

A promotional banner for the Cityscape Conference. On the left, a blue and white text box contains the event details. On the right, a man in a dark suit stands with his back to the camera, looking out over a modern cityscape with several high-rise buildings under a clear blue sky. The overall scene is bright and professional.

**CITYSCAPE**

CONFERENCE

**24<sup>th</sup> September**

InterContinental Dubai Festival City

**BOOK YOUR PLACE >>**

**Breakthrough to excellence:  
Evaluating the changing role, dynamics and future of urban  
planning - Case of Pakistan**

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**Secretary General**

**ASIA PACIFIC UNION FOR HOUSING FINANCE (APUHF)**

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24-September-2019



## World

- Current Population is 7.7 billion. And by 2050 it will be 10 bn plus. (was One Bn in 1800, 4 Bn in 1974)
- Current average net population growth is about 130,000/day. (Interesting to see World Population Clock)
- Every second person on the globe lives in urban areas, and by 2050 three out of four (70%)
- By 2020, it is estimated that the world's slums population will cross 1 bn
- World needs 4,000 houses an hour to keep up with demand and backlog (UN-Habitat).
- Since "Serviced land" availability is limited, population density (Persons/Sq. KM) is on the rise.
- In Bangladesh, Population Density is 1,237 (was 381 in 1961), while it is 28,410 in city of Dhaka.
- In India, Population Density is 441 (was 154 in 1961), while it is 28,500 in the metropolitan of Mumbai.
- Almost half of the world lives on less than \$ 2.50 a day, and four out of five under \$ 10 a day

## Case of Pakistan:

- In 1970, the population of Pakistan was **58 mn**, and by 2019 it is **204 mn.**, and by the turn of the century it is projected to be at **375 mn.**, while the land area will remain the same at 882,000 Sq KM.
- At population of 58 mn in 1970, the population density was 66 Persons/Sq KM. Today it is 275
- Today, after 50 years, it is 227 Persons/SqKM **Four Times increase**
- By turn of the century it will be 425 Persons/SqKM. **Eight Times increase**



### ***Market Housing:***

- Represents High and Middle Income Market Segments
- Market Segment is addressed by market forces on its own without any need for state-intervention or support
- Supply is there to meet the demand- ***Middle and High Income Segment***

### ***Social Housing:***

- Represents lower-middle and low-income market
- Social segment needs state intervention/support to facilitate affordable housing supply and an enabling environment –***LIH Segment***

### ***Housing Microfinance***

- Bottom of the Pyramid: The candidates for housing microfinance, needing delivery through direct/indirect state subsidies. ***EWS Segment***



# Affordability Defined...*of haves*



ANTILIA: Mukesh Ambani House Mumbai One Billion Dollar, 27 Story, 400,000 Sq. Ft Area, 600 Staff to maintain  
Mr. Ambani does not live in it

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Affordability is not what you wish, its what you desire and can have it



# Affordability Defined...*of have-nots*



Cage Housing in Hong Kong



Shoes made of used Mineral Water Bottles

**Affordability is what you essentially need and need economic empowerment to have it.  
This essential need, the poor are obliged to find their own ways and develop slums**





**Rich-Man, Poor –Man**

**Housing and Habitat**



*Housing Construction vs Destruction*

*Syria:*

*Destruction is at mass scale,  
Construction may take decades, if at all it will ever be*





- **Government** at federal and provincial levels: Facilitator and Enabler Role.
- **Urban Planners** : Integrator of Housing and Habitat Development with Urban Planning.
- **Fiscal Authorities** : Providers of Fiscal Incentives to LIH Developers and Material Suppliers.
- **Regulatory Agencies** like central bank, building control authorities etc: Makers and implementers of construction codes for Fiscal Authorities, Building Control Authorities etc.
- **Academia**: People involved in research and development on Urban Planning, Housing and Construction Materials.
- **Developers**: Engaged in development of large scale LIH, Innovative Construction Technologies for Manufacturing Scale Production, Development models under PPP Modes, etc
- **Construction Materials Industry (CMIs)**: Provider of standardized CMIs
- **Housing Finance Companies and Commercial Banks HFCs/CBs)**: Providers of Diversified Housing Products, Expansion of Outreach and Financial Inclusion
- **Land Agencies/Land Banks (Land)**: Arranger and manager of Raw Lands and Serviced Lands, enhancing supply of lands under PPP modes.



## *Urbanization:*

- World Urbanization in 2010 - 51%, and by 2030 - 61%, three out of four by 2050
- Cities in developing countries are expected to absorb 95 per cent of urban population growth in the next two decades, increasing the slum population by nearly 500 million between now and 2020.

## *Slums:*

- One billion plus people live in slums. That's one out of seven. Unless urgent action is taken, 1.4 billion people will live in slums by 2020.
- Cities account for some 70 per cent of global GDP and city slums are often economically vibrant; around 85 per cent of all new employment opportunities around the world occur in the informal economy (Case of Dharavi, the Mumbai Slum).

## **Unplanned Urbanization leads to Slums**

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Factors leading to increased urbanization, growth of slums and housing shortage are:

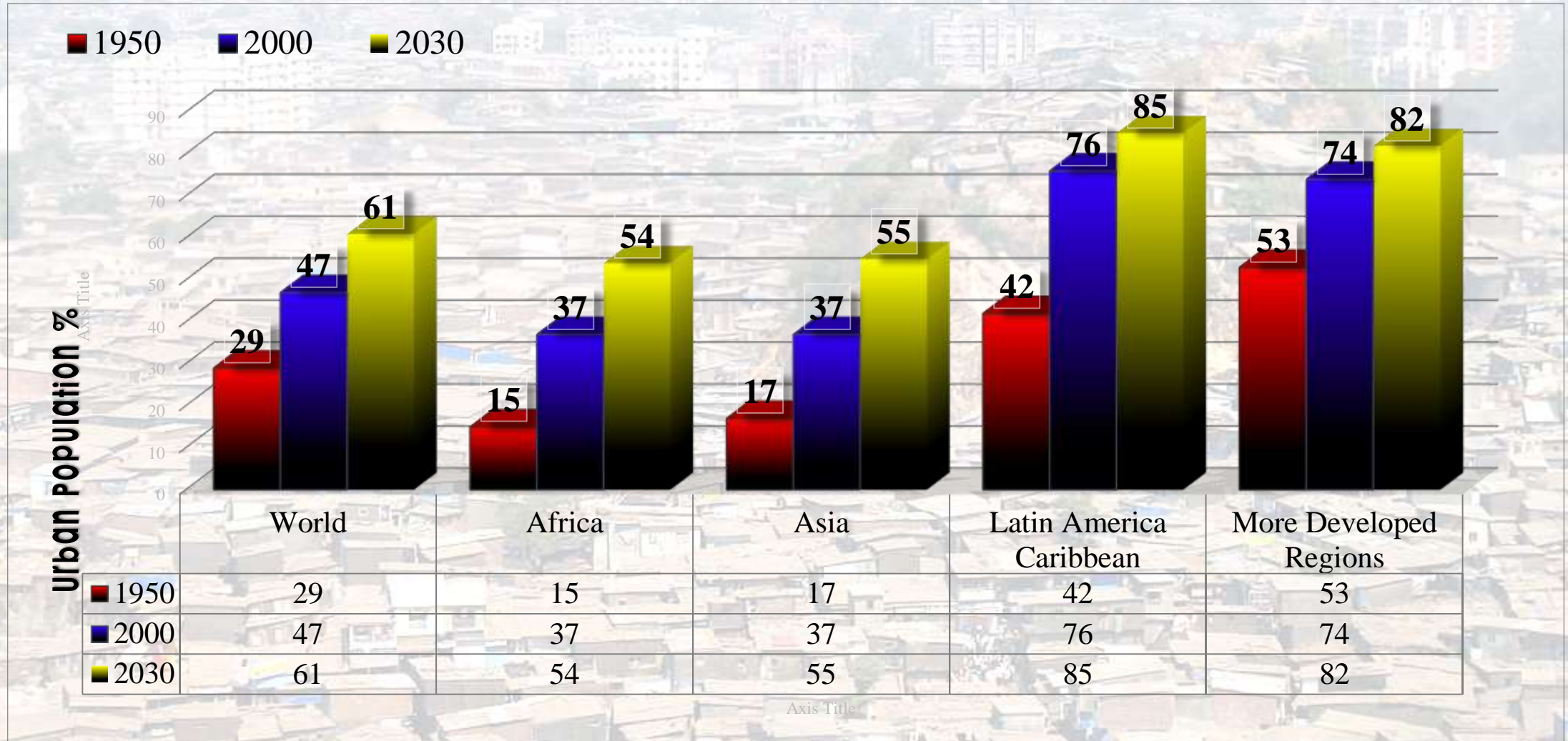
- Increased urbanization, population growth, depletion of stock
- Changing size of persons per household (a cultural phenomenon)
- Cities growing in circles around inner circles, rather than developing new cities and satellite towns
- Preference of Low-Income Segment to live close to the place of work-so emergence of illegal habitat/slums
- Failure in redefining city limits with progressive Master Plans ( urban/rural re-zoning)
- Land prices that force poor into suburbs/illegal habitat having no civic amenities, transport, utilities, while Slums in inner circles of cities provide all these amenities-leading to slums growth.
- Deficient or absence of integrated housing and urban development function.

## **Urbanization, Urban Housing Shortage and Growth of Slums**

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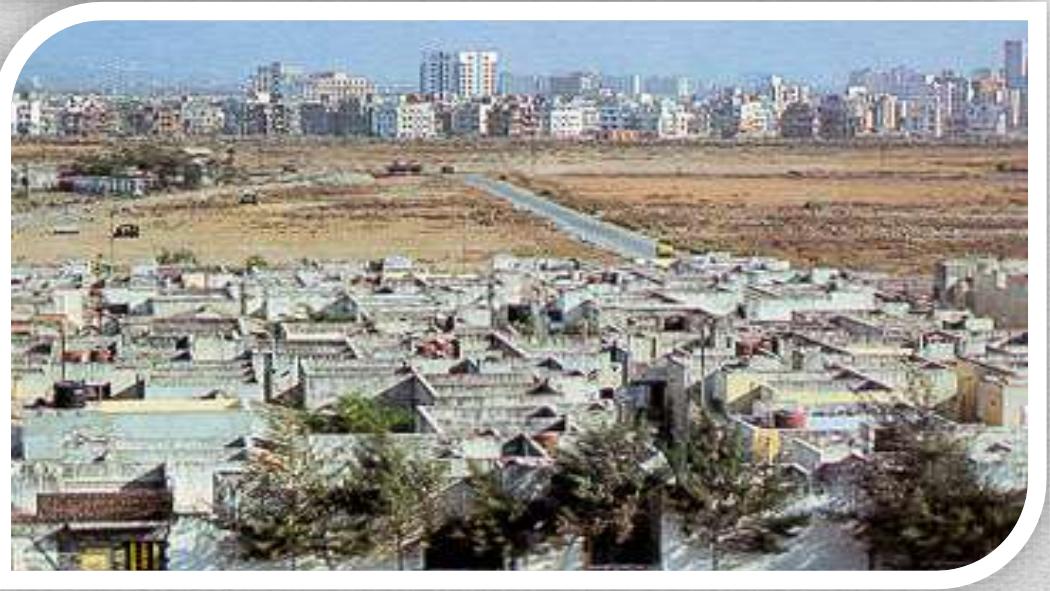


# Trends in Urbanization by Region



Source: United Nation World Urbanization Prospects





**Urban Congestion – a glimpse into reality**



## Singapore Yesterday



1960s

World Bank holds Singapore up as model of development, pointing to sound policies in urbanisation



Source: The World Bank's World Development Report 2009

## Singapore Today



## The "Miracle" Transformation



Today

From 3<sup>rd</sup> World to 1<sup>st</sup> in One Life Time!



Singapore, the benchmark in successful economic development





## Urban Planners need to develop:

- Innovative approaches in urban planning to address issues of rapid urbanization, housing backlog and cost/income affordability.
- Regulations on densification: Inner city expanding in circles around circles results in further densification. Issues of re-zoning, development of “Serviced Land” etc.
- Alternative options to act against slums prevalence, expansion, and inefficient use of land.
- Resettlement and Rehabilitation Projects
- Plan and develop new neighborhood/satellite towns equipped with physical, social infrastructure, transport etc.
- Platform for on-going coordination and wisdom sharing between urban planners, housing ministry, developers and academia
- Business model of Public-Private Partnership for viable, self-sustainable plans and projects
- Integrate role of Academia, Research Centers etc.

## Urban Congestion, Urban Regeneration and Urban Planning

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## **Self-sustained Communities are equipped with:**

- Social Infrastructure:  
Health, Education, Community participation
- Physical Infrastructure:
  - Internal: Roads, Electricity, Sewerage, Water, Playground
  - External: Roads, Communication, Transport
- Economic Infrastructure: Commercial opportunities.
- Location.....maximum one hour commuting time to job
- Energy efficient affordable housing
- If Off-Grid, then equip communities with alternate energy sources

**Affordable housing should be more than just a roof over someone's head — it creates solutions that help residents and strengthen communities.**

## **Sustainable Housing Solutions for Slums Regeneration**

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## **Self-sustained Communities: Developing Slums into decent habitat**

- CODI was established in 2000
- A public sector organization having flexibility in organizational management
- Main objective is to strengthen poor community organizations and Community Welfare
- Citywide slum upgrading ( “Baan Mankong”)
- Poverty Alleviation (Supporting communities in savings, credits, loans and community development plan, etc.)
- Assisting in setting up of Community Organization Councils throughout the country
- Promoting natural resource management, sustainable agriculture, solving land and housing disputes
- To make people the owners and key actors of the process, not CODI
- To coordinate with govt. agencies, NGOs and other civic groups
- To promote community-based savings and make use finance as a tool for development

**C O D I : Community Organization Development Institute, Thailand**

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## Baan Mankong Chantaburi - Before and after



**A CODI Project: Before and after**



**Target Numbers:** The target of 10 lacs housing units per year (50 lacs over 5 years tenor) is aimed to be achieved in following market segments:

Urban Areas: 4 lacs units/year

Rural Areas: 4 lacs units/year

Peri-Urban areas: 2 lacs units/year

**Target Segments:** To address housing issue in wider geographical and income perspective:

- 1) **Urban, Rural and Peri-Urban Housing:** PM program will address the rural and peri-urban housing issue for the first time, alongside the main issue of housing shortage in urban metropolitans.
- 2) **Income Segments:** PM Housing Program will have focus on lower-middle, low-income housing alongside housing issues of Bottom-of-Pyramid
- 3) **Slums and Katchi-Abadis:** Program will address slums improvement, rehabilitation and resettlement of slums/squatters, and PTI will have zero-tolerance for new squatter settlements.

## **Pakistan: Housing for all Program includes Urban Renewal and Regeneration**



## **Urban Renewal/Regeneration, Slums Rehabilitation and Resettlement:**

- PM is keen to see launch of this program under various business models
- The design of the program will be prepared through assistance from multilateral aid agencies like World Bank/IFC
- Urban Unit of Punjab is working on a market based program for regeneration/redevelopment of Wahdat Colony Lahore. It is Housing Colony for Govt Employees, covering an area of 225 Acres, at a highly centralized location.
- In Karachi, IFC has also identified a Govt. Servants Colony in a very dilapidated condition, to assess its possible regeneration.
- Once best practice market based models are initiated, the program will be started on a large scale all over country.

## **Qarde-Hasana Loans through NGOs for poor for urban regulation – An Akhuwat model**

- PM has already announced Rs.5 bn for Interest Free Loans through Akhuwat Foundation and other such NGOs.
- Target market for such loans is very poor segment of the population living in low-income habitat
- Under PM Housing Program, Akhuwat, an NGO, has already identified about 15,000 clients for housing microfinance, and has started financing to deserving people.
- Akhuwat is targeting to support/develop 150,000 housing in its first year, once the funding is available.

## **Urban Renewal and Regeneration**

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# Pakistan: Karachi-Liyary River: Resettlement and Rehabilitation Project

Houses-Past



Houses- Present



Liyary River-Past



Liyary River-Present





# Ansaar Management Company (AMC), Pakistan

AMC provides housing solutions to the lower income segments of society, increasing their access to *formal credit*, a *healthy community*, and a *sustainable environment* through building an efficient business that is scalable and replicable



**A pro-poor habitat under development in Lahore, Pakistan (KKB-4)**



**Haphazard site selection, poor design, speculation and lack of management leads to:**

- *Ghost Towns*: low occupancy communities
- *Ghettos*: a nesting-ground for vices such as theft, drugs, prostitution and gangs



**A fresh solution is desperately needed to create empowered communities which have:**

- Occupancy leading to communal ownership
- Conflict resolution mechanisms
- Long-term sustainability

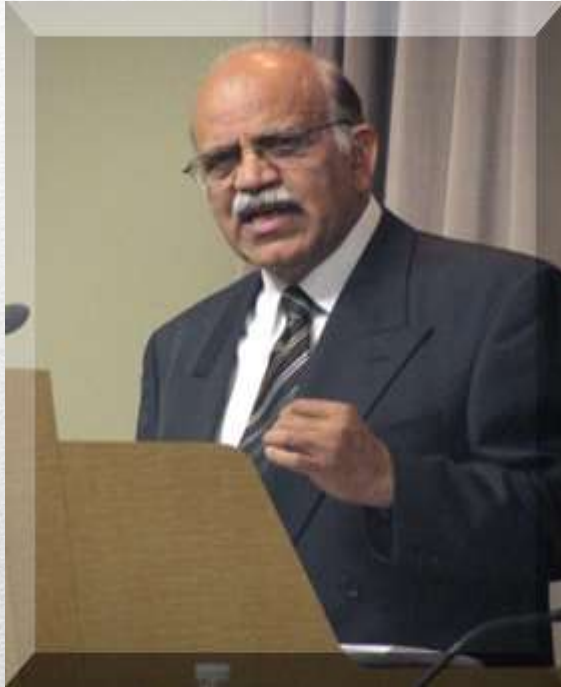


**Best Practice Model of Anssar Management LLC Pakistan**



- Generally Political Sloganism
  - “Housing for all”,
  - “Slums Free Cities”,
  - “Maang Raha hai har Insaan-Roti, Kapra, aur Makan” (every individual is demanding for bread, clothe and house), and so on.....
- In some countries delivery on these slogans is SOME, and in most it is NONE.
- Every country is facing a common issue of “shelter-less poor” with an ever increasing backlog.
- Recent uprising in the ME has shown that even affluent economies are no exception.
- Regional successful models are to be shared and indigenized.
- Multilateral institutions like the World Bank, IFC, Islamic Development Bank, UN-HABITAT to play a pivotal role in promoting housing finance, more so in low-income affordable hosing supply and finance.
- **Platforms like APHF, IUHF, AUHF multilateral agencies like UNHABITAT, World Bank Group to play a pro-active role in serving the mission and be provided much needed support by multilateral agencies.**





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Affordable Housing Institute-USA (AHI)

Enclodes-USA (ShoreBank Int'l )

State Bank of Pakistan (The central bank)

*The information has been compiled by Mr. Rizvi from self study and from different sources. He is grateful to all those serving this noble cause in some form or the other.*