

## THE PILLAR THAT HOLDS THE ROOF

The Issue of Land in Low-Income Housing in Pakistani Punjab: A Case of Ashiana Scheme

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### Abstract:

*Ashiana housing programme comes to the fore as a paradigm shift in the housing policy and development of Punjab for two factors i.e. the institutional mechanism as the scheme is being developed by a parastatal body called Punjab Land Development Company (PLDC) instead of traditional administrative entities and constructed houses are being delivered to the eligible people instead of site-and-services schemes. To the core of this significant development are the issues of land allocation for this programme. It is through the indicator of land that the future of affordable housing in the most populous province of Pakistan would be analyzed. This research takes up the pivot of land in the housing policy of Punjab.*

*Through case study method, the paper attempts to answer two questions; first, how Ashiana Scheme is delivering low income housing stock with special reference to supply of land and its financing and secondly what are barriers to growth for this programme? The data was collected through review of archival records of government departments, participant observation and informal interviews with the government officials, housing activists and experts. The study finds that there are serious impediments in financing mechanism and the regulatory framework of land supply for the PLDC to obtain title of land and to*

*expand its operations. Further, there is no linkage between land policies and the public-private-partnership policy of the government. Similarly, the pricing of public land, its usage by the PLDC and choice of location of these projects also need to be reviewed.*

**Keywords:** *Land, Low-Income Housing, Punjab, Pakistan*

### I. PUNJAB IN THE URBAN TRANSFORMATION OF PAKISTAN

#### A. Population, Land & Housing

Pakistan's urban population growth can broadly be placed into two patterns at sub-national level. Sindh, being most urbanized province in the country, hosts 49% of its population in three cities i.e. Karachi, Hyderabad and Sukkar (UN-Habitat, 2010). As opposed to the concentration model of Sindh, the second form is the dispersal of urban settlements in clusters and regions in Punjab - the key feature of its urbanization. While it has 31% of its population living in the cities (Ilahi 2011), the province has most of country's urban clusters. Five notable urban regions in the province are Lahore, Faisalabad, twin cities of Rawalpindi-Islamabad, Gujranwala, Sargodha and Multan. These city centers have around them numerous small to medium sized cities tied in

a string at the distance of 30-45 minutes. The population density in these clusters comes in the range of 1000-5000/sq.km and gradually grows to the core of the region to be 10000-15000 and above per sq.km (Waqas, Tilahun and Schmidt 2013). A traveler in Punjab constantly witnesses a shift of thick urban texture and desakotas.

The shape of things on ground in these patterns allude to the divergence of approaches to land use planning and housing development through public or private entities in these provinces. Certain significant historical factors contributed to the population growth in cities of Sindh like mass migration to Karachi and other cities of Sindh after the partition, Indo-Pak and Afghan wars and socio-economic insecurities (Kugelman 2013). The population growth met with constraints in supply of land that resulted in vertical growth of housing stock in Sindh cities. On the other hand, Punjab's land policy and housing provision, over the years, has been reinforcing the horizontal expansion of its cities and contributing to the urban sprawl that we see here today. One example that illustrates this stark difference between Sindh and Punjab is Defense Housing Authority's housing society in Lahore. This estate covers one third of city's landed area and it is around 15% of Karachi's metropolitan area but it houses only around 1, 50, 000 residents (Haque, 2010).

Not just the upscale housing communities have altered the dynamics of land for the housing sector in Punjab but also the massive outburst of informal sub-divisions on agricultural land (ISAL) – with small sized plots, narrow roads and little or no amenities – have become a leading feature of urban morphology (Hasan, 2004). The former keeps the land markets always on a rise, the latter push the middle income consumer to a

substandard living. Similarly, issues like the affording consumers' behaviour of buying land for profit returns and not for the housing needs; public sector housing agencies acting like private developers and contributing to the speculative practices prevailing in the land and housing market; lack of viable credit facility and non-affordability of down-payment required for public housing on the part of poor people and bureaucratic procedural barriers land and housing delivery (Siddiqui, 2014) all combine to build an undesired territory that pushes the low income groups away from an equitable distribution of shelter facility.

While there have been much speculations on the pro poor and low income housing policy in Punjab, the pivot of policy remained incremental housing development, whereby land titles are provided to the targeted beneficiaries on low rates in order to give them opportunity to build their houses as they want recognizing their ability to do so (Tanaka, 2007). Since 1930s, need based provision of plots on nominal price both in the urban and rural areas has been the leading intervention in housing sector in Punjab (**See Box-1**). Ashiana Scheme came as a major shift in housing sector in terms of policy approach. In 2010, Punjab Government created a parastatal body called Punjab Land Development Company (PLDC, 2016) to take up contractor led housing delivery in various cities of Punjab.

This case is set in the foregoing scenario and focuses on Punjab government's flagship housing programme for low income people in urban Punjab i.e. Ashiana Housing Scheme being developed through PLDC. The study takes up two questions; (i) How Ashiana Scheme is delivering low income housing stock with special reference to supply of land

and its financing (ii) What are barriers to growth for this programme?

Data was collected through; (i) Review of archival records of various departments e.g. Punjab Land Development Company (PLDC) which is the executing agency of Ashiana Scheme; Colonies Department in the Board of Revenue, Punjab which formulates and implements policies regarding public land in Punjab and is mandated to provide land for public projects; Planning and Development Department's Public Private Partnership Cell (PPP Cell) which is responsible for carrying out infrastructure projects through public private partnership under the PPP Policy 2009 and PPP Act 2014. (ii) Participant observation at various Board of Directors meetings spanning from January 2015 to June 2016 whereby issues pertaining to development of Ashiana Scheme were discussed at length. (iii) Informal interviews with government officials attached with land policy at Board of Revenue, PLDC, Housing, Urban Development and Public Health Engineering Department (HUD & PHE). The findings have been placed in two parts corresponding with the questions that this case take up. We move on to deal with the issues raised by this study in the next section. The first part deals with dynamics of delivery of this programme.

## **II. ASHIANA SCHEME: THE DYNAMICS OF DELIVERY**

### **A. Housing Stock, Supply of Land & Financing:**

There are four on-going projects i.e. two in Lahore (Ashiana-e-Quaid and Ashiana-e-Iqbal), one in Faisalabad (Ashiana Housing Scheme Faisalabad) and one in Sahiwal (Ashiana Housing Scheme Sahiwal). Ashiana-

e-Quaid Lahore offered 2537 houses to the applicants domiciled in Punjab, having no land or house as owners and having their monthly income less than PKR. 20, 000 (approx. 190 USD). Ashiana-e-Iqbal has been planned to offer 6500-8000 apartments to the applicants less than 55 years of age having monthly income of less than PKR 50, 000 (approx. 477 USD). Ashiana Schemes in Faisalabad and Sahiwal offered 106 and 125 houses respectively to the applicants having monthly income less than PKR. 30, 000 (approx. 290 USD). All the projects required their allottees to deposit 25% of price of the house/apartment as down payment. The area of these houses and apartment fall in the range of 500 Sq. ft. to 800 Sq. ft.(PLDC, 2016).

Ashiana-e-Iqbal project in Lahore comes to the fore as a further shift from the contractor led housing delivery by PLDC to the execution on public-private-partnership model. As much as 8000 dwelling units will be built on G+3 stories pattern on 3100 Kanals (387 Acre) of land with a covered area of 4.8 million Sq. ft. Lahore Development Authority (LDA) acted as the representative of PLDC in this venture (PPP Cell, 2013).The private partner is required to '...finance, design, construct and develop housing apartments and infrastructure under build-transfer mode against reimbursement in the form of developed commercial, residential and public utility plots. Such transfer of land shall be in equal proportion to the project progress and would confer proprietary rights to the private owner'...Lahore Development Authority, acting on behalf of the PLDC, completed the process of selection and held M/S SPARCO as successful bidder for the project<sup>1</sup>.

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<sup>1</sup>Government of the Punjab, Punjab Land Development Company, 2015,NOTICE AND AGENDA OF 38<sup>TH</sup>

PLDC was allotted public land to the tune of 4821 kanals (602 Acre) in Lahore, Faisalabad and Sahiwal on the following terms and conditions;

(i) 672 Kanal (84 Acre) at *Attari Saroba*, Lahore for Ashiana-e-Quaid on prevailing market price @ PKR 33, 00, 000 per acre on deferred payment with a grace period of two years but repayment in five years in three equal installments after the expiry of grace period with zero interest and 4.00 % penalty in case of default. The land grant ordered to transfer the title of land in the name of PLDC<sup>2</sup>.

(ii) 3160 Kanal (395 Acre) for Ashiana-e-Iqbal at *Barki* Lahore @ PKR 55,00, 000 per acre on deferred payment with a grace period of three years but repayment in five years in two equal installments after the expiry of grace period<sup>3</sup>. The title of land was not transferred to the PLDC.

(iii) 741 Kanal (92 Acre) for Ashiana Housing Scheme at Faisalabad on the prevailing market price @ PKR 30, 00, 000 – 40, 00, 000 per acre on deferred payment with a grace period of three years but repayment in five years in two equal installments after the expiry of grace period with zero interest and 4.00 % penalty in case of default<sup>4</sup>. The title of land was not transferred to the PLDC.

(iv) 247 Kanal (30 Acre) for Ashiana Housing Scheme at Sahiwal on the prevailing market price @ PKR 35, 00, 000 per acre<sup>5</sup> on deferred payment with a grace period of three years but repayment in five years in two equal installments after the expiry of grace period<sup>6</sup>. The title of land was not transferred to PLDC.**(See Box-2)**

PLDC initiated the matter of transfer of title in the name of company in the case of Ashiana-e-Iqbal, Lahore and Schemes in Faisalabad and Sahiwal with the land grants agency i.e. the Colonies Department in the Board of Revenue, Punjab in order for it to avail credit facility which could not be possible in the absence of a clear title of land in the name of the company<sup>7</sup>. The Colonies Department declined the request for these sites maintaining that without full payment of outstanding dues, the title cannot be transferred<sup>8</sup>.

Punjab Government provided seed money to the PLDC to the tune of PKR 839.90 million from the 2011 to 2013 for its on-going projects and a bridge financing of PKR 74.920 million for retrieval of land from Sutlej Rangers for its project Ashiana-e-Iqbal in Lahore<sup>9</sup>**(See Box-3)**. On the other hand, PLDC was recorded to have incurred loss of PKR 28 million along with PKR 7.7 million loss in equity as per the Financial Statement for the year 2015 ending on June 30<sup>th</sup>. The

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BOARD OF DIRECTORS MEETING, Lahore, Dated 23-02-2015 (Ashiana-e-Iqbal Project Brief)

<sup>2</sup>Government of the Punjab, Colonies Department, Board of Revenue, 2011, 'TRANSFER OF GOVERNMENT LAND SITUATED IN ATTARI SAROBA FOR "ASHIANA HOUSING PROJECT"' No. 494-2011/241-CS-II,Lahore, Dated 02-02-2011

<sup>3</sup>Government of the Punjab, Punjab Land Development Company, 2016, Summary for the Chief Minister, Punjab, No. PLDC/4530/2015, Lahore, Dated 15-04-2016

<sup>4</sup>Government of the Punjab, Colonies Department, Board of Revenue, 2012, 'TRANSFER OF LAND FOR ASHIANA HOUSING SCHEME IN FAISALABAD' No. 1882-2012/1333-CS-II,Lahore, Dated 14-07-2012

<sup>5</sup>Government of the Punjab, Colonies Department, Board of Revenue, 2011, 'CONSTRUCTION OF ASHIANA HOUSING SCHEME PROJECT AT SAHIWAL' No. 2014-2011/1222-CS-II,Lahore, Dated 06-06-2011

<sup>6</sup>Government of the Punjab, Punjab Land Development Company, 2016, Summary for the Chief Minister, Punjab, No. PLDC/4530/2015, Lahore, Dated 15-04-2016

<sup>7</sup> Ibid

<sup>8</sup>Government of the Punjab, Colonies Department, Board of Revenue, 2015, 2016, No. 761-2016/420-CS-II,Lahore, Dated 22-04-2016; No. 613-2016/421-CS-II,Lahore, Dated 22-04-2016 and No. 2874-2015/1145-CS-II,Lahore, Dated 23-09-2015

<sup>9</sup>Government of the Punjab, Finance Department, 2016, No. FD (L) 1-354/2010,Lahore, Dated 12-02-2016

Finance and Audit Committee of the company did not hold its meeting in two years i.e. 2013 to 2015. Due to various delays in the projects, the company was not able 'to match cash outflows with inflows' and penalties on non-payment of loans were due<sup>10</sup>.

While the auditors and the Board of Directors have been voicing their grave concerns on the financial health of the company for future operations, the PLDC management has been optimistic that the company - after payment of loans and the land price to the concerned - will be profitable by December 2017. The optimistic assumptions were founded on the projections that; the possession of all the houses will be transferred to the allottees by December 2016 and revenues will be generated from sale of the commercial area in Ashiana-e-Quaid at Lahore by January 2017; the possession of all the houses will be transferred to the allottees in Ashiana Schemes in Faisalabad and Sahiwal by October 2016 and commercial areas of both these estates will bring more cash; revenues will be collected from 20% down payment after the balloting of Ashiana-e-Iqbal in May 2016 etc.<sup>11</sup>. The fiscal space would be enhanced through transfer of possession to the allottees especially where the houses were ready to be transferred as in the case of Sahiwal and Faisalabad. But the same is tied with the title of land which has been declined by the land grants agency.

The title of land appears to be a major hurdle in the way of PLDC to enhance its cash flow

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<sup>10</sup>Government of the Punjab, Punjab Land Development Company, 2016, MINUTES OF 43<sup>RD</sup> MEETING OF BOARD OF DIRECTORS OF PUNJAB LAND DEVELOPMENT COMPANY LIMITED (PLDC), No. PLDC/CS/4539/2015, Lahore, Dated 25-04-2016

<sup>11</sup>Government of the Punjab, Punjab Land Development Company, 2016, WORKING PAPER OF 45<sup>TH</sup> MEETING OF BOARD OF DIRECTORS OF PUNJAB LAND DEVELOPMENT COMPANY LIMITED (PLDC), No. PLDC/CS/4537/2015, Lahore, Dated 21-04-2016

and then pay its loans, run the affairs of the company and launch future low income projects in other cities of the province. Why the title is a major impediment and what are other barriers to growth, we explain it in the next section.

### **III. BARRIERS TO GROWTH OF ASHIANA PROGRAMME**

#### **A. Legal & Policy Framework on Transfer of Title of Land:**

In case of all the project sites except Ashiana-e-Quaid, title and ownership of land has not been transferred to PLDC and this is one major obstacle for the company to hand over possession of houses to the successful candidates in Ashiana-e-Quaid, Ashiana Faisalabad and Sahiwal where the dwelling units are ready for delivery. Similarly, in the case of agreement with the private partner to develop Ashiana-e-Iqbal apartments on PPP mode will be hampered as it stipulates an exchange of equal size of land in lieu of the land developed for low income housing. Further alienation to the partner is conditioned with the fact that ownership of the project site is with the PLDC. While the land grants agency i.e. the Colonies Department in the Board of Revenue, Punjab has already declined the request of PLDC to transfer the ownership to its name until payment of land price, the answer as to why this cannot be transferred lies in the legal and policy provisions under which the land grants agency administers the entire public land in the province i.e. Colonization of Government Lands (Punjab) Act, 1912 (Punjab Laws, n.d.) and the policy on disposal of state land 2013<sup>12</sup>.

First we take up the legal provisions. All the government entities that have been granted

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<sup>12</sup> Government of the Punjab, Colonies Department, Board of Revenue, 2013, 'FUTURE DISPOSAL OF STATE/NAZUL LAND' Lahore, Dated 26-11-2013

public land on deferred payment or installment are tenants of the Provincial Government under section 15 of the Act of 1912;

**“A purchaser from government land who has been placed in possession of the land by order of the Collector shall be deemed to be a tenant of such land until the full amount of the purchase money with any interest due thereon has been paid and the other conditions set forth in the statement of conditions of sale issued by the Collector have been fulfilled”**

Similarly, any further alienation of rights by the tenant is regulated by Section 19 of the same Act of 1912 which provides that;

**“Except as provided in section 17, none of the rights or interests vested in a tenant by or under the Government Tenant (Punjab) Act, 1893 or this Act, shall, without the consent in writing of the [Commissioner], or of such officer as he may be written order empower in his behalf, be transferred or charged by any sale, exchange, gift, will, mortgage or other private contract, other than a sub-lease for not more than one year in the case of a tenant who has not acquired a right of occupancy, and seven years in the case of the tenant who has acquired a right of occupancy. Any such transfer or charge made without such consent in writing shall be void, and if (after the commencement of this Act) the transferee has obtained possession, he shall be ejected under the orders of the Collector.**

**Provided that the right of sub-letting conferred by the section shall not release any tenant from a condition requiring him to reside in the estate in which his tenancy is suited”.**

The Colonies Department maintained this stance in the case of a request from Lahore Transport Company in their public-private-partnership (PPP) venture to establish a commercial center at Railway Station of Lahore city<sup>13</sup>. In another case, when public land was transferred for a project of Lahore Knowledge Park Company, the Colonies Department declined the request to transfer the title to the company.

Similarly, the land policy in vogue which was promulgated on 26-11-2013 and provides for a mechanism of transfer of public land to various bodies in the province or to the federal government entities use the word **‘Provincial Departments’**. Meaning thereby, the title of land can only be transferred to the provincial departments. Absence of coverage to the provincial government owned companies in the policy document has created a great confusion among them. The case of Lahore Knowledge Park Company is one example. The public land transferred to the PLDC was prior to the promulgation of policy of the year 2013. Until an amendment is made in both the Act of 1912 and the policy of 2013, this issue will persist.

## **B. Linkage of Public-Private-Partnership Act/Policy with Land Grants:**

Public-Private-Partnership Act 2014 is an umbrella legislation on all the projects to be taken up by the Punjab Government in PPP mode. The law provides for government support in various forms to the private investors for projects to be carried out in this

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<sup>13</sup> Government of the Punjab, Colonies Department, Board of Revenue, 2016, ‘ADVICE ON THE REQUEST OF LAHORE TRANSPORT COMPANY REGARDING GOVERNMENT PROPERTIES IN LAHORE’ No. 1233-2016/522-CS-I,Lahore, Dated 13-05-2016

kind of partnership. One of the support committed by the government is land. Section 19 (2) (c) of the Act provides as under;

**‘19. Government Support:**

....

**(2) The Government support may take the following forms: ....**

**(c) Government equity, in the form of land or infrastructure facilities owned by the Government or a Government Agency, to be calculated with reference to the current market value of land or infrastructure or future value of discounted cash flows accruing or arising from asset to be offered, with reference to the project cost and its capital structure or debt equity ratio: such support on first come first served basis shall be available for the projects where the bidding competition is not instantly expected....’**

But there is no linkage between the mechanisms of land provision as stipulated by the PPP Act with land allotment policy of the Colonies Department which could cater for this kind of arrangement.

Keeping in view the gaps in the policies, the Public Private Partnership Cell of the Planning and Development Department – responsible for PPP steering projects - took up the issue with the land grants agency - Colonies Department. The Cell stressed that a clear title of land in the name of the government entities entering in a PPP arrangement was an essential requirement as in most of the cases, land is provided to the private partners for a fixed period up to a maximum of thirty years. The Cell referred to projects like Ashiana-e-Iqbal of PLDC, Lahore Transport Company’s commercial complex and Shehbaz Sharif Park at Gujrat as pending schemes due to the hurdle of transfer

of state land<sup>14</sup>. For timely execution of the PPP projects, this linkage is an essential requirement.

**C. Price of Public Land for Low Income Housing:**

Land supply is one critical factor in the low income housing policy that determines the affordability of housing stock. In the words of Erhard Berner, ‘Given governments’ limited resources and capacity they should simply abandon the role of housing provider and turn towards a truly enabling approach. In other words, they should contribute the ‘essential ingredient’, namely land, and leave housing production to people’s initiative’ (Berner, 2002)

In connection with this extreme position, it would be an uncomfortable fact if in a programme, a government is a low income housing provider and also a seller of public land on market price. As it is in the case of not only Ashiana housing programme but the same continues since 1976 in Punjab. The Colonies Department have been providing public land on market price to all the low income housing initiatives under the policy of 1976<sup>15</sup>.

Ashiana’s on-going or the future programmes are largely dependent on the point that it starts generating revenues from the existing transactions. While PLDC is struggling hard with managing its finances, it has already initiated its request for rescheduling of loans by increasing grace period from three years to

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<sup>14</sup> Government of the Punjab, Planning and Development Department (Public Private Partnership Cell) , 2016, ‘PROVISION OF GOVERNMENT LAND FOR PPP PROJECTS’ No.CPP (PPP)/P&D/17-46/2010,Lahore, Dated 05-08-2016

<sup>15</sup> Government of the Punjab, Colonies Department, Board of Revenue, 1976, ‘DISPOSAL OF STATE/NAZUL LAND/ SURRENDERED LAND UNDER MARITAL LAW REGULATION NO. 89/91’ No. 1525-75-I/234-CS, Lahore, Dated 23-01-1976

five and repayment period from five to seven years. Similarly, it has requested for extending terms of payments of land price till the time requisite cash flow starts<sup>16</sup>.

Issues are interlinked. Reconsideration on the pricing policy of land for low income housing might improve PPP framework as an incentive for either the private investor or the parastatal housing providers in future.

#### **D. Land Use and Location:**

The PLDC has chosen a land use pattern that might not be efficient in the longer run. All the Ashiana estates in Lahore, Faisalabad, Kasur, Chiniot and Bahawalpur cities are single level dwelling units except the Ashiana-e-Iqbal. And Ashiana-e-Iqbal is not a good exception here as it is being built on G+3 design. The density could have been increased more as there was ample land available – 3100 Kanal. While there might not be many choices in the location and availability of land to build Ashiana communities, the land use planning is entirely the choice of PLDC.

It is critical to understand that low density urban housing is a luxury which cannot be availed in a scenario where land is already scarce. Similarly, the location of low income housing communities, if away from the work place of the resident community, will always be counter-productive in terms of transportation costs to the residents (UN-Habitat, 2015). Ashiana societies appears to be following both the undesired elements of today's urban housing challenges – having low density and not being well located.

#### **IV. CONCLUSION**

The PLDC has to carefully deal with the impediments to the growth of its Ashiana

programme being posed externally like issues of title transfer, price of land and the PPP arrangements. But more important are the issues that confront this organization from within e.g. financial management and organizational performance etc. Frequent changes in the leadership and longtime vacancies of the important positions have severely affected this company. The delays in the project deliverables are not just the responsibility of PLDC, it is a collective concern of all the public sector departments involved in the provision of housing. One can take the example of the factor of price of land for low income housing which has not been reconsidered for a long time since 1976. The inertia on this very point is not a positive sign for other difficulties that persist provision of housing stock to the poor and the low income classes of urban Punjab.

The government has to consider that housing provision is not confined to construction of residences. It goes beyond the brick and mortar approach. There is a wide range of housing assistance that the government can plan for. It includes but not limited to housing for homeless, transition housing, subsidized shelter for the people with special needs, rental and for sale housing etc. (Litman, 2016). The government has to widen its vision on the housing policy horizon by focusing on other options available in this regard besides the dire need to remove hurdles in the way of Ashiana to grow. On the institutional side, it has to consider the existing multiple entities having the same mandate of housing provision e.g. Government Servants Housing Foundation, Journalist Housing Foundation, Board of Revenue Employees Housing Foundation and Housing and Town Planning Agency etc.

Similarly, PLDC should also think beyond finding land in chunks in the cities. The

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<sup>16</sup> Government of the Punjab, Punjab Land Development Company, 2016, Summary for the Chief Minister, Punjab, No. PLDC/4530/2015, Lahore, Dated 15-04-2016

alternative model can be dispersal of its vertical low cost housing scattered all around the cities where ever smaller parcels of land are available. Connecting housing with affordable commuting to work places would be a great success for PLDC. The next plans may be focusing along the routes of metro train and bus services in Lahore, Rawalpindi

and Multan. PLDC can also work out plans on housing for students, old and retired citizens and working women in order to facilitate them in managing their rental housing. It is the broader perspective on housing issues that will enhance capacity and credibility of PLDC.

**Box 1: Land and Housing in Punjab: The Policy Contours**

**Ihata/Village Housing Sites (1933, 1939 & 1993)**

Policy initiative on land grants for housing in urban and rural areas

<b>Eligibility:</b>	[Schemes 1933, 1939] Ihatas occupied by the proprietors/ occupied by Mueens or tenants without state land /sites for religious purposes/ sites for shops etc. [Scheme 1993] Permanent resident of the Chak/ Actual possession of the residential Ihata/Site
<b>Applicability:</b>	All colony areas in Punjab
<b>Charges/Rent:</b>	For Shops Rs. 1 to 2 (later amended to as) For Ihata/Site PKR 50/ year/Marla AND Shops outside prohibited zone PKR 200-300/year AND market price within the prohibited zone (ii) Area 10 Marlas
<b>Proprietary Rights:</b>	[Schemes 1933, 1939] Only to Proprietors/Govt. tenants upon purchase of proprietary rights in agricultural lands @ of the same AND to religious community free of cost AND to shopkeepers @ Rs. 25/Marla in <i>Chawk</i> and Rs. 15/Marla in other places [Scheme 1993] Proprietary Rights for Residential sites free of cost [Revision of 2002] Ihata/Sites for residential purposes to be sold on new rates: residential sites within prohibited zone @ PKR750/Marla/Outside prohibited zone @ 950/Marla/ within prohibited zone of Municipal Committee @ PKR 1200/Marla/ within prohibited zone of Municipal/Metropolitan Corporation @ PKR 2200/Marla. All rates plus 10% surcharge

**Jinnah Abadis (1986)**

Policy initiative on land grants to the non-proprietors in the village for housing purposes

<b>Eligibility:</b>	Non-proprietors/ bonafide residents of the chak/having no residential house
<b>Applicability:</b>	All Punjab
<b>Charges/Rent:</b>	Free of cost for area measuring 7 Marlas per family outside the prohibited zone (later amended to 5 Marlas) AND 3 Marlas per family inside the prohibited zone
<b>Proprietary Rights:</b>	Upon construction of a house AND non-alienation for ten years from the date of allotment AND free of cost

**Kachi Abadis (1981, 1987, 2012)**

Policy initiative on land grants for dwellers of informal settlements (*Kachi Abadis*)

<b>Eligibility:</b>	[Scheme 1981] Dwellers of a Kachi Abadi up to January 1978 [Scheme 1987] Dwellers of a Kachi Abadi up to 23 <sup>rd</sup> March 1987 [Scheme 2012] Non-proprietors/bonafide residents of a Kachi Abadi up to 31-12-2011
<b>Applicability:</b>	All Punjab
<b>Area of Land Grant:</b>	[Scheme 1987] [Scheme 2012] (Urban) 5 Marlas (Rural) up to 1 Kanal
<b>Proprietary Rights:</b>	[Scheme 1981] @ PKR 20,000/acre plus 10% surcharge [Scheme 1987] @ PKR 172/Marla up to 5 Marlas, rate for the excess land in possession will be fixed by the implementation committee/ Development charges from the residents of urban areas @ PKR 400-500/Marla [Scheme 2012] (Urban Areas) @ Market price as per valuation table up to 5 Marlas (Rural Area) @PKR 172/Marla up to 10 Marlas @ PKR 750/Marla more than 10 and up to 1 kanal

Source: Compiled from various documents in the Colonies Department, Board of Revenue, Punjab

<b>Box-2: Land for the on-going and future Ashiana Projects in various cities of Punjab</b> (Source: PLDC)				
<b>Sr.</b>	<b>Scheme</b>	<b>Total Land (Kanal)</b>	<b>Price of Land / Marla</b>	<b>Planned Housing Units</b>
1	Ashiana Quaid Attari Saroba	672 Kanal 18Marla	20625	3 Marla= 1422, 2 Marla = 1115, Total = 2537
2	Ashiana Iqbal Burki Road	3078 Kanal	31250	PPP Mode (6500 apartments)
3	Ashiana Sahiwal Phase I	247 Kanal 14Marla	21875	3 Marla = 136, 5 Marla Plots = 97
	Ashiana Sahiwal Phase II			3 Marla = 245, 5 Marla plots = 292, 7.5 Marla = 59
4	Ashiana Faisalabad Phase I	82 Kanal 18Marla	18750	3 Marla = 98, 5 Marla plots = 109
	Ashiana Faisalabad Phase II	654 Kanal 18Marla	18750	-
5	Ashiana Chiniot	212 Kanal 06Marla	10625	3 Marla = 350, 5 Marla Plots = 198
6	Ashiana Kasur	230 Kanal 08Marla	8750	3 Marla = 344, 5 Marla Plots = 136
7	Ashiana Bahawalpur	213 Kanal	12500	3 Marla = 275, 5 Marla Plots = 242

Project	Ashiana-e-Quaid	Ashiana-e-Quaid (Ext)	Ashiana-e-Iqbal	Ashiana Sahiwal	Ashiana Faisalabad	Ashiana-e-Iqbal
<b>Amount (Million)</b>	250	265	50	100	100	74.92 (Retrieval Cost)
<b>Repayment Schedule</b>	5 Years					After Ballot
<b>Grace Period</b>	2 Years					N/A
<b>Interest Rate</b>	0.25%					
<b>Box-3: Financial Analysis of PLDC</b> Source: PLDC						

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