WORLD BANK DEVELOPMENT IN TRANSLATION: INFORMALITY, EVICTIONS, AND THE DISCOURSES OF URBAN TRANSFORMATION IN KARACHI

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WORLD BANK DEVELOPMENT IN TRANSLATION: INFORMALITY, EVICTIONS, AND THE DISCOURSES OF URBAN TRANSFORMATION IN KARACHI

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World Bank Development in Translation:

Informality, Evictions, and the Discourses of Urban Transformation in Karachi

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DECLARATION OF ORIGINALITY

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- this thesis contains no material that has been submitted or accepted for a degree or diploma in any other educational institution;
- this is a true copy of the thesis approved by my advisor and thesis committee at Boğaziçi University, including final revisions required by them.

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ABSTRACT

World Bank Development in Translation:

Informality, Evictions, and the Discourses of Urban Transformation in Karachi

This thesis examines five developmental initiatives funded by the World Bank in Karachi, Pakistan between 2017 to the present date, focusing on the displacement and eviction of informal settlements and workers in areas targeted by those projects. Aiming to contribute to the literature on urban development and international developmentalism, it investigates how the Bank's discursive strategies and funding priorities, and the translation of these by on-ground local practitioners, facilitate evictions in the city even as both the institution and the state evade responsibility for rehabilitations. Following the historic and discursive production of "encroachments" in Karachi, the thesis examines the Bank's contemporary engagement with informality, escaping accountability for forced evictions as it prioritizes sustainable competitiveness in urban development. On the flip side is the state, with its own fractured notions of what development, translating Bank policy into implementation that displaces. Through critical discourse analysis of World Bank documentation, this study explores the Bank's developmental priorities and locates blame avoidance strategies within policy translation.

ÖZET

Dünya Bankası Kalkınma Çevirisi:

Gayriresmilik, Tahliyeler ve Karaçi'deki Kentsel Dönüşüm Söylemleri

Bu tez, 2017'den günümüze kadar Pakistan, Karaçi'de Dünya Bankası tarafından finanse edilen beş kalkınma girişimini inceliyor ve bu projelerin hedeflediği bölgelerdeki gayri resmi yerleşimlerin ve işçilerin yerinden edilmesine ve tahliyesine odaklanıyor. Kentsel kalkınma ve uluslararası kalkınmacılık literatürüne katkıda bulunmayı amaçlayan bu tez, Bankanın söylemsel stratejilerinin ve finansman önceliklerinin ve bunların yerel uygulayıcılar tarafından yerel olarak tercüme edilmesinin, hem kurum hem de devlet rehabilitasyon sorumluluğundan kaçınırken şehirdeki tahliyeleri nasıl kolaylaştırdığını araştırıyor. Karaçi'deki "tecavüzlerin" tarihsel ve söylemsel üretimini takiben, tez, Bankanın kentsel kalkınmada sürdürülebilir rekabeti önceliklendirdiği için zorla tahliyeler için hesap verebilirlikten kaçarak gayri resmilikle çağdaş etkileşimini inceliyor. Diğer tarafta, hangi kalkınmanın kendi parçalanmış kavramlarına sahip olan devlet, Banka politikasını yerinden eden uygulamaya tercüme ediyor. Bu çalışma, Dünya Bankası belgelerinin eleştirel söylem analizi yoluyla Bankanın kalkınma önceliklerini araştırıyor ve politika çevirisinde suçlamadan kaçınma stratejilerini konumlandırıyor.

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ABBREVIATIONS

Abbreviation	Explanation
CLICK	Competitive and Livable City of Karachi
ESIA	Environmental and Social Impact Assessment
ESMF	Environmental and Social Management Framework
KBT	Karachi Bachao Tehreek
KDA	Karachi Development Authority
KMC	Karachi Municipal Corporation
KMC	Karachi Municipal Corporation
KMP	Karachi Mobility Project
KNC	Kausar Niazi Colony
KNIP	Karachi Neighborhood Improvement Project
KWSSIP	Karachi Water and Sewerage Services Improvement Project
PAD	Project Appraisal Document
PID	Project Information Document
RAP	Resettlement Action Plan
SWEEP	Solid Waste Emergency and Efficiency Project

CHAPTER 1

INTRODUCTION

Though rainfall in Karachi's monsoon season should offer welcome respite from the city's high temperatures amidst intense humidity, it is now a harbinger of violent, deadly floods that kill scores of people every year. Urban planning experts clearly outline that Karachi's annual floods are caused by inadequate city-wide sewage and waste disposal infrastructure (Hasan, 2020). Sewage disposal by housing authorities and local government bodies has clogged the city's waterways and *nalas*—stormwater drains leading to the sea and crucial for flood mitigation. The impact of this failing infrastructure is felt unevenly across the city's districts; Central, East, Korangi, and parts of Malir, all shown in Figure 1, tend to get hit the hardest.

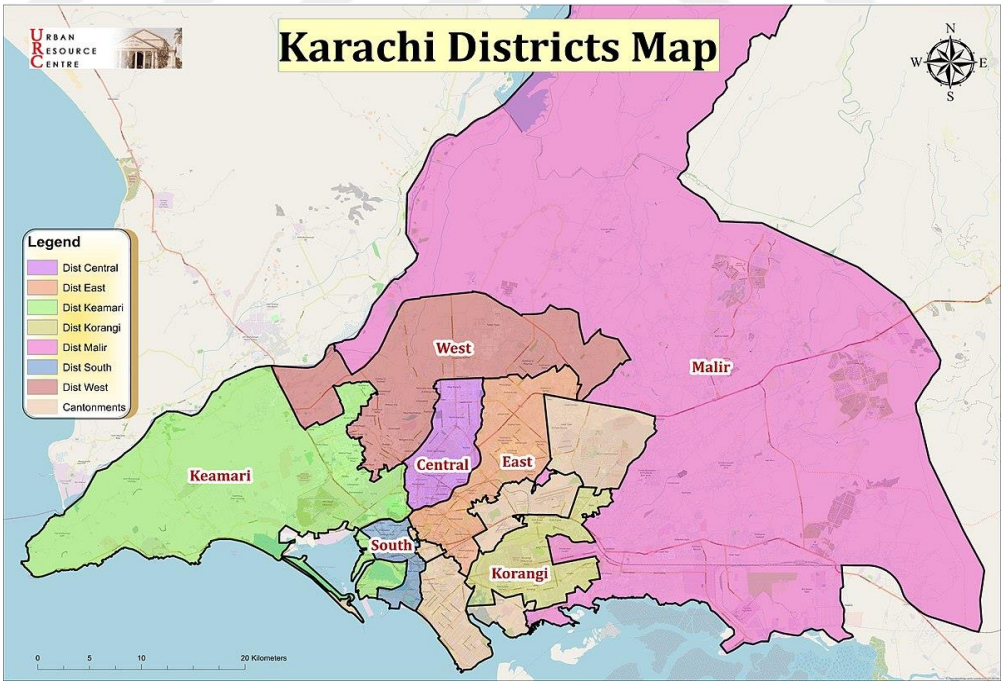


Figure 1. Map of Karachi. (Urban Resource Center, n.d.)

Experts agree that the root cause of these floods lies not only in the changing climate but also in decades of neglect and mismanagement (ReliefWeb, 2020). Despite the clear and growing threat, the city's response remains reactive and piecemeal. The government's demolition campaigns targeting informal settlements blame communities living along the *nalas* for obstructing the waterways, despite evidence that municipal agencies have leased the land and failed to invest in proper infrastructure. This disjointed approach to urban governance, paired with the unpredictability of climate change, has left Karachi in a precarious state, where each monsoon season is anticipated with dread rather than relief.

Each time Karachi floods, the government unveils plans to widen the stormwater drains (*nalas*) that direct floodwaters to the Arabian Sea. Soon after, it releases a count of the houses in the *katchi abadis* (informal settlements—the literal translation is temporary/raw houses) that will face demolition, blaming them for blocking the water's path (UNDRR, 2021). Communities living along the *nalas* have consistently challenged the narrative, insisting that their settlements are only one factor in Karachi's flooding problems. They argue that the stormwater drains are heavily clogged with sewage and garbage. Independent planners similarly emphasize that with three of the primary outfalls to the sea remaining obstructed, construction to widen the *nalas* won't prevent future floods (ibid).

One *nala* that has been consistently targeted for demolitions is the 13.5-kilometer-long Gujjar Nala. Before monsoon each year, a drive would start to clear the settlements "encroaching" this nala, but a lack of funds would soon close the project. In 2007, Mustafa Kamal of the Muttahida Qaumi Movement (MQM)-led local government in Karachi announced an estimated PKR 2.7 billion project (approximately USD 44 million) to remove encroachments (Express Tribune, 2018).

However, the project did not coherently materialize for the next decade, and in 2015, the MQM was banned as a political party in Pakistan. Under the Pakistan People's Party (PPP)'s Sindh government, Gujjar Nala encroachments remained a recurrent if forgettable issue. Figures for houses to be demolished sprang up and changed, from 30,000 in 2015 to 10,000 in 2018, to 4,000 in 2020 (Azam, 2021). Similarly, plans for resettlement waxed and waned—in 2015, the Gujjar Nullah Resettlement Project estimated eighty percent of its PKR 18 billion would be reserved for project-affected people. Resettlement plans were revisited in 2016 and 2017 but without any demolitions or resettlements (ibid).

In December 2020, the World Bank's Solid Waste Emergency and Efficiency Project (Project SWEEP) allocated USD 100 million to Karachi's PPP-led Sindh government, primarily for "emergency waste removal to restore stormwater drainage" under its first Component (World Bank, 2020). This followed unprecedented rainfall in the city, as per the Meteorological Office's annual calculations of 484 mm (19 inches), that led to an infrastructural collapse. The ensuing urban flooding caused widespread damage to property and livelihoods. All parts of the city reported casualties, accidents, and property destruction, including upscale and low-income neighborhoods (ReliefWeb, 2020). The government declared a state of emergency advising city-dwellers to avoid leaving their homes.

Instead of using Bank funds for a *nala*-cleaning operation, however, the Sindh government yet again blamed the citywide flooding on the informal settlements "encroaching" alongside the Gujjar and Orangi Nalas and launched an anti-encroachment drive that would demolish homes alongside the *nalas*. It was these unlawfully constructed houses (some of which go back to the 1960s) that bore responsibility for the flooding, they said; the houses had to be demolished to make

room for widening the *nala*. Around 6900 families have been displaced in Gujjar and Orangi Nala demolitions (Tanoli, 2024); Figure 2 shows where houses marked for demolition (represented by red boxes) lay along the Gujjar Nala (blue line). The orange-dotted line indicates the bank wall representing the original or intended width required to restore the Gujjar Nala as outlined in the Master Plan, essentially defining the right-of-way necessary for water flow.

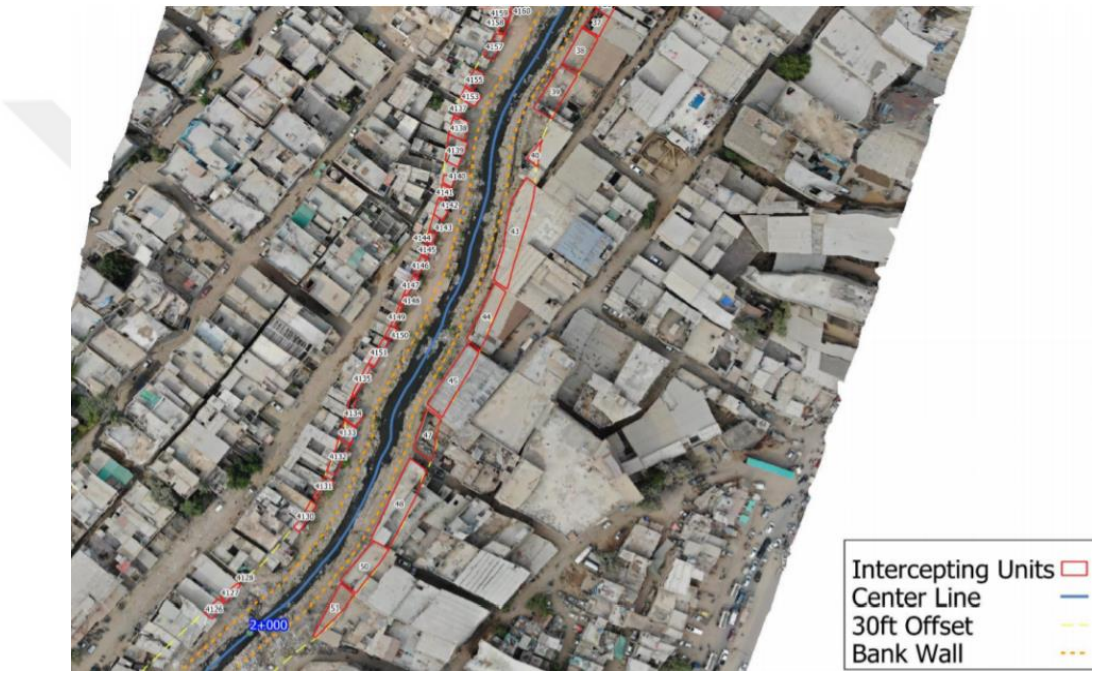


Figure 2. Aerial image of Gujjar Nala survey (Karachi Bachao Tehreek, 2020)

Neither the World Bank nor the government produced any preemptive plans for the resettlement of thousands of people, despite the Bank's Environmental and Social Management Framework (ESMF) prioritizing resettlement as a condition for the loan. In March 2021, the World Bank distanced itself from the evictions along the *nalas*, claiming, simultaneously, that a) there had been "no forced evictions or demolitions in any of the sites of World Bank-financed projects in Karachi'', and

that b) Bank-financed projects would “not finance any activity/intervention in areas that have been affected by anti-encroachment drives (World Bank, 2021).

Project SWEEP has since been restructured to stop financing the cleaning of drainage channels entirely—its funds are now redirected to completing the other two components within the project, which include sub-components like upgrading garbage dumps, and constructing a new sanitary disposal cell at the Jam Chakro dumpsite. SWEEP is the last of five ongoing projects the World Bank has funded in Karachi since 2017—and is not the only one to be associated with demolitions and evictions. Starting in 2018, the Karachi Neighborhood Improvement Project (KNIP) led to the forcible demolition of 2000 informal shops in Saddar (Hasan, 2021). The World Bank’s knowledge of whether they were aware that such a large-scale project would lead to forced displacement is questioned, as well as their involvement in such ‘development’ projects.

The evictions along Gujjar and Orangi Nala ran counter to provisions and language in official World Bank agreements and documentation clearly stating SWEEP funds were not to be used for evictions, or on any sites impacted by the city’s ongoing anti-encroachment drive (AED). This follows the World Bank Policy on Involuntary Resettlement, outlined in Operational Policy 4.12, to avoid or minimize involuntary resettlement. Unavoidable resettlement should be part of a “sustainable development programs, providing sufficient investment resources to enable the persons displaced by the project to benefit directly from the project” (World Bank, 2018).

As transparent as WB directives might appear at first glance, many of the institute’s developmental initiatives have been linked to involuntary resettlement of marginalized and indigenous communities. The International Consortium of

Investigative Journalists (ICIJ) outlined how since 2004, the World Bank has funded several projects in the Global South which have directly led to evictions or forced displacements, despite these apparently clear directives (ICIJ, 2015). In 2011, $145 million in loans and guarantees from the Bank helped Indonesian corporation Asiatic Persada develop an industrial-scale palm oil plantation on land the company had leased from the government—evicting at gunpoint members of the indigenous Batin Sembilan community (Zuckerman & Hudson, 2015).

Similarly, funds from a decade-long $2 billion Bank project in Ethiopia were funneled into a villagization program that led to mass evictions to the tune of tens of thousands, but the WB rejected these claims and continued to finance the program (Human Rights Watch, 2012). The Bank even waived its own Indigenous Peoples Policy in its handling of a $70 million loan to Tanzania for foreign investment in commercial agriculture, which uprooted the village of Kwa Wagonzi and evicted indigenous cattle herders (Chavkin & Ullman, 2016).

Bank-funded initiatives have also displaced informal, migrant and indigenous workers from their sources of livelihood, as under Project KNIP. Between 2009 and 2013, the International Consortium of Investigative Journalists (ICIJ) found Bank Group lenders had invested $50 billion in projects "graded the highest risk for 'irreversible or unprecedented' social or environmental impacts." In fact, the Wagher fisherfolk community in India attempted to sue the World Bank for funding a project that destroyed mangroves, decimated fish stocks, and ruined drinking water along a previously fertile coastline (Yeoman, 2018).

Development projects funded by entities like the World Bank are filtered through myriad political priorities, competing private interests, and conflicting conceptions of "progress"—and reflect and adapt to developmental critique and local

resistance. What's more, official policy from these institutes themselves evolves and takes shape in response to: academic critique, on-ground resistance, official information from governmental bodies and NGOs as well as private contractors, and more. In this way, policy language in World Bank documentation can end up reflecting state rhetoric and local anxieties around "encroachment" even as it explicitly condemns or proscribes evictions.

In three chapters, this thesis will endeavor to analyze: 1. How, in Karachi, dominant discourse constructs "encroachments" as detrimental to the city's development, despite encroachments having been key to its urban history; 2. The Bank's development agenda in Karachi and its blame avoidance strategy as it pertains to forced evictions, even as it adapts to an evolving informality discourse within its own frameworks; and 3. How on-ground practitioners translate Bank language to avoid responsibility for rehabilitation of affectees.

1.1 Research questions

This project seeks to explore how evictions become acceptable within the discursive space between World Bank documentation and local practitioners, effectively turning informal settlements into "illegal" entities within the discourse of urban transformation. Provocatively, what is the World Bank's role in turning informality "illegal"? Less provocatively, how might the language and policies of the World Bank create interpretive flexibility that bleeds into informal modalities of governance? How can ambiguity in development frameworks and priorities be strategically manipulated against the Bank's stated principles, to align evictions with a globalized discourse of modernization, urban beautification, and infrastructural progress?

In this context, the research will delve into the construction of "encroachments" as a narrative in Karachi—how informal settlements are framed not only as obstacles to development but also as the primary cause of urban problems like flooding, overcrowding and "ugliness" despite the evidence pointing to broader infrastructural and climate change failures. This construction of encroachments serves to justify forced evictions and displacement while masking the underlying issues of inadequate urban planning. Furthermore, the research will investigate what the World Bank's use of language in its project documents and public statements can tell us about its role, if any, in the evictions and displacement of informal settlements. It will examine the discursive strategies employed by the World Bank to evade responsibility for its involvement in funding evictions and displacement. Overall, this research will contribute to a critical understanding of how global financial institutions navigate and shape informality through language and policy frameworks. By interrogating the language and themes embedded in the shared discourse of World Bank policy creators, local governmental bodies, and media reports, this study seeks to unravel the underlying priorities and evasion of responsibility inherent in development practices. In short, it attempts to understand how three broad interpretive communities frame 'encroachments' and evictions in the broader context of urban development in Karachi, and how this framing is acknowledged and integrated within official World Bank policy.

1.2 Methodology

Critical discourse analysis (CDA) does not refer to a single method as much as to an approach of reading textual data (Alvesson & Karreman, 2000). Some discursive approaches focus on analyzing how selected phrases and words reflect broader

ideologies and sentiments (Fairclough, 2003; Benhima, 2021); on the other end of the spectrum are more hermeneutic approaches (Alvesson & Skoldberg, 2000).

CDA was chosen for this research due to the prominent role of discourses within development, evictions, and urban governance in Karachi. This research focuses on how the selected texts are steeped in and interact with wider discourses about informality, development and encroachments. The methodology draws from critical discourse analyses of planning and development policies and international institutions (Jacobs, 2004; Matthews & Satsangi, 2007; Amri, et al., 2023) to understand and interrogate the values and ideologies embedded in urban development projects in Karachi. In particular, it questions how these discourses justify displacements and evictions while promoting particular visions of urban development.

CDA's growing ubiquitousness, particularly within social research, has been met with reasonable critiques: it often fails to address the active contestation of discourse and projects deterministic interpretations, so individuals often become passive recipients of discursive power, and dissenting voices become marginalized in analyses of power dynamics. It has also been criticized for overlooking the social structures within which discourses operate (Spicer & Fleming, 2001). In light of these critiques, this research contextualizes its analysis within the wider historical, political, and discursive production of informality and encroachments within the governance mechanisms and urban politics of Karachi, and within official World Bank development priorities for the city. Here, it borrows elements of Interpretive Policy Analysis to understand how different actors interpret and enact policies (Yanow, 2000), delving beyond the language of policies as intended by their authors and exploring how on-ground implementers understand and translate these policies

into practice; project documentation CDA thus uncovers themes that will be used to understand this translational process. Through an examination of the ambiguities and contradictions within World Bank documentation, it illustrates that the World Bank's discourses are not monolithic, but open to adaptation by local actors.

1.2.1 Data collection

This study will analyze policy artifacts—World Bank policy, project documents produced by implementing agencies, and media narratives—as central objects of interpretation for different actors. The primary data sources for this research are project documentation and reports on five major development initiatives in Karachi: Projects KNIP, KMP, CLICK, KWSSIP and SWEEP. These projects address themes of urban development and climate change mitigation. Produced by local implementing agencies, these documents are approved by project heads and then published online at the World Bank's Project and Operations website. Key documents include Environmental and Social Impact Assessments (ESIAs) and Resettlement Action Plans (RAPs).

In addition, World Bank publications and policy documents, as well as media reports covering encroachments, evictions, and urban development. The selected time frame for data collection spans from 2008 to the present, encompassing the ongoing anti-encroachment drives and the World Bank's involvement in Karachi.

1.2.2 Analysis

The analysis will follow a three-pronged approach: firstly, the analysis will contextualize the discourse, situating the texts within Karachi's broader context of urban governance with a focus on informality, encroachments, and displacement. It

will also examine the World Bank's discursive engagement with informality and development. Secondly, drawing from Fairclough's CDA, it will analyze specific language in the project documentation, focusing on how key themes such as displacement and development are framed. Finally, translation and intertextual analysis will examine how local government documents modify or maintain World Bank policies, identifying linguistic shifts that reflect local priorities. An intertextual approach will compare how World Bank reports, local government policies, and media narratives construct themes like displacement and development, and how these narratives reference and interact with one another.

The thematic analysis process will involve the use of a priori codes (such as "evictions," "urban aesthetics," "development discourse"), and inductive coding that emerges through close reading. Data will be systematically analyzed using the qualitative analysis software MAXQDA. The coding will focus on identifying dominant discourses and recurring themes, such as:

- Development discourses: How infrastructure, aesthetics, and modernization are framed.
- Displacement and informality: Representation of evictions, compensation, and informal settlements.
- Narrative justifications: How policies justify development at the expense of marginalized communities.

Thematic analysis will group codes into overarching narratives, revealing contradictions and ideological positions. Special attention will be given to discursive silences—what is left unsaid or obscured in official documentation—particularly around the impact of evictions on marginalized groups. The analysis will also consider intertextuality, investigating how different texts build on or challenge each

other, revealing the fluidity of discourse. I conduct this analysis in several iterative stages, beginning with familiarization, then generating initial codes to systematically highlight, organize and categorize the data according to key concepts with MAXQDA. These codes are then organized into preliminary themes that I refine and revise through ongoing analysis and discussion (Braun & Clarke, 2006), as can be observed in the Appendix table. I finally integrate these themes into an overview of the discursive construction of developmental initiatives, demonstrating how the discourse frames and prioritizes emerging themes such as aesthetics and cleanliness, gender equality, infrastructure development, informality and economic growth.

More than what the policy explicitly says, it is how on-ground implementers interpret and execute them that composes policy "truth" (Yanow D. , 2000). Policy analysis cannot simply include policy language as understood or apparently intended by their authors—"Others whose understandings of the policy are or will be central to its enactment are also of analytic concern" (ibid). Interpretive policy analysis should thus identify the artifacts that carry meaning for the interpretive communities associated with a specific policy issue *and* identify the communities involved in interpreting these artifacts and meanings related to the policy. But even that misses the assumptions, priorities and ideologies that go into that authorial intention behind the policy paper–or how policy language arises through those authors' understanding of and interaction with state, media and public discourse.

Since colonial times, paper has been essential to governing Karachi; technologies of governance are further controlled through extensive documentation (Hull, 2012). Modernist programs of planning and regulation expanded into a "regime of paper documents" in Pakistan. Weber may have conceptualized bureaucratic writing as a state control mechanism over citizens, spaces, and

processes, but he sidesteps what Hull calls the "political function of documents". The creators of development initiative documents claim to engage with realities in the world, but they do so in a way that invisibilizes the ideologies, aesthetics, processes, and negotiations that produce, use and experience those documents. While the document refers to formal processes of recording, boundary marking, and bookkeeping, it emphasizes the specificity of these acts, demonstrating that power is not arbitrary but rather contextually grounded (Mitchell, 2002).

This is particularly relevant to understanding how documents such as World Bank reports or local government records function in Karachi. These documents are not neutral or universal; instead, they reflect particular socio-political negotiations and interactions that shape urban governance. In Karachi's development landscape, World Bank documents may lay out objectives, scopes, and funding plans, but their implementation is realized through a series of localized bureaucratic interactions. Documents, in this sense, are performative—they gain their authority through the sequence of prescribed actions they outline. However, while these actions are specific, they often obscure the political dynamics and power struggles that occur behind the scenes. By following this sequence of prescribed steps—or appearing to follow them—these documents create a paper trail that lends them legitimacy.

However, this process often hides the informal practices and negotiations that shape the outcomes of development projects. For example, while World Bank documentation may present an "objective", technical account of development processes, the reality on the ground involves navigating Karachi's informal governance structures. Local actors including private developers and companies, the "land mafia", politicians, community leaders, and other stakeholders negotiate the terms of development, influencing how policies are implemented.

Methodologically, this highlights the importance of reading documents not only for their content but also for their performative role in enacting governance. Documents can be considered mediators that transform the significance of the elements or meaning they carry (Hull, 2012). In this vein, World Bank documentation can be considered a crucial mediator in the discourse of urban development in Karachi. They not only outline the objectives, scope, and funding allocations of projects like SWEEP but also shape the narrative surrounding the city's challenges and proposed solutions. Comparing World Bank documents with local government documents can help trace how each type of documentation legitimizes specific forms of power and governance.

CHAPTER 2

INFORMAL URBAN DEVELOPMENT AND THE PRODUCTION OF "ENCROACHMENT" IN KARACHI, PAKISTAN

Informal settlements and businesses in Karachi are often described as encroachments, a term with deep roots in Pakistan's urban planning history. In her book *Master Plans and Encroachments: The Architecture of Informality in Islamabad*, author Faiza Moatasim describes her encounter with a Mrs. Nabila, a wealthy "housewife" who spearheaded the development of the underdeveloped but scenic village of Islamabad's Bani Gala into an elite neighborhood, one that would see residents like the father of Pakistan's atomic weapons program Dr. Abdul Qadeer Khan, and former Prime Minister Imran Khan. Moatasim outlines how the idyllic setting of the village stirred Mrs. Nabila's heart on a visit to the area in 1984, and she quickly purchased land at "absurdly low" prices before taking the lead on informal residential construction and legalization processes in the area: getting physical infrastructure set up through elite connections, political clout and financial resources; convincing similarly wealthy friends to settle in the area; even stamping out unrest among unruly local villagers, to the extent of having more than fifty people arrested by a police force that doled out daily beatings.

> Mrs. Nabila took on the role of an unconventional elite dalal-cum-ghundah (Urdu for "broker-cum-bully") for Bani Gala's informal development. These are essential figures involved in most spatial illegalities in urban Pakistan: the dalal is a broker of illegal land subdivisions, while a ghundah provides protection in land-related irregularities. Attracting new settlers is one of the main preoccupations of illegal land developers operating in urban areas of Pakistan. (Moatasim, 2023, p. 131)

As this first chapter will illustrate, the act of encroaching onto and building on public and private land not officially marked for such purposes has played an

integral role in shaping urban space in post-colonial Pakistan. At this point, there is no shortage of commercial, administrative and even municipal buildings built on informal land in major cities like Islamabad, Karachi or Lahore.

Yet it is *katchi abadis* or the indigenous villages within these cities that shoulder the brunt of such building practices as frequent targets of anti-encroachment operations. Moatasim points to the irony of ex-PM Khan approaching Pakistan's chief justice in 2017, demanding action against the Capital Development Authority (CDA) for their negligence in dealing with encroachers involved in unplanned, unregulated constructions in Bani Gala—even as he himself resided in a mansion "in breach of the city's official master plan and were themselves once encroachments" (ibid, p.123). In fact, his Bani Gala house would not be regularized under new federal bylaws until 2020 (Abbasi & Ali, 2020). At protests against forced evictions in Karachi around this time, this particular disparity was highlighted with the chant "*bacha liya Bani Gala, tor diya Gujjar Nala"*—"they saved Bani Gala and destroyed Gujjar Nala."

The framing of informal settlements and businesses as illegal encroachments has long operated as a tool to uphold socio-economic hierarchies and perpetuate exclusion by criminalizing the urban poor, even when these structures have been implicitly sanctioned by the state through leases and utility provision. The paradox is that the encroachment of public land has remained a key facet of Pakistan's urban development. Yet certain structures become criminalized through anti-encroachment drives, with long-standing *katchi abadi* settlements turning into "encroachments" when elite interests demand redevelopment. The label of encroachment thus enables the state and private actors to execute evictions in service of development projects under the guise of good governance and urban revitalization. At the same time, the

homes and livelihoods of lower-income communities are systematically reframed as opposed to economic, aesthetic, and environmental progress—even though their construction occurred through similar processes as elite-led informal development.

This chapter begins by engaging with urban informality literature to challenge neat formal/informal binaries and examine the state and elite actors' complex role in producing and delineating informality. It traces the historical development of informal settlements in Karachi, briefly tracing the city's transition from fragmented, poorly executed attempts at welfare housing for the urban poor in its early decades to its current explicitly world-class city development ideology. An examination follows of Karachi's urban development having been a function of encroachments embedded into post-colonial law from inception, and of the city's growth having been determined by informal mechanisms at state and municipal levels, as well as by both elite actors and the urban poor. Yet it is this last category that is chastised and punished for impeding development; the chapter explores the discourses of encroachment through which their spaces are criminalized and delegitimized.

2.1 Informality beyond poverty, non-governance and illegality

Informality and formality are inescapable concepts when it comes to discussions on development. Yet there is no single consistent approach to them in any discipline, from economics to urban planning to social science. Despite "charges of analytical imprecision of usage", however, the terms have "survived and even thrived in the discourse" (Sinha & Kanbur, 2012). One of the first introductions to informality came in 1963 from British architect John FC Turner, an early proponent of the idea that informal housing were precarious self-built solutions to the problem of shelter

shortages for the urban poor in the Third World (Ballegooijen & Rocco, 2013). Informal urbanization was relegated to this category of settlements until the 70s when a dualistic definition came to the fore, with formal economic sectors the polar opposite of informal ones; the former standardized, rational and modern and the latter regressive, chaotic, unregulated and associated with low productivity. Yet, both sectors coexisted together within the global economy (Hart, 1973). Here, informality included all the activities outside of the state's capacity and recognition (Mukhija & Loukaitou-Sideris, 2015).

Since then, structuralist streams studying the macroeconomic causes of informality arose in the literature, challenging the idea of informality as divorced from state and society (Larson, 2002; Roy, 2005). Informality was reframed as a systemic element deeply integrated within the economic order, occurring outside formal regulatory systems in contexts where comparable actions are subject to institutional control (Portes, Castells, & Benton, 1989). Informality was well-differentiated from illegality here; informal activities result in lawful outcomes, whereas illegal activities involve prohibited goods or services. Nonetheless, this distinction is shaped by institutional regulations, underscoring the role of the state in defining and enforcing the boundaries of formal and informal economies. Furthermore, this distinction between formal and informal economies is not natural but institutionally constructed, reflecting a singular economic system in which formal and informal sectors are interconnected and mutually dependent (ibid). Informality, in this view, is not synonymous with poverty or marginality but can arise across social strata and global contexts. In more legalist approaches, informal economic activities were characterized as entrepreneurial strategies leveraging regulatory noncompliance to achieve legitimate ends.

Informality thus became a pragmatic response to the high costs and constraints imposed by formal systems (de Soto, 1989), but remained outside of the scope of the state and as a phenomenon of the developing world's urban poor. Here, it is informal tenure, exclusionary formal practices and excess bureaucratic regulations created by the state that privilege certain economic groups and distance the urban poor from the formal economy (Heikkila & Lin, 2014).

This approach has been adopted by global policy agendas by advocating for economic strategies such as market deregulation and the privatization of state enterprises (Alsayyad, 2004). It attributes the prevalence of informality in urban areas to restrictive land-use regulations, including zoning laws, which drive up housing costs and limit access to formal options. Consequently, informal practices like squatting emerge as practical alternatives for those excluded from formal systems (Heikkila & Lin, 2014). This approach proposes policy interventions focused on simplifying bureaucratic procedures and expanding property rights, emphasizing that such reforms can reduce the barriers pushing individuals and businesses into informal activities. Central to this framework is the critique of the state's regulatory systems, which are seen as fostering conditions of informality.

The critical governance approach is a more recent stream rooted in studying urban informality; it extends beyond a clear-cut formal/informal binary to account for state planning itself producing informal spaces and states of exception, affording the state and elite actors flexibility to govern and act within those informal realms. Though informality is often imagined as outside of state structures, politics and economy, it can be better conceptualized as lying within the purview of the state. Not only does the state define what is formal or informal (and those definitions can shift only too easily), but it also operates in informal ways that allow it flexibility beyond

formal mechanisms (Roy, 2009). Informality can now be considered a tool of the state for territorial control (Tzfadia, 2014), or associated with the changing dynamics of colonial/postcolonial state power within urban planning (Anwar, 2015). With informality now a social and political product of state repression, citizens under this governance can find spaces to modify informality as well, to the extent of making informal activities legitimate (Alsayyad, 2004; Yiftachel, 2009).

Urban informality thus represents more than a lack of planning; it is an alternative mechanism for generating land use practices and articulating citizenship, rooted in its own systemic logic (Varley, 2013). Unlike formal frameworks imposing fixed values and rigid mappings of urban spaces, informality thrives on processes of negotiation and the dissolution of conventional spatial boundaries (Alsayyad, 2004). The state's relationship with informality extends beyond its role as a regulator to become an informalized actor itself, as it strategically employs informal practices to assert and sustain its authority (Roy, 2012). By selectively redefining the limits of formality, the state paradoxically subjects itself to the influence of informality, allowing this dynamic to shape its governance and power structures (Davis, 2017). Informality is a fluid and impermanent force that resists state power even as it reshapes institutional frameworks. What's more, the production of informality extends beyond the state—urban formations are privatized and marketized too.

2.2 A brief historical context for informal development in Karachi

Historically, the majority of people in Karachi have lived in informal settlements. Post-Partition Pakistan saw incoming waves of millions of Muslim refugees migrating from India—these refugees constituted almost 10% of the country's population by 1951 (Government of Pakistan, 1956). The resettlement of

businessmen and farmers on the land and properties left by corresponding Hindu and Sikh migrants to India was prioritized, while craftspeople and landless workers made their way to the cities. The port city of Karachi would be a popular destination for 600,000 refugees. Beyond the population explosion engendered by migration from India, there would be significant rural-to-urban migration as well, starting in the 1960's under General President Ayub Khan's agricultural "green-revolution" and mechanization policies, which uprooted landless peasants and labor from their villages (Qadeer, 1996).

Helmed by elites, many of whom—including founding father Quaid-e-Azam Muhammad Ali Jinnah—had studied in Britain, the new post-colonial state adopted the British postwar model of a welfare state for development. This laid responsibility for housing, employment, education and health at the state's feet. Between 1955 and 1970, the resettlement of refugees was a foremost priority of urban policies through three initial Five-Year Plans (Government of Pakistan, 1956). 1971 ushered in Prime Minister Zulfiqar Ali Bhutto's populist Pakistan People's Party, which envisioned mass housing through public programs, especially for lower- and working-class people, and proprietary rights of *katchi abadi* dwellers—these promises remained under-delivered even as major land development projects continued to be prioritized. Additionally, it was in the 70s that Pakistani labor began to migrate en masse to Britain and Middle Eastern nations like the UAE, sending back remittances to their families in Pakistan that catalyzed private home-building, both urban and rural. Speculation now increasingly drove the land market, and side by side, a shadow informal housing and land development industry arose to fill the market gap for lower-income workers and households (Qadeer, 1996).

The 1980s and 1990s saw a major shift in terms of mobilizing the private sector for investing in and developing urban property. This followed a change in national ideology, with the populist Bhutto's execution giving way to General Zia-ul-Haq's martial rule, as well as privatizing pressures from the IMF and the World Bank. These international bodies had already started exercising influence on urban projects and policies during the 1970s; the UNDP funded Karachi's 1968 Master Plan, for instance, and the World Bank funded a project to upgrade Lahore's water and sewerage facilities, mass transit and historic conservation. But it was in the 80s that the World Bank and the Asian Development Bank (a regional affiliate of the former) increased lending for urban projects. "In the decade of the 1980s alone, eight national policy reports were prepared with the World Bank and its affiliated funds. Almost all of these remained 'paper exercises' except for occasional capital works projects being picked out of their recommendations" (Qadeer, 1996).

With all that, between 1987 and 1991, it turned out that only 26,700 housing units were supplied against an estimated requirement of 96,500 housing units per year, leaving informal settlements to pick up the slack (Hasan, 1999). The progressively constructed policies of Pakistan's first three decades were translated into programs that favored property development in the form of housing schemes geared towards the middle and upper classes. The state was increasingly unable to service this demand-supply gap in housing and employment needs (Hasan, 2004); informal settlements would continue to pick up the slack, and the state would tolerate their presence out of political expediency, creating a landscape where informality became the norm.

What's more, none of the several Master Plans designating formal spaces for housing and commerce proposed and instituted in Karachi since Partition would see

successful implementation. In contrast to the highly planned city of Islamabad, whose development was envisioned along high-modernist planning principles, Karachi's development would never accord with its master plans thanks to fragmented institutional setups that were incapable of implementation. Karachi's fractured municipal and administrative bodies are not up to the task of coherently regulating housing or commercial spaces either, and especially not for the urban poor. The city is currently divided among seventeen land-owning agencies, each operating under its own distinct set of rules, regulations, and planning authority.

Theoretically, these agencies should coordinate with the city's Master Plan Authority to regulate housing development for marginalized groups, but the provincial government has never fully greenlit a comprehensive master plan that is implemented with binding force. In fact, the 1975 Karachi Master Plan, formulated in conjunction with the UNDP and covering a ten-year period, was unable to get off the ground based on the faulty assumption that a Master Plan Office (MPO) would manage and coordinate with the land-owning agencies. No such office was formally authorized to direct those agencies or prevent them from independently and haphazardly implementing their own plans without adhering to a coherent plan for the city's infrastructure (Sayeed et. al., 2016). Many of these land-owning agencies further struggle with insufficient budgets. Property rates are low to begin with, and collections are often delayed or evaded altogether. To generate additional income, these agencies have allowed unchecked densification—such as the construction of high-rise buildings—and commercialization in various parts of the city without seeking public input or coordinating with critical services like traffic management, utilities, or power. This lack of oversight has resulted in extensive unapproved

construction, causing severe traffic congestion and putting immense pressure on essential infrastructure (ibid).

In the 2000s emerged the determined pursuit of a 'world-class cities' development ideology during General Musharraf's military rule. There was a marked shift towards large-scale infrastructure projects and urban beautification during 2000-2008, particularly as aid dollars flowed into Pakistan in exchange for its key role as a strategic ally in the War on Terror. One initiative aimed at modernizing Karachi's infrastructure cost PKR 29 billion ($179.6 million USD) in both federal and local funds to develop roads, flyovers, bridges, underpasses, sewage systems, and water supply networks—with a significant focus on clearing obstacles for the construction of the Lyari Expressway, an endeavor that would result in significant displacement. When Mustafa Kamal of the Muttahida Qoumi Movement (MQM) party took office as mayor in 2005, he continued to advance these infrastructure efforts (Anwar & Anjum, 2021). During this period, the Sindh Local Government Act of 2001 centralized local governance and consolidated various departments under the City District Government Karachi, leading to a largely inactive local government with municipal powers and budgets significantly reduced due to the provincial government's centralization of authority.

Today, the city's landscape continues to undergo significant transformations, though seldom for low-income housing. While the Karachi 2020 Master Plan addresses the dire need for the development of *katchi abadis* and low-income housing in general, it highlights no framework for the realistic achievement of this plan in the coming years. Therefore, it serves no actionable motion because the provision of social housing (an undertaking that produces no revenue) is not on the Plan's agenda, with its vision of working "towards becoming a world class city and

attractive economic center." While resettlement areas like Lyari Basti were established on the city's rural-urban fringes to house those displaced by the Lyari Expressway—primarily individuals without formal land ownership documents—housing ownership remains largely dependent on political connections rather than recognized rights. The Karachi Strategic Development Plan (KSDP) 2020, unveiled by the City District Government Karachi in 2007, failed to prioritize social housing. The only initiative proposed for accommodating the urban poor was an enhancement of the Katchi Abadi Improvement and Regularization Programme, which intended to convert single-story houses into apartment complexes; this project never materialized.

Consequently, state-affiliated agencies such as the Malir Development Authority (MDA), Lyari Development Authority (LDA), and the military-run Defence Housing Authority (DHA) have continued to cater predominantly to middle and upper-income groups. Both public and private land development projects have driven land speculation and investment (Anwar, 2018), with national housing policies reflecting a shift in the government's role from housing provider to regulator (Abeyasekera et al., 2019). This change highlights the evolving nature of the Pakistani state, which now functions as a land broker or facilitator for both local and foreign private investors in real estate and infrastructure projects. The state does continue to push idealistic, if somewhat vague visions for the resolution of low-income housing crises through regularization at an indefinite point in the future, or through the vague promotion of mixed-use land where people will be nearer to their employment (City District Government Karachi, 2007). However, it is still largely through informal settlements that those crises are resolved, and the state's relations

with these settlements paint the inherent "lack of planning" as a governance modality, as will be covered in the next section.

2.3 Encroachments as urban development

"Informality is inscribed in the ever-shifting relationship between what is legal and illegal, legitimate and illegitimate, authorized and unauthorized. This relationship is both arbitrary and fickle…" (Roy, 2009).

Illegality and the failure to plan are considered integral parts of urban planning in many Indian cities (Bhan, 2013). That said, the concept of "the absence of planning" and the binary of formal/informal deserves a deeper critique, as it encapsulates a space where state power and violence operate through legal uncertainty. Karachi—the largest, most populous, and almost inarguably most metropolitan Pakistani city—corresponds to this representation of failing to plan in administrative, commercial, and residential spaces. Its post-Partition planning is often framed as a hallmark of state failure, particularly due to the flawed resettlement schemes meant for migrant communities, and the subsequent "informalization of the state" (Gayer, 2014) in managing land and housing provision. Yet, this failure to plan can be considered a mode of governance in itself, as this section will describe.

Informal settlements are built for housing in areas which were not specifically marked for planned development (Bhan, 2013). This does not mean they are necessarily considered illegitimate or unrecognized; in fact, previously unauthorized settlements can even be made formal though a regularization process that involves "post hoc legalisation of existing unplanned settlement and their formal incorporation into municipal governance and service delivery" (Gazdar & Mallah, 2011). This means formal recognition of those settlements by the state, and resource

allocation for infrastructure upgrading. The fragmented nature of municipal agencies greatly hinders such processes; the process is sped up, however, when regularization is used as a political tool. For instance, *katchi abadis* have been selectively legalized ahead of elections to secure votes, while others remain under constant threat of eviction. Legal ambiguity thus becomes a strategic maneuver to control and mobilize specific populations while keeping them in a state of precarity.

The informal settlement of Kausar Niazi Colony (KNC) is a well-documented case study that can serve as a blueprint for how some of these *katchi abadis* arise (Gazdar & Mallah, 2011). First formed in the early 1970s in a Gujjar Nala riverbed by a Pashtun traveling salesman called Zaman Khan, this unplanned settlement now houses 36% of the surrounding Hyderi district's population. To gain public recognition of and utility provision for the emerging colony, Zaman Khan lobbied with several government officials and ministers from the Pakistan People's Party (PPP). These included federal minister Kausar Niazi who prevailed on Khan to become a PPP office-bearer in the area, funded a mosque, and eventually became the man the colony (and the mosque) was named after.

A small colony at first, KNC kept expanding under Zaman Khan's leadership, with ad hoc infrastructure additions, even as it tussled throughout with private developers, municipal figures, and residents from its formalized, middle to upper-middle class North Nazimabad district neighbors; Figure 3 shows the spatial layout of KNC next to North Nazimabad. Rival Pashtun land agents also began to physically possess land, subdivide individual plots and then sell them. Despite demolitions and attempted evictions in 1975 and 1978, and then 1980, KNC residents kept returning and rebuilding their homes under the helpful protection of the land agents (ibid).

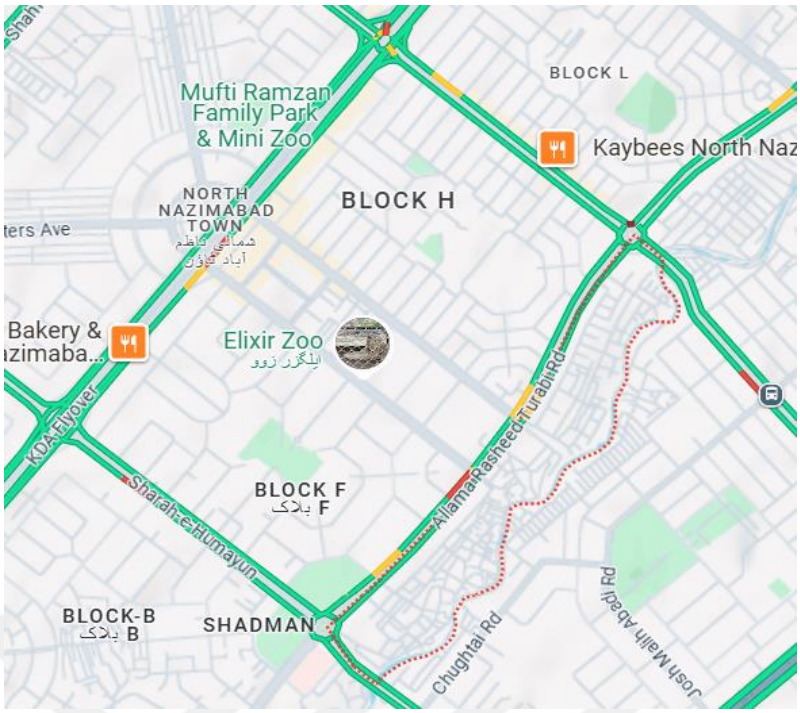


Figure 3. Google Maps screenshot of Kausar Niazi Colony (bordered in dotted red)

This was not a dissimilar route to how informal settlements were formed in Karachi. Land agents would often encourage working class, and ethnically, religiously or caste marginalized migrants to take over plots of land for minimal amounts or even for free, and help those occupants build homes there. Meanwhile, the land agents would forge connections with political parties in exchange for voter banks, and government officials in exchange for bribes, and use those affiliations to both secure utility provision and resist eviction attempts by fragmented municipal authorities. What's more, armed violence from the land agents was always viable in case of a threat to their relations with government officials or the police.

The KNC case would be considered an emblematic example of an "encroachment"; yet urban development in Karachi (and Pakistan at large) is inextricably tied to such processes. Encroachments can be considered a "violation" of municipal plans and official regulations (Moatasim, 2023); the term itself is a

legalistic holdover from British colonial law, introduced in the 19th century as a legal mechanism to claim lands where inhabitants could not provide documentation proving ownership. Under the State Land Encroachments Ordinance of 1840, such lands were designated as crown property. This process enabled the colonial administration to assert control over these territories, facilitating the collection of taxes and revenue from the resources and production on the seized lands (Shah, 2023). Many of these laws passed down wholecloth into modern-day legislation in Pakistan, like the colonial-era Land Acquisition Act (LAA) of 1894 that allows the state to take over land for public purposes.

This sort of land acquisition by state actors has even been described as a form of encroachment itself; for instance, the municipal Defense Housing Authority (DHA) was said to encroach upon "approximately 53 acres of their land with 30 additional acres of land scheduled for amenities" through what was described as through "human error"—the error in question referring to the Karachi Metropolitan Corporation (KMC) allotting land to the DHA on the basis of the latter submitting an erroneous, possibly forged document claiming ownership over the land (Kazmi, 2023). Such state actions are codified into legal prerogatives through acts like the LAA as colonial legacy; on the other hand, the state can weaponize the concept of encroachments against informal spatial processes conducted by marginalized individuals. Encroachment can thus be considered an enduring colonial concept that "re-conceptualise(s) spatial relations, resulting in colonial administrative processes that dispossess" and "shape(s) dominant planning and everyday imaginations" as "it illustrates how coloniality lives on, pervading spatial practice and shaping constructions of what is authorised or non-authorised usage of urban space today" (Okoye, 2021).

Formal housing development in Karachi continued and continues to cater to the wealthy with many luxury projects still expanding; as the introduction to this chapter shows, however, informality and poverty are not synonyms, despite conventionally being seen as mapping directly on top of each other. With neoliberalism becoming the entrenched logic of development, informality and encroachments are intimately connected to the urbanization of the rich and powerful too. Neoliberalism can be understood here as a retreat of the state from a mission of social and economic protection of its citizenry, simultaneously accompanied by a strengthening of the state's punitive and coercive capacities (Wacquant, 2010). This masks the state's neglect by holding individual 'bad actors' responsible for structural failings, weaponizing the legal system against people already abandoned by the 'nurturing' arm of the state and promoting discourses of 'individual responsibility' and marketized solutions to problems such as the lack of access to education, dysfunctional infrastructure, and unaffordable housing.

Within this framework, Karachi's urban planning involves organizing city space as the stage for unfettered, unregulated, market-oriented economic growth. Wealthy real estate tycoons like Malik Riaz have built privately owned securitized suburbias right atop stolen Sindhi indigenous land in Karachi—assisted by police violence that was backed by the Malir Development Authority (MDA) (Nazir & Yousuf, 2021; Zaman & Ali, 2016). Similarly, the DHA is a semi-governmental organization that has been involved in the development of gated communities for the military elite and wealthy civilians. Much of the land used for DHA projects is acquired through informal or quasi-legal means, often displacing indigenous or lower-income communities in the process. These developments, like Bahria Town,

are private enclaves for the wealthy but rely on informal land grabs and political connections to secure prime real estate (Gayer, 2014).

The charge of encroachment is more often levied against working class and marginalized populations, whose housing needs must be filled by informal settlements in the absence of formal options. High-income groups occupy a disproportionate share of the city's land—27 percent of Karachi's land is dedicated to formal residential areas, and just 8.1 percent allocated to the informal settlements housing over half of the city's population (Hasan, et al., 2015). This development continues to evolve through a mix of illegal, informal, and formal processes, with the "formal" often resulting from the government exercising discretionary authority to make exceptions to established rules and regulations. Various political parties, often backed by militant groups and collaborating with builders, corrupt officials, and criminal enterprises, have contributed to Karachi's urban growth, leading to the illegitimate appropriation of public land through organized squatting, direct land grabs, and "china cutting", which describes the practice of cutting plots from parks and spaces designated for community amenities, and converting these into commercial and residential property that is sold off for huge profits (Husain, 2017).

The unplanned, informal developments that have emerged in Karachi are thus not separate from the formal, rationally planned city; nor are they the sole province of the urban poor. The city's growth, driven by unplanned settlements linked to political networks and even municipal authorities, has thrived under state-determined categories of "legality". This tension between legality and illegality in urban planning is a site of state control and power (Holston, 2008; Ghertner, 2008). In cities undergoing democratization, marginalized groups learn to navigate the law, using it to legitimize their land claims and exploit legal loopholes for their own

advantage. In Karachi, where the boundaries between legal and illegal are fluid—especially concerning land ownership for lower-income groups—the state wields decisive power over land disputes and ownership regulation/regularization, often making such decisions on a case-by-case basis.

This legal ambiguity has cemented informal settlements as a permanent feature of the city—for the urban elite and the poor—with land tenure for the latter largely subject to executive whim (Anwar, 2015). The policing of the fluctuating line between legal and illegal land use is not confined to brokers, land mafias, and politicians; it increasingly involves everyday citizens and NGOs. Without a long-term urban planning vision, the use of terms like "formal/informal" or "official/unofficial" further obscures the role of market capitalism, as these dynamics often unfold through narratives of risk and survival that define the lives of the urban poor.

As the KNC case shows, the influence of financiers and developers complicates the situation as they often secure land allocations and project approvals through political connections and collusion with bureaucrats. Coordination with private urban planners, architects, and environmental experts is rare, and when it does occur, it rarely affects the outcome. Political parties patronize slum formation to strengthen their vote bank; parties catering to specific ethnicities encourage migration to Karachi and help settle their prospective constituents in new and old informal *abadis.* Karachi's so-called land mafia (an assortment of influential private individuals, government officials, politicians, builders and property developers) also grabs and illegally occupies valuable land to convert to slums (Ahmed et.al, 2024).

With state actors thus facilitating Karachi's informalization through complicity in land grabbing, selective enforcement of zoning laws and land

ownership rights, the lack of planning becomes not a bug but a feature, a key mode of governance. All this means the informal sector remains deeply entrenched in Karachi's urban landscape, continuing to grow alongside formal developments within the context of unregulated land use, inadequate infrastructure, and limited access to essential services (Sayeed, Husain, & Raza, 2016).

The question remains: how are certain forms of informality criminalized and rendered ‘unauthorized’ and thus likelier to be demolished, while others are state-sanctioned, or even state policy, and protected as normal development?

2.3.1 Discourses of aesthetic: how world-class city development ideals produce and weaponize “encroachments”

One explanation for that last question is that developments with a “world-class” look receive amnesty from criminalization and are even celebrated for ushering in modernity (Ghertner, 2008).

> Across Asia, cities are changing fast as developers, politicians and policy makers commit to the ideal of the ‘world-class city’, an alluring combination of high-rise residences, new and visible transport infrastructure, and carefully tended public spaces and amenities, punctuated by showy developments, shopping malls, and five-star hotels . . . The world-class city is a place for those who aspire to join Asia’s growing new middle-classes. It is not, on the whole, a place built to accommodate the working poor. So it is that low-income communities have been identified as ‘slum-dwellers’, whose unsightly presence requires demolition of their homes, and relocation into less unsightly accommodation, often far from the gentrifying centre of the city. The process is not simply guided by the aesthetic desire to ‘beautify’ the urban environment (by removing less than beautiful groups of people); across Asia an overheated and highly speculative real estate market drives the demolitions and the rebuilding, alongside a great deal of other new urban development. (Abeyasekera, et al., 2019)

This is a familiar pattern across the world: constituting a vision of spectacular urban development that is “global” in orientation, seeking to create “world-class” cities replete with high-rise apartments, beautification projects, “bourgeois

environmentalism", and iconic, "record-setting" architecture (Baviskar, 2013). This lines up with the conception of the modern city as a site of "accumulation, competition, and governance" (Scott, 2001), and connects to a dominant global/world narrative (Knox & Taylor, 1995; Sassen, 1991) that creates a hierarchy with megacities at the bottom as large but inconsequential in terms of power and 'global/world' cities at the top as finance capital-driven points of globalization (Roy, 2005).

These global, 'First World' cities therefore become models for megacities in the 'Third World' to emulate (Robinson, 2002), primarily through liberalized territorial development. In Karachi's context too, this push towards globalizing includes a process of urban regeneration via large-scale infrastructure projects. Housing and commercial space geared towards the non-elite urban classes often fails to secure funding because they are not investment-friendly in this paradigm.

On the other side of this global urban development equation are slums. The term slums originated in the Victorian era and became closely associated with "bad densities"–meaning overcrowded, congested living conditions (McFarlane, 2016). Over time, this term, birthed as it was in England, became synonymous with underdevelopment and is now predominantly associated with the megacities of the Global South, serving as a shorthand for the urban realities of Third World cities (Jones & Sanyal, 2015)—meaning slums are now inextricably linked with megacities. Slum geography is a lens "through which the cities of the Global South are perceived and understood, their difference mapped and located" and it continues to be understood in those terms of congestion, urban infrastructure burden, and in need of remedying (Bannerjee, 2022).

If slums are defined as squalid habitations built from nondurable material and lack of utilities like power and water and sanitation, and whose existence is officially unacknowledged, then most *katchi abadis* in Karachi, which house eight or nine million people in all, are not slums. They have been constituted as long-standing functioning ecosystems of settlement and business. Because they were developed through grassroots private enterprise, they are largely constructed on grid patterns with recognized areas for shops, residences, schools, clinics and other amenities, which makes them a suitable option for sustainable housing—as does the fact that many large *katchi abadis* are close to the business district, shopping areas and residential areas.

In fact, terms used to describe poor people's housing in the Indian subcontinent, like *basti* (lit. to settle) or even *katchi abadi* do not map directly onto what has come to be denoted as shanty towns or slums—"the literal translation of the vernacular terms does not imply a monolithic category as that of slum does" (ibid); yet terms like these are now associated with poverty and squalor. What sort of informal settlements in Karachi get to be designated as "encroachment", and which get a pass from the descriptor thus becomes a product of historical, legal, and discursive processes that serve to criminalize informality and legitimize evictions.

"First World" urban theory has come under scrutiny in its approach to informality, which it is wont to paint as unregulated, even illegal activity (Roy, 2005)—language that is weaponized against the *katchi abadis* of Karachi. Discourses of vilification, marked by powerful and discrediting narratives in political, bureaucratic, and media spaces, shape dominant views about neighborhoods inhabited by the urban poor (Parker & Karner, 2010). Residents of informal settlements become unwelcome within the urban landscape, often to the point of

systematic exclusion from crucial resources and opportunities, such as jobs, education, and healthcare (Keene & Padilla, 2014). Territorial stigmatization frames these residents as an "offensive and undesirable other," consistently viewed as undeserving and tarnished (Auyero, 1999), positioning them as an out-of-place group to be pushed out of the city.

Karachi's informality can be considered structured through "extra-legal, social, and discursive regulation" (Roy, 2009). The use of terms like the colloquial *katchi abadi* is at times controversial, as it may refer to informal settlements that can be regularized, while at the same time give an impression of impermanence and marginalization (Gazdar & Mallah, 2011). "Slums" carries stigmatized connotations and associations with poverty and uncleanliness and leads to them being viewed as encroachments by the middle classes, as well as the judiciary, who often do not recognize that informal settlements are not necessarily illegitimate or unrecognized by the state, nor the informality associated with the urban elite.

"Encroachment" has been used in similar ways: as a barrier standing in the way of "development." Originally a legalistic term found in law documentation, encroachments are now by and large used to refer to informal settlements which need to be removed for public and societal good (Anwar & Anjum, 2021). In this way, the word encroachment has now turned into an argument against the existence of informal settlements for the urban poor in the city despite Karachi owing much of its development to encroaching logics. In recent years the judiciary and municipal authorities in Karachi have sporadically targeted for demolition buildings and infrastructure meant for the middle class; that said, shopping malls and private gated communities by and large do not receive the ire reserved for slums, which in judicial, political and media discourse are still referred to as illegal or encroachments.

Findings from this author's critical discourse analysis of 50 media reports from 2014 to 2024 show the discourse predominantly delegitimizes informal housing or commercial activities of the urban poor through terms like "illegal," "land grabbers," and "criminality". Encroachments are portrayed as threats to the urban order, traffic flow, and city aesthetics, and obstacles to modern development and governance, and described as a "menace," "defacement," or "choking"—with anti-encroachment drives becoming moral and legal responsibilities of the state.

Calls to anti-encroachment action focus on values like beauty and sanctity, implying a return to moral or civic virtue by eliminating encroachments (Siddiqui, 2024). In contrast, development projects are consistently framed as efforts to "restore" beauty and order, with public spaces and "beautiful" parks being central symbols of this restored order. Increasingly since the 2020s, it is portrayed as a restoration of Karachi's "glory" and a return to the city's "planned" state. Additionally, evictions and demolitions are legitimized through references to law and order; government officials (often high-ranking, like the Chief Minister), the Supreme Court, and development authorities (like the Karachi Development Authority and Karachi Municipal Corporation) are frequently cited, indicating the state's dominance in the discourse. Government representatives and media articles often emphasize the legal infractions of those being evicted, citing public safety, environmental concerns, and economic losses. Leases held by poor communities are framed as fraudulent by the judiciary and their claims to the land undermined. The involvement of the Supreme Court provides legal legitimacy to mass evictions (The Express Tribune, 2021). Informal vendors are depicted as responsible for "choking" markets and hindering traffic, while bribe-taking is emphasized to illustrate the corruption and lack of control associated with these (Mufti, 2018).

The dominant prevailing discourses include order versus chaos, with encroachments positioned as symbols of disorder and chaos that disrupt traffic, public safety, and aesthetics. The state is portrayed as the force charged with bringing back order. Legality is similarly pitted against illegality; informal settlers and small shopkeepers are framed as violators of legal frameworks, while state-led evictions are legitimized by law and court orders. Informal housing and small businesses are frequently delegitimized by emphasizing their illegality and negative impact on public spaces, traffic, and urban aesthetics. Even when the hardships of affected communities are mentioned, these are overshadowed by the larger goal of urban development and legal compliance. Meanwhile, the representation of the evictees varies. In some reports, they are represented as victims of injustice, particularly when agreements or timelines are violated, in others, as illegal occupants. While reports often quote their criticism of lack of compensation or notice, these voices are likely to be balanced with the dominant narrative that the encroachments were illegal to begin with.

Environmental concerns have also increasingly become a key part of the discourse used to justify the eviction of informal communities in Karachi; these neighborhoods are presented as harmful to the environment and as obstacles to sustainable urban development. Informal settlements become threats to urban cleanliness, public health, and ecological stability as centers of disorder, pollution, and mismanagement. COVID-19 further fed into this narrative–the crowded congestion associated with *katchi abadis*, now further detrimental to the health and safety of Karachi's citizens, was at odds with sustainable, green, clean city. Karachi Municipal Corporation official Bashir Siddiqui's remarks on the beautification of Gujjar Nala amply demonstrate this in his extolling the creation of new green spaces

in the city while remaining silent about the thousands of families to be evicted without rehabilitation (Azam, 2021).

This falls in line with informal settlements being considered a health hazard that needs to be eliminated. As the Stakeholder Engagement Plan for Project SWEEP stated, "the COVID-19 crisis has added to [people's] concerns that their immediate environment be safe and healthy," and that there is a "need for a clean environment and maintenance of public spaces" (Sindh Solid Waste Management Board, 2020). Informal settlements are thus transformed into a problem that needs to be resolved for citizens' welfare, with the residents of those settlements excluded from that category of citizenship. Classist vocabularies and prejudices form this sort of social, extra-legal regulation through which the state justifies its rationale of violence and enforced displacement against communities living alongside the *nalas*. This is the city's response to its own historic planning failure, and it continues to perpetuate these failures as lower-income groups are displaced and relocated to the peripheries through demolitions and evictions.

Additionally, the term "encroachment" has also fueled a policy agenda aimed at revitalizing Karachi and restoring law and order. This shifts the blame for urban "disorder" onto those labeled as "encroachers", turning the misidentification of the poor (Bhan, 2009) into a self-fulfilling prophecy. This framing justifies evictions as acts of "good governance," purportedly carried out for the greater public good. "Encroachment" has evolved into a catch-all label applied to various income-poor settlements, including some formal neighborhoods where government employees live, as well as informal economic spaces like Empress Market. This term is commonly used by experts, bureaucrats, politicians, and judges to geographically identify these targeted areas and to shape the identity of their inhabitants.

In contemporary Karachi, this powerful narrative obscures the complex history of interactions between so-called "encroachers" and state officials—interactions that have historically allowed the urban poor to secure access to essential services like electricity and water, as well as to gain land and a recognized right to live there. The repeated use of "encroachment" or "encroacher" in media narratives and in the language of politicians and judges has effectively denied these residents their rights as well as erases their ongoing struggles for land, housing, livelihoods, and full citizenship. As will be shown in Chapter 3, this language and framing makes its way into World Bank-funded project documentation produced by the implementing agencies translating Bank policy on-ground.

2.4 Forced evictions engendered through encroachment vilification

The ongoing displacement of Karachi's residents has only intensified since the late 90s, driven by the increasing focus of local and provincial authorities on expanding road networks, creating signal-free corridors, constructing highways, and pursuing city beautification projects. These developments have systematically forced the city's poor, low-income, and working-class communities to the outskirts of the urban-rural divide, interfering with land use and development for affordable housing projects as the city turns 'poor-unfriendly'.

> An estimated 67,562 housing units were demolished across Karachi from 1997 to 2020 due to land acquisition for urban development and megainfrastructure projects, and for anti-encroachment drives to 'clean' the city and recover public land . . . 21,499 commercial structures that were demolished as part of small-scale anti-encroachment drives in the same period." (Anwar & Anjum, 2021)

This increases pressure on the relatively little land available for informal settlements of various kinds (*goths*, villages, *katchi abadis*) (ibid); steep rises in land prices of those informal settlements render the working-class increasingly unable to afford

their homes (Hasan, 2009). Where the early stages of Pakistan's urban development conceptualized housing as the responsibility of the welfare state, the state has now withdrawn its care, and as in the case of the demolitions and evictions along Gujjar and Orangi Nalas and other areas in the way of developmental interests, coupled this with the deployment of legal discourses to justify destruction through the form of the 'anti-encroachment drive'. The emergence of gated communities and housing development projects in the form of securitized enclaves (Kaker, 2013) have further contributed to the ghetto-isation of Karachi's informal settlements, which are now viewed as dangerous, no-go areas (Kirmani, 2017) with people from lower socioeconomic areas characterized as unclean, uneducated or violent.

This leads to increased evictions without resettlement, even when there is no real use of the land in question (Bhan & Shivanand, 2013). For example, the roads that are being constructed by displacing Gujjar and Orangi Nala residents ostensibly serve no real purpose. They connect areas that are otherwise easily accessible. It is an eviction for the removal of lower-income classes from urban areas. These anti-encroachment and eviction processes are, in turn, coupled with developmental projects designed and financed with credit from the World Bank, purportedly for purposes such as improving the city's drainage infrastructure (Sindh Solid Waste Management Board, 2020). Such an institution's involvement provides political cover for the state to carry out "megaprojects" with the dual benefit of potential kickbacks and corruption endemic to such projects while deferring the real costs to future tax revenue, all the while being able to point towards the World Bank to deflect questions about the necessity, planning, and implementation of the project.

State and private actors routinely engage in forced evictions of the urban poor from their dwellings and their work spaces under the guise of removing

“encroachments”—for stated reasons that run the gamut between aesthetic to security to congestion to environmental reasons. In April 2024, for instance, the Supreme Court of Pakistan ordered, yet again, for provincial and federal authorities, as well as private organizations to remove “encroachments” on pavements in Karachi (Fazal, 2024). Driven by urbanization, development and government infrastructure projects, and "anti-encroachment" campaigns, evictions like these are commonplace and frequent in Karachi, and have caused the displacement of thousands of residents, stall owners and street vendors—adequate compensation or rehabilitation is too rare for affectees to even hope for due process or human rights protections.

Pakistani authorities routinely fail to provide adequate notice, compensation, or viable relocation options to evicted individuals, violating international human rights standards. Additionally, there is ever-present impunity for police and Rangers (paramilitary federal law enforcement corps), and even security personnel hired by private real estate developers, who use excessive force in conducting evictions. Forced evictions in Pakistan are also inextricably linked to climate and environmental concerns. In Lahore, the government forcibly appropriated vast farmlands over the years, replacing them with concrete structures that exacerbate soil erosion, flooding, and extreme temperatures. Similarly, in Karachi, after severe flooding in 2020, authorities blamed informal settlements for obstructing drainage channels, and demolished thousands of homes, claiming it was to prevent future flooding; local activists argued that flood control was a pretext for "gentrification," with the widening of roads and construction of concrete structures actually constricting the waterways. The forced displacement of these communities not only left many without shelter but failed to protect the city from further flooding (Human Rights Watch, 2024).

Such a state of affairs begs a consideration of just how organizations like the World Bank continue to fund urban development projects in a context where informality and encroachments are so deeply imbricated in the way the city is produced and governed—and how this then shapes the discourses around urban transformation. Project SWEEP was approved along those same flooded drainage channels where demolitions had already taken place in the past and more evictions threatened, and KNIP in Saddar's Empress Market, where hundreds of hawkers were displaced in anti-encroachment operations. The Karachi Mobility Project (KMP), tasked with launching and managing a Bus Rapid Transit system, is operational on Korangi Road and Dawood Chowrangi, both of which have seen their fair share of housing and shop-related demolitions (ARY News, 2019). How, then, does the World Bank partner with authorities in Karachi for development initiatives, while escaping accountability for the displacement and disruption caused by these projects?

CHAPTER 3

UNPACKING THE WORLD BANK'S EVOLVING PRIORITIES AND ITS APPROACH TO INFORMALITY IN KARACHI'S URBAN PROJECTS

In the 1980s, Karachi's sprawling Orangi Town, one of the largest informal settlements in South Asia, was a focal point for an ambitious grassroots development initiative: the Orangi Pilot Project (OPP). This community-led effort sought to address the urgent need for sanitation, clean water, and infrastructure in a part of the city where formal government services were nearly nonexistent; land settling, housebuilding and income generation, all primarily informal, had been undertaken by the residents, an ethnic mix of working-class locals and immigrants.

Spearheaded by Pakistani social scientist Dr. Akhtar Hameed Khan and drawing on a small, fixed budget from an NGO called the BCCI Foundation, the OPP brought together technicians and social organizers to mobilize local residents to construct an extensive sewerage network by pooling community funds and labor. The project had no set targets or timetable, though Dr. Khan would submit quarterly reports on the BCCI Foundation. It would not carry out development work itself but facilitate cooperative initiatives by community organizations through technical support and guidance. The project achieved remarkable results—by the 1990s, residents had built thousands of sanitary latrines and kilometers of underground pipelines (Khan, 1996).

But this unprecedented success was a direct repudiation to the "scepticism, amusement or outright hostility" with which NGOs and multilateral agencies had initially greeted it. The United Nations Centre for Human Settlements (UNCHS), though interested in teaming up with the project, had criticized it for its lack of

targets, timetable, master plan, work program or surveys. The "dilapidated" office sat in the middle of a congested area, making it ill-suited to serious work. Deemed particularly disastrous by the Chief Technical Advisor were the sanitation technology and implementation procedures chosen by the OPP; in the official estimation of the CTA, these could not be handled appropriately by community organizers and could only be developed in conjunction with elected councilors and professional contractors.

After this evaluation, Orangi Town was divided, with the OPP retaining administrative control over and providing technical guidance in one area, and the UNCHS setting up a new project called the Community Development Project (CDP) in another. The new project would receive an infusion of USD 2 million over three years from the BCCI, and OPP would receive a smaller PKR-based allocation. In 1986, six years later, the CDP shut down after it could only develop sanitation in 36 lanes, and the project area was returned to the OPP, which had managed to cover over 4,000 lanes serving 72,000 houses. This turn of events reflected Dr. Khan's response to the initial UNCHS assessment, that:

> the target-oriented, integrated, urban rehabilitation' approach may be suitable for an official agency like the Karachi Municipal Corporation (KMC) or Karachi Development Authority (KDA), although previous efforts in katchi abadis around these lines have shown poor results. Such plans involve huge investments (not two million dollars, but hundreds of millions) besides the exercise of regulatory power which are beyond the reach of an NGO…If the experts sent by the UNCHS are completely obsessed with hackneyed, narrow and generally unsuccessful conventional techniques, unintelligently obtuse to pragmatic and innovative research and extension, blindly insensitive to significant local developments, and at the same time compulsively desirous of executive control, I am afraid the people of Orangi will derive little benefit from them, and the BCCI will get a miserable return for one million dollars." (ibid)

Designed for replicability and adaptability, the OPP model was extensively documented. As its reputation grew, the OPP began to serve as a consultant and

model for urban projects in other cities in Pakistan and internationally; in fact, it was a key consultant on the Sindh Katchi Abadis Act. It was invited to consult with the KMC on the Asian Development Bank-financed Karachi Urban Development Program, on UNICEF's Urban Basic Services Programme in 1990, and then the World Bank's joint Shelter for Low Income Communities Project with the Government of Pakistan in 1991. In each case, the OPP negotiated major differences over the planning and implementation approach.

While the OPP had enough sway by then to insist on making changes to the procedures according to its philosophy (over difficult, drawn-out months), it is interesting to note how these other larger organizations still wanted to stick to the more "conventional" approach that had quagmired the UNCHS. The World Bank, for instance, wanted to immediately start work in three towns in Sindh, as opposed to the OPP's insistence on starting small in one town and then slowly adapting the project in the others. Where the World Bank wanted government staff at every level of upgradation, the OPP believed only community organizers could perform this function. The Bank wanted a big seminar to launch the project with participation from all actors, including the community; the OPP staunchly refused on the grounds that money that could fund development work would visibly go into an ostentatious event attended by foreigners rather than into self-help and self-finance.

I read this account as illustrative of how the funding priorities and project designs preferred by organizations like the World Bank often diverge from grassroots realities—notwithstanding clear-cut evidence of even recent failure. In Karachi, as elsewhere, the Bank's commitments to infrastructure and environment-focused initiatives tend to be accompanied by large-scale frameworks and measurable outcomes, valuing scale and visible progress over the adaptability or grassroots

ownership seen in OPP's approach. This means prioritizing approaches that, despite their high visibility and alignment with international development trends, overlook or even conflict with the core objectives of sustainable local development. These organizations prefer structured top-down interventions, driven by professional expertise and formal partnerships with local government bodies and remain more dismissive of the slower, adaptive methods of community-led programs like OPP.

While knowledge produced by community leaders and projects like the OPP feeds back into the Bank, its approach to urban planning and governance remains much the same at heart. This chapter follows the Bank's "shift" to prioritizing socially framed programs like slum upgrading and climate adaptation, arguing that despite adopting rhetoric of inclusivity and social responsibility, those notions have simply been subsumed into the Bank's market-based solutions. It then goes on to examine Bank-funded projects in Karachi, finding that despite the Bank's stated emphasis on country ownership and participatory development, its goal-setting processes remain largely top-down, shaped more by the Bank's institutional priorities and expert-driven perspectives than by government stakeholders.

Further, it examines the Bank's own relationship with informal mechanisms and regulations, studying its Karachi-based attempts to incorporate a critical approach to informality within its technocratic logic, even as it continues to maintain a separation from the displacements and evictions its projects are associated with. Finally, it attempts to contextualize the Bank as a producer of informality itself within Karachi, with project operationalities defined so the state can continue to carve out spaces to exert informal—even illegal, within the scope of international law—evictions and displacements.

3.1 The repetitive discursive politics of urban development priorities (r)evolving around a static core of investment-led growth

Between the 1950s and 1970s, organizations like the World Bank had a no-frills approach to urban development—it was primarily a vehicle for economic growth. Projects focused on building essential large-scale infrastructure, such as highways, ports, and industrial zones, that could stimulate economies and attract foreign investment to developing countries. The guiding assumption was that infrastructure development would lead to "trickle-down" benefits for impoverished communities. In 1972, the Bank began its specifically urban lending programs, and this was the start of projects with the deliberate, stated aim to "improve the living conditions of the urban poor (World Bank, 1996). These programs, with a specified focus on the provision of shelter and basic services to the poor, marked a shift away from the public housing programs of the 60s and 70s to more "cost-effective" means of targeting subsidies and recuperating costs to "reach larger numbers of the poor" in communities described as backwater at the time and who benefitted from the ensuing decentralization and democratization. This shift in the World Bank's approach to urban development—from large-scale infrastructure aimed at economic growth in the 1950s and 1960s to the targeted urban poverty reduction initiatives of the 1970s—signaled an early attempt to position its goals and priorities as socially conscious.

However, the highly touted success of these slum upgrading, sanitation and solid waste management improvement projects across Kenya, Jamaica, Côte D'Ivoire, Bangladesh, Pakistan and other Global South countries at this time remained primarily measurable in terms of them having the highest and fastest economic returns on investment. By the 1980s, these projects had proven to the Bank

that given the right incentives, local governments could “muster the discipline” to repay urban development loans (ibid).

Across India, Mexico and Chile, the Bank decried public subsidy policies as detrimental to the growth of housing finance and painted public credit schemes as too narrow to benefit the poor on a larger scale. New approaches were now needed, ones that expanded the private sector’s role in meeting housing and urban development requirements. As emphasis shifted to the urban policy setting of cities, the notion of good governance became tied to local governments’ ability to manage their finances sustainably through diverse and more sustainable forms of urban finance, positioning cities to engage with private sector partners. The Bank increasingly provided loans to promote municipal finance and infrastructure reforms in this regard. Local governments were encouraged to make themselves market-friendly and obtain more access to credit and required to provide financial action plans that proved their eligibility for loans through credit worthiness (Guarda, 1990).

The Bank’s shift toward improving urban living conditions and expanding access to basic services and affordable housing indicated responsiveness to critiques of its development strategies. Its discursive politics led to a dual image: one of social responsibility paired with a commitment to financial self-sufficiency. But even as the Bank embraced socially progressive rhetoric around "inclusive urbanization" and “social development,” its structural emphasis remained on privatization, market expansion and fiscal discipline.

Discursive politics here refers to “the intentional or unintentional engaging of policy actors in conceptual disputes that result in meanings attributed to the terms and concepts employed in specific contexts” (Lombardo, Meier, & Verloo, 2009). The role of discursive dynamics has been investigated in the construction of concepts

like gender equality (ibid) and climate change within the development industry (Mikulewicz, 2020), with attention paid to how the terms are used and manipulated in service of other policy interests or goals. This approach can help peel back the layers of "frequently concealed representational mechanisms" that mold responses to sociopolitical problems to "fit the business-as-usual, neoliberal articulations of local development in the Global South" (ibid). Governments that incorporate these increasingly hegemonic conceptualizations of, say, climate change adaptation within their urban development projects make themselves more eligible loan recipients, as will be covered further in this section.

As the Orangi Pilot Project from the introduction illustrates, there is a certain persistence of the development industry with regards to a technical, bureaucratic and large-investment driven approach, despite repeated failure to meet sociopolitical goals and continuous evictions and displacement. The "irony of successful failure" describes how the development industry continues to thrive by sustaining bureaucratic structures, even when it fails to meet its goals like reducing poverty and hunger (Korf, 2022). This harks back to the conclusion that the development industry's failures do not lead to its collapse but rather sustain its existence by creating more bureaucratic control (Ferguson, 1990). This notion of successful failure indicates that development projects, while failing to achieve their stated aims, succeed in expanding bureaucratic structures and global capitalism. The development industry internalizes academic scrutiny, leading to improvements rather than destabilization.

Take climate change as a developmental priority. Just as the Bank's early urban initiatives framed housing and infrastructure development through an economic lens—prioritizing returns on investment and financial sustainability—

climate resilience is increasingly treated as a matter of investment viability rather than social or ecological necessity. When it emerged as a key topic in the late 1980s, it was initially framed as a global environmental challenge requiring international cooperation, akin to issues like the ozone hole (Ayers & Huq, 2008; Schipper, 2006). Early discussions focused on mitigation, aiming to reduce emissions on a global scale, while adaptation was dismissed as a localized issue that could detract from broader mitigation efforts. Development organizations and major funding agencies were hesitant to integrate climate issues. The climate agenda in international policy would then almost exclusively interpret adaptation as standalone responses to climate change impacts: technical or infrastructure solutions like building flood defenses or climate-resistant crops that sideline deeper drivers of vulnerability, such as poor housing conditions which expose communities to climate risks in the first place.

Such interventions still have a solid place in development. However, by the early 2000s, as the limitations of mitigation became clear, adaptation gained traction as an essential component of climate policy, especially for developing countries (Ayers & Dodman, 2010). Increasingly, adaptation came to be associated with development goals, emphasizing the resilience of vulnerable communities and the need for targeted support (United Nations Framework Convention on Climate Change, 2001). Climate change has been reframed as a significant threat to development and poverty reduction, aligning adaptation with pro-poor development initiatives, and adaptation has been mainstreamed into development planning by organizations like the World Bank; this entails evaluating projects for climate vulnerabilities ("climate-proofing") and implementing changes to protect long-term development outcomes (Burton et al., 2002).

This approach has been criticized for treating adaptation as an add-on to development rather than a crucial aspect of it, leading to a "development plus adaptation" model rather than an "adaptation as development" model (Ayers & Dodman, 2010). In practice, prioritizing short-term economic growth in development strategies can overlook or even undermine long-term climate resilience. For instance, when donor agencies push for climate-proofing to secure their investments, recipient countries may feel constrained by external adaptation requirements that conflict with their own development priorities, leading to conflicts over control of resources and program focus. Confusion about how to balance adaptation with development often results in maladaptive practices, where efforts fail to deliver both climate resilience and development benefits.

A World Bank-funded adaptation project in Bangladesh can be considered an example here: in the 1960's, the Bank financed the building of high embankments along coastal zones in the country as bulwarks against the country's climate change 'vulnerability'. Over the years, these embankments prevented silt in the river from depositing on the land, resulting in less fertile soil as well as increased flooding as the silt accumulates on the outside of the embankments instead, raising the riverbeds. However, the Bank still proposes higher and wider embankments as a technical solution–the existing embankments are now considered ill-equipped to defend against these heavy floods. What's more, structural adjustment policies prompted by the Bank led to the downsizing of a government agency maintaining the silting and eroding delta, a Bank-recommended move that greatly impacted the state's maintenance capabilities (Dewan, 2020).

To benefit from the World Bank's return-seeking investment in costly infrastructure and urban resilience projects in cities across the Global South, cities

must make themselves investment-friendly “in the name of climate resilience” (Biggar and Webber, 2021). This new turn is described in contrast to the core-periphery relations reinforced through uneven trade terms. Instead, the World Bank now focuses on enabling conditions for climate adaptation infrastructure, where capital flows into urban environments “extracting rents from Northern-financed, -owned, and -operated infrastructure while ameliorating structural overaccumulation that has inflated Northern asset prices and driven down financial yields.” Resilience thus becomes a function of investment, and climate adaptation a problem addressed by investors. Investment programs then push cities to develop the technical capacity for managing public-private partnerships and using environmental data in planning.

This promotes access to capital markets, promising that cities adopting investor-friendly policies will attract investment, allowing global financiers and institutions like the World Bank to shape local governance structures as they aim to create “investable” cities with a strong focus on resilience infrastructure. Private capital is framed as essential for addressing climate-related costs far beyond what public budgets can cover. In the same way that housing finance was restructured to attract private investment, climate resilience is now positioned as an investment frontier, with cities encouraged to become “bankable” by adopting governance reforms that align with investor expectations.

This can be seen in the five Bank-funded projects in Karachi, each of which explicitly ties climate adaptation and mitigation as core goals of urban development. All five heavily emphasize support for public-private partnerships within long term service delivery provision from waste management to public transport. The Project called CLICK sets its sights on removing “major constraints to private investment in infrastructure and services”, as fostering greater private investment in these areas

would optimize the allocation of scarce public resources. Such capacity building efforts would "lay the foundation for scaling-up capital investments in subsequent projects" (World Bank, 2019). Likewise, the Project Appraisal Document for Project SWEEP states "Ongoing policy efforts are focusing on improving the overall institutional environment (e.g. capacity, analytics, planning) in which future infrastructure investments can succeed." Just as structural adjustment programs of the 1980s conditioned urban development on fiscal discipline and privatization, this new form of Green Structural Adjustment ties climate adaptation to creditworthiness, compelling cities to shape their policies around the imperatives of global finance (Langley, 2018).

The Bank's position is that without resilient infrastructure, disasters will increasingly undermine economic stability in these cities, erasing hard-won development gains. Financial projections of losses estimate that climate-related damage could top $1 trillion annually in coastal cities alone by 2050. In response, the Bank advocates for significant investments in resilient infrastructure as essential for protecting both urban economies and broader development goals. However, the enormous price tags, anticipated to require hundreds of billions annually, cannot be met by public funding alone. Thus, the World Bank focuses on mobilizing private sector investments to bridge the funding gap. To make these projects more attractive to private investors, the Bank works on reducing investment risks through regulatory reforms, new financial products, and programs tailored to secure investor returns. Poor urban planning, limited regulatory frameworks, and insufficient governance capabilities are identified as barriers in many cities that hinder their creditworthiness and ability to attract private capital.

Addressing these gaps requires local governments to enhance their fiscal management, planning, and regulatory enforcement, thereby making investments more predictable and profitable (White & Wahba, 2019). A running theme across the Bank-funded projects in Karachi is the stress placed on improving regulatory processes and oversight while reducing bureaucratic constraints to make for a friendlier, more transparent business environment with less uncertainty. This is paired with the observation that fragmented municipal bodies fail to execute public service delivery, and that private sector financing is required to meet Karachi's infrastructure needs. Project CLICK's development objective to "improve urban management, service delivery and the business environment in Karachi" addresses exactly these perceived shortcomings of institutional capacity by facilitating the integration of private capital within public service provision; every project further focuses on private sector engagement within service delivery as an outcome. The Karachi Mobility Project makes good on this expectation with a private sector investment equaling USD 32.5 million, around 8% of the total investment.

The Bank thus positions itself as a mediator between private capital and cities in need of resilient infrastructure, providing technical and financial tools to make these projects attractive to investors. Its focus on adaptation infrastructure as a response to climate change can be considered another iteration in how it frames economic progress in terms of technical and bureaucratic solutions to social ills. It presents this as a virtuous cycle: investments in adaptation infrastructure makes for urban resilience, and urban resilience can save cities billions of dollars in climate change-associated costs (Hallegatte, Rentschler, & Rozenberg, 2019). By leveraging its own funds to catalyze additional private investment, the Bank envisions a model where the private sector, supported by strategic public-sector initiatives, drives urban

resilience projects—prioritizing returns for investors, while hoping to mitigate the growing risks of climate disasters in vulnerable cities worldwide. Further, as the next section will show, top-down goal-setting and financial conditionalities drive Bank-funded projects in Karachi, so that urban development and governance is shaped primarily by the Bank's priorities within the context of these projects.

3.2 International development goal-setting in Karachi: Exploring documentation from Bank-funded projects

In 2017, the World Bank published *Transforming Karachi into a Livable and Competitive Megacity*, a city-level diagnostic report that estimated bridging the city's infrastructure gaps and economic potential would necessitate US$10 billion in capital investments. Accordingly, the Bank would then go on to set a financing package of $838 million for five projects meant to alleviate some of the city's most pressing problems: acutely inadequate water supply and solid waste management infrastructure, a lack of public spaces and transport, and fragmented and ill-coordinated city management.

The Karachi Neighborhood Improvement Project (KNIP) kicked off these projects in 2017, with a stated purpose to "enhance public spaces in targeted neighborhoods of Karachi and improve the city's capacity to provide selected administrative services" (World Bank, n.d.). It would accomplish this through "public space enhancements and improved access to citizen services in selected neighborhoods"; a new "mechanism for instituting inclusion between the provincial and local government levels, private sector and civil society"; and "the preparation of follow-on larger investment and policy reforms operations" (Friaa, 2016). KNIP has claimed for itself the victory of building or rehabilitating "39 hectares of public

spaces"; the Bank stated it transformed spaces in the targeted area of Saddar into "a vibrant destination anchored by the newly inaugurated People's Square". This entailed converting the "10,000-square meter space…from a side street used for bus parking, into a pedestrian plaza with vendor kiosks, art and performance spaces, and underground parking" (World Bank, 2021).

Approved in November 2019, the Competitive and Livable City of Karachi (CLICK) Project focused on improving the municipal infrastructure provision and the institutional capacities of the Karachi Metropolitan Corporation (KMC) and District Municipal Corporations (DMC). Achieving this would involve three components. First, there would be performance-linked block grants to six DMCs and the KMC as incentives for the organizations to "improve institutional performance and capacity in areas of investment planning, project execution, financial management, procurement, social and environmental safeguard management, and citizen accountability." Secondly, the KMC would receive another grant for "strategic city-wide infrastructure investments" to "finance strategic city-wide infrastructure investments"; here the Bank specifically identified the stormwater drainage systems as a "critical infrastructure investment with large scale impact." The third component involved "institutional capacity building and technical assistance in urban property tax reform support" for both KMC and the six DMCs, financing capacity-building interventions, providing technical solutions for improved coordination between the organizations, and aiding the devolution of the Urban Immovable Property Tax (UIPT) at the district level to the DMCs (Kim, 2018).

The stated goals of the Karachi Mobility Project (KMP), also approved in November 2019, were to improve mobility, access to jobs, and safe transport particularly for women (World Bank, 2021); the project would fund the construction

and rehabilitation of urban road infrastructure and utilities, as well as a Bus Rapid Transit system along the 21-km Yellow Corridor connecting key industrial, commercial and residential areas. Further, KMP would invest in an area traffic control system (ATC) to facilitate road infrastructure safety, law enforcement, communication and crash data collection; the project would also finance capacity building for KMC as well as the Karachi Development Authority (KDA) within traffic management.

Approved in November 2019 again, the Karachi Water and Sewerage Services Improvement Project (KWSSIP) aimed to improve access to safe water services through "(a) infrastructure investments in water and sewers; (b) capacity building to raise KWSB's operational performance; and (c) reform of the enabling environment" (PAD)—KWSB refers to the Karachi Water and Sewage Board. KWSSIP would improve revenue management in the water sector and invest in infrastructure to rehabilitate water and sewer networks and upgrade water supply in informal settlements (World Bank, n.d.).

Finally, the Solid Waste Emergency and Efficiency Project (SWEEP) was approved in late 2020 to conduct emergency cleaning of clogged *nalas* that had contributed to massive flooding in Karachi. While this first component focused on emergency cleaning, SWEEP's broader aims were to improve solid waste collection, transportation and disposal; investments in improving solid waste management would curb urban flooding and environmental degradation risks linked to inadequate handling of solid waste (Rasheed, 2020). Component 1 of SWEEP is the only component across all five projects not related to infrastructural investment, capacity building or reforms. A summary of the five projects can be found in Table 1.

Table 1. Overview of 5 Bank-Funded Projects in Karachi

	Karachi Neighborhood Improvement Project (KNIP)	Competitive and Livable City of Karachi (CLICK)	Karachi Mobility Project (KMP)	Karachi Water and Sewerage Services Improvement Project (KWSSIP)	Solid Waste Emergency and Efficiency Project (SWEEP)
Approval date	June 15, 2017	Jun 27, 2019	Jun 27, 2019	Jun 27, 2019	Dec 8, 2020
Total project cost	$98 million	$240 million	$438 million	$100 million	$105 million
Bank-funded	$86 million	$230 million	$382 million	$80 million	$100 million
Borrower-funded	$12 million	$10 million	$18.5 million	$20 million	$5 million
Private sector-funded			$37.5 million		
Key focus areas	Improvement of neighborhood infrastructure and facilities like parks and roads	City management capacity, competitiveness and business environment	Road infrastructure and development of a bus rapid transit (BRT) system	Water supply upgradation and sewage treatment; improvement of KWSB's performance	Improvement of solid waste management systems
Associated evictions	1,000 shops around the historical Empress Market razed				4,900 homes demolished and 50,000 people displaced in Gujjar Nala; 1,700 homes demolished and 16,500 people displaced in Orangi Nala (UN Human Rights, 2021)

An analysis of project-related documents written by Bank staff like Project Directors or the MENA Program Leader lends itself to certain insights into the production of the Bank's stated and inferred development priorities, as well as the state's ownership of those same ostensibly shared priorities. Country commitment to development goals has long been highlighted in policy discourse as an essential component of project success; in 1999, then World Bank President James Wolfensohn said: "It is clear to all of us that ownership is essential. Countries must be in the driver's seat and set the course. They must determine goals and the phasing, timing and sequencing of programs" (Wolfensohn, 1999).

Yet, little in diagnostic or project documentation indicates that country participation helps set developmental priorities. Pakistan's Systematic Country Diagnostic (SCD), for instance, is a high-level report that identifies "key challenges and opportunities for a country to accelerate progress towards development objectives." The SCD becomes the basis for further partnership frameworks and city level policy documents down the line. As its acknowledgements noted, numerous high-level Bank experts were involved in the preparation of the SCD:

> The Pakistan Systematic Country Diagnostic (SCD) report was prepared by a team led by Silvia Redaelli (TTL, Senior Economist, ESAPV), with a core team comprising of Shabih Ali Mohib (co-TTL, Lead Country Economist, ESADR), Zehra Aslam (co-TTL, Economist, ESAMU), Gonzalo J. Varela (Senior Economist, ESAMU), John L. Nasir (Manager, IFC), Bushra Ghulam Mohammad (Strategy Office, IFC) and Persephone Economou (Senior Risk Management Officer, MIGA). The SCD builds on valuable inputs received from sector specialists across World Bank Global Practices (GPs) and Cross Cutting Solution Areas (CCSAs). (World Bank, 2020, p. i)

The government of Pakistan is mentioned—one among multiple "various" stakeholders that included academics, entrepreneurs, NGOs and think-tanks—to have provided "helpful comments":

> The team would like to acknowledge the Government of Pakistan for their helpful comments during the preparation of this report. Specifically, comments were received from the Finance Division, the Economic Affairs Division, the Federal Bureau of Revenue, the Board of Investment and the Ministry of Planning Development and Special Initiatives. The team also wishes to thank various development partners and other stakeholders who participated in consultations that helped shape the SCD. (ibid)

There is little within the SCD to show where these comments from either the government of Pakistan or the mentioned departments might have been instrumental in developing the broader goals set out in the report. The specific departments are not referenced within the body of the report; in the one instance where the Government of Pakistan's contribution is noted, it is to say that World Bank calculations on projected water availability and consumption are based on governmental data.

Annex 2 of the report presents, in brief bullet point summaries, consultations with entrepreneurs, academics/think-tanks/NGOs lumped together, and the government. Here, the salient points of governmental consultation included "agreement with the diagnostic and a stronger elaboration was requested of ways to improve targeting of subsidies". This strongly indicates that governmental consultations occurred only after report preparation had already begun. Further points in this section include more "broad agreement," this time on the necessity of Pakistan doubling private investment, and "that reducing the compliance costs for business regulations and easing the of payment of taxes would both be key."

The role of the government is outlined to some degree within these consultations—for instance, that it should update its rules and regulations, and establish institutions with the requisite technical capacity for "appropriate decision-making"—but the state's part in goal-setting cannot be established. While it is difficult to say how stakeholder consultation might have been structured, SCD consultation meetings held in Myanmar and Côte d'Ivoire around the early 2010s

were noted to have been conducted through PowerPoint presentations that told stakeholders: “WBG (World Bank Group) is conducting a systematic country diagnostic. The SCD seeks to identify priorities for achieving the twin poverty goals: ending absolute poverty (and) promoting shared prosperity” (McCourt, 2018)

Extrapolating from this, it does not seem as if the purpose of the consultations is to foreground governmental stakeholders in setting Bank priorities; even those twin poverty goals are taken as given. Analysis of the Karachi-focused project documentation yields some insights into the Bank’s “superficial approach towards country ownership”—in particular, the Project Appraisal Documents (PADs) that are written and finalized by the Bank team once project details have been accepted by the Bank and the Borrower. The PAD for Project KWSSIP, for instance, locates the Government of Sindh’s commitment to that project not in its involvement in goal-setting, but in its willingness to establish a reform working group complete with water sector specialists. That document further says:

> the GoS has agreed to a Commitment of Cooperation, outlining a reform roadmap, and is completing the notification of a Steering Committee as well as a new, more representative Board. KWSB has demonstrated its commitment to the Project by agreeing to a substantial and challenging re-organization, and a far-reaching reform agenda, recognizing these measures will enable more sustainable and efficient services to its customers. The KMC, representing the KWSB customer base, has consistently supported the Project and provided invaluable assistance to ensure city-province political rivalries do not impede progress. A common recognition of the problem across levels of government and significant efforts by the client indicating genuine commitment to the project, provide a credible basis for its sustainability. (World Bank, p. 22)

Rather than indicating that the GoS played a role in shaping the project’s objectives, this text suggests that commitment is being measured by the government’s compliance with an externally defined reform agenda. The Karachi Water and Sewerage Board (KWSB) is framed as committed because it has agreed to a “substantial and challenging re-organization” and a “far-reaching reform agenda”,

which again focuses on institutional restructuring rather than policy direction. Different levels of government are said to share a "common recognition of the problem," but it does not clarify whether they had a hand in defining what that problem is or how it should be addressed. The "significant efforts" by the client are presented as evidence of country ownership, but ownership here seems to be interpreted as willingness to implement externally designed structural reforms, rather than exercising agency in setting the initial priorities.

Elsewhere, the PAD for Project CLICK explicitly notes that it is aligned with the government's "agenda to transform Karachi into a more livable, inclusive and competitive megacity." At first glance this might seem indicative of the state's priorities being a key consideration in goal-setting; however, this excludes the fact that this particular state agenda was formed under the Karachi Mega Cities Preparation Project funded by the Asian Development Bank (the World Bank has been in collaboration with the ADB since 1972). The ADB agreed to fund the Karachi Mega City Project once the government "made a commitment to enhancing the competitiveness of the megacity of Karachi."

It then becomes more difficult to frame the state as an equal partner in goal-setting, all the more so as the Project CLICK PAD describes the government as citing the Bank's Karachi City Diagnostic as a "guiding document" setting the framework for decision-making. Ultimately, though developmental priorities may appear to have been constructed in collaboration between the Bank and their client, the former's agenda comes through much stronger through project documentation.

> While there is strong peer accountability, therefore, there is no direct accountability to the individual developing countries where the Bank does most of its work: "the countries that wield the most voting power are not accountable to citizens who are affected by their decisions" (Ebrahim, 2009). To be sure, the Bank can only operate with governments' agreement: it cannot push a grant or a loan down an unwilling government's throat…But in the

> poorest countries (the so-called "IDA countries"), the favourable loan terms, and the difficulty such countries face in attracting loans from commercial sources, ironically gives the Bank as lender, or distributor of grants, more power than a pure commercial lender would have. The simple recognition that in this area, the sovereign customer is not always right is the basis of the longstanding critique of World Bank lending practice. Loans, grants and projects are the outcome of what Mosley et al. (1995: xiii) characterized as a "dynamic bargaining process" between the Bank and its client governments…A 2007 World Bank review of the way the Bank used loan conditionalities was broadly sanguine: for example, its respect for country ownership and its collaboration with other donors were found to have improved. A parallel "shadow" review by Action Aid (2007: 2), however, pointed to a limited and superficial approach towards country ownership, and reluctance to embrace full transparency. It contended that Bank staff lack incentives that would make them take country ownership seriously. (McCourt, 2018, pp. 5-6)

With all this, SWEEP is the only project whose documentation reveals governmental priorities in goal-setting. The PAD for the project notes that its Component 1 was designed at the explicit behest of the Sindh government "to support emergency intervention to reduce high flooding risk during the 2020 monsoon, and to help the government mitigate COVID-19 impacts…In view of the widespread flooding and public health crisis over the 2019 monsoon, subsequent deterioration of SWM services, and further shocks during the ongoing COVID-19 crisis, the Bank approved the use of emergency procedures to prepare and implement SWEEP."

The remaining two components of Project SWEEP dealt with longer-term solid waste management backbone infrastructure development, and with providing support for project management and implementation support: de rigueur developmental goals for the Bank. Though still framed as a top-down system of request and approval rather than partnership, Component 1, however, is a direct reflection of the Sindh government's immediate concerns with monsoon flooding. As an operations and maintenance (O&M) activity, it would likely offer less infrastructural return compared to other components. After all, its focus on de-silting

and solid waste removal would provide temporary flood mitigation benefits but it would not fundamentally alter drainage capacity. In comparison, the other components involving investments in landfills, transfer stations, and waste collection systems would create long-term structural improvements, and were designed for economic return and sustainable revenue generation.

With that said, it is noteworthy that Component 1 of Project SWEEP is also the only one to be financed retroactively; that is, there was a prior understanding between the Bank and the Sindh government that the latter would be reimbursed for the cleanup. The reimbursement would happen as long as the operation was conducted "in accordance with processes acceptable to the Bank"—processes that included "considerations on eligibility of expenditures; potential retroactive financing activities and implementation arrangements; roles/responsibilities of SSWMB and PIU for use of funds; applicable governance framework; and fiduciary requirements (including audit)." Component 1's risk of association with the ongoing anti-encroachment drive was clearly noted, with the AED identified as against the Bank's own standards of resettlement and rehabilitation. The SWEEP PAD stresses that compliance with "environment and safeguard" measures are a condition of reimbursement; however, it says that the "low capacity of the implementing agency to manage social issues" would increase the social risk.

As will be explored further in the upcoming sub-section, these conditionalities form part of a blame avoidance strategy that protects the Bank from liability in case of non-adherence to standards but aren't enforced in any meaningful way to keep marginalized communities from harm. In the wake of forced evictions along the Gujjar and Orangi Nalas, Project SWEEP would be restructured so the emergency *nala* cleanings became ineligible for retroactive financing. But this only

happened after affectees organized large-scale protests and demonstrations demanding rehabilitation and compensation. The Bank's monitoring and due diligence, even in a case with substantial social risk handled by low-capacity agencies, was almost entirely absent.

The SWEEP PAD repeatedly mentions several safeguard documents that need to be developed before starting the emergency *nala* cleaning works, including an Environment and Safety Impact Assessment (ESIA) and an Operations Manual to be created by the SSWMB in line with the Bank's safeguards "within two months of effectiveness after clearance from the Bank." These documents are missing from the uploaded Project SWEEP files, as are the results from "a third-party E&S Audit" that was to be carried out in the wake of Component 1. Furthermore, "emergency nullah cleaning works were performed over July–August 2020 using direct contracting for seven contracts (US$6.4 million equivalent), which will be reviewed for retroactive financing"; again, no such audit was uploaded to the official project page. In fact, the first shared audit was uploaded in 2022, and was entirely financial in nature. The same was true of a second audit uploaded in late 2023.

Thus, even where state priorities and concerns were reflected in project design, the Bank's failure to effectively monitor implementation, especially given the associated social risks, reveals that the Bank's priorities—particularly regarding financial procedures and avoiding liability—ultimately overshadowed local government needs.

This lack of documented oversight mechanisms is part of an observable pattern. Initial PADs and resettlement plans often outline monitoring and safeguards documents that are to be produced by the implementing agency to be reviewed by the Bank team during the course of the project—yet many such documents never

materialize on the uploaded list, or are not produced according to stated standards. For instance, the Project CLICK PAD requires the provision of a social and gender impact assessment as well as a resettlement action plan; these documents are unavailable on the CLICK project page. Likewise, an Environmental Impact Assessment was to be carried out by a third party, but the EIA uploaded was produced by the local government. A 2024 project restructuring agreement noted that the project was compliant with safeguards requirements and had no overdue audits, despite there being no information on social or environmental audits and reviews available on the page. Project KNIP involves another egregious example, its resettlement policy framework explicitly demanding that the RPF would be "translated into Urdu and . . . be available on the World Bank's Info shop." This did not transpire.

That independent assessments and safeguard reviews are infrequently carried out suggests that the Bank's approach to monitoring is either ad hoc or reliant on self-reporting by implementing agencies, undermining the credibility of its safeguards. From this analysis, it appears that the World Bank does not follow formalized mechanisms to systematically track project implementation and compliance, potentially speaking to the World Bank's own informality in governance. The Bank imposes strict formal requirements on borrowing governments—demanding institutional restructuring, procurement reforms, and compliance with externally designed safeguard policies—but it appears to operate with far greater flexibility when it comes to its own oversight mechanisms. Once projects are underway, there is little structured follow-up to ensure that safeguards are not only written into project documents but actively implemented. This laxness, of course, is not true for the borrower's fiduciary or project completion

commitments, and this challenges the Bank's safeguards framework as less a rigorously enforced set of protections for affected communities and more as a legitimizing discourse. It further poses the Bank itself as an actor engaged in informal modes of governance, as will be explored in the remainder of this chapter.

3.2.1 Sustaining the competitive city: The contradictions of conceptualizing informality within development documents

In the 2010s, urban development goals for cities in the Global South have coalesced around competitiveness, with sustainability and environmental considerations woven into this narrative. Policies promoting economic competitiveness, responsive governance, and social cohesion are often introduced as "best practices" to bolster cities' appeal in the global economy. This narrative, imported from Global North paradigms, is meant to not only attract investment but also mitigate critiques of gentrification under the guise of socially responsible development (Gordon & Buck, 2005). Policies in competitive cities emphasize aligning with private sector needs. For instance, investments in infrastructure and skills development are often coordinated with local firms to ensure that educational curricula meet practical workforce demands. Rather than public-led initiatives alone, cities foster growth through public-private coalitions, where business leaders are consulted, and infrastructure decisions are collaboratively made. This approach also includes responsiveness to obstacles during implementation, and flexible alignment of budgets to meet development goals.

Underlying these practical strategies is the prevalent narrative that competitiveness itself can lead to sustainable development. This concept of sustainable competitiveness integrates economic, environmental, and social

objectives into a cohesive urban identity. Sustainability is highlighted as integral to competitiveness, primarily through technical solutions or as adaptive add-ons, such as energy-efficient infrastructure or green urban spaces. Thus, the sustainable city becomes synonymous with the smart city—both aim to address environmental and economic goals simultaneously, in ways that are largely technical and managerial in nature (de Jong et al., 2015).

Informality and "encroachments" sit uneasily with this ideal of the competitive city. On the one hand, they're at odds with the formalized, market-friendly spaces that attract private investment and align with global development standards. On the other, they can also be seen as forms of urban resilience and adaptability. There is pushback against competitiveness and sustainability being considered crucially as functions of formal structures; increasingly, the informal economy is conceptualized as offering competitive advantage to firms around the world by offering access to labor and factor inputs that have not been absorbed into formal markets–it's even seen as significantly contributing "to the GDP of developing nations . . . and due to the inter-linkages with the formal economy has become procyclic with the formal economy. The informal economy has also been observed to act as a cushion to absorb global economic shocks and thus reduce uncertainty" (Dhir, 2016).

These shifting attitudes to informality in the global South indicate a growing recognition of ways to capture the economic and social value created by unregulated systems within housing, labor and service provision markets. In Zambia's Lusaka, water and sanitation policy looks to raise revenue through expanding into informal settlements (Kennedy-Walker, Amezaga, & Patterson, 2015). In Mumbai, the informality of slums like Dharavi are increasingly being represented as engendering

vital forms of resourcefulness and urban entrepreneurialism, heralded as “radical subaltern urbanism” which produces political agency, self-organization, and livelihood. Though these representations can be criticized for obscuring further complexities within slum economy and politics, and perhaps even privileging certain poverty aesthetics over others, they mark efforts to exceptionalize and capitalize on informality (Bannerjee, 2022). Informal recyclers in Brazil have formed cooperatives that merit their inclusion and participation within formal waste management services through establishing cooperatives of previously informal recyclers (Dias, 2016) Both public and private water suppliers are attempting to learn how to circumvent regulations that limit formal provision to informal settlements, from informal suppliers, in four sub-Saharan African cities–in effect leading to market integration through the state’s ‘accumulation by inclusion’ (Mitlin & Walnycki, 2019).

To some extent, the flexibility of the informal sector had inspired the Bank’s earliest projects that built on incremental improvement within urban development projects. For instance, in the late 1980s and early 1990s, its Agence d'Exécution de Travaux d'Intérêt Publique (AGETIP) projects in Africa were composed of public-private partnerships that built various sorts of urban infrastructure. These looked directly to insights from the informal sector to reform its disbursement practices and contract award systems to make them less bureaucratic, faster, and in a nutshell, more competitive (World Bank, 1996). Though dominant discourse within the Bank ties informality to criminality and inefficiencies, rendering it unconducive to modernized, sustainable development and productivity, its publications also recognize informality as unregulated solutions to meet gaps in essential service demands left by fragmented public service systems.

Indeed, a close reading of the Bank's more recent country engagement documents in Pakistan indicates how it attempts to reconcile the tensions engendered by these contradictory views of informality—detrimental to progress yet essential for survival, perhaps even opening new avenues and processes of competitiveness—by incorporating divergent perspectives at different levels of documentation. Bank documentation operates within a cascading structure and top-down framework, where each tier serves a distinct function and audience, progressively narrowing its level of nuance. The Bank's language on informality seems to have an inverse relationship with the level of abstraction and proximity to implementation in the documentation; the more abstract and high-level the document, the more it engages with nuanced, even progressive frameworks on informality.

Conversely, as the focus narrows toward implementation in city-level diagnostics and then in project-specific documents, informality is increasingly simplified and framed as a challenge to development. At the top, documents like country-level diagnostics and strategic frameworks are crafted by senior Bank economists and strategists, and their engagement with informality reflects sophisticated understandings aligned with existing academic and policy literature. One example is the 2020 Systematic Country Diagnostic (SCD), mentioned in the preceding section. This document squarely points to elite capture as the reason for the fragility of Pakistani institutions; the concentration of political, social and economic power in the hands of elite sections has led to an "insider-outsider" model of development "where weak and captured institutions serve the narrow interests of the few (insiders), while they fail to provide universal opportunities for socioeconomic development to the many (outsiders)."

Informality is described as an outcome of these power asymmetries undermining the effectiveness of formal institutions; the SCD's dynamic conceptualization of it includes how informal housing relieves to some degree a housing shortage of about 10 million units, and that it isn't simply relegated to the urban poor. It compares service provision to "outsiders" in under-served informal settlements, facilitated through middlemen and private providers, with service provision to "insiders" in high-end gated communities, delivered by private developers rather than through tax contributions to municipalities. Quite interestingly, the SCD acknowledges the informal sector's contribution towards relieving poverty in Pakistan; in fact, an increase in informal employment outside of the agriculture sector was regarded as a key driver of poverty and inequality reduction in the country.

> Expansion of the informal sector has contributed toward growth and poverty reduction, possibly compensating for anemic formal private sector growth. Formal private sector development in Pakistan is being hampered by several constraints, ranging from an unfavorable business environment, lack of integration with global value chains, limited competition and innovation. In this context, the expansion of the informal sector contributed to absorbing Pakistan's growing labor force, with micro-businesses and self-employment providing livelihood opportunities to compensate for the limited labor demand in the formal sector. While no direct evidence is available to assess productivity gaps between formal and informal firms in Pakistan, available evidence suggests that informal establishments have been positively contributing to growth and resilience of Pakistan's economy. (World Bank, 2020, p. 27)

Even the term encroached only makes a single appearance within the SCD—as a footnote describing the activities of formalized cooperative housing societies taking over public lands and selling plots under fake allotment papers. Within the document, the Bank explicitly encourages including informal modes and systems of housing and employment within development goals. Of course, this sort of inclusivity is well-encompassed within the Bank's technocratic rationality; it can be

seen as part of a process in which potentially radical ideas—such as recognizing and accommodating informality—are translated into technocratic practices (Sondarjee, 2020). The Bank's engagement with academic and NGOs' understandings of informality reflects its ability to subsume criticism and outrage within its institutional logic.

Indeed, longstanding reforms in its information disclosure policy and its control and review mechanisms followed protracted struggles in India over displacements caused by the Narmada Dam project (Randeria, 2008); such changes made at the policy-making level remain firmly ensconced within the technocracy, and effectively stabilize the Bank's institutional logic. Now sufficiently critical of informality production, it remains free to recommend interventions that, while addressing vulnerabilities, are aligned with productive market-based solutions to support public service provision.

> Tailoring social protection interventions to the needs of the working poor in urban centers should become a priority to support labor mobility and to mitigate the welfare impact of shocks. Safety nets and social protection interventions should be aligned with the specific opportunities and challenges associated with informality (lack of job security) and urban poverty. As demonstrated during the COVID-19 lockdown, workers in the informal sector have been the most affected by the lack of job security and of any form of social insurance. In order to address these challenges, efforts should be devoted to introducing innovative hybrid social assistance-social insurance programs to help reduce informal workers' vulnerability to systemic and idiosyncratic shocks. In addition, safety nets could be better tailored to the development needs of urban areas. For instance, public works could focus more on local community projects that improve urban public services (e.g., water and sanitation, waste management) and labor programs could support public transport and green enterprises (e.g., recycling, eco-construction and green energy). (ibid, p.13)

Still, it is notable that the SCD does not categorize informality (specifically of and for the working class) as a blanket threat to development, economic efficiency or urban planning; this language of inclusivity begins to give way in middle-level documentation like city-level diagnostics, and operational policies. Also authored by

experts at the World Bank, these serve as key reference points for designing development interventions, translating broader frameworks into localized contexts and regulatory guidance. In its multi-sector analysis of the city's infrastructure, institutional and service delivery gaps, the 2018 Karachi City Diagnostic attributes those gaps to informal service provision rather than the other way around. In one place, it says: "Widespread informality necessitates interlocutors to fill the major gaps in formal service delivery: these can be land agents, criminal syndicates, or local-level affiliates of political parties" (World Bank, 2018, p. 72).

In others, it associates informality with violence and criminality or blames it for Karachi's low economic performance. It also approaches "encroachments" from a strictly regulatory and legalistic perspective, framing these as violations of land-use norms and impediments to formal urban development: "In most of the commercial areas, parking spaces are also heavily encroached upon by vendor carts and stalls . . . inadequate storm water drains currently operating are clogged due to the dumping of solid waste, are encroached upon, and invariably carry sewage and effluent" (ibid, p. 42). It even states that the removal of encroachments falls under the KMC's legitimate responsibilities of municipal corporations, without specific reference to rehabilitation also being part of those responsibilities. At this level, the state or elite actors' production of informality has begun to fade from view; informality becomes less an outcome of power asymmetries or a mode of governance and directly attributed to criminal syndicates or governance gaps.

This is exacerbated at the bottom of the documentation hierarchy. Project-specific documents, typically written by local implementers and subject to approval by Bank leadership, focus on operationalizing strategies. At this level, informality is more often than not framed as a developmental challenge to be either overcome or

worked around. Of course, documentation at the top of the hierarchy must deal with informality at a more abstract level than at the bottom, where it becomes more operational and pragmatic. Regardless, the theoretical understanding of informality within Diagnostics and expert-led research does not filter through to the Project Appraisal Documents, Environmental and Social Impact Assessments, and Compensation and Resettlement Plans created by implementing agencies and officials closer to the ground.

A detailed analysis of these documents will follow in Chapter 4 to demonstrate a translation-in-process of official World Bank policy. For now, suffice it to say that at this level, the documents have become matter-of-fact about the anti-encroachment drive (AED) in Karachi, noting blandly these operations are mandated by the Supreme Court of Pakistan, and implemented by various local agencies, including the KMC. There is acknowledgement of the adverse effects of the AED on marginalized communities, which falls short of reproof and is frequently paired with notes on how informality challenges Karachi's urban development—the conjured effect is of a city government making difficult but necessary decisions to propel progress, though its process is marred by the inefficiencies of fragmented governance and punctuated political will. Some texts continue to specify that removing encroachments is the legitimate responsibility of municipal corporations, again without appointing any body as responsible for rehabilitation (World Bank, 2019).

This stratification of World Bank documentation essentially reveals a compartmentalization within the Bank's institutional practices. By structuring its engagement with informality into hierarchical tiers, the Bank effectively separates its abstract, seemingly progressive rhetoric from the pragmatic, operational actions that directly impact local communities. This separation enables the institution to

simultaneously occupy divergent discursive spaces—the nuanced explanations of informality at higher levels little interrupt the reductive, enforcement-heavy approaches at the implementation level. It produces a distance between the Bank's stated vision and the lived experiences of those subjected to its policies through the carving of distinct spaces where informality is treated as a conceptual challenge versus a regulatory target.

This further speaks to how the Bank is undeterred from finalizing and funding projects in areas with planned or ongoing demolitions—without any drawn-up resettlement or compensation plans. The government's ongoing anti-encroachment drive in areas that would be project targets runs counter to the Bank's own standards of resettlement and compensation. The solution on paper was to clinically separate Bank-funded activities in areas earmarked for or already marred by demolitions from the AED. This approach is exemplified in this section from Project CLICK's Project Appraisal Document:

> "The project avoids areas with substantial social risks and includes measures to address and mitigate remaining social risks. Subprojects under Component 1 will be designed through an inclusive process of consultation and are intended to have positive effects on target communities by improving urban living conditions. As most subprojects will be in dense and congested urban settings, they are likely to have some temporary negative livelihood impacts on businesses and individuals (such as markets, transporters, mobile vendors etc.) during construction due to restricted access, temporary relocation etc. The Bank's OP 4.12 on "Involuntary Resettlement" has therefore been triggered. A SMF has been developed since the exact locations of subprojects are not determined and will be identified by the process of investment planning by LCs. *To avoid risks associated with the ongoing AED, a multi-level PRRP* [Project Risk Reduction Procedure] *will be used to ensure exclusion from the project of any subprojects in sites affected by the AED, through use of a screening criteria/mechanism* [emphasis mine]." (World Bank, 2019, p. 17)

As seen here, involuntary resettlement can be justified as being either temporary, or a necessary evil for improved livability in the long term, or both. However, what is even more noteworthy is how the AED is separated from

involuntary resettlement triggered through thoughtful, consultative project operationality. With projects thus compartmentalized to bypass the problematic impacts of the AED through screening criteria and risk reduction procedures, a strategic framing falls into place. The Bank's involvement in resettlement is seen as part of project design but is disconnected from the broader urban displacement policies in the city, even as the Bank can wash its hands off contributing to or exacerbating the effects of the AED.

Yet, as the aftermath of Project SWEEP shows, the Bank's ability to completely avoid the impacts of the AED in its project areas is questionable. Informal settlement residents affected by the Gujjar and Orangi Nala demolitions reported government officials informing them that those demolitions had been carried out under Bank financing (SAMAA News, 2021); the Bank denied involvement entirely, but this scenario foregrounds the issues with financing projects in AED-affected areas, in partnership with government agencies the Karachi City Diagnostic itself describes as marred by fragmentation, corruption and inefficiencies. In attempting to present a clear-cut separation, however, the Bank furthers a narrative of development that avoids the messiness of local implementation even as it remains entangled in it. As the Resettlement Plans show, it tries to manage displacement through technical mitigation measures, with rigid definitions of what counts as involuntary resettlement, since the evictions along Gujjar and Orangi Nala could not directly be traced back to the Bank.

Implementation status and results reports for Project SWEEP note that since April 2021, the project has been retroactively restructured so it will not finance expenditures related to the cleaning of the *nalas* (drainage channels), or any emergency cleaning activities. This harked back to an official press release by the

Bank in November 2021 that directly denied any involvement in anti-encroachment activities: “The Bank-financed projects under implementation in Karachi will not finance any activity/intervention in areas that have been affected by anti-encroachment drives. There have been no forced evictions or demolitions in any of the sites of World Bank-financed projects in Karachi” (World Bank , 2021). SWEEP’s Project Director Zubair Channa corroborated this: “Not even a single penny of SWEEP is being used on the current anti-encroachment drives on nullahs.” SWEEP was approved in December 2020 and only became effective in March 2021, which the Bank points to as proof its funds hadn’t touched the operations.

In a now-deleted investigative article that was re-uploaded on the Urban Resource Center website, media organization SAMAA Digital reported on a letter sent by the Bank’s Country Director Najy Benhassine to Chief Minister Murad Ali Shah in April 2021 that referred to a prior discussion on the “ongoing anti-encroachment drive and the government’s “plan to have a framework to guide development and equitable resettlement, and the implications for the World Bank’s continued engagement in projects in Karachi” (Urban Resource Center, 2021). Benhassine’s letter—sent six months after evictions had begun along Gujjar Nala and four since the stated start of SWEEP—emphasized that the framework for resettling and rehabilitating the affected individuals would be developed in consultation with stakeholders, particularly the communities being displaced, and their representative organizations.

Benhassine also stated that retroactive financing through the World Bank’s SWEEP (Solid Waste Emergency and Efficiency Project) would only be possible if the project met the Bank's social and environmental standards, as outlined in the project’s legal agreements. He added that without a proper Resettlement and

Rehabilitation framework in place, the World Bank would not finance *future* clean-up activities on the drainage channels, even if they were not part of the current anti-encroachment efforts.

With this, the Bank is absolved even of the charge of retroactively receiving back any of its own funds that may have been used in the anti-encroachment drive. Housing activist organization Karachi Bachao Tehreek (KBT) relates an alternate version of events. Following correspondence with Bank officials in 2021, KBT stated that the federal government had indeed borrowed funds from the Bank in the wake of the heavy floods that had engulfed Karachi; however, since the meeting, "Project SWEEP will no longer be involved in funding these activities under component 1, nor will they offer any further technical assistance for cleaning the nullahs" (Karachi Bachao Tehreek [@StopEvictionsKarachi], 2021). The organization went on to claim that the Bank had "acknowledged" its role in the Gujjar and Orangi Nala operations and called on it to accept responsibility for rehabilitations. Additionally, that same SAMAA article also quotes an anonymous officer who worked on Bank projects who confirms that SWEEP was indeed finalized and signed in February 2021, but that *nala* cleanup had been bridge financed. "Last year the nullah desilting and cleaning was done under SWEEP—it was decided that the government would provide the funds as the project was under discussion and later the funds would be reimbursed." This could explain the term "retroactive financing" in Benhassine's letter.

SAMAA's article further quotes a SWEEP official stating: "In view of high flooding risks anticipated before the monsoon season in 2020, SWEEP included potential funding under Component 1 for the Government of Sindh to finance emergency cleaning of solid waste from nullahs in 2020." While the official clarifies

that the eligible scope of Component 1 did not extend to encroachment removal, this casts into doubt the Bank's assertion that since the anti-encroachment drive predated SWEEP's finalization, there was no possibility of those funds financing evictions. With the Bank sticking to its assertion, however, it could also sidestep funding rehabilitation and compensation for affectees; a condition for retroactive financing to kick in was the local implementing agencies collaborating with residents to develop a resettlement framework. In the absence of this standard being met, the Bank stated it was not liable to fund resettlement.

The Bank thus cleverly separates parts of the project that counter its policies as independent enforcement actions carried out by the state, excluding it from World Bank jurisdiction at the same time that they form an integral part of the broader developmental project. Those gold standard developmental frameworks of the World Bank pertaining to socioeconomic impacts, including resettlement, are thus partially and selectively implemented on the ground, serving mostly as an exercise in bureaucratic box-ticking (Randeria & Grunder, 2011).

In mid-level diagnostics and in the bottom-level documentation that's approved by Project Directors, the Bank uncritically uses the same language of squatting and encroachment as state politicians and departments, as well as the media, framing informal hawkers and sellers as problematic, illegal and regressive to modern development. Far from challenging the established power structures that marginalize informal workers' involvement in development projects, this reproduction of language keeps ideas of equitability or inclusivity from translating into practice. This remains the case as hawkers and shopkeepers "encroaching" on sidewalks and streets are designated Project Affected Persons (PAP) and plans for

their “involuntary resettlement" are laid out in an intensive Resettlement Policy Frameworks, without any participation from them.

With this, I argue that both the Bank’s stratified documents and its conditionalities in the form of project standards and frameworks serve to insulate it from the demolitions and forced evictions that inevitably ensue from development initiatives, even as its discourses of competitiveness, climate mitigation and sustainability echo and abet those dynamics that exacerbate marginalization and displacement. Forced evictions then become an unavoidable evil in service of an envisioned urban transformation (Collado & Orozco, 2020); the risks associated with it, however, are prevented from reaching the Bank.

3.3 World Bank as producer of informality within Karachi

These observations on the Bank’s engagement with informality and encroachment indicate its own contributions to “informalized” governance structures that maintain an ambivalent relationship with legality, or its role as an active agent in producing and managing informality in the cities it seeks to develop. This can perhaps be contextualized within its use of informal procedures within its own operations and loan enforcements.

Though it has a number of options to enforce the borrowers’ obligations under loan agreements, ranging from partial/full suspension to partial/full loan cancellation to acceleration of repayment of the outstanding loan proceeds, the Bank historically displayed reluctance to use these contractual legal solutions and actually suspend loans, ostensibly out of concern for the publicity surrounding suspension and “the branding of a country as a non-performer”. Instead, it developed a process of informal suspension that later became so regulated it was indistinguishable from

formal policy: a country would agree not to withdraw any loan funds "until the events which would have triggered a suspension would be no longer relevant," with the understanding the Bank would then proceed with its formal actions if the country did attempt to withdraw funds. Suspension is still automatic where a borrower falls behind on payments, as inaction could harm the Bank's reputation as a financial institution. But where failure to meet project obligations is not as objective as arrears, informal suspension effectively meant the Bank was not forced to undertake negative actions. Within these parameters, countries could also effectively take no formal steps to remedy failures to meet project obligations, preferring to let time elapse until the passing of the deadline of effectiveness (the date by which the conditions for the loan agreements to take effect must be met) (Sureda, 2003).

Ultimately, the Bank's reliance on such informal approaches makes it an active participant in producing and maintaining informal governance systems in the urban landscapes it aims to develop, thus reinforcing the ambivalence around legality and formality in these contexts. By circumventing formal contractual remedies in favor of negotiated and ad hoc solutions, the Bank sets a precedent for informal practices that resonate in its project financing and implementation processes, perpetuating an ambivalent relationship with legality and formality in those projects.

That the Bank distances itself from project implementation—even as it finances projects that prompt informal displacements under the guise of "slum upgrading" or "urban renewal" and require relocations that do not always offer formal legal protections or adequate compensation to affected communities—perpetuates cycles of informal living conditions and insecure tenure. Through global partnerships, development organizations like the Bank enable special economic or regulatory zones of exception that may favor corporate interests and foreign

investors, giving them access to land and resources without necessarily observing formal labor or environmental protections. Further, the conditionalities it imposes are at once a confirmation of the borrowing country's investor-friendliness, and a layer of insulation protecting it from on-ground implementation realities.

In this sense, the World Bank indirectly sanctions informality by endorsing legal frameworks that exclude informal dwellers—and this underscores how sustainability and competitiveness are pursued in cities. Impenetrable formal policies created behind closed doors thus intersect with informal practices, allowing local authorities to selectively apply regulations or bypass formal accountability. Informal housing and economies—at least as they apply to marginalized communities—are still very much seen as second-tier in the global South (Bannerjee, 2022). Development paradigms espoused by organizations like the Bank have reinforced this perceived reality. But as the narrative of sustainable competitiveness weaves in the urban resilience, entrepreneurship, and adaptability associated with informality to broaden the scope of those paradigms, the Bank reshapes its own approaches and policies, engaging with, learning from and contributing to the growing scholarship on informality. It remains to be seen how this further unfolds within its urban development projects in Karachi.

The World Bank's urban development agenda, as illustrated through its projects in Karachi, reveals a persistent tension between its progressive rhetoric and the structural realities of its investment-driven strategies. While the Bank has increasingly adopted language around inclusive urbanization and climate resilience, its emphasis on fiscal discipline, market expansion, and investor-friendly governance reforms often undermines these social objectives. The goal-setting process, framed as a collaborative effort with local governments, is in practice dominated by the Bank's

institutional priorities, marginalizing local input and shaping development agendas in ways that prioritize financial sustainability over community needs. The compartmentalization of development documentation—where nuanced understandings of informality and local context at higher policy levels are diluted into rigid, enforcement-heavy approaches at the project level—further exemplifies this disconnect.

If the Pakistani state is merely a recipient of World Bank funding and receptacle for its priorities, it might suggest a stripping of its sovereignty in the face of a global development agenda. As the next chapter will display, however, the state's lack of participation in goal-setting might mean it also takes less ownership of those goals altogether; at the same time, the Bank leaves implementation at state discretion, ultimately reinforcing the same informal governance structures that exacerbate cycles of displacement.

CHAPTER 4

TRANSLATING DEVELOPMENTAL DISCOURSE INTO EVICTION POLICY IN KARACHI

Tensions simmered at the 29th UN Climate Change Conference (COP29) in November 2024 with negotiators tussling over climate protection fund allocation towards vulnerable countries; delegates from developing nations even staged a walkout to express frustration at the proposal of only a combined $250 billion annually. By the end of the summit, $300 billion had been pledged annually by the year 2035 to support countries most affected by climate change—a far cry from the expert estimated amount of $1 trillion (The Hindu, 2024).

In attendance at COP29 was the Pakistani Prime Minister Shehbaz Sharif, of the ruling Pakistan Muslim League (N) party that is characterized by a strong emphasis on economic liberalism, free markets and deregulation (Pakistan Muslim League Nawaz, 2016). Sharif called for an audacious USD 6.8 trillion in climate funding for developing nations at the conference; he contended that this amount was necessary for developing countries to deliver at least half of their Nationally Determined Contributions (NDCs).

In particular, he stressed the need for a new, more equitable mode of financing: debt could not become the "acceptable new normal" in climate financing, with loans pushing developing countries towards "mounting debt traps." Sharif's speech also emphasized Pakistan's deep climate vulnerability, subject as the country is to devastating floods and record-hitting heat waves. In fact, he claimed, all of the country's development and climate funds had to be re-allocated towards relief and humanitarian efforts in the wake of 2022's floods (Dawn News, 2024).

Sharif's words align with the Pakistani state positioning itself as a climate-vulnerable state in a strategic approach to secure climate-adjacent urban financing. Pakistan frames its rising urban temperatures, water scarcity, coastal vulnerabilities, and air pollution as climate crises deserving of global attention and funding; these highlighted vulnerabilities can align cities like Karachi with global urban climate resilience narratives as they appeal for funds tied to sustainable development, coastal protection, or heat resilience efforts. Securing these funds involves government actors interpreting international development priorities that emphasize technocratic solutions, investments in infrastructure building, formalized private sector participation, and human rights protections; proposed projects are therefore crafted to meet donor criteria and commit to the standards set by parties like the World Bank.

At the same time, as Chapter 1 points out, informal activity is baked into the state's political, bureaucratic and governance models. Sustained by "micro-foundational mechanisms," informality can be understood as "a 'political outcome' that germinates due to patterns of everyday interactions between economic sectors, state officials and a variety of other political and societal actors on a recurring basis"—it is incentivized by and entrenched within Pakistani political economy dynamics at the local and state level (Javed, 2023). Additionally, as mentioned in Chapter 2, the World Bank's conditionalities serve to demarcate its domains of project funding, thus absolving it of responsibility when the state enables forced evictions outside of those project areas.

For the governing and municipal bodies in Karachi, those conditionalities represent a further challenge: avoiding the implementation of Bank-imposed governance, rehabilitation and participatory reforms. The state's internal governance dynamics, producing and managing informality within urban housing and

employment, are out of sync with meeting formalized developmental standards insisting on rehabilitation and compensation; however, the informality it produces is also a mechanism to sidestep the implementation of those standards.

In this final chapter, I propose that in Karachi, the state cunningly translates World Bank policies in ways that superficially meet the institution's formal conditionalities while subverting their intended outcomes on the ground. Urban development projects tied to World Bank funding require adherence to participatory processes, rehabilitation standards, and transparent governance. However, the state tactically uses informality to sidestep these requirements—enabling forced evictions and the dispossession of marginalized communities outside the World Bank's designated project areas. By manipulating the boundaries between formal policy commitments and informal implementation practices, Karachi's governing bodies retain access to international development funding while evading substantive accountability for the displacement and inequities these projects perpetuate. This cunning use of informality allows the state to maintain control over urban governance while appearing to align with global development agendas.

This chapter begins by engaging with literature on policy translation, particularly as it pertains to developmentalism, and on the cunning state that maneuvers its way out of accountability to both its citizens and the institutions funding development within it. I then apply critical discourse analysis to locally produced documentation in an attempt to answer the question: How does the fragmented government Sindh use cunning in its translation of World Bank policy to maintain a status quo that prioritizes infrastructural development and elite interests to enable evictions, thereby subverting formal commitments to rehabilitation, participation, and inclusivity?

It examines the discursive strategies of five World Bank-funded development projects starting from 2015 in Karachi, tracing how the Bank's stated objectives of urban competitiveness and livability often prioritize technical solutions that overlook community needs. Anchoring this analysis within broader critiques of the Bank's development practices, I argue that the Bank's approach in Karachi reflects a consistent preference for economic, climate and aesthetic goals that align with international investment priorities rather than addressing local inequalities. By exploring projects centered on urban infrastructure, renewal and environmental management, the chapter highlights how these initiatives have positioned city beautification and greenness, productivity, and global competitiveness above the social and political challenges faced by Karachi's marginalized communities.

Building on critical development literature and CDA of World Bank documentation, the chapter decodes the Bank's evolving rhetoric and priorities over the lifespan of these five projects. Analyzing shifts in project discourse and implementation, I examine how terms like resettlement, urban regeneration, and environmental management serve to mask the real impact on affected communities, such as the displacement of informal settlements. This investigation also considers Karachi's fragmented municipal governance, demonstrating how the Bank's top-down project structure leverages provincial control to bypass local accountability, ultimately reinforcing a development agenda that favors market-driven growth over equitable urban governance. I argue that while the World Bank's strategies in Karachi invoke inclusivity and sustainability, they systematically entrench inequalities, perpetuating a model of urban governance that prioritizes capital flows and privatization over the livelihoods of the city's most vulnerable residents.

4.1 Policy translation and the cunning state

A core function of bureaucracy might be to bridge seemingly incompatible perspectives and render them comprehensible and adaptable within new contexts; this insight can be applied to the concept of policy implementation, which is arguably not a straightforward process of executing predefined plans but a dynamic interaction where the practical implications, opportunities, and challenges of a policy emerge only through its enactment (Pressman & Wildavsky, 1984).

> Now think of policy, of what it is that policy makers do. Policy is made in words, and it moves. The documents in which policy consists take up problems and representations of problems, and claims made for and about them by different sets of advocates. They recast those claims as questions and positions, interpreting and converting them into decisions, programmes and instruments. This process is continuous, as ideas and purposes move between actors and locations and are replicated at different levels of organization. (Freeman, 2009, p. 431)

Implementation thus evolves through adaptation and exploration, reshaping the original policy along the way: "Implementation will always be evolutionary; it will inevitably reformulate as well as carry out policy" (Majone & Wildavsky, 1984). Written directives—whether in the form of executive orders, legislative mandates, or judicial rulings—are reinterpreted and adapted to operational realities (Browne & Wildavsky, 1984). Ideas are transformed in such settings, moving between abstract concepts and concrete actions. This iterative process of materialization and reinterpretation not only adapts the original idea to new circumstances but also reveals new dimensions of it while discarding others. This explains the global resonance of concepts like "health promotion" that take on varied meanings across different contexts, in the very process of gaining widespread acceptance (Czarniawska-Joerges & Sevón, 1996). Whether in implementing policies or adapting ideas, translation thus underscores the interplay between abstract principles and their practical applications in specific contexts. In the same way that frontline

workers mediate between organizational strategies and lived realities, broader concepts like gender or development undergo transformative journeys as they are introduced into new cultural and political settings and reshaped to address local priorities and interests. How these ideas travel and adapt across different contexts reflects a pattern of negotiation, reinterpretation, and integration:

> Packages travel when they are translated in such a way as to form a significant intervention in a local scene. They are used in local debates, within which they may introduce new objects and subjects of politics. They make it possible to act within the cultural-political scenarios they promote, and they mobilize people for particular kinds of political agency . . . Traveling packages are translated to become interventions in new scenes where they gather local meanings and find their place as distinctive political interventions. Gender has proven especially plastic as the term has been variously adopted. Yet its packages, too, carry travel histories, and particularly the histories of collaboration that engender activism. Their deployment adds new layers, revising these histories: thus the contradictory variety of international feminism. To move beyond imperial models of gender and feminism, it is important to appreciate how activists borrow traveling feminisms for their own uses. Meanwhile, it is important to appreciate how those packages went traveling in the first place. Packaging of the sort I have been describing has its own heritage. Late-colonial civilizing projects are an important model, with influence not only on post-colonial development but also on the gamut of projects of democracy, good governance, and human rights that surround us today. These packages carry the inequalities of global geopolitics even as they promote rhetorics of equality. Those who adopt and adapt them do not escape the colonial heritage, even as they explore its possibilities. Thus, too, international feminism and global environmentalism stretch this heritage but also depend upon it. In each case, adherents are committed to the spread of abstract principles. In practice, the principles come to us in allegorical bundles, marked by the culture and politics of particular moments of alliance and intervention. (Tsing, 2005, pp. 237, 238)

This process is particularly evident in global development initiatives, where abstract concepts such as gender equality or climate change are translated into project goals and funding justifications. The World Bank's approach to urban development can thus be examined through the lens of, say, “brokering environmental knowledge” to highlight how actors like donors, consultants and governments with different priorities and knowledge backgrounds “translate climate change to legitimise their activities” (Dewan, 2020). The traveling package of

climate change can even be used as a "spice" by NGOs; consultants and government bodies can interpret it as a priority for development institutes and deploy it within their own projects in specific formats to attract donor funding. In the words of a participant at a workshop organized by a grassroots environmental movement (GEMOB) in southwest coastal Bangladesh: "Climate change *shobche darun masala* [climate change is the most amazing spice], add climate change, poverty alleviation and gender and you will have a recipe for success for your development project [funding application]" (ibid).

This opens up questions about the role of translation in development initiatives priorities elsewhere, such as in Karachi. The World Bank's publications, policies, and project proposals create a specific discourse that prioritizes certain aspects of urban development, often emphasizing economic growth and infrastructure investment, or framing situations as a state of emergency. At the same time, language in at least mid-level World Bank documentation incorporates and perpetuates a stigmatized perception of informal settlements in Karachi. This is interpreted and answered by on-ground practitioners like government officials.

How these individuals translate the World Bank's language, policies and ideals into actions is shaped by their own priorities, power dynamics, and understanding of the situation, and impacts the lives of residents in informal settlements. This process of translation can potentially mitigate the negative consequences of the World Bank's language, such as by advocating for the rights of residents, or it could exacerbate the issue by portraying informal settlements as problematic and justifying evictions. In this light, how might concepts of urban development—good governance, competitiveness, climate resilience—be borrowed

and deployed within the context of informal modalities of governance in Karachi? In this chapter, I will argue that they do so cunningly.

> While recognizing the new constraints on the freedom of the state to design and implement their own laws and policies, it would be a mistake to accept the self-representation of the cunning state about its own weakness. The government of India has definitely not implemented all the policy reforms demanded by the World Bank and the IMF nor enacted all the legal changes suggested by it. Invoking national sovereignty, it has refused to allow the Inspection Panel of the World Bank to investigate complaints by Indian citizens adversely affected by World Bank projects…despite its decentering, and restructuring through the workings of international institutions and the market, the state remains an important albeit contested terrain in processes of globalization. So that all laments about the loss of state sovereignty to the contrary, legislative enactments, judicial decision-making and administrative (in)action will continue to affect the way processes of globalization are mediated, experienced, and resisted in India . . . we tend to misrecognize cunning states as weak ones. Weak states can not protect their citizens whereas cunning states do not care to." (Randeria, 2003, pp. 3, 7)

The concept of the cunning state (ibid) highlights how states, particularly in middle-income countries, strategically manipulate their perceived weaknesses to evade accountability both to their citizens and international institutions. This phenomenon complicates narratives of state sovereignty eroded by globalization and international institutions like the World Bank and the International Monetary Fund (IMF). Instead, it underscores the selective and tactical deployment of state power in navigating a challenge of international development: how to hold onto development funding while side-stepping policy, institutional or social requirements imposed in exchange for the former. Contrary to perceptions of weakness, cunning states actively reconfigure their roles by leveraging scattered sovereignties through the decentralization, privatization, and the transnationalisation of governance.

In this framework, states selectively implement international norms and policies while circumventing full accountability. While states may formally comply with international institutions' requirements, they often exercise discretion in their actual implementation, using ambiguity and informal practices to shield themselves

from scrutiny. With conditionalities linking donor aid to "good governance" so recipient countries have to demonstrate accountability, transparency and rule of law in their policies (Killick, 1998), chaos too becomes a political skill that can be used to resist those imposed governance reforms imposed by aid donors (Chabal & Daloz, 1999; Mbembe, 2001).

States' use of cunning aligns with blame avoidance strategies identified in political science literature (Hood, 2002; Weaver, 1986) where decision-makers exploit the ambiguity inherent in grey zones, leveraging weak formal regulations and informal practices to evade accountability. States navigating contested policy terrains might use blame avoidance strategies like agenda manipulation, where controversial reforms are simply excluded from the policy agenda, erratic implementation that uses inconsistent or flawed policy applications to obscure responsibility for failures, or scapegoating by shifting blame to external actors, such as international institutions or other states (Hood, 2002). For instance, the Indian state has resisted external investigations into World Bank-funded projects, invoking sovereignty while simultaneously engaging with global financial institutions on its terms (Randeria, 2003).

Elsewhere, cunning has been recognized as "one of the most common tactics of national governments" in Africa attempting to dodge the policy reforms required by aid agencies since the 1980s, with some governments even "able to adopt democratic discourse to legitimize authoritarian practices: they formally adopt bureaucratic institutions to promote the general interest while privatizing the state bureaucracy to better protect vested interests; they adopt the rule of the law principles while fostering ambiguity and 'administrative tolerance' to circumvent the laws, and they acclaim transparency in their discourse while entrenching

discretionary power and opacity in concessionary regimes" (Ongolo & Karsenty, 2015). Blame avoidance is a frequently observed phenomenon among decision-makers in policy areas such as climate change; rather than do something that might cause them to be blamed, risk-averse governments can go so far as to "engage in a number of procedural strategies intended to downplay a problem and deny the need for substantive action to deal with it rather than take positive action towards its remediation" (Howlett, 2014).

Thus, the cunning state employs ambiguity and discretionary power to subvert governance reforms while maintaining their standing in international arenas. The state then, is not a mere victim of globalization and its discontents; it plays an active role in translating and transposing these packages at the national and local levels. Neither is it homogeneous with respect to its logic of action at different local, regional, municipal or institutional levels, and its translations mutate with the "shifting contours of the boundary between the public and the private as well as the growing entanglement between civil society and state" (Randeria, 2003). And as this chapter will demonstrate further, the more heterogeneous and fragmented the state, the better poised it may be to deflect blame for its missteps.

4.2 Avoiding blame through the gaps of translation

Chapter 3 introduced five developmental projects the World Bank is currently financing in Karachi and observed that the goals for these projects were far more reflective of the Bank's return-seeking priorities rather than the Pakistani government's. Further, there is a discursive disconnect between the Bank's treatment of informality and development within its higher-level documents, and its lower, operational-level documents, where informality becomes more problematic in

alignment with the governmental and bureaucratic approach; project implementation is therefore heedful of the purported realities of state and implementing agencies' limitations. Put together, this leads to project design that necessarily sidelines protections of informal residents and workers. So long as the government can quietly handle forced evictions, those need not present a risk to the Bank's investment. This section will analyze documents and media produced by the agencies and private companies implementing Bank-funded projects, studying how the development package conceptualized in Chapter 3 is filtered and translated on-ground.

Documents like Project Information Documents (PIDs) and Project Appraisal Documents (PADs), the majority of which are produced by Bank-employed team members, lie at the bottom of the Bank's documentation hierarchy outlined in the prior chapter. Usually polished and standardized, these documents summarize project context, objectives, components, implementation phases and associated risks, and can be considered distillations of the Bank's operational logics and frameworks. More so than the documents at higher tiers of the hierarchy, these become reference points for the agencies tasked with producing documentation alongside on-ground implementation; indeed, those agency-created texts sometimes entirely reproduce PAD and PID material in their own sections. As such, a quick study of the language across these documents is relevant before analyzing their translation into agency-produced texts.

Language across the PADs and PIDs underscore modernization, competitiveness and enhanced infrastructure and operational performance as essential for promoting economic growth and efficiency. Informal settlements are referenced in terms of either the challenges they pose to service provision, or as passive beneficiaries of the development process. For instance, the KWSSIP PID

states its objective is to "bring safe water and sanitation to informal areas"—an inclusionary effort on the surface, but the language frames these areas as targets for improvement rather than partners in development. The PID specifies that services will be extended to three informal settlements, but it lacks detailed descriptions of community involvement in shaping these interventions. The initial 2017 PID for the Karachi Neighborhood Improvement Project, the first of the five, makes explicit references to "squatters" in "encroachments," legalistically separating *katchi abadi* and "slum" residents from their more law-abiding counterparts in formal housing, even as informal settlements are recognized as essential low-cost options for working class and migrant populations (Friaa, 2016).

The KMP PID similarly approaches encroachments in terms of obstacles to enhanced urban mobility. While the document does not explicitly address displacement, the underlying assumption is that "encroachments" on roads and public pathways must be addressed to enable improved traffic flow and public transportation efficiency (Dahdah, 2019). There is an underlying assumption in the PIDs and PADs that urban infrastructure investments inherently benefit all, but this overlooks the differentiated impacts on informal and vulnerable populations. The framing suggests that economic progress through increased service delivery and efficiency will trickle down to informal settlements, yet the documents rarely elaborate on mechanisms to ensure this equitable distribution of benefits.

As noted earlier, the PIDs and PADs are primarily authored by World Bank employees. Implementing agencies are charged with producing and updating compliance documents such as Environmental and Social Management Frameworks (ESMFs), Resettlement Action Plans or Resettlement Policy Frameworks (RAPs and RPFs), and Stakeholder Engagement Plans (SEPs); some of these documents are

authored by third-party agencies or private companies working on the project. These frameworks are a crucial site of policy translation; they refer, often verbatim, to World Bank policies and applicable Environmental and Social Standards (ESSs) and fill in the gaps between those standards and local laws. They address environmental and social requirements for each project and discuss in detail how to manage these through stakeholder consultation, technical assistance and capacity building.

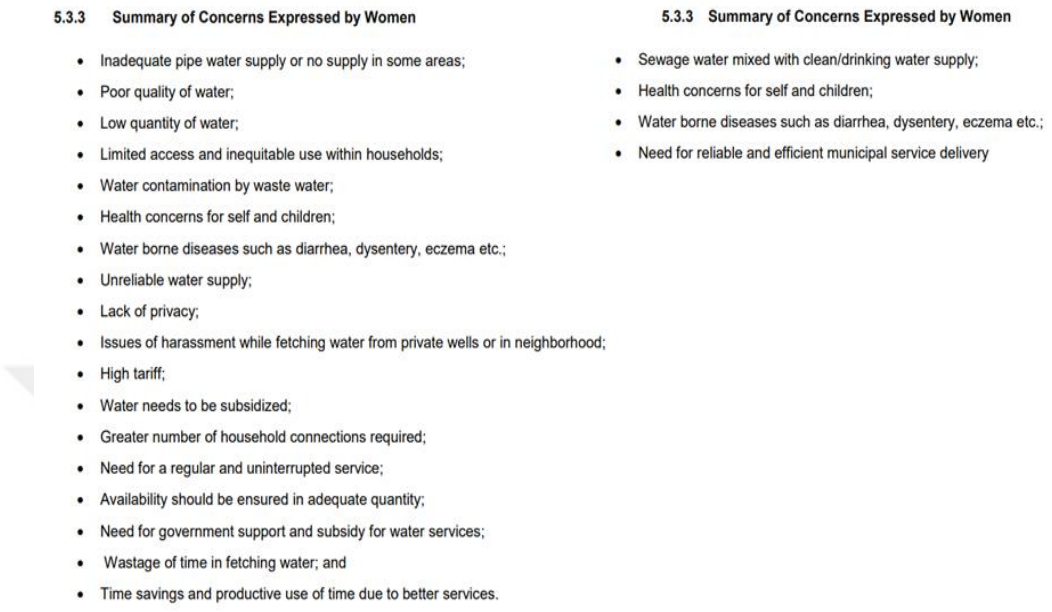
Given this diversity of authors, there is observable variability in these documents' approach to informality and encroachments, development and adherence to standards—sometimes within the same document. Project CLICK's SMF, for instance, reflects some of the nuance displayed in higher-level Bank documentation, in one place recognizing that "Encroachment is a complex phenomenon in Karachi and a much larger issue than simply one of low-income groups or the poor occupying public space…directly linked to a lack of 'inclusive' city planning, which prioritizes use of public land for the housing and economic and commercial needs of low-income groups, and issues of governance and enforcement of law" c. It further identifies the anti-encroachment drive as a potential social risk for the project, and at one point states the AED has been vastly inefficient and a financial burden on agencies without the budget or technical wherewithal to carry out demolitions and remove rubble effectively. It also displays concern for integrating the existing informal sector into solid waste management facilities and infrastructure, harkening to the incorporation of informality within competitiveness.

Elsewhere, however, it characterizes "unrestrained housing and encroachment on natural waterways" as responsible for Karachi's flooding problems, specifically targeting "encroachments by unplanned low-income settlements." Further, the document presents contradictory approaches to dealing with the AED: in one place, it

suggests the Sindh Katchi Abadi Act of 1987 offers a basis for Project CLICK to provide rehabilitation or compensation to affected "encroachers or squatters", and at another point states that since no land acquisition is anticipated for the purposes of the project, there is no need to draw up a resettlement plan, and that CLICK will simply not finance any sub-projects associated with the AED. At this point, the Bank had already been implicated in anti-encroachment activities related to Project KNIP, and the CLICK SMF alludes to this in a footnote that stresses the Bank was uninvolved in that situation. Repeatedly, the document highlights government agencies' lack of technical ability and coordination to manage the eviction-related social risks yet stops short of producing a resettlement plan. It points to the instrumentalization of Bank rhetoric while sidestepping compliance elements like resettlement or compensation

These contradictions can further be chalked up to another interesting factor—the state agencies authoring this material have some reason to believe these documents are more or less a formality. Large swathes—indeed, whole sections—of the CLICK SMF, produced by a Local Government Department, are lifted clean off the KWSSIP SMF, including that recognition of encroachment as a "complex phenomenon" and, bizarrely, an entire gender development framework field study conducted by a private organization in collaboration with the Karachi Waste and Sewerage Board for KWSSIP. Some sloppy attempts to disguise this wholesale plagiarism persist, such as the substitution of "KWSSIP" with "CLICK" throughout the document, and arbitrary deletion of certain paragraphs or points. Figure 4 shows two screenshots, side by side: on the left, a list of concerns from KWSSIP's interviews with women living in marginalized informal settlements, and on the right,

a truncated version of that same list presented on the CLICK SMF. CLICK and KWSSIP have clearly differentiated goals and project areas.



5.3.3 Summary of Concerns Expressed by Women

- Inadequate pipe water supply or no supply in some areas;
- Poor quality of water;
- Low quantity of water;
- Limited access and inequitable use within households;
- Water contamination by waste water;
- Health concerns for self and children;
- Water borne diseases such as diarrhea, dysentery, eczema etc.;
- Unreliable water supply;
- Lack of privacy;
- Issues of harassment while fetching water from private wells or in neighborhood;
- High tariff;
- Water needs to be subsidized;
- Greater number of household connections required;
- Need for a regular and uninterrupted service;
- Availability should be ensured in adequate quantity;
- Need for government support and subsidy for water services;
- Wastage of time in fetching water; and
- Time savings and productive use of time due to better services.

5.3.3 Summary of Concerns Expressed by Women

- Sewage water mixed with clean/drinking water supply;
- Health concerns for self and children;
- Water borne diseases such as diarrhea, dysentery, eczema etc.;
- Need for reliable and efficient municipal service delivery

Figure 4. Screenshots from the KWSSIP and CLICK SMFs, side by side

This procedural aspect of report production extends to the consultation mechanisms of community engagement. The CLICK SMF was presented by the Local Government Department to participants from the government, private organizations and academia. As was the case with the KWSSIP SMF presentation, community representatives were not part of the audience, and the meeting served to validate pre-existing policy decisions rather than shape them as the SMF consultant outlined and explained the methodology and screening and risk mitigation measures to appropriately select sub-projects. Stakeholder participation—already relegated to suggestions that do not materialize within project implementation—seemed further undermined by the extensive copying of KWSSIP material for the CLICK SMF. CLICK's goals revolve around bureaucratic management and regulatory

improvement. Yet participants "were of the opinion that apart from rehabilitation and repair work new subprojects for construction of roads, underpasses and flyovers should be financed under the CLICK (sic)"; such infrastructural development of public transport was the domain of the KMP. This reliance on duplicated content thus diluted project-specific concerns, and points to a larger theme of the state's fragmented and heterogenous approach to policy translation and dissemination.

Many of the PADs and PIDs do not refer to specific government or municipal partners outright as implementing agencies in their summary pages; KNIP refers to the Province of Sindh, the Directorate of Urban Policy and Strategic Planning, and the Planning and Development Departments as implementing agencies, SWEEP to the Province of Sindh again, and the Local Government Department, CLICK to the Local Development Department, the Government of Sindh, and the more specific Karachi Metropolitan Corporation. This sort of designation serves to muddy the delineation of who actually works on ground, allowing the state to distribute blame for missteps across a diffuse network of actors, including provincial authorities, municipal bodies, and even informal private contractors with overlapping mandates, opaque jurisdictions, and political rivalries. While the World Bank may establish certain conditionalities for project funding, such as the resettlement of displaced populations or ensuring adequate public consultation, these responsibilities often become diluted or lost within the maze of the Sindh government and affiliated agencies. Indeed, both the KMC and the SSWMB were involved in the execution of Project SWEEP, but the former has been distanced from the project since it came under fire for its AED activities along Gujjar and Orangi Nala, with SSWMB now the official body implementing SWEEP.

What's more, responsibilities seem to slip and shift between projects: the KMC, for instance, was associated with CLICK despite the target of this project being the strengthening of the SSWMB as it "supports upstream policy and regulatory reforms; strengthens institutional capacity of SSWMB (sic); develops sector strategies; and builds public awareness." SWEEP was to work in tandem with CLICK, building on CLICK's policy enhancements and institutional building to upgrade waste infrastructure. With the lines between implementing agencies blurred and responsibility dispersed, it becomes harder to hold any one entity accountable for social or environmental failures, as Gujjar and Orangi Nala affectees could attest, turned as they were from agency to agency in pursuit of compensation checks that failed to materialize.

Which of these compliance and implementation reports are produced at all boils down to seemingly unofficial decisions, further underscoring the informality baked into state agencies' fragmented institutional approach to policy translation. As has been highlighted in the previous chapter, implementing agencies fail to produce necessary monitoring reports. In multiple places across all the ESMFs, RAPs and RPFs, the implementing agencies are required to prepare and submit social safeguards monitoring reports; the SWEEP RPF, for instance, requires the submission of such reports on a quarterly basis for the Bank to review and disclose (Sindh Solid Waste Management Board, 2020). SWEEP's ESMF also required an Environmental and Social Audit carried out by a third party "to review the compliance status of the emergency response activities with ESSs . . . The retroactive financing for Component 1 will be approved and made available upon implementation of the corrective action plan based on the ESA findings" (Sindh Solid Waste Management Board, 2020). These reports did not transpire before,

during or after Component 1 was put into action. An Operations Manual was supposed to be disclosed on the Bank project page, as were multiple audits; this issue extends to the other projects as well. Such selective and interpretive translation of project designs by state actors is further compounded by the fact that the primary responsibility for project monitoring lies with the implementing agency itself. For instance, under CLICK, the Local Government Department was responsible for monitoring the AED:

> Under the Bank financed CLICK project, the Local Government Department (LGD) will take the lead to monitor, map, and regularly update the locations and extent of the AED conducted on or after October 27, 2018, that is, the starting date for the recent AED actions (see below). Monitoring will involve (i) mapping of the locations of the AED, both completed and planned, on a GIS platform building on existing sources; (ii) categorization according to the typology and hierarchy described above; (iii) compensation and relocation of affected people, as applicable; and (iv) the nature and extent of their impact. (Local Government Department, 2019)

None of those monitoring activities panned out, and nor is their absence logged in any of the implementation and status reports published on the Bank website for any of the projects. In the absence of ongoing monitoring reports, the Bank does not have the means to assess social safeguards on-ground, yet this does not seem to trigger any sort of investigation into project compliance. The state's informal modalities of project governance are thus reproduced in step with the Bank's own informal mechanisms that sidestep regulatory assessments in favor of self-regulation by agencies that have been repeatedly judged to lack the capacity and resources to do so within the project documentation.

This produces space for incongruity in that documentation, so it can at once advocate for the social protections of the working-class and poor "encroaching" populations and then discuss those encroachments as informal and illegal sites inconsistent with competitiveness and livability. All the ESMFs and RAPs uniformly

situate Karachi within a context of infrastructure neglect and municipal service deterioration, portraying a city struggling under the weight of rapid population growth, lagging urban management, and climate crises. Hawkers are designated encroachers on pedestrian walkways, limiting mobility and leading to congestion, and *katchi abadi* dwellers are dubbed squatters who both pose and are exposed to health risks. This sets the stage for justifying interventions as essential for basic service improvement, economic rejuvenation and improved livability, with forced evictions (referred to as involuntary resettlement in the documents) becoming framed as a necessary component of that progress. This remains the case even in documentation that states the project does not require resettlement.

As mentioned earlier, there is a clear emphasis on climate mitigation and resilience-building in every project; measures like flood management infrastructure and green spaces are meant to enhance Karachi's resilience to extreme weather events. Analyzing the translation of these themes by implementing agencies yields a notable concern with aesthetics creeping into the frameworks; improvements to aesthetics are repeatedly mentioned alongside sanitation and odor management as a salient concern while building and revamping dumpsites in the SWEEP ESMF and developing landscaped green spaces at disposal stations and drains is considered conducive to inculcating an attractive "positive image" of Project KWSSIP in the surrounding community.

In other words, "good" aesthetics are tied with "greenness", itself viewed as a marker of progress and development in these discourses. Similarly, across the neighborhood enhancement operations of Project KNIP, livability improvements were associated with cleanliness, wide open spaces, and curated shopping and eating experiences in gentrified areas; for instance, KNIP was operational along Burns

Road, a famous street known for its informal food vendors from where a hundred food stalls were removed for encroaching into traffic spaces (Dawn, 2023).

The anticipated urban development of World Bank projects is thus envisaged as the counter to the ugly aesthetics associated with informality and encroacments that mark Karachi as an under-developed, unlivable and non-competitive city. This yields a stark observation on how authoring agencies translate the development package within the context of Pakistan: aspects of urban development, from climate change mitigation and environmental sustainability to infrastructure development, are expressed through the lens of aesthetics, cleanliness and greenness—all aligned with the public good—in the pursuit of a world-class city vision that necessarily casts informal housing dwellers and workers as encroachers "obstructing the full realization" of that dream (Ghertner, 2015). Taking their cue from the Karachi City Diagnostic's more reductive approach to informality, the documents regularly conflate all informal settlements with "encroachments" and relegate encroachments to the category of nuisances that straddle the line between legality and illegality, frequently tipping into the latter. They effectively delegitimize "encroaching" communities' claims to urban citizenship and protections, turning them into a problem to be managed as they block traffic, clog *nalas*, reduce access to open public spaces, and turn the city unsightly in repudiation of its aspiration to beautification and development.

Beautification is a loaded term in Karachi, a city whose poor urban planning, rundown infrastructure, solid waste-filled streets, lack of sanitation, dilapidated buildings and ill-maintained shantytowns gets it described as ugly and dirty time and again (Hasan, 2016). As Chapter 1 outlines, anti-encroachment gained plenty of steam through political expression and in the media, but it speaks to the sentiments of

citizens who feel abandoned by a federal government that prioritizes budget allocations to the neighboring province of Punjab, and by ill-funded and corrupt local governments. Government officials and municipalities will tap into these sentiments, commissioning ad-hoc beautification projects to paint private hi-rise buildings along busy highways (The Nation, 2024), produce nationalist murals along previously bare walls (Karachi Development Authority), and call for civic bodies to give the city a "festive look" (The News International, 2021). Agencies implementing the Bank-funded projects present them in much the same way. With street hawkers and informal housing extremely visible aspects of what gets deemed as ugly, their removal becomes part of these calls for beautification as a public good (Pakistan Observer, 2024).

In the words of then-mayor Waseem Akhtar before he initiated an extensive "beautification" project at the Victorian-era Empress Market in Saddar to revive its "former glory": "We need open places. We need gardens, trees, public areas, benches. The era of the concrete jungle has gone on for too long in Karachi." The beautification project was associated with Project KNIP, and the ensuing anti-encroachment drive demolished 1,700 shops in Empress Market and removed about 3,000 push-cart hawkers in the area, not including street musicians and performers, or mobile hawkers who spread their wares on cloth pieces on the street. An approximate 200,000 people lost their livelihood in this manner (Dawn, 2019). The Bank denied involvement in the project, even though Chief Minister Murad Ali Shah had, "while presiding over a meeting on the World Bank-assisted Karachi Neighbourhood Improvement Project (KNIP)… directed the Karachi commissioner to start removing encroachments from the entire area of the project's component-I so

that it could be started within a month. He also directed the KNIP director to begin inviting tenders for the reconstruction work within two weeks" (Tribune, 2017).

The World Bank's policies are filtered through this reductionist lens of encroachments as ugly, filthy and deserving of removal; the anti-encroachment drives are unaligned with the Bank's resettlement policy, but under the Sindh Public Property Act, the city government is obliged to remove such illegal structures from public spaces. This contradiction in terms is addressed by the Bank's aforementioned separation of its project designated areas from the AED, but the documentation does not set up such a legalist division between project areas and broader urban spaces for the state—it simply operates within a discursive gray space which beyond acknowledging the Bank's terms remains free to treat anti-encroachment as a blanket mandate. It obscures the privileging of elite interests or the pursuit of global competitiveness, while rendering displaced communities as scapegoats for urban dysfunction. The state is thus able to evade accountability since those affected have effectively been excluded from the category of law-abiding citizens, and their displacement become a crucial step to beautifying Karachi and restoring order to it.

This can be further corroborated by the project-related media addressing citizens and pushing them to take responsibility for the city's cleanliness. Under Project SWEEP, the Sindh Solid Waste Management Board (SSWMB) funded and collaborated on a short web series called Clean Sweep aimed at changing people's attitudes around "littering" (Shabbir, 2023). The show explicitly blames a lack of civic duty for Karachi's waste management problems and baldly states that informal waste workers are driven by nefarious political or personal agendas, as in this TV interview scene with the Managing Director of SSWMB; when the news anchor asks the director who is to blame for garbage and debris in the city, he says:

> Madam, we are all to blame for this . . . We keep our houses clean. Isn't this city, with its highways and streets, our home? We demonstrate carelessness every time we leave the house as a nation. Sometimes we throw still-lit cigarettes on the road from our cars, and sometimes spit *paan* (betel leaf) or *gutka* (a type of smokeless tobacco that's chewed) in the streets . . . Look at it this way. Our children attend educational institutes. Is it simply the role of institutions to provide education and training? Do we not teach our children at home? Every child in a class receives identical lessons from their teacher. Then they are put to the test. Some students pass the exam while others fail . . . Citizens' irresponsibility will be revealed in the same comparison . . . Always dispose of waste in the trash can; place domestic garbage in a bag and hand it over to an SSWMB officer exclusively…Do not, under any circumstances, hand your household garbage to any non-governmental organization or individual. For political and personal reasons, they will contaminate the atmosphere around you. (Zeekay Films, 2023)

In another scene, the SSWMB director clarifies what he means by non-governmental contamination:

> Look! It is the role of the government to assist and facilitate citizens. In contrast, the task of evil is to hinder the government's process. As a result, residents become irritated, further complicating their concerns. You may have spotted young kids collecting trash across the city. And their numbers are frighteningly rising. They gather waste from houses, stores, and businesses. Everything that can be reused or recycled is kept, while the remainder of the waste is thrown somewhere and moved on. As a result, illegal waste stations are built around the city, and those involved in criminal activity are mobilised, because they utilise it to further their illicit operations. For purchases of illicit substances and weapons, for example. Resources are also being prepared for other immoral offences. And along with it, the future of these lads get destroyed. So if we do not hand over garbage to them, we will not be able to keep our city clean but we can clean our city with these criminal elements as well. (ibid)

It is worth noting that this image-rehabilitating series associating informality with criminality and immorality was released in 2023, two years after protests and demonstrations against the AED in Gujjar and Orangi Nala had pushed the Bank to stop financing *nala* cleanups under Project SWEEP entirely. Since then, newer documentation has stopped making references to encroachments altogether. SWEEP's official implementation and status reports still designate the operations along the *nalas* neutrally as cleanups—without directly mentioning the anti-encroachment drive or evictions as the reason for this restructuring—and qualify the

pre-2020 monsoon cleaning as having reduced flooding risks for residents. Nevertheless, this risk mitigation could not be attributed to the project due to an agreement in April 2021 that the Bank will no longer invest in emergency cleaning activities. Nor could the removal of a stated 300,000 metric tons of waste from 200 kilometers of drains. That the Bank refused to bankroll these cleanups may seem to indicate that the state was unable to avoid accountability for failing to uphold conditionalities of rehabilitation; however, a closer look at the state's fragmented and heterogenous approach to project implementation reveals more at play here.

> "Garbage reveals administrative politics. In the 1990s, the Karachi Municipal Corporation (KMC) began phasing out direct employment of its solid waste workforce — sweepers, collectors and so on — and gradually outsourced waste to private operators, including Chinese companies. Chinese involvement is consistent with China's other infrastructural manoeuvres in Pakistan — the highway connecting the north west border of China with the port of Karachi, for example, giving China land access to the gulf — and many countries beyond. Around the same time, and unusually, the Sindh Provincial Government divested KMC of responsibility for waste, replacing it with the Sindh Solid Waste Management Board (SSWMB). These two political manoeuvres resulted in an opaque, multi-channel, and chaotic system of waste management, much of it in the hands of informal private contractors" (Knowles, 2022).

No agency has yet been influenced by the Bank to accept accountability for the evictions, much less rehouse and rehabilitate the affectees. Not that the Bank is in a hurry to assign responsibility to these agencies either—it utilizes a more laissez-faire approach to project implementation, especially as it is unclear what leverage it has to intervene in cases of forced evictions (Bugalski, 2016). The USD 100 million funding for Project KNIP was associated with the mass removal of "encroachments" in Empress Market, but the Bank did not hold the implementing agencies responsible for this activity, nor did it retract any funding for the project; for SWEEP, its statements and retraction only came into effect after activist organizers contacted it directly regarding those demolitions. The anti-encroachment activity associated with

SWEEP was not different from the activity associated with KNIP; it is fair to assess that the state's operational logic of anti-encroachment carries across projects, and the lack of meaningful consequences for the Empress Market evictions signals to the state it can get away with AEDs along Gujjar and Orangi Nala.

Elsewhere, the state attempts to escape accountability for failing to meet Bank standards through surface-level bureaucratic box-ticking. World Bank-published Project Information Documents (PIDs) and Environmental and Social Frameworks (ESFs) emphasize citizen participation, particularly among vulnerable groups. However, the actual implementation of these participatory ideals, as demonstrated in the Environmental Impact Assessment (EIA) for the Gujjar and Orangi Nala operations, reveals a stark contrast. This was published by the National Disaster Management Authority (NDMA), a federal agency with the mandate to formulate and enforce national disaster policies at both provincial and federal levels 14 months after demolitions began along Gujjar and Orangi Nala. It presented a single assessment for 4 distinct operations conducted in Gujjar and Orangi Nala, Mehmoodabad Nala, Malir River and Lyari River—all distinct projects, with different constituents, and differing impacts rolled into one. The report's use of limited and vague stakeholder consultations—with insufficient representation of the affected population—illustrates how participatory language can serve as a rhetorical device rather than a genuine practice, aligning more closely with "pseudo-participation" or "manipulative consultation" designed to fulfill procedural requirements rather than genuinely engage with or empower the affected communities (Huesca, 2003).

The minimal and perfunctory consultations, combined with a lack of transparency and disregard for the substantial impacts of the demolitions, indicate a

superficial approach to participation, one that is more about legitimizing pre-existing plans than about addressing the needs and concerns of the community. Vast swathes of the report are lifted wholesale from the SWEEP ESMFs, from its descriptions of the biological environment to the relevant provincial policies. Its half-hearted approach to participation can further be gleaned from this excerpt in its discussion section:

> "As per survey, around 89% of people favored the proposed project and they gave positive remarks regarding the subject project. While only 3% of respondents had no opinion regarding the project and 8% respondents were not satisfied with the proposed project. Only those people are not in favor of this project who are going to lose their houses as they have been living in adjacent to the project area from last few decades. Although they gave positive remarks about cleaning of the drains, they will get rid of solid waste related issues, construction of the roads will give them better surrounding to commute, urban flooding which has been a major disaster from last few years will be managed, But not at the cost of their houses (sic)" (NDMA, 2021).

Policy translation can thus be considered a key site to study blame avoidance on the part of the state. Filtering Bank policies through the filters of aesthetics and "greenness", for instance, can present forced evictions as efforts to curb the city's ugliness. This also signals an interesting conclusion about development through international aid: the previous chapter described environmental and social frameworks like rehabilitation and stakeholder participation as less geared towards affectee protection and more towards separating Bank-funded project areas from state actions like forced evictions.

On the flip side, when the state accepts projects that outline certain conditionalities of "good governance", it indicates its investment-friendliness to the donor organization—a willingness to play ball, so to speak, to allow the Bank to set up its constructed separations within project areas. "Compliance with human rights instruments is important for participation in the international community and for benefits such as aid, trade relations, and foreign investment" (Merry, 2005, p. 79). To

further paraphrase Merry, the state merely appearing amenable to protecting affectee rights marks it as “modern and suitable for foreign investment. Culture provides a good excuse for failure” (ibid, p.95). So long as the state accepts conditionalities on paper, actually following through on those conditionalities is not a core aspect of retaining or securing more investment funds; it is even free to self-assess without sending monitoring reports to the Bank.

The state's fragmented approach to policy translation, with multiple overlapping agencies and informal contractors, creates a blurred accountability structure, allowing actors to evade responsibility for failures such as evictions—which are not so much failures as part of an informal mode of governance. With those failures of implementation blamed on the state’s lack of capacity and fragmentation, the solution arrives in the form of project initiatives to shore up technical capacities, as with Project CLICK which supports SWEEP by aiming to strengthen institutions and reform urban immovable property tax collection. But with informal modalities reproduced in the relations between developing institutes like the World Bank and the state, this does not address, for instance, the clientelism or political patronage that girds municipal fragmentation; it does allow the technocratic logic of development to continue unabated.

CHAPTER 5

CONCLUSION

Yiftachel (2009) invokes the concept of gray spaces as "the practice of indefinitely positioning populations between the 'lightness' of legality, safety and full membership, and the 'darkness' of eviction, destruction and death". This social, legal, and spatial liminality neither fully integrates nor completely isolates marginalized groups, so they are "permitted to exist but not to be." Gray spaces do not merely emerge as unintended gaps in governance, but are sustained through selective enforcement and bureaucratic inertia, "'handled' not through corrective or equalizing policy, but by a range of delegitimizing and criminalizing discourses" (ibid). Karachi's encroachments inhabit such gray spaces, lightening and darkening as actors from the state, the judiciary and the media selectively target them as both opposed to the city's former (colonial) glory and its progression into modern development. Informality as a mode of governance undergirds their discursive construction, associated as these are with marginalized communities instead of recognized as part and parcel of the city's urban history.

As Bhan (2013) notes, "It is plans and not the failure of their implementation that produce and regulate illegality. They determine, through their discretionary ability…even in patterns of eviction that evict certain bastis but not others, which settlements will be legal and which illegal, which will thrive and which will not be allowed to exist." With Karachi's urban planning focused on infrastructure mega-projects and beautification, large-scale displacements of informal homes and stores that do not fit the standards of 'world-class city' development ideology are all too common. Informality is far from simply the domain of the urban poor; it is produced

by the post-colonial state's selective and uncoordinated governance, exclusionary market-oriented urban planning, and clientelism with political elites and local government actors. Likewise, elite actors thrive within the blurred boundaries between formal and informal systems, manipulating informal land acquisition processes to access cheap land, for instance, and using political connections to legalize or formalize these acquisitions.

Yet, Chapter 1 shows that it is the informal settlements of the urban poor that are painted as "encroachments" through criminalizing discourses of legality, aesthetics, and environmentalism that malign them as visually and functionally obstructive to the reigning developmental paradigm of the world-class city. The state and its bureaucracies further operate through legal ambiguity, selectively enforcing or overlooking regulations to maintain political alliances and control urban populations, brokering land and services in exchange for political loyalty. Informal governance becomes a mechanism to manage urban populations through forced evictions while maintaining deniability and discretion over urban development decisions. Informal spaces thus become sites of both state neglect and intervention.

When an international financing institute like the World Bank finances urban development within a context such as this, it too becomes an informal actor. The Bank has been able to absorb socially progressive rhetoric within its structural emphasis on economic returns and privatization, and swallowing goals such as poverty reduction, gender equality and now climate change mitigation into projects largely evaluated by their economic returns and fiscal discipline.

In the specific context of Karachi, the Bank's projects reflect this investment-driven approach while sidelining local government priorities and participatory development processes; despite claims of country ownership, diagnostic and project

documentation showcase a top-down approach where the Bank's goals dominate, and government commitment is framed in terms of compliance with externally set reform agendas. Yet this compliance does not stress on actionable social responsibility outside of what is set on paper; project continuity depends to some degree on a lack of social safeguards and monitoring. The Bank perpetuates a space for formal accountability to be eschewed, its conceptualization of informality stratified across different levels of documentation, so it can maintain a progressive discourse on informality in the abstract while ignoring development practices that exacerbate displacement and marginalization on the ground.

Chapter 2 pointed to a tendency of the development industry to persist, in the face of repeated failure of social goals, with large-scale investment approaches, suggesting that this persistence could be described as the irony of successful failure, where the sustenance of bureaucratic structures drives that development industry. Indeed, much of the urban developmental vision for Karachi involves integration, financial reforms and technological upgrades at the municipal level. The bureaucracies of these municipal bodies have informal dimensions, from political patronage to discretionary compliance and selective enforcement to uneven document attestation. Yet this informality does not necessarily have to be at odds with municipal development, and in practice even seems incorporated into the relations between the Bank and the state. Though Bank policies set guidelines of fair processes and compensation for involuntary resettlement, project implementation relies on partnerships with local intermediaries and the tacit acceptance of demolitions that ease the path for large-scale development interventions. Further, the strategic compartmentalization of Bank-funded development and anti-encroachment activities enables the Bank to distance itself from the social impacts of its projects.

Ultimately, the Bank emerges as an active participant in producing and sustaining informal governance structures within the municipalities targeted for financial and performance improvement as they implement those projects on ground.

These informal modalities then continue to underscore the policy translation, as Chapter 4 highlights. With the Pakistani state in the passenger seat when it comes to setting development goals, it can be tempting to consider its sovereignty weakened under the heavier hand of the Bank. What the state displays, however, is cunning in its strategic manipulation of perceived institutional weaknesses to evade accountability while maintaining engagement with international donors like the World Bank. By selectively implementing policies and exploiting fragmented governance structures, the state manages to retain development funding while avoiding the social and institutional responsibilities attached to it. This strategic ambiguity enables the state to shift blame onto various actors, including provincial authorities, municipal bodies, and informal contractors, thus diffusing accountability for policy failures and harmful practices.

There is a discursive disconnect between high-level World Bank documentation and the operational-level documents produced by local implementing agencies, with the latter translating themes of environmental sustainability and competitiveness by strategically deploying aesthetics and cleanliness as markers of progress. Terms like “encroachments” and “squatters” become tools to delegitimize informal residents' claims to urban citizenship, justifying forced evictions as necessary steps toward beautification and development, even as the reports reproduce World Bank language verbatim. One particularly striking example is the procedural nature of report production, which could involve extensive copying of material from previous documents without meaningful adaptation to new project contexts. In

essence, this undermines the specificity and relevance of policy translation but also reflects the informal modalities of governance that pervade state agencies' operations.

While much of the urban studies and international development literature focuses on global development frameworks and their outcomes, this study has been an attempt to delve into how those frameworks and agendas arrive at local contexts and are interpreted there. Revolving around how informal space is produced and contested within urbanization processes, it focuses on how World Bank policies are re-contextualized within local governance structures in Karachi, and how the Bank itself leans into the informal mechanisms used by the state to evade responsibility for population displacement. It attempts to contribute to the broader discourse on urban informality, land rights, and displacement, and critically examining how international development institutes and local implementors shape each other: the former by setting the official terms of developmental priorities, and the latter by extending its informal modalities to its relations with the Bank.

However, in primarily studying the World Bank and state, it follows the top-down mechanisms that drive these actors; there is thus an insufficient exploration of resistance or counter-hegemonic practices by displaced communities. Here, this research is limited by its reliance on document analysis, which primarily traces such mechanisms but does not fully capture how policies are lived, resisted, or reshaped on the ground. In fact, there has been strong and persistent resistance and legal negotiation from affectees along Gujjar Nala, supported by rights organizations like Karachi Bachao Tehreek, which has substantively shaped relational dynamics between implementers and displaced communities—and can be considered as a lightening of Yiftachel's gray. Ethnographic approaches, participatory research, or oral histories could offer deeper insights into how displaced communities navigate,

contest, and even reshape urban governance and development policies. Additionally, future studies could critically examine the everyday bureaucratic practices within municipal agencies, shedding light on how informality operates within state institutions beyond policy documentation.

APPENDIX

PRELIMINARY CODES SHORTLIST ORGANIZED UNDER THEMES

Themes	Codes	Descriptions
Development Themes	World-class city aesthetics	Urban aesthetics, beautification, visual appeal considerations, comparisons to cities like Dubai or Singapore.
	Cleanliness	Sanitation, waste management, public health references, and disease control measures, including pandemic response.
	Gender equality	Gender inclusion, women empowerment, and gender-responsive planning and policies in urban development.
	Infrastructure development	Improvement of infrastructure: transportation, utilities, sanitation, water, sewerage, electricity, and energy services.
	Economic growth	Job creation, employment opportunities, poverty reduction, business development, investment initiatives, support for SMEs and informal workers.
	Climate mitigation	Sustainability efforts, promotion of green infrastructure and renewable energy, reduction of carbon footprint, and building climate resilience.

Themes	Codes	Descriptions
Displacement and Informality Themes	Evictions	Forced evictions and displacement due to urban development, infrastructure projects, and gentrification.
	Encroachments	Issues of informal settlements, squatting, land tenure conflicts, and property rights in urban areas.
	Informality	Presence of informal economy, unregistered businesses, street vendors, and their role in urban dynamics.
	Compensation and resettlement	Compensation packages, livelihood restoration programs, and resettlement or relocation support for displaced communities.
Narrative and Justification Themes	Development benefits	Long-term benefits of development projects, such as improved quality of life and economic advantages for the public.
	Local government blame	Blaming local government authorities for policy failures, poor implementation, and inadequate regulation regarding displacement and development.
	Unavoidable consequences	Framing negative impacts, such as displacement, as necessary trade-offs for development, highlighting the balance of competing interests.

Themes	Codes	Descriptions
Impact and Mitigation Themes	Social impact	The social consequences of development, including effects on communities, social cohesion, and cultural heritage preservation.
	Environmental impact	Impact on the environment, including ecological footprint, loss of biodiversity, and exploitation of natural resources.
	Mitigation measures	Strategies to mitigate negative impacts, such as environmental and social safeguards, disaster risk reduction, and resilience-building for vulnerable communities.

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