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Policy Framework and Institutional Arrangements: Case of Affordable Housing Delivery for Low-Income Groups in Punjab, Pakistan

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ABSTRACT

Provision of affordable housing for low-income groups is constrained precariously in Punjab, the largest province of Pakistan, because of a complex institutional framework and overlapping roles of government authorities at federal, provincial, and local levels. This article is a reflexive study that covers a broader aspect of the Punjabi Housing system, drawing a framework of current institutional arrangements in practice for affordable housing provision. Although it draws on an institutional analytical framework, the article is grounded in applying structural analysis to the study of public institutions within the housing sector, which provides a much-needed theoretical framework for analyzing housing institutional arrangements under the current dynamic political environment within the country. The study is an effort to fill gaps in the literature in understanding the intricate practices and processes of public housing institutions with overlapping jurisdictions and roles. The article argues for streamlining the federal, provincial, and local governments to provide an enabling environment to deal with affordable housing policy and provision issues by reexamining the respective institutional structures. Some previous studies relevant to housing policies and projects are also reviewed, followed by an empirical analysis of institutional arrangements; finally, ways forward are suggested toward key policy and empirical implications.

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institutional arrangements; affordable housing; Punjab; Pakistan; low-income groups; policy framework

At present, Pakistan is under urban transformation, with a population of 207 million. With the current trend of a 3% increase every year, Pakistan's total population is expected to reach 380 million by 2050 (Kugelman, 2014). It is necessary to guarantee adequate resources of education, housing, health, food, and infrastructure for this rapidly increasing populace. At present, Pakistan's economic base is in the urban areas where 78% of the country's gross domestic product is produced (Karrar & Qadeer, 2013). This supports the estimation by the United Nations Population Division that half of the total populace of the country will be counted as urban by 2025 (Jabeen, Farwa, & Jadoon, 2017). There is an ever-growing demand for housing in Pakistan, especially in the major metropolitan areas because of rapid urbanization. Low-income households constitute 70% of the annual incremental demand for housing (Yuen & Choi, 2012). Presently, the country is facing a housing backlog of more than 10 million units, and existing affordable housing entails poor infrastructure and substandard living (Jabeena, Sheng, & Aamir, 2015). This housing deficit demonstrates the dire need to establish proper housing policy to assist in managing the demand for and supply of quality housing in both public and private sectors (Chohan et al., 2015).

The underperforming housing sector of Pakistan has produced speculation among the public that the state government has launched affordable housing programs only to showcase social empathy at a grassroots level rather than to improve the livelihoods of low-income groups. The main assumptions of this theory include that most public housing projects for the poor are driven from a self-promotion perspective to gain votes for political victory, rather than from a policy perspective (Aslam, 2014). Deserving households have not been targeted correctly in such projects, making these programs unaffordable to the poor. Besides, the time-lag between the allotment and the actual development of affordable housing units excludes those households with meager or no savings and that are in urgent need of shelter (Siddiqui, 2015).

The current national government, under the leadership of Prime Minister Imran Khan, is making sincere efforts to address issues of affordable housing, and launched the Naya Pakistan Housing Program (NPHP) to execute 5 million low-income housing units within its ruling tenure (TheNews, 2018). Housing task forces have been formulated at federal and provincial levels to boost the public institutions for the enthusiastic operation of NPHP. NPHP began its first phase in small cities of Punjab, namely Renala Khurd, Chistian, and Lodhran, by launching a development plan for low-cost houses within 1.5 years of construction under the supervision of a provincial government body, the Punjab Housing & Town Planning Agency (PHATA; Zameennews, 2019). However, the private sector is not optimistic about NPHP as developers believe that without the active participation of market players, it will meet the same fate as previous government projects (e.g., the Ashiana Housing project) during the last couple of decades (Jeewa, 2018). Such gaps of engagement between government agencies and private developers hinder collaboration and coordination among several stakeholders (such as architects, planners, non-governmental organizations, banks, community associations, builders, contractors, and building material suppliers) involved in the process of housing development. In short, this larger issue is contributing to conflicts on the micro level, and as a result, the effective provision of affordable housing is hampered.

Housing crises demand new venues of thinking, through collaboration and innovation. Emerging scholars in Pakistan have stressed that social science research on social aspects of housing is too limited, as most urban research centers in Pakistan focus on architectural design, materials, construction, and environmental impact (Malik, Tariq, Mujahid, & Gul, 2018). Pakistan needs an efficient mechanism to operate and maintain basic urban infrastructure, acknowledging the housing sector as an influential one for poverty reduction and economic growth since it is labor intensive and has dual linkages with around 40 industries (GoP, 2015). Key public institutions involved in establishing linkages of these industries with the housing sector can play a vital role in housing provision for low-income groups. The objective of this study is to understand the institutional arrangements and constraints associated with affordable housing provision by illustrating the roles of public-sector institutions at federal, provincial, and local government levels.

The article is structured in six sections. The next section discusses the philosophical setting of institutions and their role in housing development, followed by the self-driven definition of institutions in the current context. The third section provides the methodology and describes the study area. This section also includes the definition of low-income groups used in the current study context to examine their capacity for approaching affordable housing units. The fourth section discusses the housing policy framework in Pakistan and proposes institutional arrangements for affordable housing provision by investigating the roles of federal, provincial, and local state institutions. The fifth section makes recommendations by addressing the challenges and opportunities of institutional arrangements to facilitate affordable housing provision. The last section presents conclusions applicable to the broader context of the developing world, along with context-oriented policy implications.

The Role of Institutions in Housing Provision

Crawford and Ostrom (1995) developed a syntax of institutions based on a conceptual framework that considers *institutions* to be enduring regularities of human action in situations structured by rules, norms, and shared strategies, as well as by the physical world. Human interactions and

relationships organize and reorganize these three parameters (i.e., rules, norms, and shared strategies), in the case of consistently occurring situations. There are other approaches as well for defining institutions. These include the equilibria approach, the norms approach, and the rules approach. The philosophical structure of equilibria theory is based on a stable environment considering a mutual understanding of actors and optimizing behaviors (Riker, 1980; Schotter, 1981). The norms approach focused on articulating the institutions (Coleman, 1988; Ullmann-Margalit, 1977). The rules approach to institutions was achieved via a contextual background by Commons (1968) and contemporary developments by Knight (1992), Plott (1986), and Williamson (1985). Both norms and rules approaches are structured on language constructions in any form of interaction, such as speaking, writing, or silent modes of instruction/expression, that can command the mutual preferred understandings among actors and their organizational behavior (Crawford & Ostrom, 1995). The study of institutions is generally labeled institutional analysis. Healey (1999) defines institutionalist analysis as a way of improving learning about the situations in which policy and practices are being developed, and subsequently proposes a basis for critiquing the potential for domination and exclusion in public policy. Cole (2013) studied various philosophical frameworks of institutions. A few definitions from his study and others were selected to encompass the multidisciplinary nature of studying institutions with different philosophical backgrounds (see Table 1).

The institutional accounts summarized above indicate the direction and form of an economic activity that involves several primary interorganizational variables and other factors such as managerial tasks, policy and shared strategies, operations and modes of working, resources and outcomes, and charters for structuring authority patterns. Institutions play a critical role in the production and appropriation of economic synergies from the processes that generate learning and innovation (Rasiah, 2011). Institutional roles count in a specificity of industries, regulatory conditions, and timings (Nelson, 1993; Rasiah, 1988). The housing market involves more than 40 industries within its operational mechanism, which signifies its crucial position in determining the economic strength

Table 1. Multidisciplinary approaches to defining *institutions*.

Source	Definition	Discipline of application	Philosophical emphasis
Goldsmith (1992)	Institutions as role- or rule-oriented	Institutions	Role, rule
North (1991)	Humanly devised constraints that structure political, economic, and social interaction		Rule
	Informal constraints (sanctions, taboos, customs, traditions, and codes of conduct), and formal rules (constitutions, laws, and property rights)		
Coase (1937)	What we are normally concerned with are social arrangements, and what is economically relevant is how the allocation and use of factors of production will change with a change in social arrangements	Law	Social arrangements
Hodgson (1988)	We may define institutions as systems of established and prevalent social rules that structure social interactions; language, money, law, systems of weights and measures, table manners, and firms (and other organizations) are thus all institutions	Economics	Social rule
Rasiah (2011)	Institutions play a critical role in the production and appropriation of economic synergies	Economic production	
Crawford and Ostrom (1995)	Institutions are enduring regularities of human action in situations structured by rules, norms, and shared strategies, as well as by the physical world	Political science	Rules, norms, shared strategies
Scott (1994)	Institutions comprise regulative, normative, and cultural-cognitive elements that, together with associated activities and resources, provide stability and meaning to social life	Sociology	
Noyes (1936)	The arrangements, the practices, and the rules of society	Economics	Arrangements, rules
Ball (1986)	Power relations within organizations	Urban and housing development	Power relations

Source: Goldsmith (1992); North (1991); Coase (1937); Hodgson (1988); Rasiah (2011); Crawford & Ostrom (1995); Scott (1994); Noyes (1936); Ball (1986).

of any country. From an urban development perspective, identifying the contingency of power relations and its consequences for development is the principal approach to institutions within real estate studies (Ball, 1986).

The present study revolves around the role of state institutions for housing provision, which is a major part of urban development. This study is focused on the role these institutions play in the development of affordable housing and, particularly, the arrangements that link these entities within formal and informal constraints of social systems. Hence, this study takes the scholarship offered by Coase (social arrangements), Goldsmith (role oriented), and Ball (power relations). This helped in synthesizing the definition of institutions within the housing industry as the role-oriented entities that govern the production of housing units with structured arrangements and reflect the power distribution of authority. Institutions, in the context of urban housing, can be referred to as social behavior that is developed as routine and is shaped by formal and informal constraints emerging from government rules or relationships. Zhang (2014) explained that these constraints are operated by sociocultural-economic groups and intermediary organizations as well as networks among institutional actors that manage the production and distribution of housing units. In Asia, in both developed and developing countries, issues of relationships among evolving institutions have been raised, drawing attention to the need to study intra- and interinstitutional relations. Looking into daily practices sustained over a specific period as an informal culture within the institutional framework as a common practice beside the formal structure can guide in the assessment of engagement patterns of actor-institutionalized interactions (Jepperson, 1991; Peters, 1999).

State, market, and civil society must balance their mutual roles and activities to support the effective provision of equitable housing markets (Jenkins & Smith, 2001). Chukwujekwu (2006) recorded a “lack of political will and commitment by successive governments” in addition to other problems such as escalating costs of building materials, inaccessibility of low and cheap housing finance for construction, and indiscipline, corruption, and overpricing of contract sums of housing projects in developing countries. Employing a political economy analytical framework can assist in developing a theoretical research framework to explore political actors and institutions for the study of housing markets. Previous studies in the housing domain have occasionally employed political aspects to analyze the political processes of housing provision and political institutions relevant to these processes (Bengtsson, 2015). In this regard, few country-specific studies have analyzed country housing markets and institutions. The study of triangular relations within urban housing and the land market through the lens of institutional analysis during the Chinese reform-era exposed numerous housing issues and challenges (Fu & Lin, 2013). Findings suggested that pushing public dialogue as the central focus performs well in demonstrating dynamic forces and complications of state-market relations on the native scale (Lin & Ho, 2005). Institutional analysis of three European cities with respect to property development demonstrated philosophical perspectives on good governance and urban sustainability (Kauko, 2012).

Recent research in the context of the Chinese housing market examined the role of provincial governments in the urban housing sector. For instance, the study of Shandong and Shanxi provinces showed that provincial governments, as the intermediary, play an increasingly important role in coordinating policy initiation and implementation by the central and municipal governments, respectively (Zhang & Rasiah, 2015). Government institutions of urban development were analyzed by Firman (2008), who concluded that institutional reforms within municipal and provincial governments are important for sustainable development. In the case of residential development, interdisciplinary cooperation and local participation can help in sustainable urban development, along with balanced multidimensional goals (environmental, social, cultural, physical, and economic; Støa, 2009).

Williamson's (2000) model of institutional economics was based on four levels of social analysis that indicated laws, polity, judiciary, and bureaucracy as *rules of game* (institutional environment) for property rights at Level 2, and contracts and transaction costs as *play of game* (governance) at

Level 3. According to this philosophy, many public policy issues turn jointly on the combined use of Level 2 and Level 3 reasoning. In the context of major metropolitan areas, governance is an umbrella figure to cover all the possible engagements and interactions between public and nonpublic (private) actors. Hence, rules of the game and game play must be studied in relation to each other for achieving effective institutional governance. Pethe, Gandhi, and Tandel (2011, p. 187) considered institutions related to governance and defined an institution as “the set of formal and informal rules...within the system that provide the incentive structure for actors in their interactions with each other.” In this regard, a comprehensive study by Dowall and Ellis (2009) established that a complex institutional framework is the key reason for the poor performance of the public sector in Punjab. They added that partial investment opportunities and the restricted markets of the formal mortgage have played an important role in developing informal housing settlements. Moreover, a policy report that investigated the roles and responsibilities of public housing institutions at the provincial level found a range of institutional and fiscal impediments leading to inefficient urban land and housing market performance. These include speculation of public land, poor infrastructure facility, mismanaged property rights, high construction costs, limited mortgage facility, and vague taxation mechanisms (GoPb, 2015).

Partial access to housing finance for low-income groups is also identified as one of the main bottlenecks to the sustainable provision of affordable housing. Olotuah (2009) argues that the disparity between the price and quantity of housing on the one hand, and the number of households and the money available to them to pay these prices on the other, constitutes the central problem of housing. This disproportion enhances the creditworthiness of the poor, in turn making obliging policies a prerequisite to offer adequate access to small and medium enterprises (Gandhi, 2012). In the case of the developing countries of South Asia, India has evidence from recent research on financial institutions such as the Housing Finance and Development Corporation (HDFC). However, Malpezzi (1999) reported that India needs complementary research on land and housing as it lags behind in providing an empirical analysis of the regulatory framework of housing financial institutions. He further reported that among the housing markets in other South Asian countries, Pakistan provides research evidence on housing demand and land issues, namely regulatory issues and the relative roles of public versus land development (Dowall, 1991; Lodhi & Pasha, 1991). This implies that no empirical analysis has been carried out to look at the institutional roles of different public institutions working in the housing markets with reference to Pakistan.

The complex relationship between institutions within the rules and regulations of national and local governments, and social and cultural influences, plays an important role in the housing allocation process (Paddison, Docherty, & Goodlad, 2008). Hence, the present research seeks to analyze how institutional arrangements have shaped governance structures, to elucidate the complexities of initiation, intermediation, and execution of affordable housing projects and policies in Pakistan with reference to its largest province, Punjab.

Methodology, Study Area, and Defining Low-Income Groups

Analytical Framework

An examination of governance systems of major cities in developing countries uncovered their inefficiencies and emphasized the need to examine the underlying institutions to undertake micro reforms (Gandhi, 2012). The analytical framework of the present study is explicitly focused on the role of institutions providing the structure of affordable housing as a profound explanation to meet the challenge of limited supply for low-income groups. Hence, this impetus has formulated the central research question: What are the institutional arrangements for affordable housing provision for low-income groups in Punjab, and why these are not facilitating affordable housing provision? To answer this, a structural analysis is employed through the lens of Ball's structure of provision (SOP) in property research to perform a preliminary institutional analysis of affordable housing. According to the SOP approach, components of the structure of housing provision are those actors and

institutions that are capable of direct influence on the sphere of housing provision (Ball, 1986). The theoretical framework of institutional analysis laid the foundation to study arrangements that examine the attributes of multiple institutions in connection to the policy framework as important units of analysis. This rich qualitative study tries to offer detailed insights by deeply examining the institutional connection to the phenomenon of affordable housing provision.

This article has substantively reviewed the studies that emphasize the role of public institutions in housing development. The review has highlighted that most previous research has dealt with the financial aspects, urban and housing policies, governance, and urban housing markets in South Asian countries, and not with the organizational characteristics of public administration. The purpose of the review was to identify the need for the present research on the administrative roles of housing institutions in the context of developing countries, with special reference to Pakistan. This study is part of the authors' ongoing PhD research that focuses on effective affordable housing provision in Pakistan through institutional collaborations among stakeholders. The research is supplemented by a review of secondary sources such as newspapers, academic articles, policy documents, and project documents, and by conducting informal discussions and communication with government officials and scholars as a primary source of data. This preliminary study has helped develop a baseline for the projected pattern of the PhD study, before moving into the phase of data collection and analysis. In addition to this, organograms available on the websites of public housing institutions assisted with drawing the current institutional arrangements in the form of a diagram. The current debate is complemented by counting major findings from a pilot study that conducted focus group discussions with various stakeholders of the Punjab housing task force (NPHP) at the provincial level. This research activity highlighted institutional constraints that exist within the paradigm of affordable housing in the region.

These multiple sources have helped in executing qualitative structural analysis, the basic principle of which is to analyze the behavior of institutional actors through their embeddedness in social structures rather than their personal attributes. Wellman (1997) stated that social network analysis, with its theoretical and methodological range, aiming to analyze social structures, can also be labeled *structural analysis*. Key theoretical elements of an interpretative paradigm also involve the term *structure*, extending beyond a focus on ties between actors and gaining strong impetus from social constructivism (Herz, Peters, & Truschkat, 2015). Diagrams are often used to facilitate problem-solving in the context of studying networks among social actors. Graphics can reveal important information that may not be explicit in a written description and can help one gain insights into the nature of the problem. Although the use of such diagrams is an integral part of human problem-solving behavior, it has not received nearly as much attention as symbolic reasoning has (Tessler, Iwasaki, & Law, 1995).

The analysis methods used in social network analysis mainly involve formal, quantitative methods for collecting and analyzing relational data, with visualization in the form of graphs playing a key role (Freeman, 2004). However, in this article, the structural analysis is presented in the form of diagrammatic reasoning to showcase the institutional arrangements for affordable housing provision. The problem chosen in the current context warranted an analysis of various public institutions involved in framing the policy and practice of affordable housing. We have formulated an authoritative hierarchy of public housing institutions and their interconnections. Achieving a qualitative understanding of institutional arrangements through graphical illustration has allowed us to perform a structural analysis as in other quantitative studies.

Study Area

Currently, Pakistan has two megacities with a million-plus population, Karachi and Lahore. Punjab is the largest province of the country, with Lahore as its capital and the largest city by population (see Figure 1). The urban population in Punjab is expected to grow by up to 3 times over the next three decades, following the current urbanization trend (see Table 2). At present, Punjab has 194 urban settlements headed by a metropolitan corporation at the provincial capital, and 11 municipal corporations in the four large cities and various intermediate cities (UrbanUnit, 2018). Effective urban management of Punjab's

GEOGRAPHICAL CONTEXT

Punjab: Largest Province

- Population: 110 million
- Housing Shortage: 17 million (10 million – rural & 7 million-Urban)

Lahore: Provincial Capital

- Population: 11 million
- Housing Shortage: Above 1 million
- Urban Development: Orange-line Projects, China-Pakistan Economic Corridor,

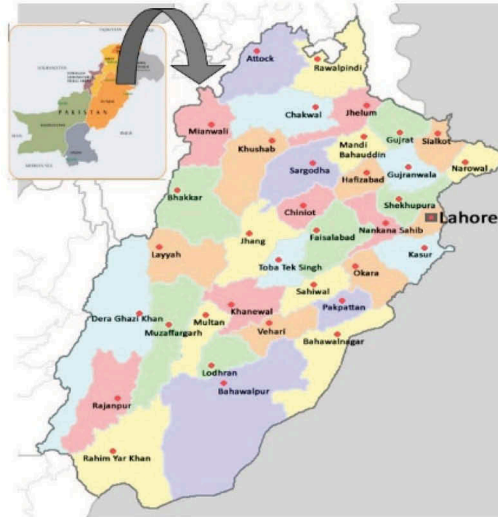


Figure 1. Overview of Punjab and Lahore statistics.

Source: GoP (2017).

Table 2. Population profile of Punjab, 2017–2047 (millions of people).

Profile	2017	2047
Total	110	188
Urban	37	131
Rural	73	57
Primary and intermediate Towns	26	100
	11	31

Source: UrbanUnit (2018).

cities is desired to navigate the transition from agricultural to industry and manufacturing; the scale and speed of urbanization is so fast that it can pose great challenges for state and local governments (Dowall & Ellis, 2009).

In a World Bank study, Yuen and Choi (2012) found that 3-marla¹ and 5-marla plots in housing schemes of new development areas are usually reserved for low- and moderate-income groups, respectively, in most cities of Punjab including Lahore, Multan, Faisalabad, and Rawalpindi. In addition to this, a recent study established that the target groups needing affordable housing on an immediate basis in Punjab are the low-income groups earning 14,000 to 30,000 PKR² (see Figure 2).

Defining Low-Income Groups

The Punjab private housing schemes and land subdivision rules of 2014 define a low-income household as one whose monthly income does not exceed Rs 25,000 (GoPb, 2014). A recent study has confirmed, based on this characterization and interviews with government officials, that households earning up to Rs 25,000 per month should be considered low income (Hadeem, Nadeem, Anjum, & Tabbasum, 2016). However, in most public-sector projects, Rs 30,000 is considered the income criterion for eligibility of the targeted groups, as concluded from reviewing a list of public and private projects during the last decade (2008–2018) along with their income criteria for eligibility (see Table 3).

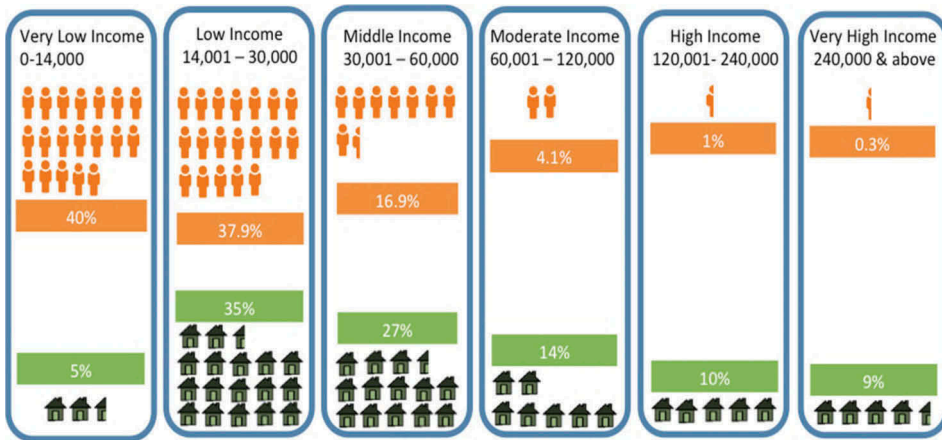


Figure 2. Overview of different income groups in Punjab in relation to the housing shortage.
 Source: UrbanUnit (2018).

Table 3. Public and private affordable housing projects and their income criteria for eligibility.

Public low-cost housing schemes	Income criteria for eligibility (Rs/month)	House category
Ansaar Model City, 2008	30,000	3-marla houses
Ashiana Quaid Lahore, April 2011	20,000	2-marla and 3-marla houses
Ashiana Housing Scheme, Faisalabad, December 2012	30,000	5-marla plots and 3-marla houses
Ashiana Housing Scheme, Sahiwal, December 2012	30,000	5-marla and 3-marla houses
Ashiana and Iqbal, Barki Road, Lahore, February 2016	50,000	500, 600, and 700 sq ft apartments

Source: Adapted from the Ansaar Management Company website (<http://amcpakistan.org/>) and the Punjab Land Development Company website (<https://pldc.gov.pk/>).

Based on the above statistics, the size of an affordable housing unit varies from 2 marla (450 sq ft) to 3 marla (675 sq ft) and 5 marla (1125 sq ft). However, the most common housing type (in terms of size) among the listed projects is the 3-marla category. As for the income criterion, PKR 30,000 was recorded as the most recurring figure. Thus, the parameters of affordable housing projects for low-income households include Rs 30,000 per month as an income criterion and 3-marla units (675 sq ft) as a standard housing category. These conclusive parameters are of central value in resolving the affordable housing crisis for low-income groups through addressing the complex institutional frameworks, as the size of the housing unit will determine the construction costs, and monthly income will help in developing an affordable fiscal framework.

Discussion

Pakistan’s Housing Policy Framework and Affordable Housing Crisis

The existing literature has investigated the matter of underperformance of the housing sector in developing countries and revealed multiple dimensions of chronic challenges within the affordable housing provision. Previous studies of housing policy evolution in developing countries recognized that housing development and programs received little attention from national and state-level governments until 1960 (Harris & Arku, 2007). Shah and Afridi (2007) discussed the poor governance of cities in Pakistan and pointed out that effective institutional frameworks and legal as well as regulatory support systems were missing from urban development policies. This is evident from the

management of housing markets as well, where a multiplicity of institutions oversees housing development at the local level and have overlapping functions, whereas the national and regional levels are completely ignored (Ahmad & Anjum, 2012, p. 271). On one hand, the state government was advised to revise the housing policy, as it was not capable of tailoring the operational loopholes of housing markets (Tariq et al., 2018). On the other hand, the theoretical context of housing policy is well documented, as the following quotation shows, concentrating on a collaborative approach among public and private sectors:

The provincial departments in collaboration with other departments and bodies shall identify and provide land to development agencies and the private sector builders and developers on concessionary rates subject to the condition that proportionate subsidy is passed on to the “target groups” i.e. the low-income groups, poor and needy and the rural population. (GoP, 2001, p. 18)

The government of Pakistan has always been proactive in devising urban policies and has considered housing and settlements a distinct sector in all Five-Year Plans (Qadeer, 1996). Under the sector’s current title, Physical Planning and Housing (PP&H), the federal government plays a key role in formulating urban policies through Five-Year Plans with advice from the Planning Commission. The federal government also functions as a primary channel for receiving foreign aid and serves as a financial provider for development and power distribution to provincial as well as local authorities. Qadeer’s (1996) study of Pakistan’s urban policies, in terms of analyzing Five-Year Plans, revealed that the housing sector received the lowest share of the overall development budget during the 8th Five-Year Plan in comparison with previous plans (see Table 4). In line with this, plan allocations in terms of development policy programs reflect a gradual shift of emphasis from affordable housing provision to community utilities and infrastructure (see Table 5). A huge drop in the financial share of the housing sector and increased interest in spending public investments to build magnificent structures for ministers and bureaucrats were observed (Qadeer, 1996, p. 447). However, this study on the contradictory role of government institutions in bias toward policy frameworks did not include the institutional arrangements of the federal government with tiers of provincial and local governments.

Key observations from this study revealed the biased choice of implementing policy frameworks that were meant to serve the government authorities only. The lessons learned from this local study support Chukwujekwu’s (2006) findings that “lack of political will and commitment by governments” (pp. 45–52) is the fundamental reason why public institutions have not been performing well in the housing markets. Another constraint associated with state governments is that its role is restricted to formulating policy and state institutions. Within such an environment, the private actors (developers

Table 4. Development expenditure in 5-year plans

Five-Year Plan	Total development expenditure (Rs billion)	Development expenditure on PP&H (Rs billion)	Ratio of expenditure on PP&H to the total (Col 3/Col 2)
First (1955–60)	4.86	0.51	10.49
Second (1960–65)	10.61	0.96	9.05
Third (1965–70)	13.20	0.70	5.30
Fourth (1970–78)*	75.54	5.69	7.53
Fifth (1978–83)	153.21	9.00	5.87
Sixth (1983–88)	242.41	22.72	9.37
Seventh (1988–93)	350.00	20.00	5.71
Eighth (1993–98) [†]	752.00	6.80	0.90

Source: Statistical Yearbook 1995 (Qadeer, 1996, p. 447)

* Fourth Five-Year Plan was abandoned after East Pakistan’s separation in 1971, but its priorities were followed during the eight-year interregnum till the fifth Plan came into force.

[†] From the Eighth Five-Year Plan.

Table 5. Percentage of financial allocations in 5-year plans, Pakistan by programs.

Five-Year Plan	1st	2nd	3 rd	4th	5th	6th
	1955-60	1960-65	1965-70	1970-75	1978-83	1983-89
Housing/Katchi Abadi Improvement	47.9	59.2	22.3	19.8	15.9	8.5
Community Utilities	48.4	23.2	25.2	38.2	52.9	39.8
Institution building	2.5	2.5	8.3	7.1	1.5	1.0
Government Buildings and Capital Development	11.2	14.7	38.7	31.5	26.1	44.8
Special Projects	-	0.5	5.4	3.3	3.6	6.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Qadeer (1996, p. 449).

and builders) take charge, with the regime of affordable housing provision shifting from the state to the market.

Urban policy structure remained disturbed because of major war events with India in 1965 and 1971, which resulted in the separation of East Pakistan, presently as known as Bangladesh. In addition to this, Five-Year Plans for economic development were not implemented properly because of martial laws, rapidly shifting political governments, and the changing priorities of aid donors (Qadeer, 1996, p. 451). Three episodes of military rule suspending the democracy and constitution cover almost 30 of 70 years of Pakistan's timeline, leading to a centralized focus of public authorities. For this reason, the policy structure of the housing and planning sector, acknowledged as a provincial subject in the constitution, has been monitored by the federal government at large (Qadeer, 1996, p. 446). Geographic considerations also contributed to the rocky urban political economy. This included an influx of Afghan refugees in the 1980–1990s and the internal migration of people from the interior of Sindh Province and Baluchistan to Karachi and Quetta because of social issues (Kugelman, 2013). Mehmood (2014) described this issue as a continuous source of population growth because of the War on Terror and ensuing operations (Swat 2009, Zarb and Azb in Waziristan 2014), with Khyber Pakhtunkhwa (KPK) being one of the largest recipients of refugees in South Asia.

National Housing Policy (NHP) was formulated in 2001 by the Government of Pakistan to suggest a list of valuable measures to address the policy issues of the housing sector at institutional levels. Among effective financial management, soft taxation and subsidiaries, and support for private developers and builders, collaborative partnerships at the provincial level were one of the key recommendations of the NHP (GoP, 2001). To implement the NHP, the Housing Advisory Group was formulated in 2002, as another notable policy initiative to facilitate the provision of affordable housing in a sustainable manner. One of its key endorsements was that housing microfinance must be encouraged, and that subsidized interest rates may be introduced to cater to the low-income group. This led to a demand for strong interaction of the state with private developers and to introduce awareness programs among community groups about the significance of housing finance (Hasnain, Hussain, & Ahmad, 2012). The Ministry of Planning, Development & Reform in Pakistan also plays a role in shaping urban policies at the national level. Finally, Pakistan Vision 2025 is being devised with the intention to provide improved housing provision across the country:

Housing sector will also be developed keeping in mind increasing urbanization and growth in population. A "Housing information system" to provide data on housing demand and supply will be established. The private sector will be encouraged to provide housing facilities. "Katchi abadis"³ will be replaced by low-income residential buildings with adequate provision of sewerage, clean water, and basic utilities such as gas and electricity. (GoP, 2014, p. 49)

Pakistan Vision 2025 acknowledges housing as a key component of a stable economy; however, the measures it proposes must be taken to realize the vision of a flourishing economy. The State Bank of Pakistan is acting as a financial provider for the housing market and provides loans for residential renovation and construction. The Housing Building Finance Company (HBFC), jointly owned by the State Bank of Pakistan and the Government of Pakistan, has been the only specialized housing finance institution in the country since 1952, with a mandate to cater to low-income groups (Ahmed, Saleem, & Mojai, 2014). HBFC represents the state's interest in facilitating housing finance in an individual capacity, which is surely a critical challenge. Raising the issue, policy experts recently commented that it is unfortunate that Pakistan has one such organization (HBFC) giving only seven loans each day for house construction purposes, whereas India's public financial institution provided 1000 loans a day (Rizvi, 2017). As mentioned earlier, previous studies (Gandhi, 2012; Olotuah, 2009) highlighted similar concerns with respect to poor financial opportunities available to low-income groups for investing in housing unit construction. A different perspective was offered by Kaleem and Ahmed (2010), who argued that a lack of faith in the trustworthiness of the poor, and inadequate databases of pertinent information on potential borrowers, are the key obstacles to providing adequate credit for the poor to build houses for themselves and their families.

Discussion of housing policy framework at the federal government level shows that no proper policy framework has been adopted to address the affordable housing issues; instead, superficial dressing was employed through macro policy initiatives (see Table 6). The private sector highlighted this issue, arguing that the government should have a proper policy regarding low-cost and affordable housing facilities and that citizens should be provided easy loan facilities for housing coupled with utilities and other infrastructure developments to live their lives peacefully (Sheikhani, 2017). This reveals the limitations embedded in the policy framework at the national and provincial levels in terms of approaching the perspective of future demand of housing units for the urban poor (Malik, Roosli, & Tariq, *in press*).

The absence of affordable housing policy is a significant justification for the growing inability of citizens to buy a property or a house, with the situation worsening because prices of residential land and construction have skyrocketed in all major metropolitan areas because of speculation and increasing investment in the real estate sector (Islam, 2015). With reference to affordable housing provision for the urban poor, the disappointing performance of the state and provincial governments can be regarded as a factor in the phenomenal expansion of informal settlements. However, governments of developing countries have always been proactive in introducing a variety of innovative housing programs and policies, especially for low-income groups. But the outcomes of such programs and policy reforms are limited in comparison with the housing needs and requirements of the total urban population. This situation is evident in Pakistan, where the outcome of government-led affordable housing programs is still limited to a few executed projects providing a negligible amount of housing compared with the actual demand (Tariq, 2012). A labor colony, the Ashiana Housing Project (AHP), Khuda Ki Basti (KKB), the Prime Minister's Mera Ghar scheme, Korangi

Table 6. Housing policy initiatives by the federal government of Pakistan.

	Policy initiative	Year	Main objective
Policy initiation at the federal level	5-year plans	Every 5 years	To maintain fiscal allocations for development in each sector
	Housing Building Finance Company (HBFC)	1952	To provide housing loans and financial assistance for affordable housing
	National Housing Policy (NHP)	2001	To provide guidelines toward sustainable housing markets
	Housing Advisory Group (HAG)	2002	To implement NHP
	Vision 2025	2014	A housing information system will be established to provide data on housing supply and demand

Source: Author.

Town Project, and Lyari Expressway Projects are among the prominent affordable housing projects already executed. An analysis of AHP shows articulated financial management and organizational performance within the Punjab Land Development Company (PLDC) to be key reasons for the slow delivery of the project. This study also stressed the accountability of all public-sector departments involved in affordable housing provision (Mehmood, 2016).

The contrast between policy design and the actual exercise of institutions revealed that the problem lies within the disordered institutional framework of housing provision across the country, which constrains the supply of affordable housing to low-income groups. The World Bank studied urban markets of Punjab with a focus on housing and revealed that such a segregated system comes into being as a result of decisions made independently by each local government/authority, focusing on individual priorities rather than broader systemic infrastructure issues (Dowall & Ellis, 2009). Hence, this research is a call for attention toward the prevailing housing conditions to regenerate institutional arrangements for facilitating affordable housing provision to low-income groups. The next section provides a detailed account of institutional constraints in the housing sector by examining the conflicts between the institutional structures of each government tier.

Institutional Arrangements for Affordable Housing Provision

Previous discussion on the housing policy framework of Pakistan revealed that three tiers of government bodies are operating as public housing institutions. At the federal level, the Ministry of Housing & Works (MHW) functions primarily for policy initiation. At the provincial level, each province has its own provincial housing body working as an intermediary between the federal level and the local level. In the case of Punjab, PHATA is the main government institution that works alongside PLDC and the Local Government & Community Development Department (LG&CD). In the final tier, local government works in the form of local institutions including local development authorities (such as the Lahore Development Authority, LDA), the metropolitan corporation office (MCO) and municipality councils such as the Tehsil Municipal Administrations (TMAs) and union councils (UCs). Zhang's (2014) study of these three government tiers is quite relevant to the present case vis-à-vis allocating roles, such as the central (federal) government as policy initiator, provincial government as policy intermediary and local government as policy implementor (see Figure 3). With reference to the Chinese context, she described the institutional structure that governs the delivery of the dual housing scheme, one that follows from institutions that are defined by the central government but is enacted by the provincial government that enjoys the autonomy to interpret and implement the dual housing scheme (Zhang, 2014). In lieu of such a description of government roles, in this article each government tier is discussed separately, at three levels: federal, provincial, and local.

Federal-Level Institutional Arrangements

MHW develops housing programs and housing policy, whereas the Planning Commission develops national policy visions and conducts financial allocations in the country by devising Five-Year Plans. The Pakistan Housing Authority (PHA) Foundation was launched by the federal government in 1999 to build housing units for low- and middle-income groups in the major cities of the country. At present, Pakistan Tehreek-e-Insaf (PTI) is serving as the ruling government and has recently responded to the affordable housing crisis by launching the NPHP. This has resulted in the establishment of another federal body, the Naya Pakistan Housing Authority (NPHA).

However, NPHA is operational only at the federal level, with project initiative to construct 135,000 apartments being under NPHP. Analysts have expressed serious concerns about this new authority in the presence of two similar foundations, namely the Pakistan Housing Authority Foundation (PHAF) and the Federal Government Employees Housing Foundation (FGEHF), both already functioning under MHW. This demonstrates the weak regulatory and institutional framework that has contributed to the lack of success in providing housing for federal employees. For instance, Javaid (2019)

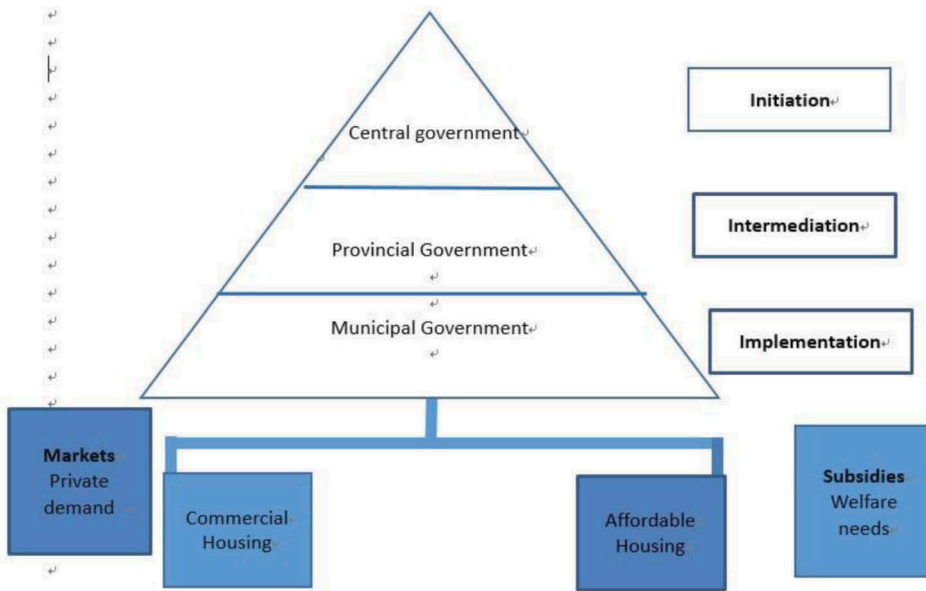


Figure 3. Government tiers and descriptions of their roles.

Source: Zhang (2014).

mentioned that previously started projects were still in the phase of execution and are incomplete because of ongoing litigation with the contractor. This is a serious issue and requires sincere efforts toward building the institutional capacity of already existing public housing authorities.

Provincial-Level Institutional Arrangements

Housing markets are largely managed by provincial governments in Pakistan: the Housing Urban Development & Public Engineering Department (HUD&PED) in Punjab, the Sindh Cooperative Housing Authority in Sindh, Provincial Housing Authority in Khyber Pakhtunkhwa (KPK), and the Quetta Development Authority in Baluchistan. In the last decade, provincial governments in Pakistan started to play a role in the housing sector and launched housing programs for low-income groups. In 2012, a paradigm shift occurred in the form of regularization of informal settlements and building low-cost housing schemes by provincial governments of Punjab and Sindh (Mehmood, 2014). Recently, the provincial government of KPK announced a low-cost housing scheme for low-income government employees through bank home finance in partnership with the Bank of Khyber ("K-P govt gets low-cost housing scheme," 2017). However, Punjab is in the middle of a major urban transition in comparison with other provinces, which is structured on economic shifts from an agricultural base to an industrial base. This is evident from the enormous ongoing urbanization in the province because of a transformation of the agriculture-based economy to a manufacturing- and service-based economy (Dowall & Ellis, 2009).

HUD&PED operates in the housing sector of Punjab through more than one official body. Hence, this multiplicity of public institutions requires an analytical inquiry to facilitate affordable housing provision. PHATA and PLDC are operating homogeneously under HUD&PED to prepare development plans and affordable housing programs for low-income groups. AHP is a prominent affordable housing projects in which both provision of land plots and construction of housing units were managed by PLDC. PHATA and PLDC work in coordination with LDA to seek regulatory assistance for their projects. LG&CD is another provincial body coordinating three tiers of local government to

formulate public policy and its endorsement. It also updates laws and regulations for the local governments, with the Section Officer (estate) within LC&CD dealing with building bylaws, private housing affairs, and encroachment issues. However, LG&CD has not played an active role by launching community development that assists in providing affordable housing. The Government of Punjab has also established an effective Urban Sector Planning and Management Services Unit, known as Urban Unit, which is mandated for urban sector reform, policy, planning, legislative, and regulatory improvement work, in the urban sector.

As institutions are the gaming arena of the players, people are inseparable from institutions. Provincial leadership is particularly important in developing coordinated engagement between federal and local tiers of government. A similar case was mentioned in the Chinese context in which the proactive leadership of Jiang Daming was important in driving the implementation of housing policies by municipal governments in Shandong (Zhang, 2014). This is also evident in the present case where provincial as well as federal leadership has contributed toward the affordable housing domain in both positive and negative ways. On the positive side, the PTI government has shown a promising attitude toward tackling the housing backlog of 10 million houses. Task forces have been created at federal and provincial levels, and the public is expecting progressive outcomes from such policy initiatives under the leadership of newly elected Prime Minister Imran Khan. Unlike those of the previous governments, the established housing task forces have remained very active, with more than two dozen meetings held since their inception (Shaikh, 2019). At the provincial level, Housing Minister Mian Mahmood Ur Rasheed has launched low-cost housing projects in eight cities of Punjab: Okara, Lodhran, Bahawalnagar, Faisalabad, Sialkot, Chistian, Chiniot, and Jhelum (NPHP, 2019). The political leadership, however, has contributed negatively too: specifically, the Pakistan Muslim League Nawaz (PLMN) government (2013–2018) promised the delivery of low-cost housing schemes at federal and provincial levels but failed to do so. In lieu of this, Zaigham Rizvi, chairman of the federal housing task force at present, said that the former prime minister had formed a 10-member committee to materialize this dream but could not do so successfully, despite the fact that the committee had prepared some good points to implement this ambitious project (Rizvi, 2017).

The current government of Punjab, although making sincere efforts to tackle the affordable housing crisis, has introduced another authority through its research unit, Urban UNIT. This proposed authority, the Punjab Spatial Planning Authority (PSPA), will work on zonal planning of different sectors such as agriculture, residential, and industrial zones (Shaikh, 2019).

Local-Level Institutional Arrangements

Housing backlog and affordability are interconnected. The growing inability to own or rent a house is well demonstrated in megaurbanized Lahore, the capital city of Punjab. Studies have shown that households in the bottom 68% of the income distribution can afford just 1% of the available housing, whereas households in the top 12% can afford 56% of the available housing (Shaikh, 2019). Almost half of the city dwellers live in substandard housing facilities, often located in unauthorized settlements called slums, without secure tenure. LDAs and local government tiers are accountable for regulating housing and planning through powers devolved under the Punjab Local Government (Amendment) Act 2013. The three tiers of local government at the city level (i.e., MCO, TMA, and UC) are responsible for several roles and duties. For instance, MCO is responsible for approval of plans and supervision of the land regulatory framework; TMA prepares town spatial plans and land regulation for the public and private sectors; and UC collects and organizes statistical information in addition to identifying deficiencies and recommending improvements to its respective TMA (UrbanUnit 2019). This shows that local governments can play a key role in addressing the issue by working in their own capacities and role orientations.

LDA further deals with a TMA at every certified town/tehsil. In Lahore, there are nine tehsils, each of which has its own building bylaws and regulatory body which results in poor implementation and weak enforcement of housing policies overall (Shaikh, 2019). Prominent tehsils and their regulatory

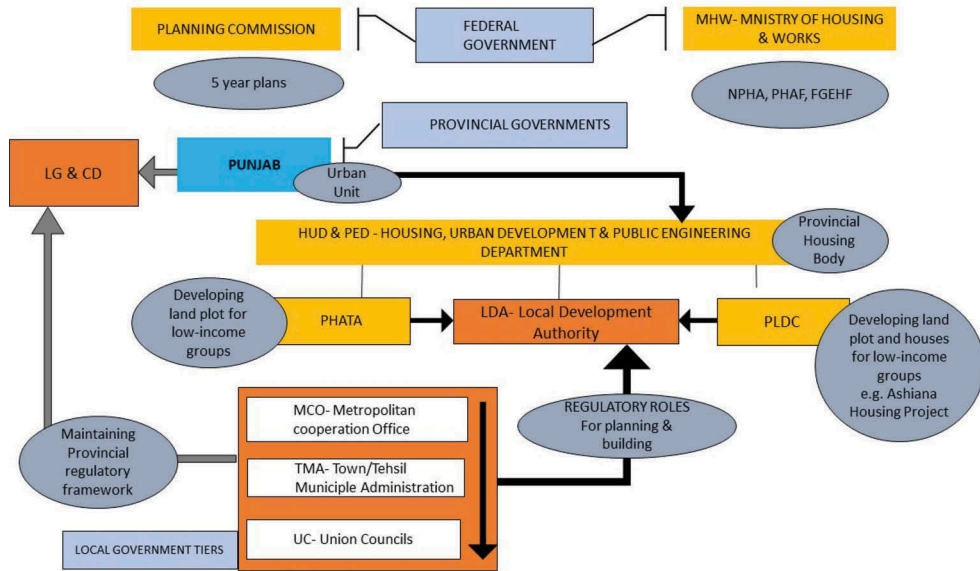


Figure 4. Affordable housing provision framework of Punjab.

Source: Author's adaptation from websites and organograms of mentioned institutions.

Notes. PHATA (<https://phata.punjab.gov.pk/>); PLDC (<https://pldc.gop.pk/>); MHW (<http://mohw.gov.pk/>); NPHP (<http://nphp.com.pk/>); LDA (<https://www.lda.gop.pk/>); LG&CD (<https://lgcd.punjab.gov.pk/>).

bodies include Cantonment Board, Defense Housing Authority (DHA), and Bahria Town developers. Zhang's (2014) description of local governments as policy implementors is not followed in the present context, considering the case of LDA. Sources revealed that LDA has not been successful in fulfilling its mandate, and core duties such as designing and implementing a master plan for Lahore city lack a planning framework to effectively respond to the housing (including low-cost housing) needs of Lahore (Shaikh, 2019). An analytical review of existing organograms of these institutions helped to understand and develop a graphical hierarchy to indicate the operational loopholes and complexity in their organizational structures (see Figure 4).

Analytical Reflections on Institutional Arrangements

The achieved graphical hierarchy was discussed in both formal and informal contexts on various platforms to cross check the investigations carried out by the housing institutions and draw their current arrangements. During an informal conversation, a government official expressed that PHATA has only developed low-income plots in the form of area development schemes and low-income schemes in the last 30 years, with the provision of 175,000 plots (3, 5, 7, 10, and 20 marlas in size; R. U. Rehman, personal communication, January 31, 2019). He further affirmed that through NPHP, PHATA will also provide developed houses. This implies that previously, under HUD&PED, PHATA was acting as a land provider with duties of land allocation for affordable housing. An academician and housing expert mentioned that the present institutional framework of the housing sector is a disorganized one, meaning that even the urban planners face confusion in the business of urban and housing development because of the presence of multiple housing institutions and authorities (F. Tariq, personal communication, January 15, 2019).

This confirms the findings from earlier studies (Ahmad & Anjum, 2012; Dowall & Ellis, 2009) that the multiplicity of institutions and complex institutional framework are behind ineffective urban

governance. It can be concluded that the account of the disoriented engagement between public-sector institutions at the federal and provincial levels is a consequence of these two major constraints within institutional arrangements of housing markets. This is evident from cases of abandoned housing schemes in several Punjab cities. One such case was observed recently in Jhelum. According to various sources, previous governments tried to allocate such schemes to affordable housing projects like AHP in 2011–2012, but distant locations and poor planning emerged as key reasons for the poor response by the public (Dawn, 2019). In 2014, the provincial government decided to hand over the scheme to MHW for its allocation from the Prime Minister's Housing Program for low-income families, but the ministry did not take any practical steps to launch it (Dawn, 2019). In sum, limited cooperation and poor engagement practice among housing authorities at different government tiers adversely affects the provision of affordable housing to low-income groups.

In the context of major metropolitan areas, governance is an umbrella figure to cover all the possible engagements and interactions between public and nonpublic (private) actors. Pethe et al. (2011, p. 187) considered institutions related to governance and defined them above. Institutional governance in the present case is extremely inhibited because of various constraints (i.e., the multiplicity of institutions and the complex institutional framework, as mentioned above). These are the key reasons for the poor performance of the public sector in Punjab in the domain of affordable housing. In addition, partial investment opportunities and restricted markets of formal mortgages have played an important role in projecting informal housing settlements. These constraints were also identified by a policy report of the Punjab Government, which states that a range of impediments exist to efficient urban land and housing market performance. These include excessive public land ownership, inadequate infrastructure services, weak property rights, counter-productive urban planning policies and regulations, costly subdivision and construction regulations, limited financing for property development and acquisition, rent controls, and distorted taxation mechanisms (GoPb, 2015).

Interventions from the pilot study critically reflected on these institutional constraints. Current institutional arrangements as drawn in Figure 4 were shared with the housing task force (Punjab) during the stage of a pilot study in the form of focus group discussions. These were conducted to add methodical rigor to the ongoing PhD study, linking it with the national debate over providing 5 million affordable housing units under NPHP. Most of the participants identified conflicting and overlapping rules for the existing bodies and institutions in addition to poor engagement among housing institutions (Yaqoob et al., personal communication, February 19, 2019). They also acknowledged the importance of the private sector in making the dream of 5 million housing units a reality (Yaqoob et al., personal communication, February 19, 2019). However, some task force members had a limited vision of the ineffective coordination patterns and missing network of collaboration. Such an ignorant attitude can lead to poor results even with rigor and passion to provide affordable housing to low-income groups, an attitude that currently prevails within the landscape of stakeholders involved in NPHP. Key findings from this pilot study are summarized to project the critical reflections of the Punjab housing task force about current institutional arrangements against the constraints on these arrangements identified in relation to their key statements (see Table 7). This exercise has exposed limited policy vision as the third major constraint, in addition to the multiplicity of housing institutions and the complex institutional framework that prevails within the institutional behavior of social actors operating under different capacities toward addressing the issue of affordable housing provision.

Recommendations and Policy Implications

In the context of Punjab, constraints on the effective provision of an affordable housing market exist in the form of overlapping roles of different government agencies' performance and their isolated engagement practice, which feed into the complex institutional framework and limited policy vision. This multiplicity of public housing organizations is responsible for legal and institutional perplexities, hindering strategic engagement among public–public, public–private, and private–private interactive domains, as indicated

Table 7. Critical reflections of the housing task force (Punjab) on the current institutional arrangements for affordable housing provision.

Constraints of the current institutional arrangements	Critical reflections	Key statements
Multiplicity of housing institutions	Some institutions remained inactive despite the duties assigned according to their organizational structures within the policy framework	No knowledge about housing-related roles of LG&CD or MCO in provincial and local governance, respectively, despite their approved organizational structures by the government of Punjab
	Overlapping roles and duties	PHATA and PLDC operate at the provincial level with the aim to provide affordable housing to low-income groups
Complex institutional framework	No distinction made between the regulatory authority and the executing authority	The urban unit was considered the regulatory authority by some, whereas others considered it the research unit
	Poor understanding of the organizational structures of existing public institutions	Institutional capacity-building needs to be developed from the grassroots level
Limited policy vision	No knowledge about why collaborative engagement is not part of prevailing housing culture	To boost the implementation of current housing projects under NPHP
	Absence of PPPs for affordable housing	Joint agreement on the active participation of the private sector to build PPP culture

Source: Author.

Note. LG&DC = Local Government & Community Development Department; MCO = Metropolitan Corporation Office; PHATA = Punjab Housing & Town Planning Agency; PLDC = Punjab Land Development Company; NPHP = Naya Pakistan Housing Program; PPP = public-private partnership

by previous studies (Ahmad & Anjum, 2012; Dowall & Ellis, 2009; Shah & Afridi, 2007). To implement development projects for megametropolitan areas, there is a growing need to set up an authoritative body that can plan, coordinate, and supervise across provincial and local jurisdictional boundaries in an effective manner (Firman, 2009). The formulation of NPHA as a federal-level entity to facilitate the implementation of NPHP, with a vision to build 5 million affordable houses in the presence of existing federal authorities (PHAF and FGEHF), has opened questions for the current government about its institutional operation and governance. Javaid (2019) highlighted that it would be more appropriate for the PTI government to evaluate the performance of existing institutions and complete their ongoing projects. Moreover, tensions among political parties also indicate the confusion that prevails vis-à-vis the future of the existing authorities: will they be merged into new authorities or will they continue functioning as independent institutions (Javaid, 2019)? This requires listing all the administrative, legal, and other implementation bottlenecks to prepare a refurbished agenda for NPHP by merging existing federal institutions under its mandate and pooling their funds to achieve the successful completion of their ongoing projects. This may, however, be difficult to achieve because it could raise many issues and complaints in the form of strong resistance from several political parties. Tackling these opposing forces is yet again a challenge for the PTI government. Although policy guidelines and affordable housing initiatives are observed at each government level (federal, provincial, and local), a severe lack of coordinated engagement was observed. This major drawback further hinders collaboration among stakeholders in the housing industry, resulting in an isolated engagement of each actor within a network of social institutions. This issue is an element of key concern that was not highlighted by any of the housing task force members.

Provincial governments, holding the central position, play the most important part in linking policy-making (federal tier) with program execution (local tier). Following a similar logic, Zhang (2014) considered provincial governments to be intermediary organizations, having the capacity to solve collective problems by taking into account local social, economic, political, and cultural conditions in China. Considering this challenging position of provincial governments, Kiser and Ostrom (2000) argued that a three-level evaluation model must be implemented to analyze the allocation, construction, and

distribution of houses through all levels: first, the constitutional decision-making process to assess political and legal arrangements; second, regulatory frameworks to assess the collective interests and choices of officials; and, third, the role of actors (individuals and organizations) in the implementation of housing policy and programs. This model has led to suggesting alternative institutional arrangements to address the crisis of affordable housing in the present study, acknowledging the fact that each government must act as a policy body and regulator to materialize the political and legal arrangement. There is a need for an executing body as well, which can act as an institutional linkage between policy initiation and policy regulation, just as the provincial government acts as a bridge between federal and local levels. Hence, institutional parts of each government tier must involve policy, executing, and regulatory bodies.

Stubbs and Clarke (1996) explained that what is needed for institutional improvement in extended metropolitan areas is the development of new forms of coordination and the resolution of metropolitan policy issues at macro and micro levels, which traditional local governments cannot provide alone. Institutional innovations in urban governance include the allocation and circulation of power, capacity-building, fiscal upgrading, and the need to deal with the issues of economic disparity (Montgomery, Stren, Cohen, & Reed, 2013, p. 407). Transformation of the institutional structures, powers, and operations over time promotes good governance and implementation of urban policies in cities (Enemark, 2006). Few studies have explored the subject of institutional transformation from a housing perspective. These include a case study of American federal housing policy and past problems and prospects of the U.S. Department of Housing and Urban Development, by Bratt and Keating (1993). Their research stressed the need to transform the existing institutional arrangements, and provided policy implications for improved performance of housing markets by splitting the institutions under two umbrellas (i.e., housing and urban development). Moreover, the initiation of a national housing bank merged all existing housing programs into the new housing agency and introduced decent, affordable housing as a new entitlement for target groups. This calls for the complete decentralization of institutions at all levels.

Galal and Razzaz (2001) stated that successful implementation of housing projects requires more than just issuing new laws or regulations; it requires changes in incentives, institutions, and behaviors. Concerted efforts are required from the public and private sectors to keep pace with the growing demand for urban housing, especially for the urban poor (Sivam & Karuppanan, 2002). The study of institutions carries a belief that institutional arrangements affect innovation in several ways. A country must have enabling institutional structure to motivate physical and social capital to create promising innovative efforts; otherwise, innovation will be halted (Nelson, 2008). Institutional strategies are not easily mobilized, as pointed out by Healey, Cameron, Davoudi, Graham, and Madani-Pour (1995). They emerge from the complicated arena of interconnected networks of institutions and, thus, depend on the situational logic and political judgment specific to the context regarding what is feasible and what is not (Sotarauta & Pulkkinen, 2011).

The nature and form of authority (power) appear to be key questions in the context of regional development studies. This coincides with Ball's (1986) concept of power relations within organizations for housing and urban development, which is employed to define institutions in the current study. The unfair distribution of authority could in turn lessen the speed of development in regional localities. Therefore, local and provincial development projects should be planned, executed, and regulated across jurisdictional boundaries. The above discussion has laid a foundation of key policy implications as evidence of the significance of the current study. The remaining sections of the article on recommendations include key policy implications for alternative institutional arrangements, conditions attached to the proposed policy agenda, the key role of provincial governments, and suggestions for controlling construction costs.

Key Policy Implications for Proposing Alternative Institutional Arrangements

Key policy implications are offered by following the Kiser and Ostrom model for improved provision of affordable housing, through proposing alternative institutional arrangements in lieu of previous discussions on behalf of an extensive review of similar studies. Key policy guidelines are presented below by level to create a better understanding:

- *Federal level*—Level 1 of Kiser and Ostrom’s model is accommodated by eliminating the presence of existing federal bodies and merging these into a newly formulated NPHA to better assess the political and legal arrangements.
- *Federal level*—MHW must continue its function as the policy body, and NPHA as the executing body, to initiate and implement housing programs.
- *Provincial level*—Urban Unit should act as a provincial policy body in Punjab.
- *Provincial level*—PHATA is proposed to work independently from the former body, HUD&PHED, along with its sister company PLDC and the provincial entity LG&CD to support the construction of affordable housing units and community empowerment, respectively. These proposed institutional arrangements are summarized in [Table 8](#) to better understand the description of each government tier in terms of its distinct capacities.
- *Local level*—A regulatory body assesses ongoing projects at various stages and needs the key involvement of local development authorities. Here, level 2 (regulatory frameworks) and level 3 (role of actors) are combined for performing regulatory duties as well as to oversee the implementation of housing programs, as per the practice of actors within the arena.
- *Local level*—This combination suggests that affordable housing programs initiated by federal and provincial governments must be regulated at local levels by their respective development authorities. Putting these tabular suggestions into the graphical hierarchy further clarifies the interconnections of institutional entities at federal, provincial, and local levels (see [Figure 5](#)).

Decentralization of Authority and Power: Conditions Applied to the Proposed Institutional Arrangements

The Pakistani government should introduce an urban and housing department to address both the needs of low-income groups and the existing structural lacunae (Rizvi, 2017). The policy agenda proposed above demands the decentralization of authority and power. Before implementing this in

Table 8. Assigning roles to each government tier under domains of policy, execution, and regulation.

Institutional arrangements for affordable housing	Policy body	Executing body (allocation of resources: physical and financial)	Regulatory body (oversees the project execution)
Federal level	Ministry of Housing & Works	Naya Pakistan Housing Authority Nature of projects: Federal level	Local Development Authority (working in coordination with MCO, TMA, and UCs)
Provincial level (Punjab)	Urban Unit	<ul style="list-style-type: none"> • PHATA • PLDC • LG&CD (empowering community) 	
Local level (Lahore)	Local urban unit	PHATA (Lahore) Subexecuting body of PHATA for each city of Punjab	

Source: Author.

Note. PHATA = Punjab Housing & Town Planning Agency; MCO = Metropolitan Corporation Office; TMA = Town Municipal Administration; UCs = Union Councils; PLDC = Punjab Land Development Company; LG&DC = Local Government & Community Development Department.

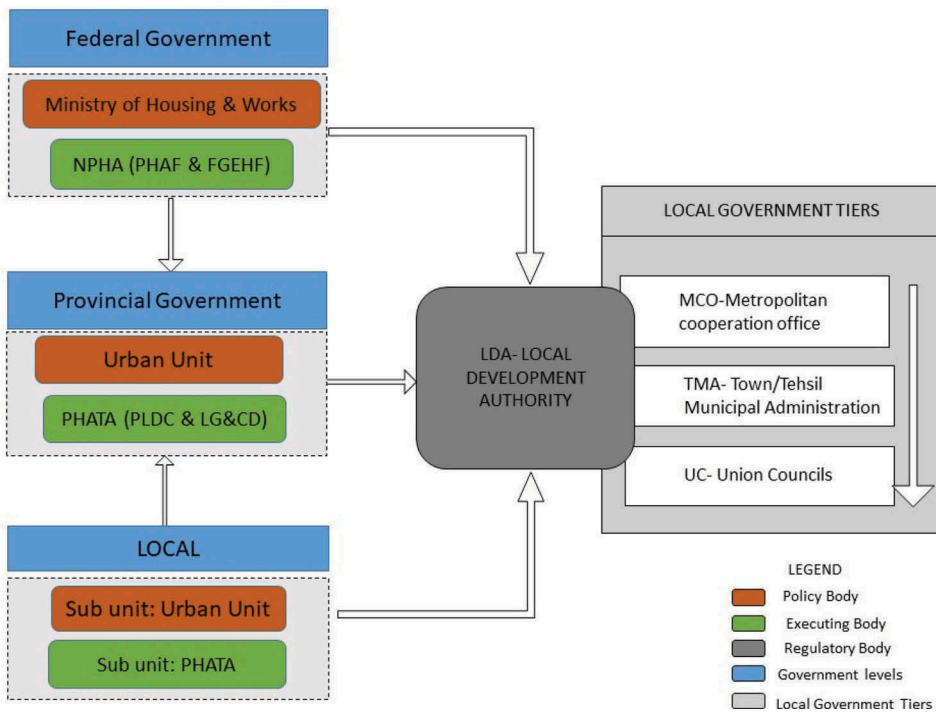


Figure 5. Proposed institutional arrangements for affordable housing provision in Punjab, Pakistan.

Source: Author

the Pakistani context, other developing countries' experiences must be studied. The Indonesian experience is pertinent here, where decentralization reforms of power and authority led to fragmentation because of the proliferation practice at the local government level, making the State Coordinating Board (BKSP) ineffective in coordinating development programs within the Jakarta Metropolitan Area. Firman (2008) labeled such local governments kingdoms of authority as the provincial governments were prohibited from intervening in their decision-making regime. This implies that the presence of authority within each local government can make federal- as well as provincial-level policies ineffective. This study also indicated that the balance of authority and power must be maintained, as demonstrated by BKSP which does not have its own staff and financial resources, causing it to depend greatly on contributions from the provincial governments of Jakarta, West Java and Banten (Firman, 2008). Such issues exist in many other Asian countries because of political and administrative fragmentation (Laquian, 2005). Hence, the allocation of social and financial capital to local authorities is another important aspect that connects it deeply with provincial governments.

Provincial Governments as the Key Influencers

The proposed institutional arrangements and policy implications have suggested considering the provincial governments the key influencers within the current framework of affordable housing provision in Punjab. Key points in this regard are the following:

- Provincial governments are the central focus of affordable housing markets;
- Key roles that provincial governments play as policy initiators, program executors, and project regulators, because of their centralized position within the administrative framework, give it the status of key influencer;

- Successful outcomes cannot be maintained in the domain of affordable housing development without the proper support and acknowledgment of the provincial authority, even if federal and local governments are doing well in their own regimes.

Controlling Construction Costs

In addition to policy initiatives, there is a need to review the construction costs incurred in the delivery of affordable housing projects. Recently, India has recognized the critical importance of land and construction for affordable housing finance, as it is constrained by different construction catalogs and income levels across the country (Gopalan & Venkataraman, 2015). It has been noted that in Pakistan the tax exemption on building materials such as cement, steel, and sanitary items by government authorities can help in reducing construction costs from Rs 16,00/sq ft to Rs 1,000/sq ft (Rizvi, 2018). This implies that the construction cost of a 3-marla (675 sq ft) unit can be reduced to 0.6 million (6 lakh) from 1.1 million (11 lakh) approximately. This reduced construction cost can enable low-income households, earning Rs 30,000 per month, to pay installments of Rs 25,000 every 3 months over a year, for a total of 0.1 million in a year. With a down payment of Rs 100,000 (0.1 million), this installment package can be completed within 5 years. This recommendation could materialize only under the conditions of 3-marla units with Rs 600,000 being set as the construction cost for future affordable housing projects, demanding serious collaboration and coordination between state and local authorities and building material suppliers.

Conclusions

Housing analysis is a complex task complicated by several factors. It involves supply and demand figures which cannot be taken for granted. Housing is a composite commodity and needs to be examined in terms of service delivery instead of individual characteristics, as it involves transaction costs at various levels. In sum, housing institutions affect market capital on a broad level because of their overwhelming connection with the economy in general, and governance through an organizational structure in the form of coordination and engagement at each government level.

This study has explored the institutional arrangements currently available for affordable housing provision in the largest province of Pakistan, Punjab. It validates the findings from previous research that highlighted governance issues such as a complex institutional framework, limited policy vision, and multiplicity of housing institutions. Lack of political will and poor housing finance were also emphasized in previous studies with regard to poor affordable housing provision. The present study is a scholarly effort to fill the gap in the literature that existed in analyzing the intricate practices and processes of public housing institutions with overlapping jurisdictions and responsibilities. Key generic conclusions applicable to the broader context of developing countries can also be made. First, existing institutions and public authorities at all government levels need to reexamine their organizational structures to reduce or eliminate operational disorder and overlapping roles in achieving effective institutional arrangements. Second, engagement networks must be coordinated among all three tiers of government within housing markets. Third, establishing a new housing authority, in addition to already existing authorities, may bring its successful execution into question because of prevailing perplexities within the institutional and policy framework of the affordable housing sector.

Punjab is a vast urban region that should be managed under an effective institution-oriented government, as mentioned above, to address the formal and informal rules within the system for providing an incentive structure to actors. Governing the environment in such an institutional manner would assist in ensuring the sustainable development of affordable housing. There is a strong potential for an effective governance mechanism in Punjab to improve the competitiveness of its capital metropolitan city Lahore as a global city in South Asia. Institutional arrangements have the capacity to affect the quality of delivery in terms of housing standards, housing types, and affordability. Admitting the potential for effective governance, challenges to and opportunities for institutional arrangements within the

housing sector have taken a new turn in the institutional framework of Punjab's government bodies under the current leadership of the PTI government. This research has revealed that existing institutional arrangements are not well organized at federal, provincial, and local government levels, implying that alternative institutional arrangements have the potential to facilitate the affordable housing market.

As indicated above, NPHP and its vision to complete 5 million affordable housing units by 2023 call into question the role of public institutions working within the housing sector at each governmental level. There is a need to carry out substantive research at a deeper level for provincial governments, admitting their crucial role at federal, provincial, and local levels. Constitutional, political, legal, and regulatory frameworks must be studied at the provincial level for allocation and distribution of housing projects at local levels. Institutional strategies demand hard decisions to be made in the process. Given the complex nature of institutional arrangements within the Punjabi housing market, the functions of the Punjab provincial government should emphasize resource allocation (land, finance), spatial development patterns (vertical housing, terrace housing), and construction costs (plot and covered areas). This will require the involvement of several public, private, and nonprofit stakeholders, including architects, planners, engineers, social workers, and policymakers, to be part of the institutional structure of the affordable housing system. Coordination of engagement patterns within all of these sectors can only be ensured by supportive institutional arrangements.

As suggested, the mixed model of urban governance would be most suitable for housing as well as the institutional framework of Punjab, in which federal, provincial, and local governments play equally important roles in facilitating the provision of affordable housing. The federal government should have the authority to develop policy frameworks and plan major housing programs for all the provinces, in coordination with provincial governments. For federal-level housing projects, the executing body must be a federal one, whereas the provincial governments should be authorized to initiate their own provincial housing projects with the consent of the federal government. Likewise, the federal government projects will be implemented through the provincial executing body, and the same principle applies to local government. However, the regulatory bodies for each government level are advised to be local development authorities, keeping in view that the execution of a proposed project is going to be carried by local actors and local institutions within the vicinity of the project location. This can assist in making timely and authentic reports to federal and provincial governments for monitoring building bylaws, covered-area ratios, and community protocols. The strategic potential of the proposed institutional arrangements must undergo deep analysis via investigation by further empirical research using primary data sources. This exercise would authenticate the authority of existing as well as newly proposed government entities, and would provide extensive as well as specific guidelines for the effective enhancement of power. However, the flexibilities within an institutional framework must be allowed by the government after taking into consideration all the associated pros and cons mentioned in this study.

Notes

1. One marla is equivalent to 225 sq ft.
2. Per the exchange rate of July 2019, 1 USD = 159 Pakistani Rupee (PKR).
3. Urban slums are known as "Katchi Abadis" in the national language of Pakistan (Urdu).

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