

Housing and Neoliberalism

A Case of Affordable Public Housing in Pakistan

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Abstract: Affordable public housing has garnered much scholarly interest, which led to extensive research in the last two decades. Despite its effectiveness in providing affordable housing on a global scale, affordable housing in Pakistan is scarce with a shortage of approximately 10 million units. This qualitative study used a political economy theory of neoliberalism to examine affordable public housing development in Lahore, Pakistan and a case study design to explore the complexities underpinning affordable public housing production. Notably, 22 in-depth interviews were conducted with key stakeholders in the public housing delivery process. The qualitative data were thematically analysed to identify salient themes on governance and regulatory challenges. Based on in-depth interviews with key government officers and policy document analysis, specific barriers to the urban governance system in developing affordable public housing were identified in Lahore. High urbanisation rates and land prices, inflation, the absence of low-income quota, lack of coordination, overlapping jurisdictions among government departments, and lack of political will primarily deter stakeholders from developing affordable public housing. For example, the various institutions from federal, provincial, and local governments in Lahore that work concurrently to provide affordable housing result in an overlapping of power between agencies. The current practice of providing individuals with open land plots to construct low-cost houses proved ineffective following its contribution to horizontal expansion and land price speculation. As such, the Pakistani government encounters challenges in providing affordable public housing for low-income earners. Following the neoliberal ideology, the Pakistani government ceased to engage in housing development and heavily relied on the private sector instead. This situation, which limited low-income earners' options in formal housing, compelled them to live in informal settlements. Specific recommendations (adopting affordable housing policies at the provincial level, providing built strata housing rather than land-based, open-plot ones, and a low-income quota for every public housing scheme) were made to improve the current regulatory framework and affordable public housing delivery processes in Lahore, Pakistan.

Keywords: Public housing, affordability, political economy, urban governance, neoliberalism

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First Published 2024

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Perpustakaan Negara Malaysia

Author: Abdul Rehman, Peter Aning Tedong, Melasutra Md Dali

ISBN: 978-629-490-039-4

Published and printed by:
Penerbit UTHM
Universiti Tun Hussein Onn Malaysia
86400 Parit Raja,
Batu Pahat, Johor
Tel: 07-453 7428 / 7452
Fax: 07-453 6145

Website: <http://penerbit.uthm.edu.my>
E-mail: pt@uthm.edu.my
<http://e-bookstore.uthm.edu.my>

Penerbit UTHM is a member of
Majlis Penerbitan Ilmiah Malaysia (MAPIM)



Cataloguing-in-Publication Data

Perpustakaan Negara Malaysia

A catalogue record for this book is available
from the National Library of Malaysia

ISBN 978-629-490-039-4

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LIST OF ABBREVIATIONS

BTS	Built Transfer System
CAQDAS	Computer-Aided Qualitative Data Analysis Software
ESCR	Committee on Economic, Social and Cultural Rights
FCPP	Frontier Centre for Public Policy
FGEHA	Federal Government Employees Housing Authority
GDP	Gross Domestic Product
HBFC	House Building Finance Corporation
HIES	Household Integrated Survey
HUD	Housing and Urban Development
HUD & PHED	Housing Urban Development and Public Health Engineering Department
ICCPR	International Covenant on Civil, and Political Rights
ICESCR	International Covenant on Economic, Social and Cultural Rights
IFIs	International Financial Institutions
IMF	International Monetary Fund
IPP	Institute of Planners of Pakistan
IRF	Integrated Regulatory Framework
LDA	Lahore Development Authority
LG & CD	Local Government & Community Development
LIT	Lahore Improvement Trust

LMC	Lahore Metropolitan Corporation
LTV	Loan-to-Value
MPLD	Master Plan Lahore Division
NADRA	National Database and Registration Authority
NAPHDA	Naya Pakistan Housing and Development Authority
NHP	National Housing Policy
NPHP	Naya Pakistan Housing Program
NUA	New Urban Agenda (UN)
OECD	Organization for Economic Cooperation and Development
PSLM	Pakistan Social and Living Standards Measurement Survey
PBS	Pakistan Bureau of Statistics
PC	Planning Commission (Pakistan)
PCATP	Pakistan Council of Architects and Town Planners
PHATA	Punjab Housing and Town Planning Agency
PKR	Pakistani Rupees
SBP	State Bank of Pakistan (Federal Government Bank)
UDHR	Universal Declaration of Human Rights
UK	United Kingdom
URI	Urban Reform Institute
US	United States
USD	United States Dollar
UN	United Nations
UNCHS	United Nations Centre for Human Settlement
WB	World Bank

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PREFACE

Affordable public housing has garnered much scholarly interest, which led to extensive research in the last two decades. Despite its effectiveness in providing affordable housing on a global scale, affordable housing in Pakistan is scarce with a shortage of approximately 10 million units. This qualitative study used a political economy theory of neoliberalism to examine affordable public housing development in Lahore, Pakistan and a case study design to explore the complexities underpinning affordable public housing production. Notably, 22 in-depth interviews were conducted with key stakeholders in the public housing delivery process. The qualitative data were thematically analysed to identify salient themes on governance and regulatory challenges. Based on in-depth interviews with key government officers and policy document analysis, specific barriers to the urban governance system in developing affordable public housing were identified in Lahore. High urbanisation rates and land prices, inflation, the absence of low-income quota, lack of coordination, overlapping jurisdictions among government departments, and lack of political will primarily deter stakeholders from developing affordable public housing. For example, the various institutions from federal, provincial, and local governments in Lahore that work concurrently to provide affordable housing result in an overlapping of power between agencies. The current practice of providing individuals with open land plots to construct low-cost houses proved ineffective following its contribution to horizontal expansion and land price speculation. As such, the Pakistani government encounters challenges in providing affordable public housing for low-income earners. Following the neoliberal ideology, the Pakistani government ceased to engage in housing development and heavily relied on the private sector instead. This situation, which limited low-income earners' options in formal housing, compelled

them to live in informal settlements. Specific recommendations (adopting affordable housing policies at the provincial level, providing built strata housing rather than land-based, open-plot ones, and a low-income quota for every public housing scheme) were made to improve the current regulatory framework and affordable public housing delivery processes in Lahore, Pakistan.

ACKNOWLEDGEMENTS

The authors convey their deep appreciation to all those who provided assistance throughout the creation of this manuscript.

Foremost, gratitude is extended to Allah the Almighty for granting the fortitude, courage, and good health needed to pursue a Doctorate and successfully complete this book.

Sincere thanks are offered to everyone who contributed in Pakistan, notably the LDA, FGEHA, LG & CD, and PHATA staff, as well as PCATP and IPP members. Their support played a crucial role in the realization of this work.

Profound gratitude is expressed to the Higher Education Commission of Pakistan for the generous research grant and the vital support that facilitated the completion of this book.

Last but certainly not least, heartfelt appreciation is extended to our family members for their unwavering presence and motivation. Special appreciation is reserved for the esteemed father of the first author, Town Planner Muhammad Siddiq. His unwavering care, love, and invaluable guidance have been instrumental throughout the first author's Ph.D. journey.

CHAPTER 1: INTRODUCTION

1.1 Introduction

Over the past two decades, numerous studies have been conducted on the problems associated with public housing; low-cost housing; and affordable housing. In the 1990s, housing affordability issues became a global priority in most regions and diverse contexts, despite earlier studies documenting the experiences of megacities such as Hong Kong, New York, London, and Tokyo. Public housing is in short supply despite a worldwide push to help the poor find affordable housing through government initiatives.

Problems with affordable housing can be broken down into several categories, including “income” versus “price”, millennial spending habits, household wealth, housing preferences, and the size of living quarters. In some ways, a number of academics have linked affordable housing with the neoliberal ideology, which is characterised by a free market operating in a deregulated and privatised environment (Eshel & Hananel, 2019; Kadi, 2014; Peck & Tickell, 2002). Housing conditions for low-income households have worsened and access to affordable units has become more difficult, as Kadi (2014) explains, because neoliberalism has restructured urban housing markets in New York, Amsterdam, and Vienna.

Eshel and Hananel (2019) looked at how a shift in power over housing policy in Israel led to two major ideas: (i) viewing the housing shortage as a supply problem, and (ii) shifting the demographics of those targeted by affordable housing programmes. Thus, advocates of neoliberalism have taken advantage of housing policy failures to advance neoliberalism as the preeminent housing paradigm by expanding the availability of affordable homes, studio apartments, and other forms of rental housing. This crisis in housing affordability has been blamed on developers and the government. The former is blamed for the scarcity of land suitable for residential development,

CHAPTER 2: CONCEPTUALISING AFFORDABLE PUBLIC HOUSING AND NEOLIBERALISM

2.1 Introduction

Housing is an individual's fundamental right, but providing affordable units proves to be challenging. Most people struggle to acquire their dream homes due to the lack of suitable housing in appropriate locations or financial capacity to pay for such housing: a major issue worldwide. This condition is exacerbated in developing cities, where the urban poor struggle to find decent shelters. Various governments are striving to address the multitude of housing issues, including (but not limited to) housing affordability through public and private sector initiatives, albeit with little success. In order to understand the production of affordable housing, an analytical framework of neoliberalism is used in this book to investigate the role of governance and housing delivery mechanisms system for low-income groups in Lahore, Pakistan.

2.2 Conceptualisation Of Affordable Housing

Similar to food and clothing, housing is a basic necessity for human beings, regardless of their economic conditions. As a crucial component in national (urban) economic development (Nguyen, 2005), housing positively influences one's well-being, physical and mental health, education, employment, and sense of security (Baqutaya, Ariffin, & Raji, 2016). American psychologist Abraham

CHAPTER 3: NEOLIBERALISM IN PAKISTAN

3.1 Introduction

This chapter reviews the historical development of Pakistan with elaborations on its housing production in Pakistan due to globalisation. The chapter is divided into six sections. Section one presents the introduction, while section two depicts the history of Pakistan in terms of political and economic transition and the geographical context of its regional and global status. Meanwhile, section three highlights the major changes in the Pakistani political economy (neoliberalism and neoliberal urbanism) with emphasis on affordable housing development and the shift from a public-to-private-dominated housing market. Section four discusses the urban governance structure and policy development in Pakistan. Section five discusses the housing finance situation in Pakistan, followed by a summary of the chapter in section six.

3.2 Political And Socio-Economy History

Contemporary Pakistan encompasses two parts: West Pakistan (currently known as Bangladesh, which separated in 1971 after a war with India) and East Pakistan, which comprises the current geography of Pakistan (Cilano, 2014). The national political progress has been significantly hampered by political crises, security challenges, and the failure of domestic and foreign policies (Kapoor, 2021). Pakistan gained independence from the UK in 1947 and fought its first war with India in 1948, which led to political instability and military dictatorships led by Ayub Khan, Yahya Khan, Zia-ul-Haq,

CHAPTER 4: AFFORDABLE HOUSING SITUATION IN LAHORE

4.1 Introduction

Pakistan is a federation of four provinces, with Lahore being the second-largest city and capital of the country's most populous province, Punjab. With a 111 million population and over 117 million houses, the ratio of Punjab's population is 52.94% of the total Pakistani populace (PBS, 2017). The population in Punjab has increased by 36.4 million in the past 19 years, which is 49.4% higher than the statistics presented in 1998. Lahore, a walled city that existed between the Mughal era (1524-1752) and British colonial rule, has more than 2000 years of history (Rana & Bhatti, 2018). This city, which is located in the northeast of Pakistan bordering India, has grown tremendously and become a bustling metropolis offering numerous commercial and trade opportunities within the region. A significant number of migrants moved to Lahore post-independence in 1947. With a total administrative area of 1,772 km² (PBS, 2017), the city has significantly grown in recent decades.

4.2 Profile Of Lahore

Lahore, the only district in Punjab to have all the areas declared as urbanised, is divided into nine administrative zones (see Figure 4.1) under the Local Government Act 2019.

CHAPTER 5: ISSUES AND CHALLENGES IN GOVERNING AFFORDABLE PUBLIC HOUSING

5.1 Introduction

Pakistan operates under a two-tiered governance system, comprising federal and provincial levels, with each playing a crucial role in the administration of affordable public housing. The federal government formulates comprehensive five-year plans that delineate housing and land provision policies. These plans establish regulations and norms to govern national development. Importantly, the governance of constructing affordable social housing is intricately connected to various challenges, including escalating land rates, inflation, political instability, economic decline, poverty, and urban decay, particularly in city centres.

Despite the formulation of these plans and national housing policies, a significant gap persists in providing affordable housing options to low-income Pakistani residents. The complexities of the housing market, coupled with the multifaceted challenges mentioned earlier, pose formidable constraints that hinder the effective implementation of policies aimed at fostering affordable housing solutions.

Although the concurrent efforts of multiple organizations in Lahore, the persistent housing issue remains unresolved, leading to the emergence of squatter and slum settlements due to a shortage of housing. Consequently, it becomes imperative to scrutinize the city's governance of affordable housing and its delivery mechanisms within the framework of neoliberal principles. Two primary factors

CHAPTER 6: REGULATORY CHALLENGES IN AFFORDABLE HOUSING DELIVERY SYSTEM

6.1 Introduction

The institutions involved in delivering affordable public housing to the urban poor in Lahore encounter various regulatory challenges that impede effective housing provision. Through thematic analysis, several regulatory drawbacks in rules and policies have surfaced, hindering the facilitation of affordable public housing. These challenges are elucidated in Figure 6.1 highlighting the key regulatory hurdles identified through interviews and analysis.

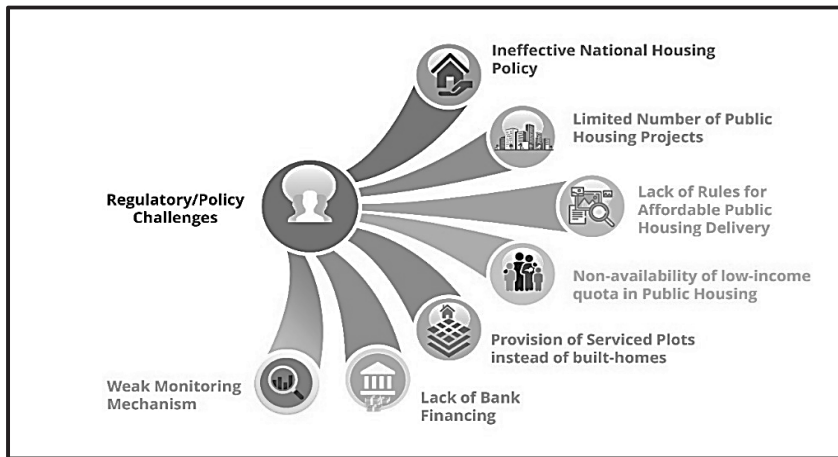


Figure 6.1: Regulatory or policy challenges in producing affordable public housing delivery.

Source: Author

CHAPTER 7: POLICY IMPLICATION IN DELIVERING AFFORDABLE PUBLIC HOUSING IN LAHORE

7.1 Introduction

This chapter encompasses the overall housing governance framework and regulatory mechanism of affordable public housing delivery in Lahore following policy review. This clearly depicts the affordable housing delivery mechanism in Lahore, explores the intricate housing provision governance framework and practices within the overlapping functions and administrative jurisdictions.

Provinces gained administrative and financial autonomy in the housing sector and became responsible for meeting housing needs following the 18th amendment to the Act of 1971. The HUD & PHED and LG & CD are primarily responsible for providing affordable housing and services, rule-making, and urban development at the provincial level. For example, development authorities and PHATA are empowered to establish policies and initiate affordable public housing projects at the city and provincial levels. Both departments report to the provincial ministry of HUD and PHE.

The development authority in the case of Lahore, the LDA is essentially accountable for providing public housing in Lahore as depicted in Figure 6.11. In the federal government, NAPHDA and FGEHA are the agencies involved in public housing development within Lahore. The NAPHDA is a newly-established body under

CHAPTER 8: GOVERNING AFFORDABLE PUBLIC HOUSING DELIVERY

8.1 Introduction

This chapter delved into the regulatory challenges that impact the production, delivery, and governance of affordable public housing in Pakistan, with a specific focus on Lahore. The widespread influence of globalization and neoliberalism on housing markets and prices has led to housing affordability challenges on a global scale, contributing to the emergence of squatter settlements and slums. The United States (Walker, 2021), Sweden (Grander, 2017), India and Brazil (Sengupta, 2019), and Malaysia (Samad et al., 2017), share a common issue where the housing affordability crisis is linked to the delivery of public housing, a responsibility predominantly shouldered by the state. Similarly, exploring the housing scenario in Pakistan provides valuable insights into the intricate processes associated with affordable public housing development.

The absence of well-defined national plans or strategies from Pakistani government authorities underscores the challenge of bridging the gap between housing supply and demand. Furthermore, there is a lack of readiness on the part of the government to develop a more substantial number of low-cost housing units. Government-led initiatives in housing production often align with political agendas, and projects tend to be driven by political slogans rather than concrete plans. The previous government of PTI, for instance, pledged to construct 5 million housing units for the urban poor within a five-year period (2018 to 2023). However, there is a notable absence of an effective mechanism and methodology to actualize this

CHAPTER 9: A WAY FORWARD

9.1 Introduction

This book concludes with discussions on (i) how affordable public housing is governed and produced in the city and (ii) how it could be interpreted in the context of developing and post-colonial countries, such as Pakistan. By examining demand and supply types, and delving into the reasons behind the restructuring and governance of housing policies and affordable public housing delivery frameworks in a market-driven pattern, this book provides a holistic understanding of affordable housing. The empirical outcomes presented pave the way for future research to explore the relationship between housing production and neoliberalism in the development of urban Pakistan. Additionally, it opens avenues for theorizing neoliberal ideology within the context of affordable public housing production. With the global demand for affordable housing on the rise, the empirical analysis in this book showcases public housing as a successful model for meeting the housing needs of low-income individuals. The detailed investigations conducted offer pivotal insights into the governance and development processes of affordable housing in urban areas, contributing valuable perspectives despite the various viewpoints on its attributes and impacts.

9.2 The Challenges Faced By Stakeholders In Governing The Affordable Housing Delivery

The affordable housing delivery system in Pakistan is significantly influenced by multiple governance structures and constructs within its political economy. This complex situation is exacerbated by poor coordination among various agencies and government levels, resulting in a housing shortage and limited options for low-income

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ISBN 978-629-490-039-4



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