

7.4. Reasonableness to settle

COMMON ANALYSIS
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If the criteria of safety and travel and admittance are met, the next step in assessing the existence of an IPA in Islamabad, Lahore and Karachi is to consider the reasonableness to settle in light of the general situation in each city and the individual circumstances of the applicant.

7.4.1. General situation

The analysis below is based on the following EUAA COI products: Country Focus 2026, 7.; Country Guidance should not be referred to as a source of COI.

- **Means of basic subsistence and employment**

  Islamabad, Lahore and Karachi all offer important possibilities for internal relocation, but the socio-economic conditions differ in ways that may affect the reasonableness to settle.

  The three cities are major urban and economic centres with diversified labour markets, active welfare organisations and some support mechanisms for vulnerable persons. At the same time, all three show structural constraints, notably reliance on informal work, uneven enforcement of labour protections, and limited social protection.

  As the capital, **Islamabad** is closely linked to government institutions, diplomatic missions, banking, media, telecommunications and state-owned or foreign companies, giving it a strong service sector alongside some manufacturing activity. It has the lowest reported poverty rate among Pakistan’s districts (3.5%), although this is accompanied by a cost of living above the national average. The presence of a Migrant Resource Centre (MRC) and the fact that one in five

households receives some form of social assistance suggest relatively better institutional support, even if social protection overall remains limited.

Karachi and **Lahore** are both major economic hubs, but in both cities access to livelihoods can be challenging. **Karachi**, as Pakistan's largest city and principal commercial and logistics centre, likely offers the widest range of employment opportunities. However, rising poverty, widespread informal employment and long power outages particularly affecting daily wage earners indicate significant vulnerability for poorer households. **Lahore**, as the country's second-largest city and a key industrial and commercial centre, also offers economic opportunities, but these are influenced by very high informality and particularly poor compliance with minimum wage rules. Labour exploitation, especially in sectors such as brick kilns in Punjab, further weakens livelihood security.

- **Food security**

  Across **Islamabad, Karachi** and **Lahore**, available information indicates growing pressure on access to adequate food, mainly linked to rising prices, climate-related disruptions and pressure on local food supply. In all three cities, poorer households appear particularly exposed, although the degree and form of vulnerability differ.

  In **Islamabad**, rising food prices reportedly affect slum residents in particular, limiting access to more nutritious foods such as meat and fruit; women were reported to be especially disadvantaged. At the same time, some mitigation efforts have been introduced, including measures to promote fortified flour and increase local food consumption.

  In **Karachi**, food insecurity appears more widespread and structural. In Sindh province, almost one third of households were reportedly affected by moderate or severe food insecurity, linked to drought, water scarcity and flood-related crop damage, all of which contributed to reduced agricultural output and higher prices.

  In **Lahore**, food access was also affected by supply pressures, including shrinking agricultural land and monsoon floods. Sharp price increases and shortages of key food items were reported, although government-supported Sahulat Bazaars provided some subsidised access to essential commodities.

- **Housing and shelter**

  Across **Islamabad, Karachi** and **Lahore**, formal housing coexists with significant informal settlement patterns, particularly affecting lower-income groups. In all three cities, residents of slums or informal settlements appear more exposed to

overcrowding, unsafe structures and environmental risks. In **Islamabad**, marginalised communities in informal and peri-urban settlements face exposure to flash floods and heat waves. Most households reportedly have access to a washroom. In **Karachi**, housing vulnerability appears most acute, with around 60 % of residents living in informal settlements (*katchi abadis*) marked by overcrowding and unsafe buildings, including roof and building collapses. In **Lahore**, significant slum areas persisted, while property prices further increase low-income households' reliance on informal housing.

- **Water and sanitation**

  Across **Islamabad, Karachi and Lahore**, available information points to significant shortcomings in access to water and sanitation, although the nature and severity of these problems differ between the three cities. In **Islamabad**, water quality is poor and supply insufficient, resulting in water rationing; dam construction is cited as a mitigation measure. In **Karachi**, access to the public water system appears uneven due to deficiencies in infrastructure and water theft, with many residents reportedly depending on private water tankers. Conditions in *katchi abadis* are described as particularly poor, with limited or no access to piped water and sanitation, increasing exposure to waterborne infections, though access varies across settlements and city areas. In **Lahore**, water shortages, flooding, sewage contamination and severe air pollution combine to create a particularly acute environmental situation.

- **Basic healthcare**

  Across **Islamabad, Karachi and Lahore**, access to healthcare infrastructure is generally good, particularly in central urban areas and both for basic and specialised services. At the same time, the quality and effective availability of care appear to vary depending on local capacity, type of facility and ability to rely on public or private provision.

  In **Islamabad**, healthcare access is reported to be good overall, with all three levels of the health system described as easily accessible, namely primary care through BHUs and Rural Health Centres (RHCs), secondary care through Tehsil Headquarters (THQ) and District Headquarters (DHQ) facilities, and tertiary care through specialised hospitals.

  In **Karachi**, healthcare facilities are also described as generally accessible for most residents, with the relative exception of the outer Malir District. However, public hospitals face significant capacity constraints, in particular a severe

shortage of medical staff. At the same time, treatment is available for conditions including tuberculosis, HIV and hepatitis.

In **Lahore**, the healthcare situation appears comparatively strong, with the city ranking second out of 129 districts in the District Vulnerability Index of Pakistan and hosting a high concentration of specialised hospitals. Both public and private healthcare sectors are well developed, although recent changes suggest reduced insurance-based coverage in public hospitals and only limited continued coverage in registered private facilities.

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Across **Islamabad**, **Lahore** and **Karachi**, access to basic subsistence is shaped by major urban economies, but also by informal employment, uneven labour protection and limited social support. While food is generally available, access has been affected by rising prices, climate-related disruptions and pressure on supply, with some mitigation measures in Islamabad and Lahore. Housing includes both formal neighbourhoods and significant informal settlements, particularly affecting lower-income groups. Water and sanitation conditions show shortages, poor quality and uneven access, especially in informal areas. Healthcare infrastructure is generally available, including specialised services, though capacity constraints exist in parts of Karachi.

The general circumstances prevailing in the cities of **Islamabad**, **Lahore** and **Karachi** assessed in relation to the factors above do not preclude the reasonableness to settle in those cities as such. The assessment should take into account the individual circumstances of the applicant.

☐ 7.4.2. Individual circumstances

The analysis below is based on the following EUAA COI products: Country Focus 2026, 7.; Country Guidance should not be referred to as a source of COI.

In addition to the general situation in the area of potential IPA, the assessment whether it is reasonable to settle in that part of the country should take into account the individual circumstances of the applicant, including their potential vulnerabilities and coping mechanisms.

Please note that this is a non-exhaustive list:

- **Gender**: social constraints and related practical effects (control on family finances, job opportunities and conditions, etc.) are likely to limit the chances for a woman to autonomously settle in a place different from the one she is bound to due to family links. In Islamabad, Lahore, and especially in Karachi, some welfare organisations focus on women issues.

- **Age**: children and elderly persons could have access to limited means of subsistence making them dependent on other providers. Therefore, this element should be seen in conjunction with the available support by family or a broader support network. In the case of children, the best interest of the child shall be a primary consideration, for example, with regard to access to basic education.

- **Family status and/or support network**: local knowledge and social connections are important in helping a person settle and access basic needs and services. A support network may include extended family, friends, members of the same ethnicity. Special attention should be given to some people returning after long periods abroad, who may lack such networks.

- **Professional and educational background and financial means**: the background of the applicant, their level of education and available financial means and in particular the access of the applicant to means of basic subsistence, should be taken into account when assessing the reasonableness of IPA.

- **Linguistic background**: while not a requirement, the knowledge of Urdu language would facilitate the settlement of the applicant in Islamabad, Karachi

and Lahore, those three cities hosting communities of all the main ethnic and religious groups of Pakistan.

- **State of health**: the availability of the necessary medical treatment, as well as the applicant's state of health and its impact on their ability to work and to travel/relocate, should be considered. For persons with disabilities, access to basic means of subsistence, including through employment, would be further limited.

These factors would often intersect in the case of an applicant, leading to different conclusions on the reasonableness of IPA. In some cases, more than one element of vulnerability would confirm a conclusion that IPA is not reasonable (e.g. a woman or a person with disability without a support network), while in other cases, they may balance each other (e.g. a person with disability with significant financial means and/or a high level of education).

☐ 7.4.3. Conclusion on reasonableness

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Taking into account the gender, the family status, the professional and educational background and financial means, and other individual circumstances of the applicant, it could be substantiated that IPA in Islamabad, Karachi and Lahore would be reasonable for single able-bodied men and married couples without children, including when they do not have a support network.

In the case of families with children, internal protection alternative may be reasonable, including without a support network, where the best interests of the child have been duly assessed. In the case of couples, basic subsistence has to be ensured for both spouses. In order to ensure their basic needs, other profiles of applicants would in general need a support network in the area of potential IPA.

Although the situation related to settling in Islamabad, Karachi and Lahore could entail certain hardship, it can still be concluded that such applicants would be

able to ensure their basic subsistence, housing, shelter and hygiene, and access to basic healthcare.

It should be highlighted that these conclusions are without prejudice to the criteria of safety, travel and admittance and that the individual circumstances in the case at hand should be fully examined.

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