

## EXECUTIVE SUMMARY

Pakistan has the highest rate of urbanization in South Asia (UNDP 2018). The current estimates range from 36.4 to 40 % population living in urban areas, expected to rise to 50% by 2025. This trend has led to large numbers of population residing informally in urban areas with unmet basic services until the formal regularization of the settlement. Cities attract the vulnerable from rural areas due to prospects of economic opportunities. However, the inadequate provision of shelter, education, health, water and sanitation to the urban poor continues to be a pressing problem in Pakistan. According to some estimates, more than 50 percent of the city population lives in informal settlements, called the Katchi Abadis (UNICEF, 2020). The numbers continue to proliferate often uncounted and unrecognized, where children and youth languish with multiple unmet needs and aspirations. According to Hasan and Arif (2018) the yearly demand for formal urban housing all over Pakistan is 350,000 units, while the actual supply lags at a mere 150,000 units built. This discrepancy in housing supply and demand has existed for decades now and building Katchi Abadis or informal settlements with increased densification is one of the major ways citizens make up for the difference. For instance in Karachi alone, more than 60 percent of its population lives in Katchi Abadis or informal settlements (Hasan, 2018). The government made a considerable effort from 1985 to 1990 and in 2006 to address the issues of Katchi Abadis, but basic needs such as health, water, sanitation and education were left unaddressed. A report by UNICEF (2020) reveals extremely unhygienic and unhealthy living conditions in the Katchi Abadis even of the federal capital, Islamabad.

Children living in these settlements have largely been ignored in large-scale educational initiatives and mainstream discourse for inclusive and equitable education in Pakistan. Given this context, there is an imperative to pilot and undertake the citizen led Annual Status of Education Report (ASER)<sup>1</sup> survey in informal squatter settlements to ascertain the enrolment status of children residing in Katchi Abadis, schooling choices and how well or poorly do these children fare in learning in comparison to other children. The pilot reveals important insights as vital evidence for policymakers and planners. The pilot was conducted in Katchi Abadis in four districts of Pakistan:

Sindh: Karachi-West, Korangi, & Malir

Punjab: Lahore

Table: Study Coverage	
Districts	4
Katchi Abadis	114
Children (3 to 16)	6,411 (46% girls)
Children (5 to 16)	5,783 (46% girls)
Children Assessed (5 to 16)	5,594
Mothers	2,285

<sup>1</sup> ASER Pakistan is a flagship program of Idara-e-Taleem-o-Aagahi (ITA). [www.aserpakistan.org](http://www.aserpakistan.org)

Households	2,275
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## KEY HIGHLIGHTS

The highlights of the survey are shared below as an open data public good for progressive planning and a call to urgent action.

### **Living Condition in the Katchi Abadis:**

The living conditions in the Katchi Abadis (KAs) are extremely challenging. 38% of the KAs do not have daily access to water and about 18% get water once in 15 days or more; in 46% KAs there is no routine system for cleaning of drains and garbage collection. While majority of the households (79%) had their own toilets, 21% either had shared (13%) or public (5%) toilets and for 3 %, there was no option but open defecation.

Deprivation of entitlements to water, sanitation and hygiene extend to lack of adequate educational facilities in Katchi Abadis. At least 20% of the surveyed Katchi Abadis in each district have no government schools. Contrary to perceptions that residents are transient in KAs, over 56% population inhabitants have lived in the same KAs for more than a decade or equal to a 10-year education cycle. **There is an urgency to ensure basic services in education, health, water and sanitation and shelter are available to the diverse residents in KA of an acceptable quality.**

### **Enrolment Trends & By School Type:**

**Enrolment:** Of the sampled children (6,411) 54% were boys and 46% girls (age 6-16 years), 82% are enrolled in schools (2021) in KAs compared to 97% in urban districts (ASER 2019). Of these, 83% are boys and 81% girls. Out of school children (OOSC) are 18%; 9% boys and 10% girls never enrolled in a school while 8% boys and 9% girls are drop outs.

**ECE Enrolment:** Early years enrolment in KAs is 38.1% (girls 42% and boys 58%), significantly lagging behind 53% enrolled in urban districts (ASER 2019), with gender gaps setting in early.

**Enrolment by Type of School:** More children are enrolled in private schools (59%) including madrassahs (8%) and NFE (1%), whilst 41 % are enrolled in government schools. Enrolment increases significantly from the age of 5, reaching its peak at the age of 10. About 30% or 1 in 3 children of 16-year-olds are out of school. Government school enrolment is higher in Lahore at 59% while private school enrolment is highest in Korangi at 59%.

**Enrolment in Madrassahs:** Enrolment in madrassahs is 8%, significantly higher in KAs than trends observed in the regular ASER national surveys (1.5-2.5 percent). While Korangi, Lahore and Malir's Madrassah enrolment is 2.6%, 2.1% and 2.5%, respectively, [Karachi-West](#) has **24% of Katchi Abadis students or 1 in 4 children enrolled in madrassahs<sup>2</sup>**.

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<sup>2</sup> Karachi West 5 towns: [Lyari Town](#), [Kemari Town](#), [SITE Town](#), [Baldia Town](#) and [Orangi Town](#).

**Enrolment by Gender** reveals that girls lag behind boys in early years (ECE): 42% girls and 58% boys; primary and secondary levels, 45% girls and 55% boys; whilst never enrolled and drop out trends are higher among girls.

### **Learning in Katchi Abadis: Overall, by Gender, School Type & Psycho Social Well-being:**

**Contextualizing Learning Outcomes:** Katchi Abadi children's learning outcomes in 2021 may be compared with rural and urban ASER 2019 findings as a provisional benchmark albeit these pertain to pre-COVID-19 period. The recent [ASER 2021 COVID-19 study in 16 rural districts reveals statistically significant "Learning Losses"](#). Since learning baselines are not available for Katchi Abadis/urban slums, it is this gap that the current research seeks to address for large vulnerable, multilingual migrant groups residing in marginalized urban slums. Therefore, while comparisons with ASER 2019 for the same four districts are important, the comparable results of the survey on learning should be read with caution conducted for the first time in KAs of Pakistan.

**Overall Learning Outcomes:** In 2019, learning outcomes (5-16 year olds) gathered in the same four districts revealed Urdu/Sindhi story reading at 46%, while in 2021 the four district Katchi Abadis, story reading in Urdu/Sindhi is 35%. For two-digit division in 2019, 41% children were competent, while in Katchi Abadis in 2021, it is 26%; in 2019, 46% children could read sentences in English, but in Katchi Abadis in 2021, 37% children can read English sentences. The challenges can be interrogated by gender, institution, mother tongue, psychosocial well-being etc.

**Learning by Gender:** The percentage of girls who can read a story in Urdu/Sindhi in ASER 2019 (rural & urban) for the four districts is 46% but in Katchi Abadi pilot 2021, it is 35% (boys 34%). For arithmetic, 43% girls solved division during ASER 2019 (rural & urban); however, for ASER 2021 (KA pilot) 27% girls can do the same (boys 26%). In English sentence reading, 47% girls could read with understanding (ASER 2019), however, for ASER 2021 KAs it is 38% (boys 36%). Despite persistent enrolment gaps, girls reveal a positive trend in literacy and numeracy in KAs. While Covid related learning losses are a reality, the low performance indicates a significant challenge for quality in Katchi Abadi children, both girls and boys in public and private schools.

**Learning by Institution:** Children from Katchi Abadis attending private schools do better than those attending government schools. For Urdu/Sindhi reading, 42% children can read a story from private schools while only 38% government school children can do the same. In Arithmetic, 31% private school going children can solve two-digit division compared to 28% in government schools. In English, 43% private school children can read sentences in English compared to 41% government school children. When disaggregating learning in madrassahs, trends are of extreme concern.

**Low Learning in Madrassahs.** Of the 400+ madrassah children (5-16 years) included in the learning survey, only 7.4% can read a story in Urdu/Sindhi, 4.4% can solve division, and 10% can read sentences in English. **This reveals extremely poor single digit learning levels of children in madrassahs in KAs that need urgent and emergency attention!**

**Learning and Mother Tongue, *the elephant in the room*:** There are 17 mother tongues reported in the Katchi Abadi household pilot study 2021, ranging from 14 to 4 spoken in the four districts. The medium of instruction in majority urban slum schools is Urdu/Sindhi. Global research reveals foundational learning in mother tongue equips children to establish strong overall cognitive skills including numeracy and literacy. The lack of attention to mother tongue foundational learning in

ECE and primary years remains a major policy and action challenge for learning in Pakistan leading to high Learning Poverty (75%), rising to 85% in Pakistan (WB 2020)

**Learning by psycho-social wellbeing of Children:** An assessment of children's psycho-social wellbeing (5-16 years) was undertaken using the well-established 15-items scale [Stirling's Psychological Wellbeing Scale \(SPWBS\)](#) divided into three sub-scales of 5 items each and ranked from 1-5: a) Positive Emotional State, b) Positive Outlook and c) Social Desirability. The survey reveals that majority of the KA children (57%) fall in the two bottom categories (low and low-medium) on psycho-social wellbeing.

The SPWBS highlights that the relationship between learning outcomes and psycho-social wellbeing is strongly correlated i.e., as children's psycho-social wellbeing improves, their learning outcomes improve as well. (Annex 1)

### **Learning by Wealth, Parental Education & Access to Technology & Social Protection:**

**Household Wealth:** Household-wealth index is generated using a mix of HH assets<sup>3</sup>: District-wise household wealth distribution shows that Karachi-West Katchi Abadis have the highest percentage of households living in chronic poverty whilst Lahore has highest percentage of households in the highest two quartiles of wealth (58%). **There is a linkage of wealth with schooling choices and learning levels of children living in KAs.**

**Learning by Household Wealth:** Comparison of learning levels for all three subjects against wealth levels shows that households that fall in the higher quartiles perform better in learning. For Urdu/Sindhi learning, only 21% children in poorest households can read a story while 52% of children from richest households can do the same. For arithmetic, only 19% of the children from poorest households can do two-digit division while it is 35% of children from richest households. In English, 22% of the children from poorest households can read sentences, while it is 50% of children from the richest households in KAs.

**Parents Education:** Almost 50% of the mothers and 44% of the fathers living in the Katchi abadis were found to be illiterate. Of those literate, 10% mothers and 8% fathers had completed primary education (Grade 5); 41% mothers and 42% fathers had education up to matriculation (grade 10) and 9% mothers and 14% fathers had education above matriculation.

**Learning Improves with Mothers Education:** Whilst the percentage of children of illiterate mothers who can read a story in Urdu/Sindhi is 32%, it is 50% for children of mothers with education above matric (Grade 10+). In Arithmetic only 24% children of non-literate mothers can solve division while it is 32% children of mothers with education above matric, and in English 34% children of non-literate mothers can read sentences, compared to 51% children of mothers above matric education. **Educated mothers play a positive role in children's learning outcomes.**

**Technology Availability and Usage:** 63% of households (HHs) have smartphones, almost 80% of households have cellphones and 21% of the HHs have computer/laptops. Overall, 33% of the

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<sup>3</sup> House tenure status, House type, Electricity availability, TV availability, Computer/laptop, Smartphone availability, Car and Motorbike ownership.  
[http://aserpakistan.org/document/aser/2021/bookslets\\_other\\_stuff/Survey\\_Booklet\\_Katchi\\_Abadi.pdf](http://aserpakistan.org/document/aser/2021/bookslets_other_stuff/Survey_Booklet_Katchi_Abadi.pdf)

households reported that they use internet. Disaggregating technology acquisition by wealth for the poorest and richest HH reveals the following: TV- Poorest 15% & Richest 95%; Cell phone- Poorest 61 % & Richest 83%; Smart Phones- Poorest 38 % & Richest 94%; Internet- Poorest 10% & Richest 72%. **The opportunities for technology-based learning and livelihood solutions may be tapped for positive results in KAs and across wealth bands.**

**Social Safety Nets in Katchi Abadis:** Households living in complex communities rely on social safety nets for income stability and unmet needs. In KAs 15% households are recipients of public social protection programs viz. Benazir Income Support Programme (BISP), EHSAAAS, Punjab Social Protection Authority (PSPA), Akhuwat etc. This is significantly higher compared to 11% in the 16 rural districts study (ASER 2021). **Targeted social safety nets presence is a positive finding for vulnerable groups in KAs, positively bridging gaps for unmet education services.**

### **Time for Urgent Actions for learning in Urban Slums of Pakistan:**

Our findings reveal complex and layered challenges faced by Katchi Abadi households further exacerbated by stress and poor psycho-social wellbeing of children during COVID-19, severely impacting children's access to schooling and learning outcomes. Ten recommendations are suggested to improve learning and access in the Katchi Abadis of Pakistan.

### **TEN URGENT COORDINATED ACTIONS NEEDED FOR KATCHI ABADIS**

- 1.** The abject living conditions and unmet needs of Katchi Abadi residents are in violation of their fundamental human rights. The government in coordination and collaboration with public sector and private sector service delivery partners, should introduce programs to ensure that all Katchi Abadis have conducive facilities for decent living. This includes infrastructure, sewerage, drainage, garbage disposal, water supply, and education and skills facilities. KAs require well-coordinated governance structures, restoration of local government, municipal engagement and sub-national governance programs to oversee education and skills as essential service and entitlements, their continued neglect will undermine human resource development, economic stability, climate change challenges, disproportionately affecting girls and women throughout their life cycle.
- 2.** Establish planning and implementation Directorates for education and skills for KAs with close coordination of a) Education Departments, b) TEVT bodies and c) Urban/Katchi Abadi and /or local government departments; backed by spatially visible disaggregated big data in complex geographies for evidence based targeted actions.
- 3.** Early years support cannot remain neglected in KAs, it is a foundational tier for addressing multi-sectoral needs of birth registration, health, nutrition, learning readiness sensitive to mother tongue or home language to narrow gender and inequality gaps early in life; its impact is intergenerational across mothers and children. Action for community and school based early years initiatives is urgently needed.
- 4.** Quality of learning in all school systems including madrassahs needs urgent attention in KAs; this must be supported by establishing "Learning Resource Centers for Quality Support" that can be accessed by all school types supporting foundational learning with a range of EdTech options for ECE to grade 12 and counselling.

5. Second chance programs are a key investment for out of school children /adolescents both girls and boys for addressing foundational literacy & numeracy and accelerated education catch up streams in KA for 6-18 years backed by a range of technology options. This age group must be supported for constructive mainstreaming in labor markets to offset youth frustration, urban crime, violence, substance abuse etc. leading to high public costs of disruption and rehabilitation.
6. Programs need to be introduced in KAs to support children/adolescents psycho-social wellbeing to provide opportunities for social emotional learning (SEL), life skills and help maximize their learning potential.
7. Skills and economic opportunities for adolescents, youth and adults must be established as accessible targeted programs in TVET, skilling, technology, enterprise and financial inclusion in KAs. This strand can be supported by access to Government's Kamyab Jawan Program/others including Industry partnerships and placements for all genders.
8. Social Safety Nets as conditional cash transfers (15 % in KA) must be well targeted including the options for education, viz. Ehsaas nasho numa/ECD mother-child program, Waseela-eTaleem at primary, secondary schools, undergraduate scholarships and TVET /livelihood programs; these can be accelerated through engagement of CSOs/youth groups.
9. Scaling up Katchi Abadis pilot survey to regular largescale national assessments is imperative for accountability and action is critical for complex, growing and volatile urban population of Pakistan (50% by 2025), especially its children and most vulnerable groups excluded from the education landscape in discourse, policy, planning and actions.
10. In KAs with complex, growing and congested demographic patterns, education, learning and skills challenges can only be addressed through public sector multi-sectoral planning, budgeting and well- resourced implementation platforms coordinated in a timely iterative manner for tracking outcomes. Failure to meet these will lead to economic, gender and social justice collapse that Pakistan can ill afford; KAs present mega challenges and opportunities for meeting SDGs 2030 and fundamental rights that must be tackled immediately for a stable productive society; time is running out!