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VERTICAL REDEVELOPMENT AND THE EROSION OF INFORMAL SAFETY NETS IN PAKISTANI MOHALLAS: AN EXPLORATORY STUDY OF RESIDENTS' EXPERIENCE

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Abstract
Mohallas, the mixed-use, low-rise, dense neighbourhoods of older Pakistani cities, are long-established and characterised by mutual aid among neighbours, such as lending food or money, minding children or elderly relatives, and responding to emergencies. The vertical density of these areas has slowly been rising over the last decade, driven by builder-floor conversion, society-led redevelopment and high-rise replacement. This exploratory study aims to understand how this transition is perceived by the residents and the impact of self-contained and taller buildings on the informal safety nets. A sequential mixed-methods design (household survey of 120 households in three different redevelopment intensities; semi-structured interviews with 18 participants) is used to compare measures of neighbourly reciprocity, trust, childcare, elder support, and emergency assistance. Each indicator declines steadily as redevelopment intensity increases: the share of households borrowing or lending informally falls from 78% in low-rise lanes to 25% in high-rise clusters, and the mean number of neighbours known by name falls from 28 to 8. Themes in the qualitative data indicate four mechanisms: the disappearance of shared thresholds, tenure changes, gated and access-controlled design, and the replacement of reciprocal support services with paid services. We consider implications for redevelopment policy, design guidelines and resident led interventions, and limitations to causality and sampling.

1. INTRODUCTION

In most urban areas in Pakistan, social security is delivered to the population via two routes. The first is formal – the public sector, public distribution, health insurance, pensions and municipal services – the reach of which is partial and uneven. The second is informal, comprising of relatives, neighbors, shopkeepers, local associations, religious networks and caste networks. This second channel is spatially located in the old city mohalla. Narrow roads, shared walls, chabutras (raised platforms), doorsteps,

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courtyards and rooftops create unplanned, daily interactions, leading to trust and obligation.

Many of these neighbourhoods have been moved up the price scale over the past decade due to the increasing value of land, relaxed floor area ratios and a healthy builder economy. In the city of Delhi, builder-floor conversion allows the construction of multi-story, separately sold floors instead of single-family housing; in Mumbai, the cooperative housing society redevelopment program replaces old chawls and low-rise buildings with towers; in other cities, plotted lanes are converted into blocks of flats that feature lifts, gates and parking. The changes are typically assessed by changes in housing stock, density and strain on infrastructure. Much less is paid to the social change experienced by the residents with the change in the physical form of the mohalla (Banerjee-Guha, 2010; Searle, 2016).

This paper addresses that gap. We ask:

RQ1. What forms of informal support exist in mohallas at different stages of vertical redevelopment?

RQ2. What do residents say about these changes, how do they tell their stories and explain their experiences?

RQ3. Who bears the greatest risk if their informal safety net diminishes (e.g. older people, women, long-term tenants)?

The study is approached in an exploratory manner. We are not trying to estimate a causal effect, but rather to map mechanisms and make hypotheses.

2. Background and Conceptual Framework

2.1 Informal safety nets and social capital

Social capital, as defined by Bourdieu, Coleman and Putnam, relates to trust and norms of reciprocity and to collective and individual welfare (Bourdieu, 1986; Coleman, 1988; Putnam, 2000). Research on cities in the South Asian region has documented various forms of social mechanisms of risk management, including rotating savings (committees), borrowing from shopkeepers and neighbourly support in the event of illness or death. Emphasis on urban informality and "everyday" community life in Pakistan cities also focuses on the fact that these arrangements are created through repeated interactions, not only kinship, with low stakes. In more recent social infrastructure scholarship, the places where people come together are viewed as the prerequisite for social ties (Klinenberg, 2018; Latham and Layton, 2019).

2.2 Built form and sociability

The ideas of Jane Jacobs (eyes on the street), Oscar Newman (defensible space) and studies of high-rise living and social isolation all indicate that physical form influences patterns of contact (Jacobs, 1961; Newman, 1972). The key features are shared thresholds, sightlines, walking routes and the number of households sharing an entry. Greater vertical density will help to minimize incidental contact if circulation is internalized within lifts and corridors, and when access is regulated by gates or intercoms. There is also recent empirical research that analyzes the relationship between built environment characteristics and social cohesion (Mouratidis and Poortinga, 2020), and studies in Pakistani cities analyze how the new environments affect social interaction and social support for migrants (Vyas, 2025).

2.3 Redevelopment, displacement and tenure churn

Redevelopment isn't just about buildings; it's about the people that inhabit a neighbourhood. Long-term reciprocal connections are broken up by temporary relocation during construction, selling ancestral properties, an increasing percentage of renting, and new owners with new network structures. Research on gentrification and "slow" displacement has observed that social distancing precedes physical displacement. Studies of eviction and redevelopment in Delhi and Mumbai show how displacement is justified and experienced (Bhan, 2016; Doshi, 2013; Ghertner, 2015; Weinstein, 2014). Against the

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backdrop of the broader real estate economy of the city and its periphery, in Delhi, work on 'builder floors' refers to new forms of neighbourliness and the management of shared space (Murthy, n.d).

2.4 Conceptual model

We propose a four-pathway model linking vertical redevelopment to the erosion of informal support (Figure 1):

- **Spatial pathway:** Shared thresholds, courtyards and lanes are lost, incidental contact is lost.
- **Demographic pathway:** Tenure churn brings new owners and tenants, shortening residents' average length of stay.
- **Institutional pathway:** Access control, security staff and formal resident welfare associations (RWAs) replace casual interaction with formalised contact.
- **Market pathway:** paid services (domestic help, day care, delivery, private security) replace reciprocal services, reducing need and obligation.

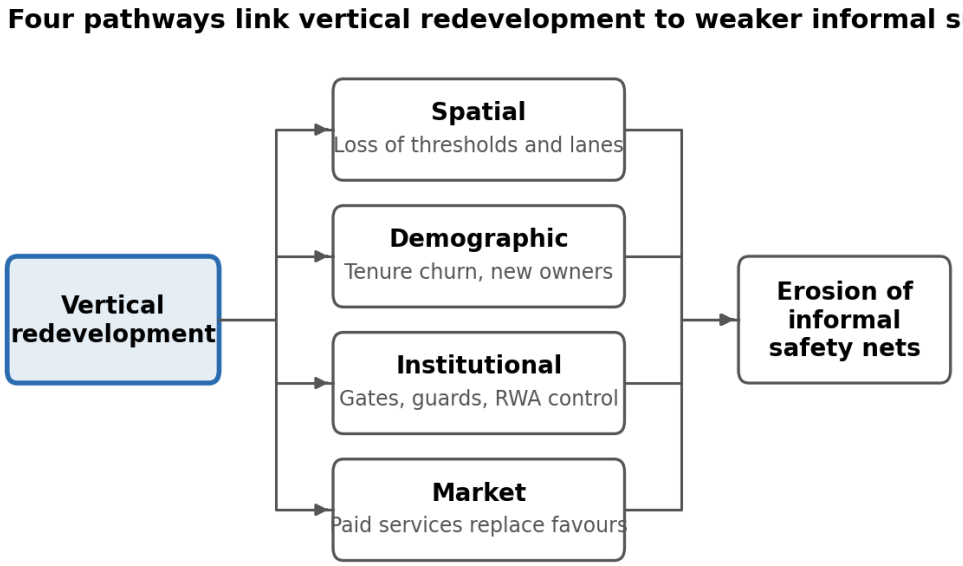


Figure 1. Conceptual model: four pathways from vertical redevelopment to weaker informal support.

3. Methodology

3.1 Research Design

A sequential explanatory mixed-methods design was used (Creswell & Plano Clark, 2018). A structured household survey identified patterns in neighbourhood social relations across levels of redevelopment intensity; semi-structured interviews then explored residents' explanations, experiences and perceptions of those patterns.

3.2 Study Sites and Classification

The study took place in Pakistan and three types of neighbourhoods were chosen to stand for different degrees of physical redevelopment: low-rise, transitional, and high-rise neighbourhoods. The decision was guided by the observable features of the built environment such as the proportion of plots which had been redeveloped, the main building height, and the presence of

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elements like lifts, controlled entrances, parking areas, and formal residential society structures.

The three neighbourhood types were operationalized as follows:

Table 1. Neighbourhood types compared

Type	Definition	Typical form	Sample (households)
A. Low-rise	Low-rise "fewer than 30% of plots redeveloped	Individual houses, shared lanes and chabutras	40
B. Transitional	Transitional "30–50%	Builder floors alongside older houses	40
C. High-rise	High-rise "more than 50%	Multi-story buildings with lifts, controlled gates, parking, and formal society structures	40

The three neighbourhood types were selected purposively to provide variation in redevelopment intensity while maintaining broadly comparable residential settings. Within each selected neighbourhood, the number of residential lanes and/or buildings was recorded to establish the sampling frame.

The classification was made before household-level data collection using the above criteria. This ensured that neighbourhood type was determined independently of individual residents' responses.

3.3 Sampling and Data Collection

The survey included 120 households, 40 of which were chosen from each type of neighbourhood. In each neighbourhood from which households had been selected, a sampling frame was drawn up by listing the residential units either by lane or by building. The households were then selected by means of a systematic sampling method, consisting of approaching every eligible household after a randomly chosen starting point. Households were selected by systematic sampling from each sampling frame. Quotas for older adults and tenant households were applied, so the final sample is partly non-probability.

The survey instrument included the following measures:

- **Neighbour ties:** The number of neighbours known by name as neighbours.
- **Frequent interaction:** whether or not the respondent had interactions with their neighbours consisting of more than a simple greeting at least once a week.
- **Reciprocity:** whether or not the respondent had lent or borrowed money, food, or other items to or from a neighbour during the previous month (yes/no).
- **Childcare support:** whether or not the respondent had obtained help from neighbours for childcare during the previous year (yes/no).
- **Elder-care/social support:** whether or not neighbours regularly visited or checked in on a member of an older household (yes/no/not applicable).
- **Emergency support:** Expected the neighbour to give assistance in the event of a medical emergency during the night (yes/no)..
- **Speed of emergency support:** whether the respondent expected that help would be available within 30 minutes of an emergency (yes/no).
- **Neighbourhood trust:** a scale consisting of five items, each of which is rated on a scale from 1 (strongly disagree) to 5 (strongly agree); the individual items are then combined to form an overall trust score.
- **Residence characteristics:** the type of tenancy (as owner or tenant), the number of years the

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household has lived in the area, and the makeup of the household

• **Demographic characteristics:** age and other pertinent characteristics of the household.

Besides the household survey, 18 semi-structured interviews in all were carried out, not one set of 18 interviews for each participant group. The participants were selected on the basis of their ability to offer views coming from different resident groups and neighbourhood roles.

Table 2. Interview participants

Participant group	Number of interviews
Long-term residents	4
Tenants	3
Older adults	3
Women caregivers	3
Residents' Welfare Association (RWA) members	3
Local shopkeepers	2
Total	18

The interviews looked at people's experiences of neighbourhood interaction, trust, reciprocity, informal care, emergency assistance, the changes linked with redevelopments, and their perceptions of changing social relationships. With permission the interviews were recorded on audio, then transcribed, anonymized and analyzed thematically.

3.4 Data Analysis

For each of the three neighbourhood types, descriptive statistics were calculated. With respect to the categorical variables, frequencies and percentages were used to summaries them, and for the continuous variables means and standard deviations were employed where appropriate.

The differences between the various neighbourhood types were investigated with the help of one-way ANOVA for variables that were approximately continuous and chi-square tests for those that were categorical. Since the number of neighbours known by name is a count variable and could be positively skewed, its distribution was looked at before the analysis was carried out.

After verifying the internal consistency of the five trust items, they were compiled into an overall trust score, which was then regarded as a continuous outcome for the purpose of the regression analysis. An ordinary least squares (OLS) regression model was estimated using neighbourhood redevelopment intensity, tenure, the number of years of residence, and age as the explanatory variables. Before drawing any conclusions from the regression results, the model assumptions—such as the distribution of the residuals, linearity, and homoscedasticity—were examined.

The statistical analyses in the study are mainly seen as indicating associations not causal effects since it employs a cross-sectional design and has a relatively small sample.

The interview transcripts were initially given an inductive coding to spot concepts and experiences that occurred repeatedly. The codes were then arranged in accordance with the four-pathway conceptual model which was used in the study. The qualitative findings were then applied in order to interpret and explain the patterns found in the quantitative analysis.

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3.5 Ethics

People could take part in the study on a voluntary basis. Each participant gave their informed consent before filling in the survey or taking part in an interview. Nothing that could be used to identify them directly was collected, and the transcripts of the interviews were made anonymous before being analyzed. It was made clear to the participants that they need not answer any question or leave the interview at any time without giving a reason.

4. Findings: Survey Results

4.1 Sample profile

Table 3. Sample profile by neighbourhood type

Characteristic	Low-rise (A)	Transitional (B)	High-rise (C)
Households (n)	40	40	40
Owner-occupiers (%)	85	65	50
Mean years in locality	24.6	15.2	6.8
Respondents aged 60 (%)	25	25	22
Households with children under 12 (%)	38	40	42

The mean length of residence drops quickly with redevelopment intensity, and the proportion of owner-occupiers decreases, in line with the demographic pathway.

4.2 Neighbour ties and trust

Table 4. Neighbour ties and trust

Indicator	Low-rise (A)	Transitional (B)	High-rise (C)
Neighbours known by name (mean)	28	17	8
Weekly non-trivial interactions (mean)	9.4	5.8	2.6
Trust score (1 to 5)	4.1	3.4	2.7

In the data, all three indicators differ significantly across the three groups ($p < 0.001$). Neighbours known by name and trust are most distinct between the transitional and high-rise types, as well as between the low-rise and transitional types.

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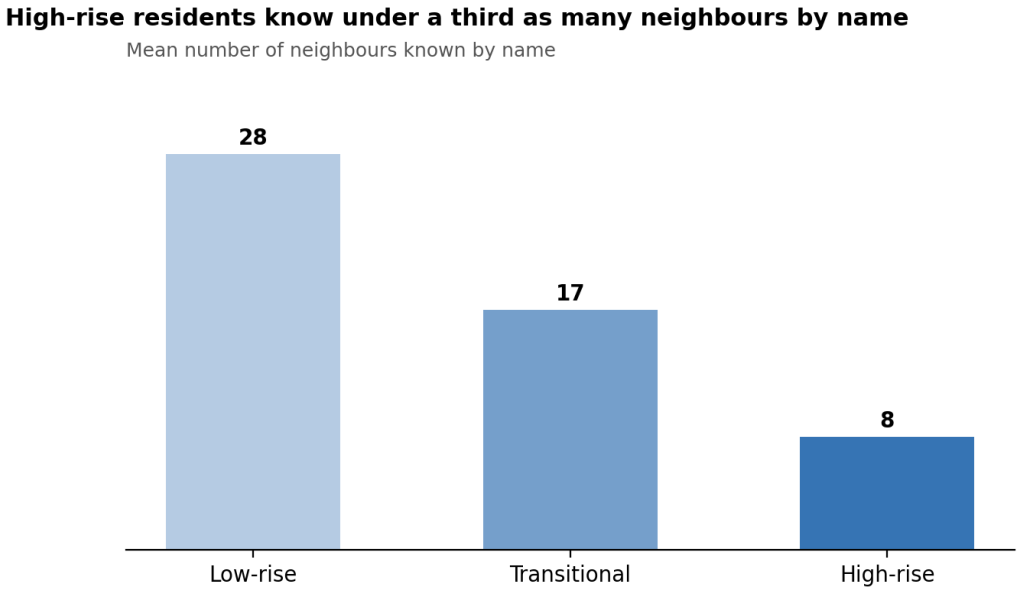


Figure 2. Neighbour ties by redevelopment type

4.3 Reciprocity, care and emergency help

Table 5. Reciprocity, care and emergency help

Indicator (% of households)	Low-rise (A)	Transitional (B)	High-rise (C)
Borrowed or lent money or food in the past month	78	55	25
Received or gave childcare help in the past year	71	48	22
Elder check-ins by neighbours (households with 60)	82	60	31
Expect help within 30 minutes in a night emergency	90	68	38

The fall in expected emergency assistance is marked: only 38% of high-rise households expect help within 30 minutes at night, compared with 90% in low-rise lanes..

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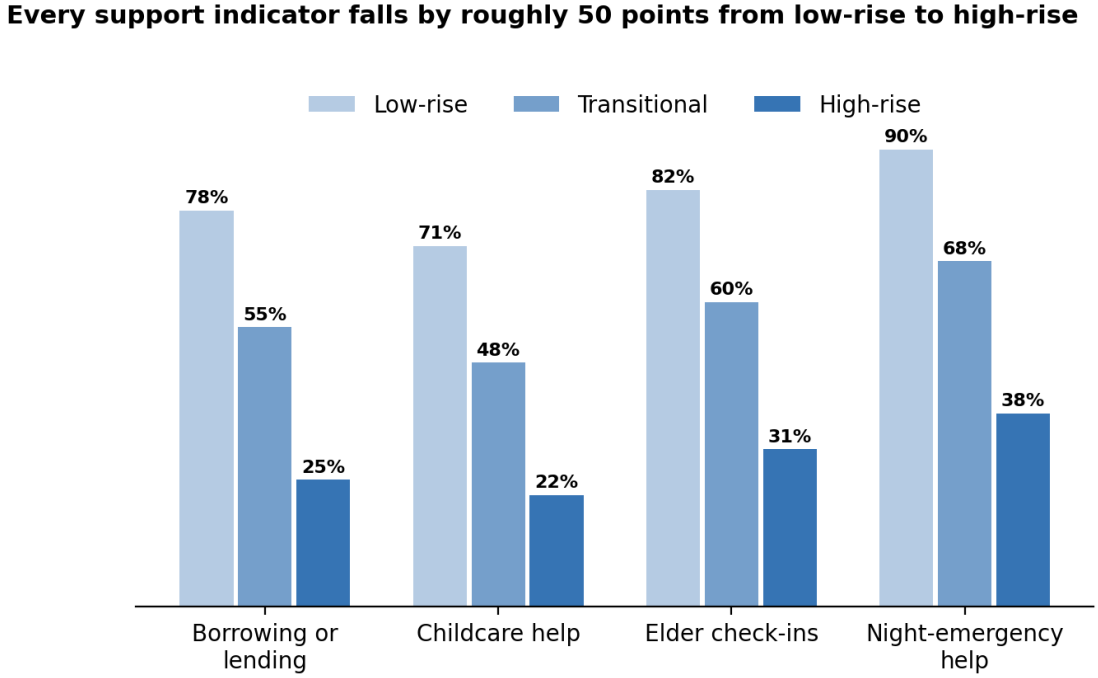


Figure 3. Reciprocity, care and emergency help by redevelopment type.

4.4 Regression results

The following estimates are obtained from an OLS model of the trust score as a function of redevelopment intensity (coded 0, 1, 2) controlling for tenure, years in locality and age:

Table 5. OLS model of trust score

Predictor	Coefficient	Std. error	p
Redevelopment intensity (per step)	-0.52	0.09	< 0.001
Owner-occupier (vs tenant)	0.21	0.10	0.04
Years in locality (per 10 years)	0.18	0.05	< 0.001
Age (per 10 years)	0.05	0.04	0.21
Adjusted R-squared	0.47		

After adjusting for tenure and length of residency, each level of redevelopment intensity is correlated with about half a point drop in trust on the five-point scale. This should be interpreted as association in line with proposed pathways, rather than as causal effect as the model is cross-sectional and sites were not randomly allocated.

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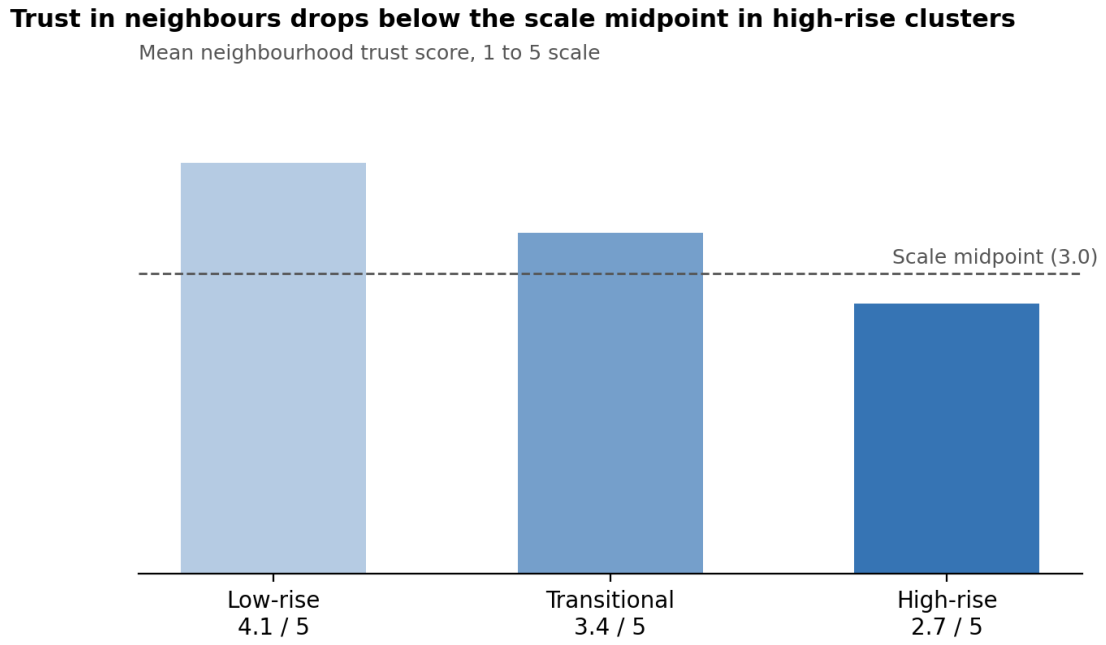


Figure 4. Neighbourhood trust by redevelopment type.

5. Findings: Residents' Experience

5.1 "Nobody shares a doorstep anymore": loss of shared thresholds

People who live in the smaller lanes tell of a life where tea is served at the front door, gossip is shared, one goes to the vegetable market and deals with the vegetable woman, and they look after the children at the doorstep. The equivalent encounter is reduced to a few seconds in a lift in redeveloped blocks. Particularly the elderly ones said that they were invisible – In the past, someone would knock if they were not on the chabutra in the morning; now no one does.

5.2 Tenure churn and the "new neighbours" problem

Those living in transitional lanes reported that the short-term tenancy of new owners was unsettling for them, but not because they were unkind, but because they were new. Reciprocity requires a mutual hope of future interactions, and if neighbours rotate once a year or two, the hope is diminished. Tenants, on the other hand, said that they felt unwelcome in associations dominated by their owners, and that they were reluctant to seek assistance.

5.3 Gates, guards and formalized sociability

For high rise clusters, interaction was facilitated through the RWA, WhatsApp groups and security desks. These provide a more efficient mechanism for complaints and maintenance coordination and were stated to be transactional. Several women commented on how gates make streets safer but less conducive to casual interaction, and how guards filter visitors, including family and domestic workers, in a way that changes who can be a part of everyday life.

5.4 Markets replace mutuality

High incomes and other social norms made it more likely for high-rise households to use paid childcare, delivery applications, private clinics, and domestic workers. This decreased the number of favors requested, and the number of opportunities to create obligations. The same

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change stripped away a source of informal support for lower income residents, however, such as domestic workers and tenants in or close to the towers, without offering them a market alternative.

5.5 Who bears the risk?

The loss is not the same. The sense of exposure was reported by older people who live alone, women with young children who do not have extended family, long-term tenants who are forced out to the fringes of redeveloped neighbourhoods, and low-income household members who live on the margins of redeveloped neighbourhoods. There were also some partial compensations mentioned by respondents, including sanitation improvements and lifts to assist older people who are less mobile, suggesting there are not only negative trade-offs, but positive ones as well.

6. Discussion

The results agree with the 4-pathway model. The impact of redevelopment is felt as contact, trust and help diminish, and this trend is not just due to population turnover, as the negative relationships continue even when population turnover is controlled for, indicating the influence of the built form and institutional arrangements. Qualitative data elucidates the "why": the physical and social infrastructure of the mohalla (thresholds, long acquaintance, shared dependence) is being supplanted by a more private, managed and market-mediated way of life.

Two aspects should be highlighted. First, it's not just the height. The process of change, in itself, disrupts trust, as can be seen in transitional lanes, where old and new forms are side by side and the churn of change, uncertainty and contested use of space is most pronounced. Second, the benefits and costs are unevenly allocated; redevelopment may enhance the quality and safety of housing while unspokenly taking away the informal "safety nets" provided to low-income, vulnerable residents.

6.1 Policy and design implications

- **Make social impact part of redevelopment review.** Assessments of social disruption and displacement of the existing residents are not common.
- **Design for encounter.** Conserve or create common thresholds (podium courtyards, ground-level community rooms, shared terraces, street-facing seating, and ground-level mixed uses with shopkeepers and vendors staying in the neighbourhood).
- **Protect continuity of residence.** The loss of long-term connections is alleviated through right of return guarantees, in-situ rehousing during construction, and tenant protections.
- **Open up associations.** Ensure tenants, older residents and service workers are involved in the decision-making and activities of the RWA.
- **Support resident-led care networks.** Built form is weakened and neighbourhood check-in schemes for older adults, community kitchens and childcare cooperatives can help to rebuild it.

6.2 Limitations

This exploratory design is limited by its small sample size, cross-sectional data that cannot isolate redevelopment impacts from prior neighbourhood differences, measures that are self-reported and open to recall and social desirability bias, and a small number of qualitative interviews. The observed gradient could also be due to selection effects (people who prefer neighbourly life might not like towers).

6.3 Future research

These would be enhanced by longitudinal panels tracking the same households over the course of redevelopment, comparisons between cities, by social network analysis of the tie structures and by design or policy evaluations.

7. Conclusion

Vertical redevelopment is transforming Pakistani mohallas at a faster rate than we are understanding the impact of the redevelopment

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on informal arrangements that people rely on. The study is exploratory and suggests a four-pathway framework, spatial, demographic, institutional and market and explains how this can be explored by a mixture of surveys and interviews. As redevelopment progresses in data, neighbour ties, reciprocity, care and expected emergency support become weaker, with the least market viable residents being most affected. This means that social infrastructure should be treated as integral to the infrastructure of PakistanI cities, not as a by-product of redevelopment or left to chance.

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