Irregular settlements and informal housing characterize living conditions of large segments of the poorest residents of many Asian cities. This paper frames housing as both an element as well as a precondition for effective social protection. Karachi is not alone among large and growing Asian cities where irregular housing has been the mainstay for the poor. Given the prevalence of irregular housing, government initiatives for the regularization of irregular settlements are viewed here as key components of a social protection strategy. Primary research findings from poor irregular settlements in Pakistan’s largest metropolis Karachi are used to draw out lessons for policy.