of his commitment. On top of fraternal associations, and without similar promises from the ruling-party candidate, the majority of residents were planning to vote for him. Most were confident he would win. Most residents appeared confident of win²⁸.

Evidence suggests that everyday negotiations with formal service-provider also happen through the collaboration or networking of local community leaders (for example, the Politically Savvy household), with formal front-line service staff (for example service staff of WASA). Such interactions are micro-scale, outside of the formal market, are usually illegal ‘favours’. These ‘favours’ are provided by the front-line staff of a service provider, in exchange for small amounts of payoffs. Such payoffs may be required to get something as trivial as choked sewage channels to be cleaned.

²⁸ This independent candidate did win the 2013 by-elections

There may be also be negotiations with elected representatives of the constituency if the front-line staff seem not to 'cooperate,' even after receiving payoffs.

Alternatively, such networks may be used for more serious issues like provision of National Identity cards for residents over 18 years of age. The National Identity card confirms an individual's access to entitlements and citizenship rights. Obtaining one is difficult and arduous undertaking in terms of negotiating with state authorities for such a "privilege". However, in this case, such outside-the-market and sometimes illegal ways of accessing services is considered a norm. No one is reported nor is anyone held responsible for any corrupt practices. These are *negotiable fields*.

One household had to use their formal political contacts just to access the General Hospital for a medical procedure. Rafiq's son needed a small operation to treat an infected wound, he recollected,

"The private doctors and hospitals were too expensive for me to afford. To access a surgeon in a General Hospital requires face-to-face reference. That is, someone of influence will need to accompany us to be heard. Bless him, one of my neighbours (Akhter) knew someone who was a driver of an influential politician of the party I support, who had been Member of Provincial Assembly twice in former elections. The driver requested his employer to look into this matter. He (the politician) was kind enough to get us through all bureaucracy and queues. It took further two weeks to access a surgeon who actually operated on my son's wound."

This case reflects how such seemingly insignificant social contacts with formal politicians are crucial for those living in marginality. This also suggest that there are several structures of constraints in the everyday lives of the urban poor that require active negotiations and perceptive management.

8.3 Traversing Opportunities: Vertical Mobility and Horizontal Inequities

The potential for accessing vertical formal political avenues and horizontal linkages create multiple trajectories to access opportunities and capitals. Nevertheless, the ability to negotiate these trajectories are yet again dependent on the quality and richness of social contacts at micro-, everyday level. It is crucial to understand how social backgrounds, fraternal affiliations, visible political affiliations, socio-economic status and in some cases symbolic capital assists some households more than the others. This combination of factors makes for a complex situation which is unique for every household; a general hierarchy of factors cannot be constructed.

The following two examples illustrate the complex domain of social relations and networks. Some households, like of Aliya and Rizwana, are visibly strong in terms of socio-economic status and social backgrounds. However, such links lead them to be socially isolated within the Mill, largely because they are seen as being of another social class.

Aliya lives in a property that is nestled among the houses of the Pioneer families. This property belonged to the owner of the Mill. He was survived by two sons and three daughters. Both his sons claimed the property as their father's in 1999 and moved in with their families. Unfortunately, both are drug addicts and are unable to function independently both socially and economically. The vast property fell into the hands of an outsider, a furniture manufacturer who moved into the Mill, because he recognised its immense potential as real estate (Chapter 5). To assist her brothers' families and reclaim the coveted property, Aliya, the youngest daughter, moved into the property with her husband and four children, leaving her legally owned house in a formal housing settlement.

She is an educated woman, quite nostalgic of her childhood days when the Mill was still operating and they had lived a life of luxury there. She feels, owing to her social status (being the daughter of the Mill's owner) people feel that she is self-sufficient

and is able to help less fortunate people around her. Her husband owns a small textile business in Jaranwala, a suburban town in the east of Faisalabad. She stated,

“The people around us don’t recognise how financially constrained we are. My brothers require medical help all the time. I am taking care of seven children, four are mine and the other three are my nephews and a niece. Two sisters-in-law are financially dependent on me, too.

Although I know how to sew and embroider, it does not look proper, if I sew for money. Even when I volunteer to teach children who need extra support, people expect me to do this free of cost. Asking local families to pay me for my services is just so wrong for an educated, middle-class woman.”

She explained how difficult it was for her family to “keep up” with the pretence that they are economically comfortable. She emphasised that her family is stuck in the wrong class. She is a college graduate, so are her brothers, and they had seen better days.

For her to maintain the façade of being the daughter and wife of a textile mill owner restricts her to claim support from her social networks. She and her sisters-in law cannot work to supplement the income of the household as it is not socially acceptable for them to ask for remunerations for any service they provide. Furthermore, owing to their perceived social position they need to send their children to better private schools, which are expensive.

She appears wary of maintaining social contacts within the Mill. This may be due to two reasons. One was the presence of two drug addicts in the household; this limits the casual visits from the neighbours, which is a conspicuous characteristic of everyday life of the Mill. Her brothers are a source of embarrassment for the household, so she tries keeping casual social drop-ins to a minimum. Secondly, owing to an assumed blue-blooded nature, this household has distanced itself from most of the residents of the Mill. She chooses when to interact with other residents. She has social connections with a handful of houses in the Mill.

The house has entrances on two sides. One gate opens up towards Kareem Town Interchange. To enter from this side, one need not enter the Mill. This entrance appears “formal,” like any to the other formal houses on this road. The second entrance is at the back of the bungalow, and opens to the main street of the Mill. This entrance connects the house with the rest of the settlement. This is by far the easiest and shortest way to visit, but the family keeps this door locked. If anyone from the Mill needs to drop in, they will have to go all the way out of the Mill, down the main road to access this house. This is the only property in the Mill that has an entrance towards Karim Town interchange. The locked back door signifies the level of social contact and bonds this particular household wishes to keep with the rest of the Mill. She feels exploited and perceives life in the settlement as a “long, dark tunnel.”

On the other hand, there are a number of households who seemed to have “bucked the trend” by using the intersecting opportunities that some social contacts have provided them with. Their success had been largely due to the younger generation who aspired to pursue higher education and dared to challenge the status quo. Approximately, twelve households still living in the settlement have had experienced vertical socio-economic mobility (9% of total properties). All these properties have been rebuilt to resemble characteristic middle-class houses in formal housing settlements, boasting elaborate marbled facades, multiple stories, and terraces. Metal gates guard the entrances. Most entrances open in porches that are generally used for parking car, motor bikes or cycles.

All these households share some common characteristics. First are the education profiles of the younger generation of each family. Each household has between one and four family members aged between 19-35 years old who have acquired professional education or post-graduate degrees. By virtue of being affiliated to specialised education institutions they were able to secure decent jobs. The contacts that they established during and after their education not only added to the social capital of these households but also served to create opportunities for them. Many accessed jobs through their social networks established outside the Mill. Rizwana’s

household is one of them. All of her four of her sons are serving in Army. Joining the Army is not a usual career to pursue in this part of the Punjab. Joining the Army is quite competitive and time-intensive as a job, and requires physical fitness, too. Recalling when her oldest son made it to the Army Cadets Academy, she stated,

“...that was a turning point for our family. There was no looking back for us from that point onwards...Within 2 years he took responsibility to train my other three sons for joining the army. His first formal stationing was in Kashmir. I stopped working as his salary and my (late) husband’s job was enough for us all.”

This household perceives itself to be trapped in the wrong locality and wrong class. The vertical mobility has created a gulf between them and the majority of the Mill’s residents. They still can’t move out owing the steep prices in formal real estate market. Nor do they perceive themselves as belonging to the Mill, socially isolating themselves.

For other residents, the opinion of households like Rizwana's is not very positive or approving. The majority of the households in the Mill think these few who made it big have become arrogant and aloof. They have become selective in who they socialise with. Especially, they do not help the others as they should be, since they are financially and socially much better off than the marginalised majority of the Mill. Fatima, a young girl, in her 20s criticised one of these households,

“I have never seen them present at any social gathering in the Mill. Why? May be our houses are too dirty for them. Even when they move within the Mill, they rarely acknowledge us in the streets. No eye-contact, no polite gesture to say salam²⁹.”

It is true that the families that are better off and socialise selectively. The gates that act as entrances to their houses are always closed (see photos 4.5, 7.1, 7.4). One has to ring a door bell to gain entry, which is not a norm in the Mill. Evidence suggests that since most of them work outside of the Mill, they have their own routine; as a result,

²⁹ Greetings, much like Good Morning or Good Evening.

they are not in sync with the rhythm of the life in the Mill. They also have more contacts and social relations outside the Mill, so unsurprisingly they socialise outside more than inside the Mill. Furthermore, acquisition of education have in some ways changed their perception of class and culture. It is felt quite tangibly around the marginalised majority that these households have become arrogant. It appears that opportunities that aid vertical mobility may restrict horizontal social connections.

Besides these instances of social isolation, there are several subtle indicators that reveal that micro-politics of power and social connections. For example, in the subsequent changes to the layout of the Mill, the residents who were associated or related to the Pioneers were provided with the best possible replacement spaces. Moreover, having stronger connections with the Pioneers they had access to information, which provided them the time to prepare for any subsequent social or political development that was to take place in the Mill.

There are contrasting narratives of how the power within social connections and associations mattered in land distribution. Land within the Mill is a crucial resource. Some say stretches of land were “sold”. Some say that they were offered the land free of cost, though they built the structure from their own pocket. It appears that who the occupants were *connected to* had a bearing on whether they bought the land or got it for free. Similarly, the location of the occupied property also bears a correlation with the quality of connections of the individual household with one or more of the Pioneer families. A major chunk of land is occupied by the family of the then Manager of the Mill. He has passed away now but his daughters and their extended families still occupy the largest number of properties in the Mill. There are 13 properties that belong to the family. More have been added through inter-marriages, where boy and the girls got their share in inheritance and paid to possess a property within the Mill. Therefore, it seems that power in all its shapes and form, exercises itself in various ways and on various scales within the everyday life of the Mill.

8.4 Summary:

Micro-politics and power play form an essential background for the everyday life in the Mill. These socio-political connections control the agency of the residents in accessing opportunities, resources and capitals. There are subtle but significant mentions in many narratives that besides other variables, the quality of social connections the longer living residents possess has affected their quality of life in the Mill. Many narratives affirm that gaining the right information at the right time serves as valuable resource.

Chapter 9: Offering to knowledge and discourse

9.0 Introduction

The aim of the chapter is to draw together the findings and outline the conclusions of this research project. This chapter provides a summary of the key findings, revisiting the original research questions to show how each has been addressed by the research and highlights the theoretical, methodological and empirical contributions that this study makes to academic scholarship.

9.1 Revisiting the research questions:

The study began by reviewing the mainstream urban studies literature and highlights its tendency to favour Eurocentric, monolithic readings of urban informality. It was noted that urban informality is still regarded as a dysfunctional, inadequate and delinquent mode of urban production in South Asian urban literature, usually thought to be 'put right' through re-development and urban renewal. It was argued that this pejorative definition of urban informal processes is flawed because it obscures the evident capacity for such practices to provide practical solutions for the urban poor.

It was further emphasised that informality is generally used as an umbrella term, thus concealing different modes and a wide variety of informal practices. By contrast, the empirical findings reveal scores of everyday, temporary and practical solutions to

urban problems in the Siddiquia Mill Colony. Urban informal practices are shown to be diverse, multi-scaler and plural in nature, because these form part of the lived experience of the urban poor. This project critically interpreted the observed informal practices as intuitive responses to local, everyday and ordinary urban encounters.

The study identified that the dichotomy of formal and informal domains of urban practices is also problematic. Formal practices are defined more comprehensively by the powerful elite, for instance the state itself, leaving all activities that lie beyond this definition to be labelled as 'informal.' This distinction, however unwitting, has damaging consequences for the urban poor. Differentiating urban practices into categories of formal or informal is an arbitrary practice that is used by the powerful elite to reinforce dominant interests. It overlooks the evident 'fuzziness' of the boundary between these urban domains in practice where, in the everyday and ordinary urban life, formal and informal are co-constitutive. More importantly, it does not recognise either the huge value of informality to society in general or the fact that informality is a response to the failing of the formal system to provide adequate and affordable solutions to urban growth.

From this critical review of the literature it was argued that, contrary to the dominant discourse, informality is not the surplus, excess or leftover product of neoliberal capitalist economies. On the contrary, informality is produced by these very same capitalist economic processes. It is a complementary domain of urban practices that lubricate the functioning of formal urban realms. It is in its flexible, adaptable and enabling nature that informal practices provide real-world and practical solutions for urban living. It was also noted that informal practices provide low-cost fixes for the structural deficiencies that are the result of inefficient or inadequate state provision of housing and welfare. When the state fails to provide all citizens with basic rights such as housing, opportunities to earn a living and access to health and education, those who are denied these rights necessarily self-provide informally.

Having identified these gaps in the literature, this research aimed to contribute by answering the question: How do individual, household and community social relations help informal settlers organise their everyday life? This question was broken down in to a number of sub-questions (see also Chapter One):

- (a) What is the nature of urban informality?
- (b) How are social relations formed and re-formed over time depending on individual and household needs?
- (c) What is the nature of these social relations?
- (d) How, in a social field consisting simultaneously of struggle and co-operation might one's social relations facilitate reciprocity or exclusion?

Having undertaken ethnographic research into the lived experiences of informal settlers and explored their activities, processes and relationships, the work has answered the original main and sub questions. However, during the process a new dimension emerged which the author had not initially recognised. It became clear that, in responding to their daily needs in the absence of support from Government and formal institutions, settlers were upholding many of the neo-liberal objectives and agendas of the Government. This will be discussed further in section 2.

Chapter Three laid out the methodology for empirical fieldwork. The two-tiered methodology was distinctive in adopting a qualitative approach to the study of informality in Pakistani Punjab, as there is little on that precise context and what there is tends to take a more quantitative stance (see Dowall, 1991a, 1991b; Hasan et al., 1999, Hasan, 2006; Qureshi, 2010; World Bank, 1989, 2002, 2004). This work did go through a number of conceptual evolutions. It started out being framed as an urban comparative. However, it became clear that the Pakistani context is so different that to adopt such a framing would limit the full expression of what was identified from the field. It was argued that Pakistan was well suited as the context for this enquiry due to presence of a large informal housing sector and associated practices within an expanding urban population. The project was conceived as a micro-scale, detailed study of everyday life of the site. A phenomenological

ethnographic approach was chosen to engage deeply with the site and infer from rich data, as there is a shortage of such detailed case studies that read informal settlements as a holistic domain of urban production and social reproduction. Phenomenological methodology has helped to engage with the site at an experiential scale, aiding experiencing everyday life through the eyes of the respondents. This approach has previously been underutilised as most studies around informality engage at a macro-level, examining only one or two aspects of informality.

The present state of the settlement was highlighted in chapter four, noting the historical specificity of the Mill. This chapter, combined with the chapter five provided the context for the study. Chapter five outlined a chronological account of the evolution of the Mill as an informal housing settlement, detailing the key moments in the history of the Mill. This is valuable as both as a context and a methodological approach in its own right because many studies of informality in relation of informal practices in South Asia (Hasan, 2006; Qureshi, 2010; World Bank, 2004) appear to overlook the importance of the history of the evolution of settlements.

As the focus of the empirical fieldwork was housing and livelihood informality, these chapters provided detailed evidence and insight into the complex ways that informal urban practices are situated and contingent upon the socio-economic, historical, political, and geographical context in which they are reproduced. These chapters showed how the place of Siddiquia Mill Colony was formed and highlighted how social relations, evolving since the initial settlement of the Mill, acted to produce and reproduce the community and housing present today. In this way the chapter emphasises that informality is not an 'accidental' or haphazard process, without design or goals, but a fluid, dynamic and governed way of creating alternative urban settlements.

Answering the question around the nature of urban informality, chapter six established that what is 'normal' can only be defined by locally embedded meanings that align with local practices and reputations. It reveals that 'ownership', 'title' and 'secure tenure' are slippery terms. There can be no single definition common to all

places, but they must be understood in the specific local context. In this case the possession or the 'use rights' of an occupied piece of land are perceived by informal residents to be sufficient to establish proprietorship. Moreover, the perceived proprietorship functions in virtually the same way as official tenure would in relation to investment, market value and inheritance. On these bases it is argued that property rights should be broadly perceived to be context dependent, shifting in line with local social and political practice.

Informality might be characterised by its material deficiencies, for example lack of adequate services or poor quality housing. However, chapter seven confirmed that, despite its potential material limitations, urban informality operated well at an everyday life level. The *fungibility* of various capitals in these differentially-regulated spaces adds to the adaptable nature of the social practices which occur within them. For example, self-built housing is able to use a variety of building materials in order to capitalise individual household skills and reduce the costs and waste. In this respect, the work argues that informality upholds a key agenda of the 21st century, that of sustainable development. This argument is not seen broadly within the literature.

This chapter also shows that using local skills and materials provides for the diversity of small-scale livelihood practices and a wide range of occupations that straddle formal and informal economic domains. Thus, individuals and the community also contribute to a second key agenda - economic development and private entrepreneurialism. Overall the evidence reveals a multiplicity of urban spatial uses that variously reflect the fact that urban informality functions towards the same goals as the formal sector.

Also revealed in this chapter is the fact that spatial proximity, coupled with similar socio-economic predicaments and limited access to resources, encourages reciprocal social networks of association to develop. Informal housing provides the essential material and physical environment required to develop friendships, networks of support, and help and relations of reciprocity and cooperation. Both vertical and

horizontal social networks are evident. Yet, as with all other social and political encounters, these relationships have to be interpreted and understood on a continuum from altruistic to manipulative motivations. Nevertheless, these social architectures provide meaning and continuity to everyday life in such underprivileged contexts. These social relationships produce intersubjective sets of values, norms and moral rationalities that govern these informal spaces. Together these advance locally constituted claims, entitlements and rights that are rooted in a sense of belonging and attachment to place. Both chapters six and seven pick up the nuances of how social relationships are formed and re-formed in everyday life and how these are perceived.

While there may be an external perception that informal settlements are without order or management, chapter eight established that informal spaces are internally governed. There are lucid, and hierarchical governance apparatuses that control and manage these spaces. Like any social field, there are unequal power relations among various actors. Selective participation in the most influential social networks and webs of resource-rich associations arguably facilitates reciprocity at the same time that it drives other households into less advantageous positions. The chapter shows the relationship between formal and informal governance and the way in which they feed off, or support, each other.

There has been a shortage of literature around recognising the social relations and internal governance mechanisms as capitals that urban poor can draw on in everyday life. Thus, the three empirical chapters strived to bring out this 'hidden' capital in the open to be explored.

9.2 Main Conceptual Contributions

This thesis makes a number of contributions to our understanding and conceptualisation of urban informality. We must begin by recognising that informality is not a wilful attempt to live an alternate lifestyle or to 'shirk' the trappings of a modernised, market oriented society. It is a response to the failure of

the formal sector to provide adequate jobs, incomes, education or affordable housing and land. In this context of failure, informality is the response of the urban poor to create systems that fulfil their needs. For example, building of informal housing is a response to their exclusion from existing housing markets. That exclusion is a direct result of the failing of Government's to provide, or, under a neo-liberal regime, to facilitate, the provision of, adequate formal housing.

Many governments, including that of Pakistan, seeks to make informality invisible, or worse obliterate it entirely. Referring to India, Fernandes (2004) calls this a 'politics of forgetting', in which India's economic growth and the new urban elite are privileged. This privileging happens through spatial policies and the planning, design and management of urban space, which disregard and disaffect the poor.

During the course of the work, particularly the analysis of field work, an overarching argument began to develop relating to value of informality in the context of neo-liberal agendas prevalent in the developing world? It is only honest to point out that this was not explicit in the author's mind at the outset. Hence it is not explicitly reflected in the research question. However, the next section of this chapter seeks to demonstrate how, in answering the original question, the thesis also contributes to discussions on these broader issues.

9.3 Informality and neo-liberal objectives

The same policies which advance economic growth and modernisation often claim to uphold key contemporary agendas of sustainable development, support for private enterprise and entrepreneurship, advancement of adequate housing for all and the promotion of citizenship through independence and self-reliance (McCann et al.,2013; Roy and Ong, 2011; Simone, 2001). Some of the contributions of this thesis relate to how informality is, ironically, contributing very directly to agendas, while being virtually unsupported by them. Thus, the work argues that urban informality (in accessing housing, livelihoods, life opportunities and social reproduction) must be acknowledged as a genuine and significant mode of urban living and production, and

not as an expression of inferior urban life that must catch up to the ideal of formal spheres of urban life. This argument will only take hold when the dominant urban discourses acknowledge the limitations in Eurocentric and Universalist paradigms of theory generation and accept the value of alternate theories.

Urbanisation has been embraced by governments of the Global South as a pathway to neo-liberal understanding of modernisation and a vital step towards economic growth. This is true also in Pakistan, the fastest urbanising country in South Asia, neoliberal discourse focused on free markets and state facilitation of wealth generation. Mustafa and Sawas (2013) see this as a counter narrative to the Islamic Ummah and the identity of and Pakistan as an Islamic state. Against this background, this thesis argues that informality is fulfilling many neo-liberal goals. For example, informal settlements function as dormitories for urban labour force. This is the very labour force which is working to build the physical city and produce the export goods so vital to any economic growth.

9.3.1 Market oriented economic development

Neo-liberalism would see further withdrawal of state services and an expansion of private sector provision to rich and poor alike. The informal water distribution system, discussed in chapter six serves all types of housing settlements because the Municipality has failed to establish an adequate formal system. The elite, upper-middle class and middle class formal settlements are as dependent on this distribution system as lower-middle and working classes. Similar service provision was highlighted in other aspects of the economic role of the settlers and the informal services around the settlement which service the formal economy.

Moreover, this shows that it is difficult in practice to distinguish between formal and informal urban processes as the boundaries are blurred, and porous. The state and the elite is as much part of informal urbanism as are the urban poor. Therefore, the study argues that urban informality needs to be perceived as a genuine part of formal,

market led 'supply chains,' and that informality is co-constituted with formality, providing not only for the poor but for all urban dwellers.

The study shows that urban informality in many ways mirrors capitalist expansion, producing multiple scales of entrepreneurship. It is not simply a case of individuals working to meagrely support themselves. On the contrary, informality has produced entire networks of economic practices and exchanges. For example, the use of 'middle men' to engage with formal manufacturers for 'out work', established an informal 'service sector', as did the setting up of legal services in the area of the passport office.

Out-of-market transactions, alternative means of exchange and unconventional negotiations all form part of the economic landscape of the urban poor. These may be different to the formal economy but they function to the same ends and should not be seen as inferior. The study does not aspire to romanticise or glamorise the insecurity and potential vulnerability of this informal economic world but it emphasises that capitalism is alive and well in the informal sector. However, the drivers of these activities are different and decidedly counter to neoliberal goals. This is expressed best, perhaps, in the responses to housing and home ownership, where, despite a desire to 'own', which might be perceived as falling in line with neo-liberal ideal, it is clear that the drivers and objectives of 'ownerships' owed nothing to a desire, or need, to be part of a capitalistic, neo-liberal, propertied citizenship. Rather, they were based on ideas of survival, security and perpetuity. This also shows that capitalism and private enterprise are not normative benchmarks for formal urban living.

9.3.2 Citizenship, self-sufficiency and community responsibility.

As states retreat from provision of social support, either financial or institutional, a key discourse from many governments is that of independence, self-sufficiency and community responsibility to support the vulnerable. The latter is what, in the UK, is referred to by Prime Minister Cameron as 'the Big Society'. This discourse is aligned to the idea of citizenship, which, in a neo-liberal ideology, is expressed in several ways. Independence and self-provision is central to this. The idea is that a good

citizen is one who ensures they are not dependent on the state and supports others in need. In terms of adding to the existing literature, the study shows that, in order to understand the logic of urban informality, there is a need to recognise the presence and development of social architectures (with unequal power relations) within the informal settlements which play to this discourse.

Chapters five and seven show how social relations within the Mill have acted to support individuals and households which would otherwise have floundered in the absence of the state support. In particular we see how the informal setting of the Mill was an environment to which people aspired for its safety and physical security. Moreover, we see how social relationships acted to facilitate access to this environment and help those within it.

However, as Roy (2003) notes, citizenship is also demonstrated through property ownership and its associated capital 'investment' in a market economy. The discussions in chapter seven highlight that informal settlers are every bit as enthusiastic about expressing their citizenship by investing in home ownership and improvement and through that, establishing fiscal security and independence.

In identifying these connections to some of the neo-liberal goals of many governments of the Global South, the work argues that informality is not simply a response by the poor to their own needs. It shows that it is valuable to society and economy in general in many and complex ways.

9.4 Power and Governance

Much writing on informality overlooks the governance structures and processes which evolve within it. Also overlooked are the complex relationships between formal and informal governance. This study, however, also contributes to the theoretical literature on governance by highlighting power matrices and social power within social settings.

The social architectures in precarious and marginalised contexts like informal housing have inherent power dynamics. These can be used to capitalise other sources of help and support or can be exploitative. The mainstream macro-level studies do not engage at the level of everyday. This limits the ability to decipher local meanings and practices, specifically, the nuances around who is in charge and who can assist in different situations.

The study also contributes to the development literature in recognising that 'information' is also a crucial capital in contexts like urban poverty. Having the ability to access the right information, at the right time provides tangible advantages to urban poor. It is, in essence, a form of power. Additionally, everyday social interactions should be seen as a significant capital in surviving urban poverty. The study provides rich evidence that informal housing and livelihood practices are dynamic social processes that are aided by everyday social interactions.

9.5 Contribution to critical and postcolonial geographies

The study also contributes to the field of postcolonial geographies, by redefining housing and livelihoods informality outside of its essentialist, mainstream understanding, which does not acknowledge the diverse, multiple, and multi-scaler nature of such practices. Such conventional conceptualisations have privileged the discourse of informality as being an inferior, negative and inadequate mode of urban production. The study's approach is inherently post-colonial, as it has allowed people to speak with their own voices. This work strives to challenge the politics of knowledge production, questioning how genuine intellectual contributions are defined and circulated, and which policy and intellectual agendas are deemed worthy to pursue. These enquiries are important because informal urban living is the majority form of living and must be treated with the same deference as the dominant discourse. Post-colonialism helps move us beyond assumptions and impositions of meaning on others (see for example, Parnell, 2007; Rios, 2013; Varley, 2013).

The study contributes to the field of critical urban and social geography, by highlighting the everyday and the ordinary lived experiences of informal urban dwellers. The study maintains that informal housing and livelihood practices are the lifestyle of urban majority in Global South, so it is insufficient to treat such practices as anomalous. By trying to understand informality on its own terms, the study opens up a space from which to draw lessons from those engaged in informality.

9.6 Conclusions

The study contributes by pushing the limits of existing studies, by suggesting that a deep, phenomenological engagement is required at local (micro-) levels to read informality as another, but equally justifiable, way of urban life. It argues that, in the face of increasing governmental failure to ensure basic rights of citizens, urban informality must now be reconsidered as a valid, alternative form of urban development – not only not inferior to formal development but in many, many aspects, virtually identical, save for its occasional material shortfall.

The author argues that informality is valuable to society and economy in general. It is developed and governed in parallel to formality and in a symbiotic relationship with it. Informality is equal to and not secondary to formality and should not be seen as something striving to become formal through government upgrading or land formalisation processes but should be accepted as an alternative form of urban development.

Moreover, the study has shown that, for a government to embrace and support informality, and to work with the urban informally settled residents, would ultimately achieve many of the objectives that government seeks to achieve, in relation to a citizenship based on property, economic development and independence, and social responsibility. However, the author remains sceptical that this would ever happen because of the immense state and private economic forces at power, especially in relation to land, property and taxation.

9.7 Future Research

The hegemonic discourses around urban informality have ingrained a negative and tabooed image of informal housing, livelihoods and social reproductive practices. A dialogue has to be initiated to convincingly dispel the pejorative perception of urban informal practices. There is a compelling case to further “poverty-in-context” approach (Gopinath and Nair, 2014), where meaning is perceived through immersing in local social, political and economic contexts and historicity of a place. The present policy discourses in South Asian countries are yet to recognise the potential of micro-scale, context-dependent approaches in research and development. This is perhaps the first step towards challenging the hegemonic Universalist discourses and embracing the idea that there are no absolute models in social worlds.

An interesting direction for future research could be reading the South to understand social issues of the North. A growing body of knowledge is looking for southern solutions for northern problems like homelessness, poverty and alternative health and social care. One possible direction for the future research rising beyond the North-South divide and share ‘ordinary’ knowledges to solve world issues.

It is worth investigating the inherent ‘dislike’ for informal urban solutions by the mainstream policy domains. Does informality challenge any capitalist rationality of formal institutions or is it really due to the dysfunctional and chaotic characteristics of informality that puts it in the bad books of formal planners and policy makers. This may be an agenda of post-colonising these policy discourses, too.

A future research trajectory could be through radicalising informality discourse. By shifting the focus from what is ideal to what works, and informality works. In place of demeaning informal practices, adopting alternative, low-cost measures for issues like homelessness, food poverty, and social care can provide with workable models. These

models could then be fed through formal political forums, for them, to take notice and action.

A challenging future research progression can be through challenging the North-South difference in use of language around issues of poverty, informal housing and alternative lifestyles. For example, the difference between 'regularisation' (used in southern development literature) and 'normalisation' (used in northern literature) of self-built housing settlements. Both terms mean the same: recognition granted by the relevant formal authorities for illegally occupied land used for self-building. However, the connotation of 'regularisation' is pejorative and 'normalisation' is positive. There is a need to develop one coherent language while discussing global issues like poverty, urbanisation, migration and environmental degradation.

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Appendix B



Baseline Survey

Facilitator:

Date:

Section One: Household Information			
1. House number 1a. Street	1. 1a.		
	Y	s	No
			Comments
2. How many household members live in this house 3. What are the gender mix of this household			2 a. Less than 3 2b. 3-5 2c. 5-8 2d. more than 8 3.Number of: Males: Females:
4. How long have you been living in this house 5. Who had built it			4. 5.
6. Total number of rooms, including bed rooms, family room, rented rooms 7. Courtyard 8. Toilet/laundry area 9. Kitchen/Pantry	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	6a.Less than 2 6b.2-4 6c.More than 4 Comment on 6,7,8,9 if necessary
10. Do you have access to: electricity 11. Piped water 12. Piped natural gas 13. Sewerage	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Comment on 9,10,11,12 if necessary

Household Durables 14. Do you own: Television+cable 15. Telephone/mobile phone 16. Radio 17. Refrigerator 18. Washing machine	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Comment on 13 to 20 if necessary

19. Bicycle 20. Motorbike 21. Animal driven Cart	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
22. How many household members live in this house 23. What are the gender mix of this household			21 a. Less than 3 21b. 3-5 21c. 5-8 21d. more than 8 22.Number of: Males: Females:
22. Do any guests (temporary occupants) or renters live in this house? 22a. If yes, how many guests and renters.	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Record answers for 22a (if applicable)

<p>23. What is the tenure status of this house?</p> <p><input type="checkbox"/> Self-built and Owned by the Household</p> <p><input type="checkbox"/> Rented</p> <p><input type="checkbox"/> Occupied</p> <p><input type="checkbox"/> Inherited</p> <p><input type="checkbox"/> Handed Down</p>			<p>Record any relevant/extra information regarding 23;</p>
Section Two: Social Profile of the Household			
<p>24. How many members of household work for a wage</p>			<p>24a. Only 1 24b. 1-3 24c. More than 3 members</p>
<p>25. What does the principle breadwinner do?</p> <p>26. What do the other members do? (Tick as many as applicable)</p>	25.	26.	<p>Record "Other" in as much detail as possible:</p>

<p>A. Daily waged labor</p> <p>B. Cooked food vendor</p> <p>C. Green Grocer</p> <p>D. Street side stall holder</p> <p>E. Retail shop owner</p> <p>F. Retail shop worker</p> <p>G. Skilled worker (Carpenter, plumber, Technician, Tailor, Seamstress, Beautician etc)</p> <p>H. Factory worker</p> <p>I. Cleaner</p> <p>J. Domestic help</p> <p>K. Primary School Teacher</p> <p>L. Employed in Primary School</p> <p>M. Bottled Water Distributor</p> <p>N. Other</p>			
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Social Practices		
		Qualitative Data in Detail
<p>27. How do you access loan?</p> <p>01. Bank 02. Cooperative/savings fund 03. Moneylender 04. Relative 05. Friends/ An acquaintance 06. Work 07. Pawnshops 08. Verbal agreement credit program 09. Other governmental loan program (specify)</p>		Record appropriate answer, there may be more than one sources used
<p>28. What is your usual mean of transport?</p> <p>A. Walk B. Bicycle C. Motor bike D. Public transport E. Asking a relative, neighbor or friend F. Others</p>		Record as much detail as possible
<p>29. What do you do with the following:</p> <p>A. Domestic/ Kitchen Waste</p>		Record as much detail as possible
<p>B. Flooded Streets C. Choked Sewers/ Open channels D. Housing Repairs</p>		
Section Three: Perceptions		

<p>30. According to you</p> <p>A. How many houses are there in your settlement?</p> <p>B. How many of your near and distant relatives live in the same settlement?</p> <p>C. How many households do know and socialize with on monthly basis?</p>		
<p>31. According to you what are the three main occupations/livelihood practices in your settlement?</p> <p><input type="checkbox"/> Daily waged labor</p> <p><input type="checkbox"/> Cooked food vendor</p> <p><input type="checkbox"/> Green Grocer</p> <p><input type="checkbox"/> Street side stall holder</p> <p><input type="checkbox"/> Retail shop owner</p> <p><input type="checkbox"/> Retail shop worker</p> <p><input type="checkbox"/> Skilled worker (Carpenter, plumber, Technician, Tailor, Seamstress, Beautician etc)</p> <p><input type="checkbox"/> Factory worker</p> <p><input type="checkbox"/> Cleaner</p> <p><input type="checkbox"/> Domestic help</p> <p><input type="checkbox"/> Primary School Teacher</p> <p><input type="checkbox"/> Employed in Primary School</p> <p><input type="checkbox"/> Bottled Water Distributor</p>		

<input type="checkbox"/> Other		
<p>32. According to you, what are the daily wages locally for :</p> <p>A. Daily waged labor (Male & Female)</p> <p>B. Skilled labor (Male & Female)</p> <p>C. Child Labor (Male & Female)</p> <p>33. On a Scale of 1 to 6, where 1 is very poor and 6 stands for rich, where do you place yourself in terms of poverty?</p>		
<p>34. In the last 2 years how have the following change, progressed or regressed:</p> <p>A. The infrastructure e.g. roads, sewers,electricity, of the settlement</p> <p>B. Crime rate and criminal activities</p> <p>C. Levels of security on the streets in daytime</p> <p>D. Levels of security in night time</p>		<p>Code as following: Progressed: P Regressed: R Remain the same: S</p>
<p>35. What are the reasons for the changes you mentioned?</p>		<p>Record in detail the P and R answers.</p>
<p>36.A. How many household can you trust/ have friendship with</p> <p>B.How many households can you ask help from?</p> <p>C. How many households can lend you money?</p>		

<p>37. Now imagine that you have a rich relative who gives you PKR 100,000 today. In the next 30 days, would you spend all of it, save all of it, or spend a portion and save the other?</p> <p>38. A. Approximately, how much would you spend?</p> <p>1. Amount</p> <p>2. Percentage</p>	<p><input type="checkbox"/> Spend it all</p> <p><input type="checkbox"/> Save it all</p> <p><input type="checkbox"/> Spend one part and save another</p> <p>Record details:</p>
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<p>39. What is this settlement for you?</p> <p>A. My home, I will never leave it</p> <p>B. My home, till I get a better option</p> <p>C. My home, it will have a special significance in my life where ever I go</p> <p>D. I have no other option</p> <p>E. I want to leave as soon as possible</p> <p>F. It is a temporary arrangement for me</p>	<p>Record as much detail as possible</p>
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Appendix C

I. Final Court Order:

In March 2012, the final ruling of Supreme Court proclaimed that Siddiquia Mill Colony cannot be erased or demolished by any municipal or local authority. The Mill residents and the National department of Land Revenue must come up with a mutually acceptable agreement on how the various issues of land transfer and ownership deeds will be resolved. The Municipal Authorities were ordered to cooperate in this matter. This was an important decision for the residents, although this Court Order did not change anything on ground. The only tangible advantage of this ruling had been that the case has been closed for good, with a positive decision declared by the highest Court of Justice in the country.

Secondly, the vague threat of being demolished or land being re possessed by State authorities had been removed. Other than this decision did not affect anything on ground; the property “prices” have roughly stayed the same, no ownership titles or deeds had been drawn for the residents. The energy and water bills have stayed the same. Two interesting incidents did happen in relation to this decision from the Supreme Court:

This penultimate decision from the Supreme Court came in March 2012. The residents were being represented by the members of “pioneer families” (seven individuals, all belonging to one of the pioneer families). Average sum of Rs.5000 (£30) per household was collected to cover the cost of the lawsuit. In theory, all the residents were equal stake holders in the proceedings. Yet, when the decision was out, only a few close associates of the “pioneer” group knew about the complete contents of the decision. For the rest of the settlement, multiple rumours started to go around. One of those being that the Supreme Court has asked the Department of Land Revenue to arrange housing for the settlers in Makko Anna (a small market town 80 miles from Faisalabad city). Another being that Supreme Court has urged the local authorities and Municipal Corporation to help the Department of Land Revenue to arrange amicably for a solution for the Siddiquia Mill Colony residents. There was alarm and anxiety in the settlement. Especially for residents who had invested in some fresh incremental consolidations. Likewise residents that were dependent on the location of the Siddiquia Mill for their livelihoods or jobs were worried.

Surprisingly, those had the knowledge of the complete Court Orders, did not communicate this to the rest of the lot nor any clarification regarding rumours going around had been issued. On the contrary, residents claim¹, they (pioneer families and their associates) had been on the fore front to say that this decision will be resisted and none of the local authority will be permitted to uproot the settlement. Anyhow, amid the anxiety and apprehension, the worried residents decided to arrange for a large scale communal reciting of Quran, to request for Allah's blessing in this time of restlessness and trepidation. It was during organising the communal recitation of Quran, that the organisers needed more copies of the specific verses of Quran for all the participants. One of the organiser went to the nearest photocopying kiosk² to get some copies made, when the photocopier (a young boy, a previous resident of the Mill) informed that he has a copy of a legal document with the mention of Siddiquia Mill Colony in it. As he had trouble reading owing to his low level of education, he was not aware of what did the document said. He claimed to have kept a copy when one member of "pioneer" families came to get some copies. The organiser for communal recitation of Quran, requested for the copy. It was finally revealed that Supreme Court had clearly decided against demolition or relocation of Siddiquia Mill Colony and has urged the local authorities to arrange for a comprehensive cadastre survey of the colony for future reference. The communal Quran Recitation turned into a collective display of gratitude to Allah. There had been a wave of respite from the anxiety and disquiet around the settlement. It is surprising to note that even when the news of the "real" verdict did come to light, there was not much of reprisal or questioning of the people who had hidden the verdict from the residents. There had not been a public cross-questioning by the affected residents for this act of dishonesty with the residents that had contributed financially to this cause. There had been subdued voicing for questioning the conduct of responsible residents who were aware of the original verdict of the court. There had also been curiosity of why they withheld such important

¹ Ones who were kept in the dark regarding the true nature of the legal ruling.

² These kiosks comprise of one or two photocopying machines, manned by one or two owners/workers and they photocopy for a price.

information, yet there had been no aggressive, public demand of accountability for such an act. The vocal minority lead by the political activist/worker had been quite annoyed by the fact that the implicated individuals were not questioned on such act of deceit. This reinforces the invisible but palpable influence and control these “pioneer families” enjoy in the settlement.

II. The Survey

The afore mentioned “survey” that was suggested by the Supreme Court, in order to officially document the land use within the settlement, was to be undertaken by a commission. The commission comprised of representatives from Faisalabad Development Authority (FDA, the local housing authority), Municipal Corporation, local Patwari³, local MPA, two surveyors and representatives from the settlement. The commission was formed in March 2012 with the requisite members. Unsurprisingly, the settlement was represented by three members all from pioneer families. This is because they have the means to liaise with other members from authorities, approach the relevant patwari as well as entertain them on site. They can afford to provide tea, snacks, cold drinking water and soft drinks throughout the day as well as a hearty lunch in the afternoon. Access to a cool place to sit during breaks and toilets is also provided by the “pioneer families”. The survey took ten weeks to complete. Individual units were measured, and sketched in addition to completing a survey questionnaire recording the demographics and other essential details.

There had been dissatisfaction among majority of the residents (at the time I talked to them in 2013) regarding the whole exercise. As it is assumed that the measurements will be used to demarcate the ownership rights of the land occupied⁴, residents believe that surveyors had not been impartial and were

³ Village accountant, originally a rural occupation but all the urban land use (handed over from rural records) records still stays with office of Patwari. Patwari is an extremely powerful office and due to its absolute powers on matters like accuracy and authenticity of ownership deeds, ownership rights etc; it is a highly corrupt institution. It is only in 2013 that the project to digitise the land use records had been initiated by the State. Apart from other advantages, it will essentially liberate general public from the claws of this corrupt institution.

⁴ The completed survey is still not with the authorities (I got this information through my own sources), which brings in the question of who then possess that information at the moment.

being instructed by the self-appointed representatives of the residents, namely members of the pioneer families. The surveyors' activities were not uniform all over the settlement. They reported that measurements were taken roughly and according to the whims and will of so called representatives (who were with the surveyors all the time). Secondly not all households were made to complete the questionnaires. In some houses each household was made to complete the questionnaires (i.e. father, son as heads of individual households within one housing unit) and in some only one head of the household completed the questionnaire, masking the fact that the house had been sub-divided among other married children of the same family. Residents feel that since there had been partiality in how the whole survey had been conducted, they will be dealt unfairly in future.

Appendix D: Key moments in the evolution of Siddiquia Mill Colony

Siddiquia Mill Colony 1976-2013						
Phases of land occupation		Time segments	Milieus			
			<i>Spatial Features</i>	<i>Political Features</i>	<i>Social Features</i>	<i>General Characteristics of surrounding areas (Outside the Mill)</i>
Phase One	Pre Settlement time	1976-1978	The functional Mill is closed down, a few employees stay on the grounds, all major structures intact and standing	Government officials close down the mill. The employees pursue legal means to justify or prolong the duration of their stay in the Mill.	A few households, close affinities on the basis of sharing the same fate for being unemployed and homeless all at once	Remote location of the Mill made it difficult for the ex-employees to find affordable housing. Some small manufacturing unit were present in the area that provided for livelihoods of these people.
		1978-80		Three attempts made by the government authorities to evict the occupants. Stay Orders secured, the exemployees become confident in their stance		

Phase Two	First Wave Gaining Visibility	1980-85	20 houses built in haphazard fashion, dotted all over the Mill. Larger structures of the Mill were still intact. Houses mainly made of local indigenous materials, simple structures and layout	Pioneers had established themselves as the quasimanagers within the Mill, who now controlled the matters concerning entry inside the Mill, land occupation, and general management of everyday life	The number of households had increased, but majority knew or was related to pioneer families	Government starts to invest in peripheral industrial development around Faisalabad city. The Mill lies in the Western edge of the city where government had offered subsidies to private investors to develop textile industry. Private housing projects also sprout, attracting labour
Phase Three	Second Wave Gaining recognition	1985-1989	More than 40 units had been built, in accordance to the informal layout plan laid out by the Pioneers. A street structure was emerging. First wave houses had been knocked down to be rebuild in a neater layout. Some parts of the main Mill and offices were now transformed into subdivided living quarters.	Recognition as katchi abadi brought significant strength to the claim of pioneer families to power. They engineered the second wave of occupation by offering access to their friends, relatives and acquaintances to the Mill. As they were in possession of any legal documents relating to the Mill, so they were the one who took lead in applying for the status for katchi abadi	A small informal neighbourhood had started to emerge, with a few everyday economic activities. The Mill was taking a shape of a housing settlement.	In accordance of a change in national policy, any informal settlement with more than 40 houses and households could register as a katchi abadi, which meant that any intervention through government had to be notified prior to taking any action against the informal settlement.

	1989-1993	<p>Lack of affordable housing in the vicinity meant that Mill was now a desirable location for occupying land for shelter. More houses being built along the predetermined land use blue print devised by the pioneers. Materials from the Mill's building were now being used too. Niazis occupy large stretches of land and establish two factories in the Mill.</p>	<p>Pioneer's power was being challenged by Niazis' coercive tactics, who had now occupied one third of the Mill for their purposes. Up until 2005 Niazis stayed in power, challenging the pioneers in everyday decision making of the Mill</p>	<p>The presence of Niazis and their factories polarised the neighbourhood into segments like pro-niazi households, pro-pioneer households, daily waged labour that entered the Mill every day to work in the Niazis' factories. The settlement was losing its compactness and expanding.</p>	<p>Privatisation policy was reintroduced, bringing large amounts of investment and development in the surrounding areas. Private housing settlements were being erected along industrial manufacturing units, attracting a lot of labour to the area. A lot of secondary and tertiary service economy started to emerge to serve the newly developed area.</p>
	1992	<p>Large amounts of building materials was dumped, in anticipation of building works starting under the Fraudsters</p>	<p>The fraudsters, three men that claimed the land had been granted to them in compensation for the lands their ancestors had left in India in 1947 (partition of India and Pakistan) Niazis became their representatives on the Mill</p>	<p>General unrest and sense of insecurity loomed. Thinking that they will be evicted by the Fraudsters, Mill dwellers were rallying with the Pioneer families to take some action. With the increased influence of Niazis, the dwellers felt helpless and exploited.</p>	<p>It was in 1993 that a small scuffle between the security guards of Fraudsters and Mill resident escalated to a point where the Mill resident was murdered by the guard. This made the Fraudsters to leave the Mill and vanish in thin air</p>

	1993-2000	<p>With more potential occupiers trickling in the Mill for affordable housing options, the informal layout “regulations” were being violated. The posterior part of the Mill (away from the entrance at Karim Interchange) was being encroached and built intensively by the fresh occupiers. With Niazis factories operating within the settlement, the environmental conditions had also deteriorated, specifically in the posterior part of the Mill.</p>	<p>Niazis were accessing electricity, water supply and drainage illegally, as they were politically influential and were economically strong. The pioneers however were still engaged in the matters of the Mill. They had used most of the building material left by the Fraudsters.</p>	<p>This was the time of economic boom for the Mill residents. The surrounding area was thriving and Mill served as an important pool for all kinds of labour. Many dwellers invested in incremental consolidations during this time. Easy access to adjacent primary and secondary schools encouraged the dwellers to send their kids to schools. With Fraudsters leaving the Mill, dwellers confidence grew</p>	<p>The regional passport office moves to the area. Making this location a focal point for regional consumers who wish have their passports made and renewed. This brought major economic activity to the vicinity of the Mill.</p>
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	2000-2005	<p>More than 100 houses now, no space to squat had been left. Newcomers had to “buy” land or a built unit, in order to move in the Mill. More building activity was seen in the second, more congested half of the settlement</p>	<p>With support from majority of dwellers, pioneer families filed a case in high court for gaining the use rights of the Mill. At the same time three proactive, grass root level political activists and their families moved into the Mill. Political activists and the pioneers got together to haggle for urban amenities with local government in exchange of 280 freshly registered votes.</p>	<p>With the moving in of political activists, dwellers recognised the power of vote. Residents over 18 years of age registered their votes for the upcoming local bodies’ elections.</p>	<p>The Mill gained access to metered electricity connections. The Mill started gaining visibility as a settlement. DCO visited the settlement on pioneers’ request, and upon seeing the environmental condition of the settlement ordered the bigger factory of Niazis to be demolished. He further decreed that 1/3rd land within the Mill will stay vacant to reduce the density in the settlement.</p>
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Phase Four	Third Wave	2005-2009	<p>It was after the demolition of the factory that was covering vast area in the middle of the Mill that the third wave of occupation occurred. Most bought small portions of already built units and built incrementally or rebuilt the unit according their needs. A few houses in the first half were renovated in this manner. Most incremental building happened in second half of the Mill.</p>	<p>Niazis had largely lost their power and control over the everyday life in the Mill. Pioneers and the politically savvy activists were now controlling the everyday life in the Mill. But newcomers to the Mill rarely conceded to the advice of pioneers or the politically savvy. Most newcomers encroached the streets to build incrementally, that have made the second half of the Mill more congested and choked</p>	<p>Tangible tensions can be felt between newcomers and the older residents. Residential mobility was high among the newcomers, and many could not integrate in the everyday life of the Mill.</p>	<p>Many informal settlements around the periphery of Faisalabad were demolished in order to set up Industrial zones. Many evicted informal dwellers moved in to the Mill Passport office is relocated to South east side of Faisalabad. But the small businesses and trades stay within the area around the Karim Interchange.</p>
		2010-2011	<p>Owing to shrewd vote bank politics, the Mill now have access to piped water and gas</p>	<p>Supreme court grants use rights to the Mill dwellers and advice the local government to conduct a comprehensive survey of the Mill for the DLR , in order to facilitate a settlement between DLR and the Mill dwellers</p>	<p>The survey created much anxiety and distrust in the Mill (details in Appendix)</p>	<p>The Karim interchange is renovated and widened, increasing the efficacy of the junction for increased traffic. Mills entrance is widened and a short asphalted stretch of road provides access up to the main street inside the Mill</p>

Appendix E Glossary

<i>Punjabi/Urdu words</i>	Definitions
<i>Baji</i>	Older sister, used as a sign of respect for a lady
<i>Basant</i>	This is the annual kite-flying festival to mark the arrival of spring. This festival has lost its past glory and pomp, owing to the state levied ban on celebrating this festival. It was banned all over the country in year 2000 by the Government on the pretext of being dangerous and threat for local peace keeping. There had been several underlying reasons for the said ban on celebrations, but the most important factor had been the use of chemically treated string for flying the kites, that had been reason behind many uncalled for accidents and deaths. The chemically treated string does not break easily. Many lives had been lost unnecessarily when some unattended string slit throats of pedestrians, bikers and children.
<i>Bijli</i>	electricity
<i>Charpoy</i>	a light bedstead
<i>Chinchi</i>	A hybrid rikshaw, adapted for various functions, mainly used for transportation of smaller goods
<i>Choray</i>	Christians
<i>Dehari</i>	Daily Waged Labour
<i>Dungar</i>	Domestic animals
<i>Eid</i>	Eid, meaning "festival" or "holiday" in Arabic, can refer to a number of Muslim festivals: Eid al-Fitr ("Feast of Breaking the Fast"), marks the end of the month of Ramadan Eid al-Adha ("Feast of the Sacrifice"), celebrated to commemorate Abraham's willingness to sacrifice his son for God Eid Milad an-Nabi ("Festival of the Birth of the Prophet"), one of several names for Muhammad, the Prophet of Islam
<i>Fajr</i>	The prayer before dawn
<i>Fraadiay</i>	Fraudsters
<i>Gaardar</i>	T Iron Beam
<i>Ghar</i>	Home
<i>Isha</i>	Last prayer of the day, read 2 hours after dusk
<i>Jumma</i>	Friday congregation
<i>Kaanay</i>	Wheat sheaves
<i>Katchi Abadi</i>	Squatter settlement

<i>Khatum shareef</i>	a fixed devotional prayer which consists of reciting Qur'an over food which is then distributed among the destitute
<i>Khota Rehri</i>	Donkey drawn cart
<i>Maghreb</i>	Prayer immediately after dusk
<i>Makan</i>	House
<i>Masjid</i>	Mosque
<i>Mustahqeen</i>	Are the households or individuals that can receive <i>sadqa</i> and <i>khairaat</i> (both terms means "voluntary charity". This concept encompasses any act of giving out of compassion, love, friendship (fraternity), religious duty or generosity). Both categories are have same criteria, i.e. the receiver is either widow, orphan, disable, mentally challenged or without any carer; or is a traveller and is living on their own. Islamic Jurisprudence ranks highly the charity that is extended to people falling under these categories.
<i>Naliyan</i>	Drainage channels
<i>Pakhee</i>	Hand held fans
<i>Purdah</i>	The practice in certain Muslim households of screening women from men or strangers, especially by means of a curtain.
<i>Qabristan</i>	Graveyard, Cemetery
<i>Rehri</i>	Cart
<i>Rikshaw</i>	Three wheeled mode of transport
<i>Roori</i>	a mixture of broken stones, sand, soil, plastic; used for filling depressions before building a house
<i>Roti</i>	Flat Bread
<i>Sadqa</i>	Voluntary charity; any act of giving out of compassion, love, friendship (fraternity), religious duty or generosity
<i>Sauda Salluf</i>	Groceries
<i>Stay Orders</i>	Court order that suspends a judicial proceeding (or a judgment resulting from it) in part or in full.
<i>Thulla</i>	Police officer
<i>Veranda</i>	a roofed platform along the outside of a house, level with the ground floor

