



**Roundtable Discussion**

# **National Housing Policy, 2025: On the Anvil**



National Institute of Public Policy  
National School of Public Policy

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## **Rector's Message**

The National School of Public Policy, through its National Institute of Public Policy, continues to uphold its mandate as the premier national institution dedicated to fostering research-based discourse on issues of critical importance to Pakistan. The recent Roundtable Discussion on “*National Housing Policy, 2025: On the Anvil*” reflects our enduring commitment to provide a platform to bring policy practitioners, scholars, and sectoral experts together to deliberate on the country's most pressing governance challenges. This dialogue brought together some of Pakistan's most respected experts, practitioners, policymakers, and development partners to deliberate on one of the most urgent governance challenges of our time: the provision of adequate, affordable, and sustainable housing for all.

Housing is not merely a sectoral issue; it is the foundation upon which social well-being, economic productivity, and human dignity are built upon. In Pakistan, the pressures of rapid urbanization, population growth, climate vulnerability, and an evolving labour market have made the task of housing provision increasingly complex. While the government's earlier policy framework of 2001 served as an important starting point, it no longer responds to contemporary needs. The draft National Housing Policy, 2025 represents a critical opportunity to reset our direction with a forward-looking, inclusive, and data-driven strategy.

At NSPP, we remain committed to fostering thoughtful public discourse, encouraging policy innovation, and equipping public sector leaders with the knowledge and tools required to address complex governance challenges. It is my hope that this report will serve as both a reference and a catalyst for continued collaboration as Pakistan works toward a more equitable, resilient, and sustainable housing future.

**Dr. Muhammad Jamil Afaqi**

**National School of Public Policy**

## **Foreword by Dean NIPP**

After going through the draft of National Housing Policy, 2025, available on Ministry of Housing and Works' website, it was strongly felt to discuss it thoroughly at the National Institute of Public Policy (NIPP) and give our input while the draft policy was still on the anvil. Consequently, NIPP convened the roundtable "*National Housing Policy, 2025: On the Anvil*" to stimulate an informed, multidisciplinary dialogue at a crucial moment in the country's policy cycle. This gathering brought together government representatives, practitioners, scholars, and development partners who collectively examined the opportunities and constraints shaping Pakistan's housing landscape today.

The experts, Dr. Nasir Javed, Former Director/CEO of the Urban Unit, Government of Punjab, Mr. Kamil Khan Mumtaz, Architect, Mr. Waseem Hayat Bajwa Chief Executive Officer, Pakistan Infrastructure Development Company Limited / Managing Director (MD), National Construction Limited, Mr. Imran Ali Sultan, Program Director-Punjab Affordable Housing, Dr. Fariha Tariq Professor and Dean, School of Architecture and Planning, University of Management & Technology and Khawaja Muhammad Sikander Zishan Director General, Punjab Housing & Town Planning Agency, participated in the roundtable as the panellists and gave their cogent and credible input.

Prior to that Senior Research Associate NIPP, Ms. Sadia Pirzada conducted brief research on the housing issue in Pakistan and made a comparison of the National Housing Policy 2001 and 2025. It paved the way for structured and meaningful discussion at the roundtable. It also highlighted the undue delays in formulating these two policies but also underscored the strengths and weaknesses of the Policy 2025. The discussion took off well and the experts offered evidence-based insights that could contribute to the refinement of the new policy. The valuable contributions and insights of the learned panellists have been added in this report which can help the policy makers make certain amendments and improvements in the policy. Their wide-ranging perspectives—from housing finance and regulation to informal settlements, climate resilience, land governance, and incremental construction—underscore the inherently multidimensional nature of the housing challenge.

I am confident that the ideas captured here will contribute meaningfully to national dialogue and assist policymakers in crafting a housing policy that is both visionary and implementable. I extend my appreciation to all participants and to the NIPP team for their efforts in advancing this important discourse.

**Dr. Naveed Elahi**

## Team NIPP

	<p><b>Dr. Naveed Elahi</b> Dean NIPP</p>		<p><b>Ms. Saira Imdad Ali</b> Director (Publication)</p>
	<p><b>Ms. Bushra Bashir</b> Senior Research Associate</p>		<p><b>Ms. Ishrat Akhtar</b> Research Associate</p>
	<p><b>Dr. Saif Ullah Khalid</b> Research Associate</p>		<p><b>Mr. Jahanzeb Waheed</b> Research Associate</p>
	<p><b>Ms. Sadia Pirzada</b> Senior Research Associate</p>		

## Panellists of the Roundtable Discussion

<p><b>Dr. Nasir Javed</b></p> <p>Former Director/CEO of the Urban Unit, Government of Punjab</p>	
<p><b>Mr. Kamil Khan Mumtaz</b></p> <p>Architect</p>	
<p><b>Mr. Waseem Hayat Bajwa</b></p> <p>Chief Executive Officer, Pakistan Infrastructure Development Company Limited / Managing Director (MD), National Construction Limited</p>	
<p><b>Mr. Imran Ali Sultan</b></p> <p>Program Director-Punjab Affordable Housing, Govt. of the Punjab, Lahore</p>	
<p><b>Dr. Fariha Tariq</b></p> <p>Professor and Dean, School of Architecture and Planning, University of Management &amp; Technology Lahore</p>	

**Khawaja Muhammad Sikander Zishan**

Director General, Punjab Housing & Town Planning  
Agency, Punjab



## Summary of the Proceedings

The NIPP organized a roundtable discussion on “*National Housing Policy, 2025: On the Anvil*” on Tuesday, 18<sup>th</sup> November, 2025.

The roundtable brought together leading experts from policy, planning, architecture, and housing finance to deliberate on the draft National Housing Policy, 2025. The session was moderated by Dr. Naveed Elahi, Dean, NIPP. It was attended by Ms. Saira Imdad Ali, Director Publication, Ms. Naeema Naeem, Librarian, and Research Associates Dr. Saif Ullah Khalid, Ms. Ishrat Akhtar, Mr. Jahanzeb Waheed, and Ms. Sadia Pirzada.

Dr. Naveed Elahi welcomed the panellists and attendees at the roundtable discussion. He stated that the roundtable has been organized to reflect on one of the most pressing issue Pakistan faces today: ensuring adequate, affordable, and sustainable housing for all. As the federal government is in the process of approving the new national housing policy, it is the need of the day that we do not just build houses, but build communities which are inclusive, resilient, and reflective of our evolving urban and rural realities. With rapid urbanization, climate vulnerabilities, and shifting demographics, we must ask how our policies can bridge affordability with liveability, and ambition with implementation. This roundtable aims to serve as a platform for open dialogue where diverse perspectives meet to shape a shared vision. From design innovation to financing mechanisms and governance reform and provincial government’s perspective, every voice here plays a vital role in providing input on the draft National Housing Policy (NHP), 2025 so that a policy that is holistic in its scope and practical in its ambition is put in place.

NIPP’s Research Associate Ms. Sadia Pirzada presented an analysis of the NHP 2025, by first presenting facts and figures from the 7<sup>th</sup> Census 2023 data, analysis of the previous NHP 2001, a comparative analysis of the two policies to create an appreciation of the draft NHP 2025 and finally critique on the NHP 2025. The analysis highlighted that while the 2001 policy’s limited scope and outdated provisions failed to keep pace with rapid urbanization and shifting housing dynamics, the new draft markedly expands its ambition — committing to “adequate, affordable, and sustainable housing for all,” incorporating land-use planning, financing reforms, public–private partnerships, rental housing, climate- and disaster-resilient design, green infrastructure, rural housing, formalization of informal settlements, and tenure security. This setting allowed the panellists to deliberate on the issue ranging from cultural, social, environmental, financial and economic aspects and way forward.

The panel debated the key themes. They discussed frameworks for affordable and rental housing, land-use and urban planning reforms, innovative financing models, public–private partnerships, green infrastructure, technology-enabled housing delivery, regional and rural housing challenges, and measures to ensure equitable access across income groups.

In his closing remarks, Dr. Muhammad Jamil Afaqi, Rector, National School of Public Policy (NSPP), stressed that as Pakistan enters a new phase of accelerated urbanization, a comprehensive, inclusive, and forward-looking national housing policy is vital to guarantee safe, affordable, and sustainable housing for all citizens. He affirmed that the insights gathered during the roundtable — reflecting diverse perspectives from practitioners, academics, and policymakers — will feed into the ongoing consultative process and help shape the final contours of the NHP 2025.

Overall, the roundtable served as an important platform for critique, consultation, and consensus-building, bridging technical analysis, stakeholder experience, and policy design — with a clear ambition to transform housing in Pakistan from a fragmented challenge into a coordinated, sustainable endeavour.

NIPP aims to build consensus on actionable strategies emerging from the roundtable for effective policy implementation. Several recommendations gleaned from the discussion have been incorporated into this report. However, it may be noted that after the holding of this roundtable, the federal Ministry of Housing and Works, upon receiving feedback from Punjab Affordable Housing Program, international development partners (World Bank, UN-HABITAT, Japan International Cooperation Agency, Asian Development Bank), and recommendations given in the NIPP roundtable, significantly revised the draft National Housing Policy, 2025. The revised draft includes amendments such as the shift of role of the state from providing houses to being an enabler of an environment where affordable housing is possible; identifying in-depth the strategic flaws of the previous NHP, 2001; providing definitions of the various terms used such as informal settlements, slums, squatters etc., and changing the definition of affordability to include what had been identified in this report as non-housing costs etc. It has also enlisted case studies of different countries where affordable housing schemes have been launched and the lessons they offer. Hence, whilst some of the recommendations given in this report may already be addressed by the revised draft NHP 2025, this report serves as an additional support and offers broader guidance and insights that may not have been fully reflected in the revision.

## Road Map of the Roundtable Discussion

### Context and Rationale

Pakistan is undergoing a rapid demographic and spatial transformation, with urbanization accelerating, housing demands shifting, and climate-related vulnerabilities intensifying. Despite successive policy efforts, the country continues to face serious challenges in ensuring adequate, affordable, and sustainable housing for its population. The existing NHP, 2001 has long been outdated, offering limited guidance in areas such as rental housing, land-use regulation, informal settlement upgrading, climate resilience, and financing mechanisms. Furthermore, institutional fragmentation, weak regulatory systems, and unchecked private-



sector-led development have contributed to distorted land markets, urban sprawl, and inequitable access to housing.

Against this backdrop, the government has drafted the NHP 2025, introducing a more holistic and contemporary framework. However, its effectiveness

depends on broad-based consultation, technical refinement, and alignment with ground realities across provinces and regions. To support this process, the NIPP, NSPP convened a roundtable with experts, practitioners, and policymakers.

The rationale for organizing the roundtable was threefold:

- i. To critically examine the draft NHP 2025 through multidisciplinary and evidence-based perspectives, ensuring that the policy is practical, inclusive, and responsive to Pakistan's diverse housing needs.
- ii. To compare the proposed policy with previous frameworks, particularly the 2001 policy, in order to identify structural gaps, outdated assumptions, and areas requiring reform or expansion.
- iii. To generate actionable recommendations, promote consensus among stakeholders, and strengthen the consultative process so that the new policy reflects both national priorities and the lived realities of urban and rural communities.

Overall, the roundtable served as an essential forum for informed debate, enabling participants to refine the strategic direction of housing governance in Pakistan and contribute to shaping a more resilient, equitable, and future-ready National Housing Policy.

## **Background**

The formulation of the NHP 2025 marks a critical juncture in Pakistan's effort to address its longstanding and rapidly intensifying housing challenges. With an estimated backlog approaching ten million units, expanding informal settlements, rising construction costs, and increasing pressure on urban land, the need for a coherent,



forward-looking national strategy has become more urgent than ever. At the same time, demographic shifts, climate vulnerabilities, financial constraints, and institutional fragmentation have reshaped the policy environment in ways that demand broader consultation and deeper analytical grounding.

The roundtable was conceived to serve several core purposes:

- i. **to situate the new policy within the evolution of national housing strategies**, particularly the gaps observed since the 2001 policy;
- ii. **to bring provincial perspectives to the forefront**, acknowledging that housing is a devolved subject requiring collective ownership across governments;
- iii. **to introduce empirical insights and lived experiences**, particularly on affordability, incremental housing, rental markets, and informal settlements;
- iv. **to evaluate the feasibility of proposed mechanisms**, including land banking, vertical development, rental housing, housing finance reforms, and regulatory frameworks such as Real Estate Regulatory Authority;
- v. **to explore sustainability and climate resilience**, which have become indispensable dimensions of modern housing policy; and
- vi. **to foster alignment among policy, regulation, practice, and community realities.**

By convening this diverse group of voices at a critical policy stage, NIPP sought to strengthen the policy’s analytical foundations, encourage cross-sectoral dialogue, and ensure that the forthcoming national housing policy is not only ambitious but grounded in Pakistan’s social, economic, and institutional realities.

### Content Analysis



Although the provision of housing is the responsibility of the provincial governments, as per Rules of Business, 1973, drafting of a national housing policy falls under the domain of Ministry of Housing & Works. After a lapse of 24 years, the Ministry has tabled NHP 2025 which is an ambitious and comprehensive document. Its

vision is ‘Adequate, Affordable and Sustainable Housing for All.’ The NHP 2025 begins with a recognition of the harsh reality that despite multiple strategies and visions over the years, the housing situation has worsened. The NHP 2025 states that as the situation had reached a “critical point”, an “immediate review” of the 2001 Policy became necessary (p. 1). However, before NHP 2025 is analyzed, it is necessary to first look at the NHP 2001 so as to better understand and appreciate the former.

The NHP 2001 begins with a realization that although there were provincial policies announced on the subject matter, they were unfortunately not implemented. It also recognizes that housing is a fundamental right. The NHP 2001 was a multi-stakeholder effort wherein a Housing Advisory Board of nearly 40 members was constituted which included participation from private sector as well. The NHP 2001 was introduced to address the prevailing situation at that time which included the following issues: (i) about 50% of the population in major urban areas was living in slums, *katchi abadis*; (ii) there was shortage of 4.3 million houses; (iii) there was an acute scarcity of credit for housing; (iv) foreclosure laws were weak; (v) there were no clear cut institutional roles; (vi) construction technology was outdated; (vii) there was no provision for rural housing etc.

To counter these issues, the recommendations in 2001 focused on land banking, GIS-based transparency, simplified land acquisition laws, suggested financial reforms including HBFC

restructuring and microfinance, modernization of construction, and incentives for local manufacturing. The pre-1985 *katchi abadis* were to be regulated and upgraded, whilst the ones coming into existence after 1985 were to be relocated. It also assigned the leading role to the Provincial Governments as provision of housing fell under their domains (p. 22).

### **National Housing Policy, 2025**

The NHP 2025, drawing upon its preceding policy, also acknowledges that housing is an inherent human right, as protected in the Universal Declaration of Human Rights, 1948. It holds that the states are responsible for guaranteeing the provision of housing, especially for low- and middle-income households. However, like its predecessor, it also acknowledges that the situation of housing in Pakistan has deteriorated over the years.

Whilst almost the same issues persists, some new issues have also emerged. The 2025 policy aims to address the diverse nature of challenges that have sprung during the period 2001 policy was in vogue. The 2025 policy envisages curbing the urban sprawl and the consumption of arable agricultural land, recognizes the need of public-private partnerships instead of solely relying on private sector participation to supply housing units and also understands that instead of resettling or regulating the *katchi abadis*, urban regeneration should be initiated.

The NHP 2025, like its predecessor, also grounds itself with some facts and figures which are mostly taken from Population and Housing Census 2023. According to the 7<sup>th</sup> Population & Housing Census 2023 published by Pakistan Bureau of Statistics (PBS), the annual population growth rate of Pakistan stands at 2.55% which is an increase from 2.4% growth rate in 2017 (PBS, p. 38). This growth rate is the highest in the South Asian region which stands at 1% (World Population Review, 2025). Although only 38.8% of Pakistan's population is living in urban areas compared to 61.12% in rural areas (PBS, p. 57), the annual growth rate in urban areas is a staggering 3.67% compared to 1.88% in rural areas (PBS, p. 84). This fast growth rate in urban areas poses a significant challenge and puts burden on the existing urban infrastructure where informal settlements have begun to rapidly sprout. Due to unplanned urban management, these informal settlements have created their own set of physical, environmental and social challenges.

With this situational analysis presented, the NHP 2025 aims to address several core issues which includes a set of new challenges not foreseen in 2001 policy: land speculation, urban sprawl, meet the demand of housing deficit of 9 million housing units, address the issue of about 50% of the urban population living in slums & *katchi abadis*. The NHP 2025 integrates

Sustainable Development Goals (SDGs), climate action, energy efficiency and digital governance whilst also tackling financing challenges and rapid unplanned urbanization.

The NHP 2025 is structured around nine strategic themes. It promotes in-situ redevelopment of slums, focuses on low-cost, rural and rental housing, and calls for institutional restructuring and legal reforms. Environmental sustainability is treated as central to future housing. The policy also advocates developing intermediate towns to reduce pressure on megacities. It encourages modern construction technologies, accessible housing finance, better land governance, and capacity-building across the sector.



### Comparative Analysis of NHP 2001 and NHP 2025

Sr. #	Areas	National Housing Policy 2001	National Housing Policy 2025
1.	<b>Definition of affordability</b>	Lacked a measurable standard	Sets 30% income limit
2.	<b>Data &amp; Monitoring</b>	Proposed the creation of coordination and monitoring in Ministry of Housing and Works but provided no clear mechanism	Proposes a National Housing Data Bank and use of advanced technology real-time GIS monitoring, AI and Remote Sensing

Sr. #	Areas	National Housing Policy 2001	National Housing Policy 2025
3.	<b>Product diversity for housing financing</b>	Encouraged mortgage for housing at market rates	Calls for innovative mortgage products such as incremental housing and microfinance and insurance model
4.	<b>Institutional diversification for housing finance</b>	Relied heavily on HBFC	Spreads responsibilities across Pakistan Mortgage Refinance Company (PMRC), Microfinance Institutes (MFIs), fintech
5.	<b>Land hoarding and speculation</b>	Did not foresee this as an issue	Calls for formulation of rules and regulations to discourage the practice for individuals and developers
6.	<b>Regulation of real estate sector</b>	Did not foresee this as an issue	Proposes establishment of Real Estate Regulatory Authority (RERA)
7.	<b>Urban Planning</b>	Encouraged mixed development	Encourages the use of high-rise mixed development
8.	<b>Rental Sector</b>	Did not include provision for rental sector; rather focused on promoting home-ownership	RERA would regulate private rental housing
9.	<b>Climate &amp; Sustainability</b>	No mention of green housing or disaster resilience	Mandates climate vulnerability assessments and solar energy integration

Sr. #	Areas	National Housing Policy 2001	National Housing Policy 2025
10.	<b>Marginalized Groups</b>	Did not target disabled/marginalized groups' housing needs	Reserves 1–5% housing units for marginalized populations
11.	<b>Capacity Building and Knowledge Sharing</b>	Recognizes the need for capacity building of public and private sector but does not mention the mechanisms	Focuses on increasing financial literacy; free online courses on sustainable housing models and policies; and establishing national housing academies to train policy makers and developers
12.	<b>Action Plan</b>	NA	Contains a well-defined action plan

### **Strengths and Weaknesses of NHP 2025**

The NHP 2025 is comprehensive and contains a forward-looking approach. It places strong emphasis on inclusivity, improved waste management, and enhanced climate resilience, ensuring that housing development aligns with environmental and social needs. The policy also prioritizes the promulgation and amendment of relevant laws and rules such as promulgating urban regeneration act, amending zoning regulations, etc., to create a more enabling regulatory environment. By promoting indigenous construction materials and practices and focusing on the development of a skilled workforce, it supports both local industry and long-term capacity building. Furthermore, the policy assigns the Ministry of Housing and Works a leading role in monitoring and implementation, strengthening institutional accountability. Importantly, it mandates a mid-term review after five years and a comprehensive policy review after ten years, ensuring continuous assessment, learning, and adaptation over time.

Whilst the NHP 2025 is a significant improvement from 2001, however, it is not without weaknesses. For example, the data and definitions quoted in the policy are questionable. The figure for urban population living in slums is the same, i.e., 50% as quoted in 2001 policy, is also cited in the NHP 2025. This fact is questionable as the urban population living in slums

should have either increased or decreased since 2001 instead of remaining static. It also throws doubt as the policy does not provide any source or methodology used to calculate the slum population. Similarly, the policy does not define other terms such as urban area, rural area, *katchi abadis* etc.

Whilst the measures to increase financing are stated in the NHP 2025, the policy encourages subsidies and tax incentives. Considering the current macroeconomic situation of the country, this seems a weakness of the NHP 2025. The federal government is under severe financial constraints and considering that Pakistan is under the IMF program, no tax incentives or preferential treatment can be given. It was also for this reason that amnesty given to construction sector was rolled back. Moreover, there have been mixed results when tax-incentives have been extended to the construction sector.

Strengths & Weaknesses of NHP, 2025	
Strengths	Weaknesses
Focuses on inclusivity, waste management, climate resilience	Issues with data and definitions
Focuses on promulgation & amendments in relevant laws and rules	Vague on funding & financing and encourages tax incentives and subsidies
Promotes indigenous construction material & practices and focuses on building skilled workforce	Relies heavily on Public-Private Partnerships without outlining fiscal risks
M/oH&W takes lead in monitoring & implementation of the policy	Non-housing costs such as transports are not focused upon whilst defining housing affordability
Mandates mid-term review after 5 years and comprehensive policy review after 10 years	Apart from non-utilization fees, leaves it on the regulatory authorities to define laid down for curbing speculation

The NHP 2025 also focuses more on the housing-cost-to-income ratios whilst defining housing affordability rather than focusing on the non-housing costs such as transportation, and accounting for concepts such as socio-spatial relations of territorial embeddedness (anchoring individuals as insiders and outsiders to a particular geography), social embeddedness (associations with friends and family and cultural belongingness) and network embeddedness (access to work, schools and so on) (Perera & Lee, 2021). The anti-speculation framework provided in the policy is also limited and only recommends proposing non-utilization fees.

In conclusion, the NHP 2025 represents a significant step forward in Pakistan’s housing policy landscape, offering a broader, more inclusive, and more climate-aware framework than its 2001 predecessor. Its emphasis on regulatory reform, institutional coordination, indigenous materials, skilled labour development, and built-in mechanisms for periodic review demonstrate a sincere effort to modernize and rationalize the sector. However, the policy’s strengths are tempered by notable gaps, particularly its reliance on outdated or unverified data, its omission of essential definitions, and its limited engagement with contemporary socio-spatial concepts that shape real affordability. Moreover, its encouragement of subsidies and tax incentives appears misaligned with Pakistan’s current fiscal constraints and international commitments, while its anti-speculation measures remain modest and insufficient to counter deeply entrenched market distortions. To fully realize its ambitions, the NHP 2025 will require strengthened empirical foundations, clearer conceptual framing, and pragmatic, fiscally grounded implementation tools that align with Pakistan’s economic realities and evolving urban and social dynamics.

### **Points to Ponder**

The following questions were posed for the consideration of the panellists to set the course of discussion for policy recommendations:

- i. Has the National Housing Policy, 2025 learnt lessons from the previous policy and tried to fill in the gaps?
- ii. Are existing land acquisition laws (like the 1894 Act) compatible with inclusive and rights-based development today?
- iii. How to ensure that provinces will formulate their policies and follow this policy?
- iv. Can vertical housing be made socially acceptable and culturally adaptable in Pakistan’s cities?
- v. What mechanisms can guarantee that “one house per family” provisions are enforced fairly and transparently?
- vi. The National Housing Policy, 2025 identifies political instability as one of the factors that discourages investors. How can housing policy be insulated from political cycles to ensure continuity and long-term impact?

## **Discussion by the Panellists**

### **Mr. Waseem Hayat Bajwa**

Mr. Waseem Hayat Bajwa began by emphasizing on the importance of discussing the issue at hand. He provided an in-depth context in which the NHP 2025 was formulated. He explained that work on the policy began about a year earlier, when he was tasked by the Minister of Housing to lead the initiative because of his professional background in the housing sector. The subject policy was a result of consultations held with different stakeholders. He affirmed that adequate housing was a basic human right as referenced in the UN Declaration of Human Rights, and acknowledged that the previous 2001 policy had been due for major revision. With a housing backlog of nine to ten million units and nearly half of the urban population living in informal settlements, the need for a comprehensive policy was undeniable.

He stated that this policy aims to address the challenges with regard to vertical housing, climate and disaster resilient housing, public and private rental housing, 10:49:49 corporate sector engagement. Then establishing a fund to facilitate land banking and implementation, monitoring and revolution mechanism.

He described how the process began with the formation of a working group composed primarily of government officials, supported by an expert group made up of specialists in planning, urban development, environment, and related fields. Some were academics teaching abroad, while others were national experts in housing, finance, and environmental issues. Engagement with stakeholders across the federal ministries, the governments of Gilgit–Baltistan and Azad Jammu & Kashmir, and all provincial governments ensured broad input. The team also held extensive consultations with the World Bank, the Asian Development Bank, UN-Habitat, JICA, and other development partners.

He then went on provide a brief overview of areas they specifically worked to improve: vertical housing, land pooling, joint ventures, climate- and disaster-resilient housing, public and private rental models, corporate sector participation, financing, land banking, and implementation and monitoring mechanisms. An action plan had been drafted in close coordination with provincial and local governments, with particular emphasis on capacity building.

Many of the challenges remained the same as in 2001. Housing shortages had grown from four million to nearly ten million units. Financial constraints persisted, and access to affordable housing finance remained limited. The team engaged microfinance institutions, worked to strengthen foreclosure laws, and encouraged financial institutions to participate more actively

in housing finance. The federal government had even allocated funds to support this initiative. Rising construction costs, fragmented planning frameworks, overlapping institutional mandates, and outdated regulations continued to hinder progress. Agricultural land was shrinking due to uncontrolled urban expansion, raising concerns about future food security, while informal settlements continued to grow in major cities.

He outlined the policy objectives: ensuring housing options for all income groups, revitalizing urban land, improving access to housing finance, promoting climate-adaptive construction, and strengthening knowledge-sharing and institutional capacity. Land scarcity and high prices could be addressed through vertical development, mid- to high-rise buildings, and more compact urban growth. Islamabad remained the only well-developed planned city; the absence of satellite cities and well-planned smaller towns had placed enormous pressure on the country's five major metropolitan areas and contributed to the spread of informal settlements. He stated that with better planning, this could have been avoided.

He further stated that housing finance remained a major concern. He noted that while foreclosure laws were often criticized for being weak, current regulations were workable and had addressed key concerns around property repossession and recovery processes. The real problem, he argued, was the limited housing stock available for mortgage financing. Mortgage systems function effectively only when there are ready housing units to finance, and the government could not—and should not—attempt to build housing stock on its own. He was of the view that the private sector needed to be incentivized through simpler, more transparent regulations. The government agencies often delayed approvals for years, contributing to the rise of illegal housing schemes. He stressed the need for an environment in which the private sector could operate efficiently and increase housing supply.

He highlighted the importance of enhancing support of financial institutions such as PMRC and establishing regulatory authorities like RERA. Moreover, the absence of condominium laws had long discouraged lending for apartment buildings, since buyers had no clearly defined property rights. Punjab and the federal government had recently taken a lead in establishing such laws, addressing a major barrier to mortgage finance.

He then discussed rental housing—both public and private—drawing on global social housing models. He noted that climate-resilient and energy-efficient housing standards were emphasized in the new policy, and all details were publicly available online. Equally important were reforms to the institutional and legal framework. Overlapping responsibilities, centralized

authority structures, and fragmented governance had long hindered progress. The new approach positioned the Ministry of Housing and Works as the coordinating authority, providing strategic support to provincial governments through a three-year national housing action plan, to be implemented collaboratively at federal, provincial, and local levels.

While housing was a provincial subject, he emphasized that federal-level policy and strategy were essential for maintaining national uniformity and providing financial and technical support. This was consistent with practices in countries such as Canada and New Zealand. Capacity building, data gaps, research limitations, and fragmented ecosystems also needed to be addressed. Guidance had been provided on establishing data centers, creating a national housing repository, monitoring market trends, and strengthening IT and analytical capacity. Tools like geotagging and GIS mapping would help curb urban sprawl and protect agricultural land.

He concluded with an overview of the implementation strategy: the Ministry of Housing and Works would lead, provincial housing departments would coordinate regional efforts, and city development authorities, local governments, and real estate regulators would ensure execution. Provincial examples—such as Punjab’s Planning Authority and progress on urban regeneration—could be replicated nationwide.

### **Mr. Imran Ali Sultan**

He began with an observation that although the federal government has taken the lead in designing national housing policy, the real implementation challenges lie with the provinces. He was, however, of the view that Punjab entered this phase with an advantage: its housing program had already been under development for several years, and many of the initiatives envisioned in the national policy were already underway. He noted that it would be enlightening to see how a broad national vision is translated into provincial execution—not as future promises, but as measures already implemented or soon to be launched.

He described the Punjab Affordable Housing Program (PAHP), a \$250 million World Bank–funded initiative implemented jointly by the Punjab Housing and Town Planning Agency (PHATA) and the Urban Unit. The main mandate of the program is to reduce the persistent gap in adequate housing. But rather than rely indefinitely on donor funding, the program aims to establish sustainable, long-term systems within the province. This has resulted in a three-dimensional reform agenda: legal reforms, system development, and housing development.

He explained that Punjab currently follows three pathways for housing development. The first is the traditional public-sector model, where state land is identified and government funding is secured to construct housing schemes. The other two approaches involve the private sector—either as independent developers or through joint ventures. These approaches, however, required updated legal frameworks to encourage participation and ensure transparency. He illustrated this by contrasting elite housing developments, which consume large areas for roads and amenities while producing low-density housing, with the province’s vision of optimizing land for affordable units, increasing density, and promoting vertical construction.

An opportunity arose through the Affordable Private Housing Scheme Rules (APHS), introduced by the previous government. These rules allowed private developers to retain 84% of residential area for profit while reserving 20% for site-and-services plots for low-income households. Punjab introduced significant improvements, particularly by digitizing the entire approval process and imposing clear timelines for each administrative step. Complementing the rules were new planning standards designed to increase land available for housing, encourage vertical construction, and situate schemes within city limits rather than in remote peripheries. To further strengthen infill development, the program introduced “residential complexes,” allowing housing schemes to be built even on smaller 25-kanal parcels within city boundaries.

He explained that PAHP sought to break away from the luxury-oriented planning standards of DHA or Bahria Town, which cater to affluent residents and rely on excessively wide roads and low density. Since affordable housing targets low-income families, who generally do not own multiple vehicles, roads could be narrower, open spaces could be more thoughtfully planned, and reliance on public transport could be increased. The new planning standards also cap road area at a maximum of 25%, increase green and blue infrastructure, and rationalize the requirement for amenities by reducing it when schools or health facilities already exist within one kilometer.

To incentivize private developers, the program links the amount of commercial area allowed to the percentage of affordable housing provided. As developers increase the share of affordable units, they become eligible for proportionately greater commercial space—up to 30%. This encourages them to partner with PHA instead of turning to local development authorities.

He noted the development of new joint venture rules have been recently cleared by the Cabinet Standing Committee. These rules create a model in which the government contributes land while private partners bring investment and development expertise. The selection criteria prioritize developers who can produce the highest number of affordable units while requiring the least amount of land as equity. This approach saves public resources while expanding affordable supply.

He also presented progress on the establishment of a RERA which is a key recommendation of the NHP 2025. He stated that over the past year, a comprehensive draft on RERA Act has been prepared and has been shared with the provincial government. The act aims to protect buyers, ensure transparency, enforce timely delivery from developers, streamline dispute resolution, and regulate real estate agents and intermediaries.

Turning to system development, he shared that three major digital platforms have been completed: the Housing Market Information System (HMIS), the Program Management Information System (PMIS), and the Beneficiary Management Information System (BMIS). HMIS provides accessible data on housing supply, demand, infrastructure, and land characteristics to developers, researchers, and government institutions. PMIS digitizes all private-sector application processes, making them paperless and trackable. BMIS ensures transparent and needs-based beneficiary selection by integrating with national databases to avoid political influence or misuse.

On the issue of housing finance, he explained that the program supports both developers and buyers. PAHP will fund infrastructure and housing development on state land, while also covering last-mile infrastructure for private schemes approved by PHATA. Additionally, partnerships with the PMRC and financial institutions aim to ensure accessible, long-tenure financing for both developers and homebuyers. The goal is to keep tenure between 15 and 20 years to maintain affordability.

On the development side, he emphasized that location is paramount. Housing schemes will only be supported if they meet stringent criteria: they must not lie in floodplains or seismic zones, must have clear ownership, and must align with urban expansion plans. Affordable housing must be situated near existing services — schools, healthcare, transportation — and incorporate sustainability features such as renewable energy, stormwater management, and climate-resilient planning.

He also informed the audience about the progress made on land banking which is another key recommendation of the NHP 2025. He stated that after a year of dedicated effort, the Punjab government has allocated nearly forty land parcels across twenty-four districts which will provide a solid foundation for fifteen to twenty years of future development.

He concluded by describing the PAHP's broader vision: a shift from affordable housing to affordable living. This includes promoting rooftop solar, solar street lighting, improved site planning, rainwater harvesting, green rooftops, permeable pavements, and alternative building materials. Social development features — such as vocational centers, community spaces, and improved connectivity to public transport — are also integral to the design. He stated that currently work is already underway in Khanewal, with master planning in Faisalabad and Layyah.

### **Dr. Fariha Tariq**

She began with sharing her research experience on housing in Pakistan. She said she quickly realized that almost no prior work existed on the subject, particularly for low-income families. She said that although her advisor had warned her that collecting data would be difficult due to the lack of existing studies, despite that she began reaching out to people and documenting how communities were constructing homes incrementally, often using microloans, personal savings, and community resources. She noticed that government-provided housing was generally low-density, far from city centers, and did not match the actual needs of residents. Many people preferred to remain in central urban areas, often renting out the government-provided homes while modifying their own houses to accommodate extended families, home businesses, and daily living requirements. This highlighted the disconnect between policy assumptions and real-life housing practices.

Through her extensive research, she observed that families were creatively adapting rooms, kitchens, and other spaces according to their evolving needs. Many households constructed homes in multiple phases, starting with basic structures funded through personal loans, pensions, and savings, then gradually expanding and upgrading using business microloans and housing microfinance. This incremental approach allowed families to escape rental dependency, empowered women to work from home, improved health and education outcomes for children, and strengthened family stability. She documented the positive impact of these strategies on livelihoods, while also identifying major design issues, such as poor ventilation,

unhygienic conditions, incompatible room uses, and wasteful construction practices, which underscored the need for government support that aligns with real household practices.

Based on her findings, she strongly recommended that the NHP 2025 shift its focus from providing fully finished houses to facilitating incremental housing. She emphasized that the government should offer technical guidance on planning and construction techniques, provide access to microfinance, and support community-led housing initiatives. She advocated for designs that are culturally sensitive, gender-aware, disaster-resilient, and equipped with proper ventilation and sanitation. Her input also stressed the importance of integrating public spaces, open areas, and horizontal expansion options, allowing residents to incrementally improve their homes in a planned, sustainable manner. She proposed that housing development incorporate climate resilience measures such as water harvesting, cross-ventilation, and earthquake-resistant structures. By highlighting these practical and socially informed approaches, her work sought to move beyond top-down planning and create a human-centric, culturally rooted housing framework that empowers communities and addresses their real needs while promoting long-term affordability, health, and sustainability.

### **Khawaja Muhammad Sikander Zishan**

He reflected on his extensive experience across Pakistan, having served in multiple administrative capacities in three provinces, and shared his observations on the challenges posed by urbanization and housing. Drawing upon his experience of working as DG, PHATA, he highlighted the unique position of Punjab's single organization dedicated to affordable housing, which manages 172 housing schemes. He traced the department's evolution from the Improvement Trust in 1955 to the Housing and Physical Planning Department in 1973, and later to its current structure in 2004. The organization's primary mission has been to provide housing to underprivileged populations, and recently, under the current government, the *Apni Chat, Apna Ghar* scheme was launched with three models: public land parcels developed by private investors, joint ventures with developers, and an interest-free house-building finance scheme disbursed over nine years. The eligibility criteria were carefully designed to target low- to middle-income populations, and the program leveraged the Bank of Punjab and microfinance institutions for verification, monitoring, and disbursement. By October, over 111,000 loans worth 136 billion rupees had been distributed, making it one of the largest programs of its kind globally.

He pointed out that despite the scale and success of the program, gaps remain. Traditional institutions like House Building Finance Corporation (HBFC) and commercial banks had distributed far fewer loans over the past decade, revealing trust deficits and implementation challenges. Past government housing initiatives had often failed due to administrative inefficiencies, political instability, and lack of proper coordination among agencies. He emphasized the need for synergy between departments, noting the technological support provided by PAHP and the challenges that arise when administrative responsibilities transfer to different authorities. Political shifts, lack of local-level implementation plans, and the diverse needs of districts across Punjab further complicate housing policy execution. He suggested that district-level implementation plans could better address local topography, demographics, and unique housing needs, while strengthening local governments to enable independent resource generation.

He also stressed the importance of integrating modern considerations like climate resilience, energy efficiency, mass transit, and disaster-resilient design into housing policy. In his view, the absence of a unified regulatory framework across development authorities, local governments, and planning agencies undermines investor confidence and hinders consistent enforcement of building codes. Establishing a centralized, human-proof implementation mechanism and a robust data repository is essential for evidence-based policy-making. Beyond technical and regulatory measures, he argued for the strategic cultivation of public perception, emphasizing that citizens must understand the importance and benefits of affordable housing, vertical development, and efficient land use. He highlighted that cultural norms and expectations evolve, and the government must actively guide these changes to safeguard cities, resources, and future generations.

In conclusion, he observed that while policies are critical, their success depends equally on coherent implementation, interdepartmental coordination, and public engagement. He recommended that the implementation of the NHP 2025 should be linked with Sustainable Development Goals to ensure that the cities we build are sustainable. He further suggested that the provincial governments should be tasked to draft and implement their own policies on Population growth and urbanization as the subject of housing is intrinsically linked with these two aspects and implementing one policy should not occur in isolation of other factors.

He further stated that without clear data, unified codes, and perception-building, even well-designed housing policies risk falling short. His reflections as a practitioner aimed to provide

insights into practical obstacles, successes, and strategies that could help transform housing policy into a more effective, inclusive, and sustainable reality.

**Mr. Kamil Khan Mumtaz**

He presented a detailed analysis which critically analyzed the vision of the NHP 2025 of ‘affordable’ housing wherein he emphasized on the importance of not only using clearly defined objectives and goals but also suggested actionable strategies grounded in real-world conditions. Central to this effort was a computation algorithm (**Annex-A**) designed by him in which he calculated the actual and ‘affordable’ housing prices. While the algorithm includes key variables—occupancy, household size, income, affordability ratio, land cost, structure cost, land area, and structure area—he acknowledged that this list was not exhaustive and can be expanded or adjusted to reflect specific local realities. The resultant outputs, affordable price and actual price, provide a basic framework for informed deliberation on housing economics, planning policies, and strategy development.

He went onto explain each of the key variable to shed light on how the policy, if implemented as is, will work out. The first variable was occupancy which he stated was measured in terms of households per dwelling unit (HH/DU), accommodating a range of building types from single-family homes to multi-storied apartments. For the purposes of this exercise, the average occupancy was assumed to be 1.5 HH per dwelling unit and 5 HH per unit for multi-storied apartments. Affordability was assessed using guidelines from the National Reference Manual on Planning and Infrastructure Standards (NRM), 1986, which suggest that households can generally afford a total housing outlay of up to 2.7 times annual income, extendable to 3.5 times with personal savings or low-interest loans. In this analysis, the ratio was stretched to seven times annual household income to illustrate the most favourable financing scenario, though this remains unrealistic for most Pakistani households.

Household incomes were considered with reference to national estimates, noting that the average monthly household income in Pakistan was Rs. 41,545/- in 2019 and has since likely risen to around Rs. 70,000/- due to inflation. Per capita income is substantially lower, approximately Rs. 10,086 per month, and many households earn far below the international extreme poverty threshold. The average household size was reported as 6.31 persons, yielding a monthly household income of roughly Rs. 7,000/- under the HIES 2019 per capita estimates.

He stated that land and constructed areas were also analyzed according to NRM, 1986 standards. The minimum plot size, ‘F’, for the lowest income category is 72 sq.m. (775 sq.ft.),

equating to 122.8 sq.ft. per person under single-household occupancy. NRM, however, also gives a maximum floor area ratio (FAR) of 150% for category 'E' and 'F' plots. This comes to 1162.5 sq.ft. per plot, or 184 sq.ft. per capita for a single household occupancy. This compares favourably with the average available floor area of 102 sq.ft. per person in Asian cities (Hong Kong: 15 sq.m. or 161 sq.ft. per capita; Africa: 8 (86sq.ft.); Asia: 9.5 (102.26sq.ft.)) as cited in UN Habitat, Floor Area Per Person in Cities, UN Habitat 2001. Thus there is room for increasing the density/occupancy, and in the case of multi-storied apartments we have taken the FAR of 1:5 as provided for apartment buildings in Punjab's Model Building Regulations for Developing Authorities, 2007. Land prices vary significantly based on urban or rural location, proximity to employment, and access to social and utility infrastructure, with "greenfield" developments incurring lower land prices but higher infrastructure costs, while "infill" developments benefit from existing infrastructure at higher land costs.

Similarly, the building costs are highly variable as they are influenced by construction quality, materials, technology, and location. Thus in rural locations, where land prices are lower, larger land area is affordable, allowing for single-storied, low-tech structures, which are also low-cost. Whereas in prime urban locations, where land price is high, land areas per DU must be reduced often necessitating multi-storied construction with its accompanying higher costs.

Sustainability was also highlighted, emphasizing the need to balance minimum biological subsistence with maximum environmental bio-capacity. He stated that Pakistan's ecological footprint currently exceeds its bio-capacity by 126 percent, with extreme overshoot in urban developments such as Barakahu, Islamabad, and Lahore. He therefore, advocated for walkable cities with integrated land use, pedestrian circulation, high density, low-rise and low-tech buildings, and controlled population and area to promote sustainable living.

He argued that a truly sustainable housing strategy must focus on reducing consumption while simultaneously increasing environmental bio-capacity. Achieving this balance requires a multifaceted approach. First, the economy should prioritize organic farming and artisanal production, creating livelihoods that are environmentally responsible and locally grounded. Second, de-urbanization must be promoted, emphasizing zero urban area expansion and the development of walkable cities. Such cities would feature pedestrian circulation, integrated land use, high-density but low-rise and low-tech buildings, and controlled population and area to ensure livability without overburdening resources. Third, population reduction is necessary to align human activity with ecological limits.

In conclusion, he emphasized that the vision of providing adequate, affordable, and sustainable housing for all cannot be realized within a paradigm of endless growth and unchecked development. Adequate housing remains largely unaffordable for the average Pakistani household, and “greenfield” developments are not a viable path to sustainability in the country. Instead, high-density, multi-storied “infill” developments within existing urban areas may represent the only feasible option for providing affordable housing to upper-income urban populations. In rural areas, “infill” development could serve as the most affordable solution, with the added benefit of increased land availability per person, allowing for livelihoods based on organic farming, artisanal production, forestry, and/or animal husbandry. He stressed that any national housing policy must be embedded within a sustainable, normative strategic framework, ensuring that housing development is both economically and environmentally responsible.

#### **Dr. Nasir Javed**

Drawing upon his vast experience as an urban policy practitioner, he began with an acknowledgment that housing in Pakistan is a complex issue which is influenced not only by policy but also by political economy, private sector interests, and bureaucratic collusion. Over time, the private sector, in partnership with political leaders and administrative bodies, has become one of the most powerful actors in the housing sector, often shaping outcomes in ways that go beyond government control. He stressed that any effective housing policy must be grounded in careful diagnostics and situation analysis, including population segmentation, income levels, and the varying needs of different demographic groups. Housing requirements are dynamic and cannot be treated as static; policies must respond to changing demand and affordability patterns.

He highlighted the importance of understanding the private sector’s dominant role, noting that roughly 96% of housing is developed privately, leaving the government to act primarily as a regulator rather than a competitor. He emphasized that clear definitions, particularly of housing, rental housing, plots, and land are critical in formulating any policy on housing. Rental housing, he argued, is a legitimate and often more flexible option, especially given that globally, even in wealthy countries, a large portion of the population relies on rental accommodation.

He was of the view that there is a misconception that housing shortage exists in Pakistan. He stated that this is misleading as the real issue is of ‘inadequacy’, with millions of plots and

housing units *available* but not *accessible* to those in need. Likewise, he stated that another misconception further distorts the picture is regarding slums and *katchi abadis*. He stated that these are often mislabelled, as many technically “unregulated” areas have functioning infrastructure and housing that is often higher in value than recognized.

He criticized the fragmented institutional framework governing housing where roles and responsibilities are unclear across federal, provincial, and local levels. He stated that policy planning, regulation, and implementation require clarity. The government must regulate rather than replace the private sector. Land, as the primary raw material for housing, is often mismanaged, leading to inflated costs, fraudulent schemes, and inefficient development practices. He suggested reforms such as proper escrow accounts for private housing schemes to prevent misuse of funds, greater transparency in development approvals, and enforcement of regulations against illegal housing societies.

He also stressed the need for clear policy directions and coordination amongst all stakeholders, arguing that housing development is ineffective without a shared vision guiding public and private actors in the same direction. He cautioned against outdated perceptions, such as the fear of urban sprawl or overreliance on greenfield development, advocating instead for high-density, infill, and transit-oriented development to optimize resources. Taxes, financing, and cost structures must be reformed to make housing more accessible and sustainable. He concluded that while Pakistan faces significant housing challenges, many solutions exist; what is required is clarity, institutional reform, regulation of the private sector, and policies aligned with demographic realities and economic constraints.

### **Analysis**

All the panellists offered complementary yet distinct perspectives on NHP 2025 with each view shaped by their expertise and experience. Mr. Waseem Hayat Bajwa highlighted the comprehensive process behind the formulation of the NHP 2025, emphasizing the necessity of a federal framework to guide provincial implementation. He traced the policy’s development through consultations with stakeholders, experts, and international partners, stressing the urgency imposed by a housing backlog of nine to ten million units and the growth of informal settlements. His approach was structured around addressing systemic gaps such as vertical and climate-resilient housing, rental markets, land banking, financing mechanisms, and regulatory reforms. He underscored the centrality of private-sector engagement, arguing that the government alone cannot generate sufficient housing stock, and noted innovations such as

condominium laws, regulatory authorities, and data-driven monitoring to ensure effective planning and execution. Mr. Bajwa framed housing policy as both a human right and a national development priority, advocating for coordinated federal, provincial, and local action.

Mr. Imran Ali Sultan focused on the practicalities of implementing national policy at the provincial level, using PAHP as a case study. He emphasized sustainability, system development, and legal reforms, highlighting how digital platforms like HMIS, PMIS, and BMIS enhance transparency, monitoring, and beneficiary targeting. He illustrated the program's innovative approaches to land use, vertical construction, joint ventures, and incentives for private developers, noting efforts to prioritize infill development, optimize density, and integrate affordability with urban services. His focus was on execution, demonstrating how provincial adaptation of the national policy could achieve measurable results while promoting long-term affordable living and sustainable infrastructure. His vision extended beyond housing units to holistic, liveable communities with renewable energy, climate resilience, and social development features.

Dr. Fariha Tariq brought an empirical, community-centered perspective, grounded in field research on incremental housing practices among low-income families. She highlighted how residents creatively adapt housing to evolving needs using microloans, savings, and community support, often diverging from government-provided models that were distant from city centers and low-density. Her emphasis was on enabling incremental, culturally sensitive, disaster-resilient housing, with government support in technical guidance, microfinance, and planning. She argued for a shift in policy from top-down delivery of finished homes toward facilitating adaptive, human-centric solutions that empower communities, enhance livelihoods, and integrate climate resilience, open spaces, and horizontal expansion options.

Khawaja Muhammad Sikander Zishan contributed a practitioner's lens, reflecting on administrative experience and implementation challenges across Punjab. He emphasized the importance of organizational capacity, interdepartmental coordination, and district-level planning, illustrating the success of programs like *Apni Chat*, *Apna Ghar* while noting persistent gaps in trust, infrastructure, and policy enforcement. He stressed on modern urban considerations such as climate resilience, energy efficiency, and transit-oriented development, alongside the strategic need for public engagement to build awareness and acceptance of housing reforms. He argued that NHP 2025's success relies not only on design but also on operational coherence, data-driven decision-making, its alignment with Sustainable Development Goals, and provincial governments working on drafting and implementing their

own policies on population growth and urbanization to tackle the issue of housing in unison of these factors.

Mr. Kamil Khan Mumtaz provided a critical and analytical framework, scrutinizing the economic and environmental feasibility of NHP 2025's notion of affordable housing. Using a detailed affordability algorithm, he highlighted disparities between actual housing costs and household incomes, stressing that many policies assume unrealistic financing scenarios. He advocated for high-density, multi-storied infill development in urban areas and sustainable, low-cost housing in rural regions, balancing affordability with environmental bio-capacity. He argued for a housing strategy embedded within ecological and socio-economic realities, emphasizing controlled population growth, integrated land use, and walkable, sustainable cities as prerequisites for viable housing policy.

Dr. Nasir Javed offered a systemic critique, emphasizing the complex interplay of policy, political economy, and private-sector dominance. He reframed the housing challenge as one of "inadequacy" rather than absolute shortage, noting that available housing and plots often remain inaccessible due to regulatory inefficiencies, mismanagement of land, and fragmented institutional frameworks. He stressed on the importance of clear definitions, coordinated governance, enforcement of regulations, and a regulatory—not substitutive—role for government. He advocated for high-density, infill, and transit-oriented development, as well as reforms in taxation, financing, and cost structures, asserting that Pakistan's housing challenges are solvable with evidence-based policies, institutional clarity, and alignment with demographic and economic realities.

Collectively, the panellists painted a multifaceted picture of housing in Pakistan. Mr. Bajwa and Mr. Sultan emphasized on policy design and practical implementation whilst Dr. Tariq stressed upon community-led and incremental approaches. On the other hand, Mr. Zishan highlighted operational execution and public engagement whereas Mr. Mumtaz foregrounded affordability and environmental sustainability. Lastly, Mr. Javed focused on institutional reform, private-sector regulation, and evidence-based planning. Together, their perspectives underscore that addressing Pakistan's housing crisis requires integrated federal and provincial coordination, community-centered solutions, financial and regulatory innovations, sustainability considerations, and robust institutional frameworks that translate policy into actionable, scalable outcomes.

## **Conclusion**

In conclusion, the discussions underscore that Pakistan’s housing challenge is not merely a matter of construction but a complex interplay of policy design, institutional capacity, financial mechanisms, social realities, and environmental sustainability. Mr. Waseem Hayat Bajwa’s presentation highlighted the necessity of a coordinated national framework, emphasizing federal leadership, stakeholder consultations, climate- and disaster-resilient planning, land management, housing finance, and private-sector engagement. Complementing this, Mr. Imran Ali Sultan illustrated how provincial execution, particularly through initiatives like the Punjab Affordable Housing Program, can translate national policy into actionable, sustainable, and inclusive housing solutions by integrating legal reforms, digitized approval systems, joint ventures, and innovative planning standards. Dr. Fariha Tariq brought a critical perspective rooted in lived experiences, advocating for incremental, community-driven housing approaches that address the real needs of low-income families, promote gender sensitivity, and incorporate culturally and environmentally appropriate designs. Khawaja Muhammad Sikander Zishan emphasized the indispensable role of coherent implementation, interdepartmental coordination, local-level planning, and public engagement, noting that even well-crafted policies cannot succeed without robust mechanisms, data-driven decision-making, and citizen awareness. Mr. Kamil Khan Mumtaz expanded the discussion to sustainability, underscoring that housing must align with ecological limits, promote high-density and walkable urban forms, and integrate livelihood and resource-conscious strategies to ensure long-term viability. Dr. Nasir Javed reinforced the importance of regulating rather than replacing the private sector, clarifying misconceptions around housing shortages, and fostering institutional clarity, financial transparency, and transit-oriented development to optimize resources.

Collectively, their insights point to a housing strategy that is multidimensional, evidence-based, and contextually grounded—one that harmonizes federal vision with provincial execution, balances private and public sector roles, addresses social equity and affordability, and embeds environmental and economic sustainability. Realizing the objectives of the NHP 2025 will require persistent commitment, strategic coordination across all levels of government, and a people-centered approach that transforms housing from a policy goal into tangible, equitable, and resilient homes for Pakistan’s population.

## **Policy Recommendations:**

### **1. Strengthen Federal-Provincial Coordination**

- i. Establish a clear framework delineating federal and provincial roles to ensure uniformity in policy implementation while allowing local adaptation.
- ii. Position the Ministry of Housing and Works as a strategic coordinator, providing technical, financial, and monitoring support to provinces.

### **2. Promote Affordable and Inclusive Housing**

- i. Incentivize private-sector participation through simplified, transparent regulations and joint ventures with government land contribution.
- ii. Support incremental housing models for low-income families, offering technical guidance, microfinance, and community-led planning.
- iii. Encourage rental housing as a viable, flexible option to complement ownership housing.

### **3. Enhance Housing Finance Mechanisms**

- i. Expand mortgage access by strengthening institutions such as PMRC and introducing condominium and rental property laws.
- ii. Facilitate long-term, low-interest housing finance for developers and buyers to improve affordability.
- iii. Engage microfinance institutions to support incremental housing and low-income borrowers.

### **4. Improve Urban Planning and Land Use**

- i. Promote vertical and infill development in existing urban areas to optimize land use and reduce urban sprawl.
- ii. Introduce stricter land banking and land pooling mechanisms for public and private housing projects.
- iii. Establish clear zoning regulations and satellite city planning to reduce pressure on major metropolitan centers.

### **5. Integrate Climate Resilience and Sustainability**

- i. Ensure all housing incorporates disaster-resilient design, energy efficiency, water management, and renewable energy features.
- ii. Promote walkable, high-density urban forms, with open public spaces and sustainable infrastructure.
- iii. Encourage rural housing strategies that support sustainable livelihoods, such as organic farming and artisanal production.

**6. Strengthen Institutional Capacity and Data Systems**

- i. Create a national housing repository and data centers for planning, monitoring, and policy evaluation.
- ii. Develop IT-enabled monitoring systems for approvals, project management, and beneficiary selection.
- iii. Standardize building codes and regulatory frameworks across federal, provincial, and local authorities.

**7. Enhance Public Awareness and Engagement**

- i. Conduct campaigns to shift cultural perceptions toward high-density, affordable housing and efficient land use.
- ii. Engage communities in participatory planning to align housing policies with local needs and social practices.

## Action Plan

Sr. No.	Action Item	Responsible Entity	Timeline (Months from Approval)
<b>1</b>	<b>Establish Federal-Provincial Coordination Mechanism</b>	Ministry of Housing & Works (Federal)	Within 2 months
1.1	Form a National Housing Council with federal, provincial, and local representatives	MoH&W, Provincial Housing Departments	Within 4 months
1.2	Develop a standardized monitoring and reporting framework	NIPP, PBS, Provincial Units	Within 6 months
<b>2</b>	<b>Promote Affordable &amp; Inclusive Housing Models</b>	Provincial Housing Authorities, PHATA, Private Developers	Ongoing, starting Month 3
2.1	Launch pilot incremental housing projects in 3 major cities	Punjab Housing Agency, Sindh Housing Authority	Within 9 months
2.2	Introduce rental housing schemes in urban centers	Provincial Govts, RERA	Within 5 months
<b>3</b>	<b>Enhance Housing Finance Accessibility</b>	SBP, PMRC, Microfinance Institutions	Within 6 months
3.1	Launch low-interest mortgage products for low-income groups	PMRC, Commercial Banks	Within 9 months

<b>Sr. No.</b>	<b>Action Item</b>	<b>Responsible Entity</b>	<b>Timeline (Months from Approval)</b>
3.2	Develop microfinance products for incremental housing	MFIs, NGOs	Within 12 months
<b>4</b>	<b>Improve Urban Planning &amp; Land Use</b>	City Development Authorities, Town Planning Agencies	Ongoing, starting Month 3
4.1	Revise zoning laws to encourage vertical and infill development	Provincial Planning Departments	Within 5 months
4.2	Establish land banking authority in each province	Provincial Govts, MoH&W	Within 9 months
<b>5</b>	<b>Integrate Climate Resilience in Housing Design</b>	EPA, PHATA, Urban Unit	Within 6 months
5.1	Mandate climate vulnerability assessments for new projects	Provincial Environmental Agencies	Within 12 months
5.2	Promote green building codes and renewable energy integration	Building Control Authorities, AEDB	Within 15 months
<b>6</b>	<b>Strengthen Data Systems &amp; Institutional Capacity</b>	PBS, NIPP, Provincial IT Departments	Within 9 months
6.1	Develop National Housing Data Repository	MoH&W, PBS	Within 5 months

<b>Sr. No.</b>	<b>Action Item</b>	<b>Responsible Entity</b>	<b>Timeline (Months from Approval)</b>
6.2	Digitize housing approval and monitoring systems	Provincial Housing Departments	Within 12 months
<b>7</b>	<b>Launch Public Awareness Campaigns</b>	Ministry of Information, Local Governments	Ongoing, starting Month 4
7.1	Develop media campaigns on affordable housing and vertical living	MoIB, Provincial Information Departments	Within 6 months
7.2	Conduct community engagement workshops in urban and rural areas	NGOs, Community Organizations	Within 9 months

## Annex-A: Computational Algorithm

<b>Table 1</b>	<b>Average Household</b>										
Occupancy =	1.5	House Hold	per dwelling								
Household =	6.31	Persons	HIES 2015 - 16								
Income	70000	Rs/month/HH	google.com/search?q=av	1	x Average						
Affordability Ratio	2.7	x annual Income/HH	NRM				0.135	xl/month			
Land Cost	4500	Rs/sft	Varies				48420	Rs/sq.m			
Structure Cost	4500	Rs/sft	Varies				48420	Rs/sq.m			
Land Area	81.9	Sq.ft./person	NRM plot category 'F'	774.72	sq.ft.		72	sqm/Plot			
Structure Area	122.8	Sq.ft./person	NRM max. FAR	1162.08	sq.ft.	1.5	72.0	sqm/HH			
<b>Affordable Price</b>	<b>2268000</b>	Rs.	Per House Hold								
<b>Actual Price</b>	<b>5810400</b>	Rs.	Per House Hold								
<b>Notes:</b>											
<b>Average income Pakistan</b>	1.32	\$/cap./day	household income	70000	Rs/Month		PBS Household Integrated Economic Survey in 2019				
Extreme Poverty Income	3	\$/cap./day	household income	159012	Rs/Month		World Bank Extreme poverty				
Poverty Level Income:	3.6	\$/cap/day	household income	190814.4	Rs/Month		World Bank Extreme poverty				
US \$	280	Pak Rs									
DU Costs											
Land	3486240										
Structure	5229360										
<b>TOTAL</b>	<b>8715600</b>										

<b>Table 2</b>	<b>High Density Apartment</b>						
Occupancy =	5 HouseHolds		per dwelling				
Household =	6.31 Persons		HIES 2015 - 16				
Income	70000 Rs/month/HH		HIES 2015 - 16	1 x Average			
Affordability Ratio	2.7 x annual Income/HH		NRM			0.135 xl/month	
Land Cost	9000 Rs/sft		Varies			96840 Rs/sq.m	
Structure Cost	6000 Rs/sft		Varies			64560 Rs/sq.m	
Land Area	24.6 Sq.ft./person		NRM plot category 'F'	774.72 sq.ft.		72 sqm/Plot	
Structure Area	122.8 Sq.ft./person		FAR for appartment bldg.	3873.6 sq.ft.	5	72.0 sqm/HH	
Affordable Price	2268000 Rs.		per House Hold				
Actual Price	<b>6042816</b> Rs.		per House Hold				
<b>Notes:</b>							
Average income Pakistan	1.32 \$/cap./day		household income	70000 Rs/Month		google.com/search?q=ave	
Extreme Povety	3 \$/cap./day		household income	159012 Rs/Month			
Poverty Level Income:	3.6 \$/cap./day		household income	190814 Rs/Month			
US \$	280 Pak Rs						
DU Costs							
Land	6972480						
Structure	23241600						
TOTAL	30214080						

<b>Table 3</b>	<b>Rural Location</b>							
Occupancy =	1	House Hold	per dwelling					
Household =	6.31	Persons	HIES 2015 - 16					
Income	70000	Rs/month/HH	HIES 2015 - 16	1 x Average				
Affordability Ratio	2.7	x annual Income/HH	NRM				0.135	xl/month
Land Cost	2500	Rs/sft	Varies				26900	Rs/sq.m
Structure Cost	4000	Rs/sft	Varies				43040	Rs/sq.m
Land Area	122.8	Sq.ft./person	NRM plot category 'F'	774.72	sq.ft.		72	sqm/Plot
Structure Area	184.2	Sq.ft./person	NRM max.FAR	1162.08	sq.ft.	1.5	108.0	sqm/HH
<b>Affordable Price</b>	<b>2268000</b>	<b>Rs.</b>	Per House Hold					
<b>Actual Price</b>	<b>6585120</b>	<b>Rs.</b>	Per House Hold					
<b>Notes:</b>								
<b>Average income Pakistan</b>	1.32	\$/cap./day	household income	70000	Rs/Month		google.com/search?q=	
Extreme Poverty	3	\$/cap./day	household income	25200	Rs/Month			
Poverty Level Income:	3.6	\$/cap./day	household income	30240	Rs/Month			
US \$	280	Pak Rs						
DU Costs								
Land	1936800							
Structure	4648320							
<b>TOTAL</b>	<b>6585120</b>							

<b>Table 1-A</b>	<b>National Housing Policy 2025</b>							
Occupancy =	1.5	House Hold	per dwelling					
Household =	6.31	Persons	HIES 2015 - 16					
Income	70000	Rs/month/HH	HIES 2015 - 16	1 x Average				
Affordability Ratio	3.5	x annual Income/HH	NHP-2025				0.175	xl/month
Land Cost	4500	Rs/sft	Varies				48420	Rs/sq.m
Structure Cost	4500	Rs/sft	Varies				48420	Rs/sq.m
Land Area	81.9	Sq.ft./person	NRM plot category 'F'	774.72	sq.ft.		72	sqm/Plot
Structure Area	122.8	Sq.ft./person	NRM max. FAR	1162.08	sq.ft.	1.5	72.0	sqm/HH
<b>Affordable Price</b>	<b>2940000</b>	<b>Rs.</b>	Per House Hold					
<b>Actual Price</b>	<b>5810400</b>	<b>Rs.</b>	Per House Hold					
<b>Notes:</b>								
<b>Average income Pakistan</b>	1.32	\$/cap./day	household income	70000	Rs/Month			google.com/search?q=
Extreme Poverty	3	\$/cap./day	household income	159012	Rs/Month			
Poverty Level Income:	3.6	\$/cap/day	household income	190814.4	Rs/Month			
US \$	280	Pak Rs						
DU Costs								
Land	3486240							
Structure	5229360							
<b>TOTAL</b>	<b>8715600</b>							

<b>Table 1-A</b>	<b>National Housing Policy 2025</b>							
Occupancy =	1.5	House Hold	per dwelling					
Household =	6.31	Persons	HIES 2015 - 16					
Income	70000	Rs/month/HH	HIES 2015 - 16	1 x Average				
Affordability Ratio	7	x annual Income/HH	UK Banks				0.35	xl/month
Land Cost	4500	Rs/sft	Varies				48420	Rs/sq.m
Structure Cost	4500	Rs/sft	Varies				48420	Rs/sq.m
Land Area	81.9	Sq.ft./person	NRM plot category 'F'	774.72	sq.ft.		72	sqm/Plot
Structure Area	122.8	Sq.ft./person	NRM max. FAR	1162.08	sq.ft.	1.5	72.0	sqm/HH
<b>Affordable Price</b>	<b>5880000</b>	<b>Rs.</b>	Per House Hold					
<b>Actual Price</b>	<b>5810400</b>	<b>Rs.</b>	Per House Hold					
<b>Notes:</b>								
<b>Average income Pakistan</b>	1.32	\$/cap./day	household income	70000	Rs/Month			google.com/search?q=avera
Extreme Poverty	3	\$/cap./day	household income	159012	Rs/Month			
Poverty Level Income:	2	\$/cap./day	household income	106008	Rs/Month			
US \$	280	Pak Rs						
DU Costs								
Land	3486240							
Structure	5229360							
<b>TOTAL</b>	<b>8715600</b>							

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## **Brief Bios of the NIPP Team**

### **Dr. Naveed Elahi**

Dean NIPP. Earlier, he served in the public sector in various departments for more than three decades. He did his master's and PhD from King's College London, UK. He is the author of several books and taught national security, public policy, and foreign policy of Pakistan at various universities.

### **Ms. Saira Imdad Ali**

Director (Publication) at NIPP. She is a senior bureaucrat from 26th CTP. She has more than 20 years' experience in diverse fields. She has done Master's in International Trade Law and Economics from Switzerland and LLM from Ireland. She has served in Federal Ministries and as head of attached organizations in Federal Government. She has been on board of SOEs and has served as CEO of SOEs. She has hands on experience of critical subjects like sugar, fertilizers and prices of essential commodities.

### **Ms. Bushra Bashir**

Senior Research Associate at NIPP. She is an Information Group officer with nearly 25 years of experience, having worked across various departments under the Ministry of Information and Broadcasting, the Punjab government, and the Civil Services Academy. She holds an MBA from the University of Hull, UK, and a Master's in Media and Communication Technology from Brunel University, London. She occasionally writes on social issues in national dailies and has a strong interest in public policy.

### **Ms. Ishrat Akhtar**

Research Associate at NIPP. She is an Information Group officer from 35<sup>th</sup> CTP and has worked across various departments under the Ministry of Information and Broadcasting, and the Civil Services Academy. She has holds two master's degrees, one is in M.A. English and the other is in M.A. Political Science. Both the degrees have been obtained from Punjab University.

### **Dr. Saif Ullah Khalid**

Senior Research Associate at NIPP. He completed his PhD, from Vrije Universiteit, Amsterdam, The Netherlands, where his doctoral thesis was "Theory and Practice of police corruption control in Pakistan Case Studies of three Police Departments". He has also served as a Strategic Planning Expert in USAID projects in Pakistan.

**Mr. Jahanzeb Waheed**

Research Associate at NIPP. He is currently a PhD candidate in Development Studies at the University of Lisbon, Portugal, holds an MSc in Development Studies from the University of Glasgow, UK. He has taught Public Administration and Analysis of Institutions courses at the FCCU and worked for the Planning and Development Department, Punjab.

**Ms. Sadia Pirzada**

Senior Research Associate at NIPP. Ms. Pirzada joined civil service in 2019 in Office Management Group. She has worked in the Ministry of Finance and dealt with international development partners and multilaterals. Most notably she was Section Officer (EF-IFR) where she was the desk officer for IMF program loans and responsible for examining and implementing the policies under the IMF program. She was also Section Officer to Special Secretary Finance (SSF) wherein she provided policy input and assistance to SSF on issues concerning the finances of the Federal Government.

## **Brief Bios of the Panellists**

### **Dr. Nasir Javed, former Director/CEO of the Urban Unit, Government of Punjab**



He is an Urban Development Specialist with more than 32 years of cumulative & diverse experience of working as a civil servant, Project Team Lead, CEO, individual consultant and practical hands-on municipal management at the city level. He is working as a free-lance consultant in the urban sector, focusing on climate change, Circular economy, environment, municipal Services and sustainable urban development. Dr Javed holds an MBA focusing ‘Public Private Partnership in urban services’, while previously had degrees in Medicine, Psychiatry and Law from most prestigious Institutions. The highlight of his career is the establishment of Punjab Urban Unit, a think & research institution in the public sector, which he headed as well for over 13 years.



### **Mr. Kamil Khan Mumtaz, Architect**

He is a Pakistani architect in private practice in Lahore. He was trained at the Architectural Association, London in the 1960’s after which he returned to Pakistan to practice and teach. He was head of the of the National College of Arts, Lahore between 1966-1975. He has been a member of several architecture juries and has widely lectured in Europe and Asia. In 1985, he authored Architecture in Pakistan, a Concept Media Publication. More recently, he led the team of consultants for the Lahore Urban Development & Traffic Study (LUDTS) and was also a member of the Supervising Committee for the Master Plan Division 2050 (MPLD 2050).



### **Mr. Waseem Hayat Bajwa, Chief Executive Officer, Pakistan Infrastructure Development Company Limited / Managing Director (MD), National Construction Limited**

He has worked in the capacity of Deputy Director General Planning & Policy in Ministry of Housing & Works where he was looking after policy initiatives for housing with focus on affordable housing and was also involved in the preparation of National Housing Policy, 2025 and was also a chair of National Housing Policy Committee. He has also served as Member Planning (CDA), DG FGEHA and Chief Projects FBR.



**Mr. Imran Ali Sultan, Program Director-Punjab Affordable Housing**

He is a senior civil servant distinguished by his strategic application of urban planning practise, informed by his Master of Public Policy (GRIPS, Japan), MSc Cities (LSE, UK), and Research Fellowship in Urban and Regional Studies (MIT, USA).

- **Operational Excellence:** Successfully engineered systemic improvements across multiple district administrations, municipal services companies, and city development authorities over two decades.
- **Policy Synthesis:** Uniquely combines high-level policy insight with hands-on administrative acumen across local, provincial, and international development scales.
- **Mandate:** Champions the delivery of well-planned, affordable housing, demonstrating that strategic governance is the core mechanism for achieving equitable and inclusive urbanization.

He exemplifies the role of the modern policy-planner: one who diagnoses systemic inefficiency and implements structural reform to advance citizen welfare.



**Dr. Fariha Tariq, Professor and Dean, School of Architecture and Planning, University of Management & Technology**

She holds a PhD in Design from the USA and has worked with UN-Habitat and the World Bank. She is actively involved in formulating Pakistan's National Housing Policy and has published internationally recognized research on affordable housing, sustainable communities, and women's empowerment through inclusive urban development.



**Khawaja Muhammad Sikander Zishan, Director General, Punjab Housing & Town Planning Agency**

In this capacity, he has executed the largest program in the history of Pakistan for Affordable Housing; i.e. Chief Minister Punjab's Apni Chhat Apna Ghar Program by disbursing PKR 125 B interest free loans for house building to more than 1,00,000 beneficiaries across Punjab in one year. As a public policy expert and management specialist, with 15 years of experience, he has performed in various in public sector across Pakistan. This includes his posting as Director General Social Welfare Punjab &

Bait ul Maal where he headed 153 institutions all over the province that were dealing with the most vulnerable segments of the society and executed landmark initiatives including designing and executing Chief Minister's flagship programs of Himmat Card (for Persons with Disabilities), Dhee Rani Program (collective marriages program) & Assistive Devices Program for PWD. He has also served as Additional Secretary (Coordination) Chief Minister Office, Punjab; DG Environmental Protection Agency, Punjab and Deputy Commissioner in Balochistan and KP.

## Glimpses from the Roundtable Discussion





# National Institute of Public Policy (NIPP)

The National Institute of Public Policy (NIPP) is an integral unit of the National School of Public Policy (NSPP) and acts as a “Think Tank” for the Federal Government. It is the principal research arm of NSPP. With a team of researchers and in collaboration with its partner institutions, NIPP provides research-based policy advice to the Federal Government on matters of public policy and advises it on the issues of policy significance referred to it.

## Vision

An internationally recognized public policy research institute, acting as an independent think tank of the Government of Pakistan and a hub for public policy research in/on Pakistan.

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