ENABLING DEVELOPMENT: A HOUSING SCHEME IN RURAL PAKISTAN

by

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THESIS ABSTRACT

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This thesis explores the development of a housing scheme in rural Pakistan. In the so-called 'backward' district of Bhakkar, five entrepreneurs formed a partnership in 2004 to build the area's first privately developed housing scheme. As housing schemes are associated with development in Pakistan, they saw themselves as providing services that the state was expected, but failed, to deliver.

Departing from normative conceptions of the state, I argue that this case study demonstrates how state power functions in Pakistan. Though it is an entrepreneurial venture, the construction of the housing scheme is structured by a discourse of national development. Further, the project was made possible through the state's integration of Bhakkar into global economic circuits. The Pakistani state's power in this instance does not obtain from its felt presence in Bhakkar but rather from its assurance of access to various physical and digital networks through which it is reconfigured.

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For my father and his father

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CHAPTER I

INTRODUCTION

"There is no government here," Hafiz told me while navigating his Toyota Corolla through the dirt roads of Darya Khan, a small town in the rural district of Bhakkar. He explained that when Pakistan was decimated by floods in 2010, which affected more than 5,000 households and 60,000 people in Bhakkar alone,[1] nobody came. "Maybe one NGO," he said, squinting and waving his hand, implying the insignificance of such efforts. Rather, Hafiz claimed, it was well-off locals like himself that had distributed the resources necessary for the area's survival and eventual recovery.

Bhakkar is located in southern Punjab, and as the district lags behind most others in the province in terms of development indicators, it is generally viewed as a 'backward' area. Over the course of my fieldwork in Bhakkar, I became interested in local residents providing services that the state was expected, but failed to deliver; these situations were rampant in Bhakkar and ranged from hospitals funded by *zakat* (obligatory alms-giving in Islam) to personal bodyguards. But for me, the most intriguing example was a housing scheme developed in the district's capital, Bhakkar City,[2] by Hafiz and four other men. The Gulshan-e-Madina housing scheme is master planned, features modern construction and amenities, is surrounded by a boundary wall, and stands in stark contrast to much of the rest of its surrounding built environment. In these ways, Gulshan-e-Madina resembles housing schemes that have proliferated in Pakistan since the country's independence and

[1] UNOCHA, *Pakistan Floods 2010 – Bhakkar District Profile*, 2011.

[2] For the sake of both clarity and consistency with my contacts, I use 'Bhakkar' to refer to Bhakkar District and 'the city' to refer Bhakkar City, with the exception of the times that I refer to these localities by their proper names.

are part and parcel of national development. That is to say, while the efforts of Hafiz and his partners might appear to be beyond or even against the state, I view them as nevertheless contributing to state power.

In this thesis, I explore how development, and accordingly Pakistani state formation occurs in the rural, 'backward' district of Bhakkar. Essential to the development of Gulshan-e-Madina, I show, has been Bhakkar's connectivity to national and regional metropolitan hubs through paved roads, the Internet, passports, visas, and remittance channels, all of which have been made available by the state. I argue that the Pakistani state's power in this instance does not obtain from its felt presence in Bhakkar, but its assurance of access to economic circuits through which private entrepreneurs such as Hafiz contribute to national development.

A 'Failed' State?

It has been challenging not to allow this project to slip into a narrative of a 'failed' state. After all, 'failure' is a label often applied to the Pakistani state, perhaps most notably by Fund for Peace's annually published *Failed States Index*, which has ranked Pakistan in its top 15 every year since 2006.[3] The report's view of 'failure' includes not only the wholesale collapse of the state, but also the state's inability to collect taxes, make collective decisions, and distribute public services. Seemingly confirming this characterization in my case study, the greater role of the private sector brought about by

[3] Due to the increasing contentiousness over the term 'failed,' the *Failed States Index* changed its name to the *Fragile States Index* in 2014.

the increasing intensity of the global economy has been associated with the 'retreat,' 'decline,' and 'erosion' of the state in developing countries.[4]

However, as Joel Migdal and Klaus Schlichte have explained, evaluations of state 'strength' and 'failure' depend upon normative ideas about what states 'should' be.[5] Such ideas are informed by Max Weber's conception of an ideal-type state, which he understood as a unitary and autonomous actor that regulates a state's territory as well as those who inhabit that territory. Unfortunately, this rigid approach to the state obscures the rich negotiation, interaction, and resistance through which statehood is often produced. Moreover, it privileges a European experience of history, thereby ignoring the differing world-historical conditions in which states emerge. Thus, the hierarchical difference between 'strong' and 'weak' states maps onto a West/non-West divide. It is worthwhile to quote Migdal and Schlichte at length here:

> Variation [between states] can be conceptualized and measured only as distance from the ideal-type. As long as the idea of the state is uniform and constant, the variation of states, even the failure of some states, can be expressed only in terms of deviation from the standard. If real states fell short of the standard, as they were bound to do, all sorts of words had to be invented to express the gap between actual practice and the ideal. Terms, such as quasi-states, soft states, shadow states, weak states, non-state states, decay, corruption, weakness, and relative capacity, all implied that the way things really work are somehow exogenous to the normative model of what the state and its relations to society are, or should be. Comparison comes in specifying and measuring deviation from the norm or the ideal-type. State capacity can be gauged against a measuring stick whose endpoint is a variant of Weber's ideal-type of the modern rational state. For non-European states, the danger is that the one measure, the ideal-type state drawn from European experience, creates a hierarchy in which those farthest from the ideal-type are lowest on the hierarchy.[6]

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[4] Susan Strange, *The Retreat of the State: The Diffusion of Power in the World Economy* (New York: Cambridge University Press, 1996).

[5] Joel S. Migdal and Klaus Schlichte, "Rethinking the State," in *The Dynamics of States: The Formation and Crises of State Domination*, ed. Joel S. Migdal and Klaus Schlichte (Aldershot, Hants; Burlington: Ashgate, 2005).

[6] Ibid., 11.

The challenge for Migdal and Schlichte, then, is to view the state beyond this essentialist approach and attempt to understand "the way things really work." This entails following the practices through which state formation occurs, whether they trace back to the formal institutions of the state or elsewhere.

While much of the current literature on the Pakistani state has complicated the notion of 'failure,' it nevertheless retains the term's normative foundation. Ayesha Jalal's *The Struggle for Pakistan* attributes the lack of development provided by the Pakistani state to the domination of the state apparatus by non-elected institutions.[7] *The Struggle for Pakistan* continues from Jalal's seminal book, *The State of Martial Rule*,[8] which documented the circumstances under which the military and the bureaucracy came to exercise control over the state between 1947-58, or Pakistan's initial years of independence. In *The Struggle for Pakistan*, Jalal emphasizes how development in Pakistan has been compromised by the continuing influence of non-elected institutions over state institutions in the intervening years; rather than development, the state apparatus has been concentrated on benefiting the Pakistani 'establishment.' Similarly, Stephen Cohen's *The Idea of Pakistan* strives to offer a more nuanced view of 'failure' by highlighting the tensions between the ideals that underlay the creation of Pakistan and the contemporary Pakistani state.[9] Among these tensions are that Pakistan's founder, Muhammad Ali Jinnah, aspired for the state to provide basic services to its citizens, and yet state institutions have not lived up to this expectation. But while Jalal and Cohen

[7] Ayesha Jalal, *The Struggle for Pakistan* (Cambridge: Harvard University Press, 2014).

[8] Ayesha Jalal, *The State of Martial Rule: The Origins of Pakistan's Political Economy of Defence* (Cambridge; New York: Cambridge University Press, 1990).

[9] Stephen Philip Cohen, *The Idea of Pakistan* (Washington, D.C.: The Brookings Institution, 2004).

situate their discussions of Pakistani state within rich historical contexts, their views of the state are nevertheless limited, as they derive from normative ideas of what the state 'should' be. In other words, within their frameworks, numerous processes and practices that contribute to state formation in Pakistan are not considered as they are not carried out by the state apparatus.

Theorizing the Pakistani State

An emphasis on practices follows from Michel Foucault's call to view state power beyond simply the force deployed by the state apparatus. In *Discipline & Punish*,[10] Foucault studied the prison to show how disciplinary power was produced by a dispersed network situated across a range of institutions, including prisons, schools, hospitals, and factories. Responding to criticism that his genealogical approach did not address the role of the state, Foucault contended that his analytic could also be applied to study political sovereignty over society. In his lectures at the Collège de France from 1978-79,[11] Foucault explored the concept of 'governmentality' as a guideline for a genealogy of the modern state. Like the prison, Foucault argued that the nature of the institution of the state is a function of broader changes in rationality, rather than the converse.[12]

As Aradhana Sharma and Akhil Gupta have explained, governmentality provides a useful approach for distinguishing state power from the state apparatus:

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[10] Michel Foucault, *Discipline & Punish: The Birth of the Prison* (New York: Pantheon Books, 1977).

[11] Michel Foucault, *Security, Territory, Population: Lectures at the Collège de France 1977-1978*, ed. Michel Senellart et al. (Basingstoke: Palgrave Macmillan, 2007).

[12] Colin Gordon, "Governmental Rationality: An Introduction," in *The Foucault Effect: Studies in Governmentality*, ed. Graham Burchell, Colin Gordon, and Peter Miller (University of Chicago Press, 1991).

> [G]overnmentality enables us to unhinge rule from the "body" of the state by enlarging the space of governance. Instead of assuming that states are the supreme "holders" of power and deploy that power exclusively to dominate and rule, governmentality offers a lens to understand how power is exercised in society through varied social relations, institutions, and "bodies" that do not automatically fit under the rubric of "the state."[13]

Following from a Foucauldian analysis, many scholars have examined the mundane practices that produce 'state effects,' or the appearance of the state as a discrete and autonomous actor. For example, Timothy Mitchell has observed how the presentation of the law as an abstract code applied to society reifies the artificial border between state and society,[14] and Gupta has explored how media representations construct an image of a benevolent state.[15] Such projects locate state power in the representation of the state as a bounded institution that manages society, which they track through everyday practices.

Others focusing on the state, however, while maintaining an emphasis on practices, have departed somewhat from Foucault's power/knowledge paradigm. For instance, Nikhil Anand has described the unstable process behind state formation in Mumbai through the city's water network.[16] Anand approaches the state not as an effect produced by material practices, but as produced and reproduced materially through the constant work of the plumbers, politicians, engineers, and residents who manage

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[13] Aradhana Sharma and Akhil Gupta, "Introduction," in *The Anthropology of the State: A Reader*, ed. Aradhana Sharma and Akhil Gupta (Malden; Oxford: Blackwell, 2006): 25.

[14] Timothy Mitchell, "Society, Economy, and the State Effect," in *State/Culture: State-Formation after the Cultural Turn* (Ithica: Cornell University Press, 1999).

[15] Akhil Gupta, "Blurred Boundaries: The Discourse of Corruption, the Culture of Politics, and the Imagined State," *American Ethnologist* 22, no. 2 (1995).

[16] Nikhil Anand, "PRESSURE: The PoliTechnics of Water Supply in Mumbai," *Cultural Anthropology* 26, no. 4 (2011).; Nikhil Anand, "Leaky States: Water Audits, Ignorance, and the Politics of Infrastructure," *Public Culture* 27, no. 2 (2015).

Mumbai's water flows. In other words, his work illuminates the heterogeneity of the state by highlighting the range of actors involved in the delivery of state services.

Anand's approach indicates an alternative entry-point to engaging the Pakistani state through practices. As indicated by Hafiz's comment that there is "no government" in Bhakkar, tracking the construction of a coherent and all-powerful state in Pakistan seems ill-fitting. But this does not mean that the question of the state should be relegated to 'failure' or thrown out altogether. Indeed, retaining an emphasis on practices, recent work on the Pakistani state has sought to understand how what is conventionally viewed as 'crisis' is part and parcel of state formation.[17] In Matthew Hull's ethnography of bureaucracy in Islamabad,[18] he shows how tools of governance, such as maps, files, lists, and surveys, are jointly produced by the state and the society that it purportedly regulates. But rather than linking these blurred boundaries between state and society to state 'failure,' Hull argues that they are precisely the mechanism through which state rule functions in Pakistan. Similarly, in Nausheen Anwar's study of infrastructure in the Punjab province,[19] she notes the dependence of infrastructure provision on state-firm collaborations. While this has lead to the state being perceived as largely absent in infrastructure provision, and thus 'failed,' Anwar argues that the state is simply reconfigured through these Public-Private Partnerships (PPPs). For both Hull and Anwar, the Pakistani state is conceptualized neither through the power deployed by the state

[17] Naveeda Khan, "Introduction," in *Beyond Crisis: Re-Evaluating Pakistan* (London; New York: Routledge, 2010).

[18] Matthew S Hull, *Government of Paper: The Materiality of Bureaucracy in Urban Pakistan* (Berkeley: University of California Press, 2012).

[19] Nausheen H. Anwar, *Infrastructure Redux: Crisis, Progress in Industrial Pakistan & Beyond* (Houndmills, Basingstoke, Hampshire; New York: Palgrave Macmillan, 2015).

apparatus nor state effects; by tracking mundane practices of government, they attempt to better understand, as Migdal and Schlichte put it, "the way things really work."

This thesis seeks to augment Hull's and Anwar's work by considering how state formation in Pakistan is not necessarily tied to state institutions. While their projects explore how the state is co-constituted by the state apparatus and society, I am interested in how private entrepreneurial efforts contribute to state formation. This approach follows from Béatrice Hibou's interest in the 'privatization of the state.'[20] By this, Hibou is referring not to the the takeover of the public sphere by the private sphere, but "the spread of use of private intermediaries for an increasing number of functions formerly devolving on the state, and the redeployment of the state."[21] In other words, the privatization of the state refers to the increasing use of private intermediaries for governing and the new outlines of the state established by these practices. As Hibou explains, "if one considers that the points of state intervention can extend beyond institutions and that the question of sovereignty is distinct from that of state power, the appearance of those actors, flows and powers apparently competing with the state can be considered as points . . . of state intervention."[22] Thus, to use examples from Hibou's work in sub-Saharan Africa, that private domestic and foreign companies have taken on responsibility for customs services, tax collection, and the regulation of maritime borders does not suggest the state's loss of control, but simply the indirect exercise of administrative functions. As these actors perform state functions, new outlines of the state

[20] Béatrice Hibou, ed., *Privatizing the State* (New York: Columbia University Press, 2004).

[21] Béatrice Hibou, "Preface to the English Edition," in *Privatizing the State*, ed. Béatrice Hibou (New York: Columbia University Press, 2004): viii.

[22] Béatrice Hibou, "From Privatising the Economy to Privatising the State: An Analysis of the Contual Formation of the State," in *Privatizing the State*, ed. Béatrice Hibou (New York: Columbia University Press, 2004): 23.

are drawn. This lack of institutional and geographical fixity of the state requires looking beyond state institutions and to state*like* processes and practices in order to understand state power.[23] Returning to Gulshan-e-Madina, though the housing scheme is an instance of the private sector providing services that the state is expected, but fails to deliver, it is also part and parcel of the process of state formation in Pakistan.

The Developmental State

As Akhil Gupta has shown, development is a discourse that defined the experience of newly created postcolonial states following World War II. The era of global politics that recognized the formally equal *status* of formerly colonized territories occurred alongside an era in development discourse that created an inequal *position* for these newly independent states. In what Gupta calls the 'postcolonial condition,' the legitimacy of states became bound to a teleological discourse that differentiated developed from developing. For postcolonial states, this imperative to develop meant a national transition from tradition (stagnation, conventional tools and technologies, poverty, superstition, and disorder) to modernity (progress, science, high standards of living, rationality, and order). In other words, for postcolonial states, state action became defined as mobilizing the nation toward development.[24] In this thesis, I view state power in Pakistan as inextricably linked to national development.

Pakistan was created in 1947 with the end of British rule in India and the partitioning of the former colony into two independent states, Pakistan and India. An

[23] Michel-Rolph Trouillot, "The Anthropology of the State in the Age of Globalization: Close Encounters of the Deceptive Kind," *Current Anthropology* 42, no. 1 (2001).

[24] Stein Sundstøl Eriksen, "'State Failure' in Theory and Practice: The Idea of the State and the Contradictions of State Formation," *Review of International Studies* 37, no. 1 (2011).

overwhelming majority of development under colonial rule had been concentrated in the territory that became India,[25] and Pakistan held only 17.5 percent of the financial assets, 10 percent of the industrial base, and 7 percent of the employment facilities of the subcontinent.[26] As early as 1948, it was clear that Pakistan was no exception to the postcolonial condition, with the state's *Statement of Industrial Policy* calling for the harnessing of national resources to overcome the country's "industrial backwardness."[27]

Pakistan's development aspirations were facilitated by funding and expertise from international aid agencies, including the World Bank, the Ford Foundation, and the Harvard Advisory Group (HAG). Proponents of modernization theory, these agencies favored state-led development through large injections of capital. Acquiring a commanding role in Pakistan's path to development, they viewed the country as a "poster child for global development," [28] whose success story would demonstrate the viability of modernization theory to the broader development community.[29]

The role of foreign experts became more pronounced in the 1960s following the 1959 military coup that brought pro-Western General Ayub Khan to power. Ayub Khan's rule from 1959-68 is referred to as the 'Golden Age' of development: Powered by foreign aid, Ayub Khan launched extensive agricultural and industrial development projects throughout the country, seeking to both intensify national development and consolidate

[25] Anita M. Weiss, "Introduction," in *Development Challenges Confronting Pakistan*, ed. Anita M. Weiss and Saba Gul Khattak (Sterling: Kumarian Press, 2013).

[26] Jalal, *The Struggle for Pakistan*.

[27] Government of Pakistan, *Statement of Industrial Policy* (Karachi: Government of Pakistan, 1948):1.

[28] Markus Daechsel, *Islamabad and the Politics of International Development in Pakistan* (Cambridge: Cambridge University Press, 2015).

[29] Weiss, "Introduction."

state power.[30] However, though Ayub Khan's rule produced considerable growth, it was also characterized by the exacerbation of socioeconomic inequality. Pushed by the HAG, Ayub Khan pursued a policy of 'functional inequality,' which diverted resources to a small base of industrialists rather than spreading them more broadly.[31] Increasing social stratification lead to political unrest and Ayub Khan's eventual resignation.

It was these policies, and their consequences, that contributed to the election of populist candidate Zulfiqar Ali Bhutto in 1971.[32] Head of the Pakistan People's Party, Bhutto came to power on a socialist platform, promising to put an end to the inequality that characterized the development policies of the previous regime. While his government nationalized vital industries and instituted land reforms, these measures were aimed toward rewarding supporters and punishing opponents rather than comprehensive national development.[33] Amidst popular protests, Bhutto was overthrown in Pakistan's second military coup, which brought General Zia ul-Haq to power.

The post-nationalization phase of Pakistan's history has been characterized by World Bank and IMF-led structural adjustment programs, resulting in growth primarily being sustained by foreign capital and remittances.[34] Following Zia ul-Haq's rule, this approach to development continued through civilian administrations from 1988-99, Pakistan's third era of military rule under Pervez Musharaff from 1999-2008 and the

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[30] Anita M. Weiss, *Culture, Class, and Development in Pakistan: The Emergence of an Industrial Bourgeoisie in Punjab* (Boulder: Westview Press, 1991).

[31] Anwar, *Infrastructure Redux: Crisis, Progress in Industrial Pakistan & Beyond*.

[32] S. Akbar Zaidi, *Issues in Pakistan's Economy* (Karachi: Oxford University Press, 1999).

[33] Anita M. Weiss, "Pakistan," in *Pathways to Power: The Domestic Politics of South Asia*, ed. Arjun Guneratne and Anita M. Weiss (Lanham: Rowman & Littlefield, 2014).

[34] Anwar, *Infrastructure Redux: Crisis, Progress in Industrial Pakistan & Beyond*.

current democratic tenure. Over the course of these years, development in Pakistan increasingly came to rely upon private sector activities rather than state-led efforts.

But returning to Anwar's argument, the rising role of the private sector in national development in Pakistan has reconfigured, rather than reduced state power. In her book, Anwar discusses how the Pakistani state is perceived to be absent in the delivery of public services, and thus viewed as 'failed' due to it not delivering national development. But Anwar shows that while development projects are often no longer state-led efforts, as they were under Ayub Khan's rule, in many cases such projects are the result of state collaborations with private entrepreneurs. For instance, Anwar discusses how the establishment of an international airport in the Punjabi district of Sialkot was made possible through the collaboration of local private firms with the federal government. Anwar describes the eagerness of private entrepreneurs to contribute to national development as 'entrepreneurial subjectivity,' through which entrepreneurialism reconfigures the state. Interestingly, Anwar tracks how entrepreneurial subjectivity was constructed early on in Pakistan's history through the state's provision of roads and electricity to various parts of Pakistan, vital resources for entrepreneurial activities. As Anwar argues, though such entrepreneurial efforts extend beyond the state apparatus, they contribute to national development and thus state power.

In my view, there is much to be gained by putting Hibou into conversation with Anwar in the context of this case study. On the one hand, Hibou shows how the intensified financialization and internationalization of national territories in the contemporary era of globalization has lead to private actors increasingly taking on the role of the state; on the other hand, Anwar demonstrates how the state produces economic

circuits that allow for such entrepreneurial efforts to happen. While Hibou sees the state as merely *adapting* to the global economy, and Anwar sees state power as reconfigured through state-firm *collaborations*, by synthesizing their approaches, what I wish to show is how the state *acts* upon economic space in order to enable private entrepreneurial efforts that reconfigure state power. That is to say, in my case study, I see state action as more than simply adaption to the global economy, and I see development as occurring beyond only state-firm collaborations.

As I discuss in greater detail in Chapter II, housing schemes have been viewed as integral to national development since Pakistan's First Five-Year Plan (1955-1960).[35] The development of Gulshan-e-Madina, as I explain in Chapter III, was made possible by the state's integration of Bhakkar into the global economy through the provision of paved roads, the Internet, passports, visas, and remittance channels. It was access to these global economic circuits that allowed for Hafiz and his four partners to develop the housing scheme. Though it is a private entrepreneurial effort, Gulshan-e-Madina reconfigures the state in Bhakkar, and its development was made possible by the state acting upon a global economic space.

Importantly, my view of the state's role in my case study follows from Nikolas Rose's understanding of the place of national governments in 'advanced liberal' societies.[36] In such societies, Rose is interested how autonomous individuals are governed through their freedom. Key to this, Rose argues, is the transition from the welfare state to the 'enabling state,' or from the state that answers to society's every need

[35] National Planning Board, *The First Five-Year Plan, 1955-1960* (Karachi: Government of Pakistan, 1958).

[36] Nikolas Rose, *Powers of Freedom: Reframing Political Thought* (Cambridge: Cambridge University Press, 1999).

to the state that maintains conditions within which individuals provide for themselves. One of the many examples that Rose provides of the enabling state is of national governments acting upon an increasingly spatialized economy in order to assure individual access to global economic circuits. For Rose, this changing role of the state does not reflect its 'weakness,' but rather a more efficient form of its rule. While there is much to be said about the differences between postcolonial states such as Pakistan and the Western states that Rose confines his analysis to, the concept of the enabling state helps illuminate the nature of state power in contemporary Pakistan. In my case study, I explore how state's integration of Bhakkar into the global economy enables development in the district.

In this thesis, it is not my intention to argue that the Pakistani state is a 'strong' rather than a 'weak' one. Following from Migdal and Schlichte, I am wary of the normative and hierarchical framework that these terms derive from, and I am especially resistant to how that hierarchy maps onto a West/non-West divide. Rather, I hope to better understanding the operation of state power in Pakistan: by considering practices conventionally viewed as exogenous to the state, I am interested in studying how state power in Pakistan 'really works.'

Summary of Chapters

In Chapter II, I discuss how entrepreneurialism brings together a heterogeneous group of actors in the construction of housing schemes in Pakistan. While this is a dispersed and sometimes even contentious process, I argue that it also characterizes development in the country. In Chapter III, I turn to my case study to explore the relationship between entrepreneurialism and housing schemes in the rural, 'backward'

district of Bhakkar. Tracking the partners' use of various physical and digital networks, I show how the state's provision of this infrastructure enabled development in the district. But while Chapters II and III discuss the myriad ways that state power is reconfigured in Pakistan, Chapter IV focuses on how it is resisted. The emergence of Gulshan-e-Madina inspired a housing transformation in the city, consisting of not just the development of additional housing schemes, but also the building of modern houses in the traditional urban fabric. Returning to governmentality, I employ Foucault's concept of counter-conduct to describe how such actions constitute a resistance state power insofar as they call development discourse's natural appearance into question. The thesis concludes with a call for a genealogy of housing schemes in Pakistan to address questions that are critical but unfortunately beyond the scope of this project to engage.

Methodology

In the summer of 2013, I made the first of three trips to Pakistan for this project. Born to a Pakistan father and a white mother and raised in the US, I had first visited the country exactly 22 years earlier, when my father introduced me to my extended Pakistani family for the first time. My father and I spent most of those months at the family home in Kohat, a district belonging to the then-named North-West Frontier Province (now named Khyber Pakhtunkhwa). With an interest in agriculture and development, I wanted to return to rural Pakistan to conduct research for my MA thesis, but most of my family had shifted to Pakistan's bigger cities in the intervening years. Luckily, my academic advisor had an acquaintance who was working for a private primary school in Bhakkar – Thinker's Alliance, located in Gulshan-e-Madina. A deal was arranged for me teach

English at the school in exchange for accommodation with Hafiz, who lived in Darya Khan and owned several agricultural plots there. My goal was to learn more about Pakistan's agricultural sector during this pilot phase of my research project and return to the country in winter to conduct my fieldwork.

Every weekday morning, I made the roughly half-hour commute to Thinker's Alliance, often teaching outside, as the non-air-conditioned classrooms would broil in the summer heat. Following this, I usually accompanied one or more of the male family members – Hafiz and his two brothers, nephew, and son – on their daily routine, which included trips to their farmland, but also visits to factories, hospitals, markets, barbershops, and even sitting in on Hafiz's work as a local politician. These experiences provided a glimpse of the day-to-day functioning of Bhakkar, and what consistently intrigued me was the district's deep entanglement with the global economy. My interest in agriculture was gradually replaced by one in how development in this so-called 'backward' area was enabled not so much by top-down or bottom-up efforts, but intense flows of people, capital, ideas, etc., and this was epitomized by Gulshan-e-Madina.

Most of my family was now living in housing schemes in Islamabad and Lahore, and now I, despite my insistence on being in rural Pakistan, was working in one. I was curious about these points and how they might connect: Why were there so many housing schemes in bigger cities? What was the significance of one emerging in Bhakkar? How did this relate to the rarely acknowledged, yet glaring interconnectivity of the district?

I returned to Bhakkar in early 2014, when I conducted the bulk of the fieldwork for this project. I resumed my job as an English teacher, but this time I lived in a guestroom of one of the housing scheme's residents. Residing in Gulshan-e-Madina

allowed me to contrast life in the housing scheme with that beyond its walls. It also put me in close proximity to its residents, who I hoped to interview, and even more importantly Youssef, the only one of Gulshan-e-Madina's developers who lived in the housing scheme, and without whom access to the residents and other developers would not have been possible.

Youssef's parents had migrated from India after Partition and were among those resettled in the area that eventually became known as Bhakkar. Youssef was the third eldest of 10 children who were supported by their father's earnings as a commission agent for a fruit and vegetable market. When Youssef was only 21 years old, his father passed away, and he became responsible for his mother, youngest sister and five younger brothers, his other sister and two older brothers having married by that point. Youssef took over his father's job as a commission agent while completing his master's degree at a local government college, going to the market in the early morning before heading to class. The idea to build a housing scheme in Bhakkar started with Youssef, and fortunately for me, he was willing to share his story.

In addition to agreeing to being interviewed, Youssef arranged interviews for me with his four partners as well as residents and employees of the housing scheme. On an average day, I contacted Youssef in the morning, and Youssef arranged an interview by the afternoon, which would take place in the evening – though on some days multiple interviews were scheduled and on other days no interviews took place at all. I spent the intervening time preparing for interviews, working in the school, with existing contacts, and photographing the housing scheme and its surrounding area. Youssef also introduced me to Labib, a local architect who built approximately half of the houses in the housing

scheme as well as numerous houses elsewhere in the city. Labib had extensive historical and current knowledge of the city's housing sector, and my relationship with him was crucial for situating my project within that context. Through these initial contacts, my network expanded to include others in Bhakkar, and I found myself spending nearly as much time in the city, towns, and villages beyond Gulshan-e-Madina's walls as I did within them.

My third and final trip to conduct fieldwork for this project was a brief but important one. Between the first two trips, I had amassed an abundance of data on the housing scheme in Bhakkar, but I wanted to learn more about development in the bigger cities. During my second trip, while visiting family in Islamabad, I had met an architect named Ibrahim who owned a prominent firm in the city. I called Ibrahim from the US to inquire about the possibility of spending some time in his office: "Anytime, we'll give you your own desk," he enthusiastically responded.

My time in Ibrahim's office was fruitful, though in unexpected ways. With access to one of the main arteries of Islamabad's construction sector, the architecture profession, I had hoped to arrange interviews with some of the major players in the city's real estate market. But while I was able to accumulate a vast array of sources related to these figures, such as newspaper and magazine articles about them, and websites, ads, and pamphlets about their properties, I made little headway with meeting them. However, my familiarity with these sources provided much needed context for the other experiences I had over the course of my time in Ibrahim's office.

Ibrahim was engaged in a number of projects during my trip, which lead to him dashing in and out of the office throughout the day for meetings with clients and

government officials, site inspections, groundbreaking ceremonies, etc. If I was able to catch him on his way out, he always allowed me to accompany him, which ended up providing ethnographic detail that became central to my project. Further, Ibrahim regularly made himself available to respond to questions that emerged for me during my time in the office, and the relationships I established with his employees over lunch breaks and after-hours coffee gave me yet more insight into Islamabad's real estate sector through learning about the lives of those that sustained it.

I spent a total of 15 weeks in Pakistan conducting fieldwork for this project. As indicated above, participant observation and primary sources were key sources of data collection during this time. However, it should also be clear that without formal interviews the project would not have been possible. Often, this method was my only access the developers and residents of Gulshan-e-Madina as well as people in the district beyond.

All of my interviews were semi-structured. I prepared a list of questions in advance according to both who I was interviewing and when in the research process the interview occurred – that is to say, I had rolling lists of questions for different types of contacts, as some questions were more relevant to some types of contacts than others, and over the course of my fieldwork, new questions emerged while old ones became unnecessary. I asked these questions in an order that seemed to flow with the conversation and added and discarded questions as the interview proceeded. I formally interviewed 29 contacts for this project. Some of these contacts were interviewed multiple times, but most of them only once. The interviews included Gulshan-e-Madina's five developers as well as nine residents of the housing scheme. They also included 11

contacts that lived outside of Gulshan-e-Madina, mainly in *mohallas*, but also villages and other housing schemes. As I was interested in the city's housing transformation, most of my interviews in Bhakkar took place in the homes of my contacts, but some were held in the house I lived in. Finally, between Bhakkar, Islamabad, and Lahore, I conducted formal interviews with four contacts working in the real estate sector – two architects, one developer, and one property broker – all of which took place in their offices.

Many of my contacts spoke intermediate to fluent English, which was helpful to me, as my Urdu is a work in progress, and I have little experience with Saraiki (a dialect of Punjabi and the first language of most people in Bhakkar). However, in the frequent instances when this was not the case, a translator facilitated my interviews. All of my interviews were recorded and later transcribed. I transcribed the English interviews, and a research assistant translated and transcribed the Urdu and Saraiki interviews. Lastly, I have decided to use pseudonyms for all contacts named in this thesis in order to mitigate any unforeseeable, but nevertheless potential consequences of its contents.

CHAPTER II

ENTREPRENEURIALISM, HOUSING, AND DEVELOPMENT IN PAKISTAN

In February of 2014, I attended a real estate conference in Islamabad organized by Pakistani newspaper *DAWN*. The conference sought to bring together industry experts to discuss the challenges and investment opportunities in Pakistan's real estate sector. It was divided into three sessions, the first consisting of a series individual presentations and the second and third of panel discussions. While the second and third sessions included lively debates about timely topics such as low-income housing, the first session centered around a presentation by a representative of the Gulberg Islamabad housing scheme, which was the main sponsor of the event.

Gulberg is a master-planned, 20,000 kanal housing scheme (Fig. 1).[1] It is a joint venture between the Intelligence Bureau Employee Cooperative Housing Society (IBECHS) and a private developer. The IBECHS is the welfare foundation attached to Pakistan's Intelligence Bureau (IB), and it is tasked with benefitting the employees of that government organization. Such projects begin by forming a cooperative society, acquiring land from the state, designing a map, and selling a limited number of plots to the organization's employees at subsidized rates. This initial capital provides funds for the scheme's further development, after which a larger number of plots are made available to the public, albeit at less favorable prices. At this point, plot holding employees either construct a home on their plot, or as is much more frequently the case, sell their plot, now much more valuable due to the housing scheme's development and

[1] A kanal is a unit of land measurement commonly used to describe property in Pakistan. One kanal equals one-eighth of an acre.

current plot prices. Ideally, joint ventures such as Gulberg benefit both parties; the organization's members receive early access to a lucrative investment, and the developers receive early investors for their project, as well as the ability to associate that project with a reputable name.

Figure 1: Gulberg Islamabad master plan (http://www.gulbergislamabad.com)

The Gulberg representative's presentation began with a five-minute promotional video for the housing scheme, consisting of an animated tour of the yet to be constructed site. The video introduced Gulberg as Pakistan's "largest modern infrastructure" and went on to highlight a range of its amenities, including a commercial district, universities,

colleges, primary schools, and public libraries, independent power and water sources, a police force, and hospitals, pharmacies, and fire stations.

Using a series of colorful and detailed slides, the presenter then transitioned to explaining Islamabad's master plan and how it has been compromised by the city's rapidly growing population. According to him, Islamabad's uncontrolled expansion has lead to haphazard growth, which has resulted in inadequate service provision, environmental degradation, and increased crime and rents. Next, the presenter proposed his solution to the problem. Pointing to Gulberg as an example, he argued that meeting Islamabad's development needs requires greater collaboration between the state and the private sector and the overall fostering of an entrepreneurial culture.

This brief vignette introduces three points that I hope to make clear in this chapter: 1) the union between housing schemes and development in Pakistan; 2) the role of entrepreneurialism in these projects; and, 3) the range of actors involved in developing housing schemes, and thus contributing to national development. The chapter begins by tracing the relationship between housing schemes and development in Pakistan to the country's First Five-Year Plan, which conceived of housing schemes as integral to achieving national development goals. In the following section, I describe array of actors involved in developing housing schemes in Pakistan. While this process is a dispersed and heterogeneous one, I argue that it is also the way that development 'really works' in the country. The chapter ends with a story from my fieldwork in Ibrahim's office that demonstrates how corruption, often associated with state inefficiency, is constitutive of state power in Pakistan.

Housing Schemes and Development

The association of projects such as Gulberg with development is enshrined in Pakistan's first comprehensive, nationwide development initiative, the country's First Five-Year Plan. The plan refers to the housing sector as "housing and settlements," which it defines as "the sum-total of physical facilities essential to the development of a harmonious, healthy and happy community life."[2] Thus, in the plan, housing designates a long list of social services, including public buildings, factories, markets, mosques, schools, hospitals, sewerage, water and electricity supply, and road and communication systems. Further, the plan emphasizes the importance of these services being well-planned: "New suburban building is often characterised by bad design and construction, excessive use of expensive building materials, and extravagant planning for the use of land. Towns are growing without adequate town plans and reflect the same array of problems; an increase of population and insufficient resources with which to create satisfactory human settlements."[3] Finally, the plan suggests that these all-inclusive, master planned housing schemes are not only part of, but central to development, stating that they are "perhaps the first type of investment carried out in any society, and in a developing economy the amount of public and private investment in housing and settlements frequently is larger than in any other field."[4] Pakistan's First Five-Year Plan, then, establishes a very specific definition of housing (an array of social services organized by a master plan) and accords it an integral role in development.

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[2] National Planning Board, *The First Five-Year Plan, 1955-1960* (Karachi: Government of Pakistan, 1958): 517.

[3] Ibid., 518.

[4] Ibid., 517

But despite the importance attributed to housing schemes, the state has allocated few funds for such projects. Rather, housing schemes are typically entrepreneurial ventures, relying on profit for their development. This has meant that not only are development authorities – the organizations officially tasked with constructing housing schemes – required to earn a profit, but also that a variety of other actors seeking financial gain have become involved in the development of housing schemes. The lack of centralization as well as blurring of public and private roles that characterizes the housing sector in Pakistan is often associated with a 'weak' or 'failed' state. As a study of housing in Karachi potently put it:

> The problem is not the laws, but governance. It is difficult to implement and enforce laws when the city and province are locked in conflict; when bureaucrats and government ministers use their discretionary powers for patronage rather than to serve the objectives of these laws; when powerful mafias invest their money in the lucrative formal and informal real estate sector and openly flout plans and laws with the help of a willing establishment and when the armed forces and other federal landowning agencies constantly interfere in land related matters.[5]

However, by considering state power beyond the normative conception of the state that such perspectives rely upon, a heterogeneous view of statehood in Pakistan emerges. Though housing schemes are developed in a disparate and entrepreneurial manner, these projects also contribute to a vision of national development set forth in Pakistan's First Five-Year Plan. While development in Pakistan may be an unstable and even chaotic process, I argue that this is also how it 'really works.'

Cooperative Housing Societies

Cooperative housing societies trace back to the Societies Registration Act of 1860, which established a definition of a 'society' as a non-commercial institution that

[5] Arif Hasan et al., *Karachi: The Land Issue* (Karachi: Oxford University Press, 2015).

promoted activities such as science, literature, fine arts, education, or charity.[6] However, the commercial aspect of cooperatives began to change with the Co-operative Credit Societies Act of 1904.[7] This act was intended to allow small-farming societies to develop financing mechanisms that would facilitate their transition from subsistence farming to the British Raj's agricultural market, an expanding economy that the Empire increasingly profited from.[8] The role of profit in cooperative societies was vastly expanded in an amendment to the 1904 act in 1912, which defined cooperatives as "a society which has as its object the promotion of the economic interests of its members in accordance with co-operative principles."[9] Thus, under the 1912 amendment, cooperatives were not only profit oriented, but provided opportunities for a range of entrepreneurial activities.

Housing schemes explicitly became one of these activities in the Co-operative Societies Act of 1925, which delineated five types of cooperative societies. The act defined cooperative housing societies as "a society formed with the object of providing its members with dwelling houses on conditions to be determined by its by-laws."[10] Further, like contemporary housing schemes, cooperative housing societies were required to be organized by a master plan and provide an array of public amenities. Thus, by 1925, cooperatives provided key legislative framework for both the development of housing schemes and profit.

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[6] *Societies Registration Act, 1860* (Government of India, 1860).

[7] *Co-Operative Credit Societies Act, 1904* (Government of India, 1904).

[8] Shabnum Tejani, "The Colonial Legacy," in *Pathways to Power: The Domestic Politics of South Asia*, ed. Arjun Guneratne and Anita M. Weiss (Lanham: Rowman & Littlefield, 2014).

[9] *The Co-Operative Societies Act, 1912* (Government of India, 1912): 2.

[10] *Co-Operative Societies Act, 1925* (Government of India, 1925): 5.

The Pakistani military is the country's largest cooperative housing society developer. The military's cooperative housing societies are developed through its welfare foundations, such as the Army Welfare Trust (AWT) and Bahria Foundation (BF). Today in Pakistan, AWT's Askari Housing Societies and BF's Bahria Housing Schemes have multiple locations throughout Pakistan's major cities. Additionally, the military administers Defense Housing Authority (DHA), which develops cooperative housing societies but is also a development authority with extensive rights. The military's cooperative housing societies initially only provided plots to its members, but today, like Gulberg, they do this alongside making plots available to the general public at higher rates.

As Ayesha Siddiqa has shown, the the military has used its political power to make its real estate ventures successful.[11] This has included the acquisition of land through the Land Acquisition Act of 1894, a law enacted during the colonial era that permits state institutions to acquire land for "public purpose."[12] Siddiqa argues that the law's lack of definition of 'public purpose' essentially allows the military to acquire land strictly for its financial gain, often displacing settled populations in the process. This political power also includes the military's embedment in the political system through the appointment of retired officers to various governmental posts as well as the National Security Council, an organization consisting of military cadre that is required to be consulted on matters of national security. Siddiqa suggests that the military's involvement in politics grants it access to privileged information about city planning that

[11] Ayesha Siddiqa, *Military, Inc.: Inside Pakistan's Military Economy* (Karachi: Oxford University Press, 2007).

[12] *The Land Acquisition Act, 1894* (Government of India, 1894): 1.

makes its housing scheme developments more profitable. She argues that the dependence of the military's financial operations upon its political power leads to the institution striving to maintain a permanent presence in Pakistan's political processes.

But Siddiqa's argument, building on Jalal, that the military's influence over the state apparatus impedes development requires reconsideration here. First, as Siddiqa herself notes, the military uses its housing schemes to demonstrate its position as the leader of development in the country. While it cannot be disputed that these projects are an instrument of financial gain for the military, it is also clear that they contribute to national development. In other words, entrepreneurialism and development are not necessarily mutually exclusive. Second, Siddiqa's focus on the military obscures the range of other actors that both benefit financially and contribute to national development by constructing cooperative housing societies. Co-operative Housing International has noted the existence of 2,687 cooperative housing societies in Pakistan.[13] In addition to those built by the military, these include housing schemes developed by numerous bureaucratic organizations (such as Gulberg), the judiciary, and myriad religious, ethnic, and trade groups. What emerges here is an understanding of development in Pakistan not as compromised by the interests of the military, but participated in by an array of organizations whose self-help efforts align with the needs of the state.

Development Authorities

As mentioned above, while it was accorded an integral role in Pakistan's First Five-Year Plan, the construction of housing schemes was allocated few funds by the state. Instead, local development authorities were established to develop these projects

[13] Co-operative Housing International, "Pakistan," http://www.icahousing.coop/co-ops/pakistan.

through the sale of plots. Under this model, in addition to drafting master plans, regulating new construction, and managing existing infrastructure, development authorities designed, developed, and marketed housing schemes constructed on state-owned land.[14] And as with cooperative societies, development authorities allocated a limited number of plots for their members, providing significant financial benefit to the organization itself.

The role of development authorities in urban planning varies from city to city. In Islamabad, the Capital Development Authority (CDA) has executive authority over planning and development in the city. The only exception to this is DHA schemes, which were first established in the city in 2005. By contrast, while the Karachi Municipal Corporation (KMC) was a major provider of housing until the 1980s, it is now little more than a regulator of competing developers.[15] The Lahore Development Authority (LDA) sits somewhere between these examples. Though LDA acts as a regulatory body for numerous competing developers, it also remains actively involved in constructing new housing schemes in the city.

One of LDA's most recent projects is LDA City, a 60,000 kanal scheme with amenities comparable to Gulberg (Fig. 2). Contesting the military's claim to be the leader of national development, LDA views and markets itself as the only institution capable of meeting development needs, at least as far as Lahore is concerned. While acknowledging the contributions of other developers, promotional materials for LDA City cite Lahore's

[14] David E. Dowall, "Comparing Karachi's Informal and Formal Housing Delivery Systems," *Cities* 8, no. 3 (1991).

[15] Hasan et al., *Karachi: The Land Issue*.

Figure 2: LDA City newspaper advertisement (http://www.lda.city)

growing population and the need for "mega" projects that only the government organization is capable of providing.[16] But while competition exists between these state institutions over which should lead development, this lack of centralization should not be associated with state 'failure' or 'weakness.' Rather, the disparate manner through which housing schemes are developed in Lahore is suggestive of how a range of actors contribute to development in the city.

LDA City has also relied on the private sector for its completion. The project has recently utilized a Public-Private Partnership (PPP) model, within which housing became legally viable in The Punjab Public Private Partnership Act 2014.[17] Facing protests by residents and owners of the land to be acquired for LDA City, LDA hired four private development firms to facilitate the acquisition process. That LDA relied on private firms, rather than the Land Acquisition Act of 1894, to acquire the land required for its project does not indicate state 'weakness'; rather, it demonstrates how fluidity between public and private roles is not an exception, but a condition of development in Pakistan.

The Private Sector

Private housing schemes are those constructed on privately owned land. Thus, unlike housing schemes developed by cooperative societies and development authorities, they do not require land owned, allocated, or acquired by the state. Legally, however, private housing schemes still must abide by the state's established regulations.

Malik Riaz is Pakistan's most well-known private developer, not to mention one of the country's wealthiest residents. Riaz's Bahria Town housing schemes are located in

[16] LDA City, "LDA City Lahore - Pakistan's Largest Housing Society," http://lda.city/.

[17] *The Punjab Public Private Partnership Act 2014* (Government of the Punjab, 2014).

Islamabad, Lahore, and Karachi. Riaz is also behind a number of other development projects throughout these cities, including skyscrapers, expressways, and mixed-use developments. And like the military and LDA, Riaz views himself as the leader of national development. Riaz regularly scorns the state in the media, even going as far as lamenting his own infrastructure projects, which he says the state should be providing.[18] Affirming his central role in national development, he stated at a recent press conference, "We know that the construction sector has played a key role in transforming the USA, Malaysia, Japan, Turkey and Germany into developed nations. In the same manner, Insha'Allah, Pakistan will also become a developed nation, which is our [Bahria Town's] vision."[19]

But Riaz's valorization of the private sector is misleading. His housing schemes have a familiar name (Bahria) because in the 1990s he formed a partnership with BF, under which Bahria Town originated. Under the partnership, Riaz benefited from credibility of the navy's name and logo for his housing schemes, and the navy benefited from financial stakes and plots in the developments. The partnership ended in 2000 when BF accused Riaz of fraud, but Riaz continued to use their name and logo, which has prompted an ongoing litigation battle. Despite his conflict with the navy, Riaz signed an Memorandum of Understanding with DHA in 2006, which allowed for the integration of infrastructure and cooperation on development work between the two parties.[20] However, critics have alleged that the real substance of the partnership is land grabbing, now

[18] Hanif Khalid, "Millions to Benefit from Bahria Town Projects: Malik Riaz," *The News*, March 13, 2014.

[19] "Pakistan's 1st Island City: Bahria Town Signs $20b Deal with US Tycoon," *The Express Tribune*, March 12, 2013.

[20] Siddiqa, *Military, Inc.: Inside Pakistan's Military Economy*.

facilitated by combining the tactics of a private developer with the political power of the army.[21]

Indeed, the expansion of the Riaz and DHA empires as well as the accompanying scandals have intensified in the subsequent years. But what I would like to emphasize here is how development in Pakistan appears to prescribe, rather than prohibit, shifting alliances between numerous actors, all of whom nevertheless contribute to state power.

The Informal Sector

The housing schemes discussed up to this point account for less than a third of the country's housing needs;[22] this gap is filled by informal housing, which, as Janet Roitman explains,[23] suggests a sector that is beyond or even against the state. Private housing developers have increasingly turned to the informal sector for a number of reasons: the formal sector's stringent regulations (including a minimum size of 160 kanals and allocation of 50 percent of the gross land area for public purposes), red tape (obtaining building approval requires interfacing with 15-25 authorities), and cost (of construction in relation to the first point, and bribes in relation to the second point).[24] But as Roitman's work on informal economies in the Chad Basin uncovers, the informal sector is often not

[21] Shahrukh Rafi Khan, Aasim Sajjad Akhtar, and Sohaib Bodla, *The Military and Denied Development in the Pakistani Punjab* (London; New York: Anthem Press, 2014).

[22] Arif Hasan and Salim Aleemuddin, "Karachi: Filling in the Space in Local Governance with Self-Reliant Development," in *Pro-Poor Growth and Governance in South Asia: Decentralization and Participatory Development*, ed. Ponna Wignaraja and Susil Sirivardana (New Delhi; Thousand Oaks; London: SAGE Publications, 2004).

[23] Janet Roitman, "Productivity in the Margins: The Reconstitution of State Power in the Chad Basin," in *Anthropology in the Margins of the State*, ed. Veena Das and Deborah Poole (Santa Fe: School of American Research Press, 2004).

[24] D. E. Dowall and P. D. Ellis, "Urban Land and Housing Markets in the Punjab, Pakistan," *Urban Studies* 46, no. 11 (2009).

only linked to, but constitutive of state power. Indeed, informal housing in Pakistan, whether *katchi abadis* (unauthorized settlements on state land) or illegal housing schemes (unauthorized subdivisions of private land), is not exempt from the regulations governing the formal sector, and therefore it is part and parcel of development.

Katchi abadis in Pakistan are as old as the country itself. The creation of Pakistan was accompanied by millions of Muslims migrating from India to the new Muslim homeland, along with similar numbers of Hindus and Sikhs traveling in the opposite direction. By 1951, approximately 10 percent of Pakistan's population consisted of migrants from India. Although many well-to-do migrants were settled in abandoned properties, the working class largely clustered in *katchi abadis* in Pakistan's larger cities.[25] The concentration of industrialization in urban areas over following decades increased internal migration to these localities, further adding to the number of *katchi abadis* in these cities. The state's response to the rising number of *katchi abadis* was to begin demolishing these settlements, which lead to activism on their behalf and eventually opportunities for these sites to become legalized. Crucially, in order to improve their chance for regularization, *katchi abadis* emulate formal housing scheme regulations. For example, in his study of a *katchi abadi* in Karachi, Arif Hasan noted that it was organized by a gridiron plan and featured levelled roads, a mosque, a market, a school, and a commercial area.[26]

While regularization has been celebrated as enhancing the rights of people living in *katchi abadis*, it has also made *katchi abadis* potentially lucrative real estate

[25] Mohammad A. Qadeer, "An Assessment of Pakistan's Urban Policies, 1947-1997," *Pakistan Development Review* 35, no. 4 (1996).

[26] Arif Hasan, "Informal Settlements and Urban Sustainability in Pakistan," in *South Asia in a Globalising World: A Reconstructed Regional Geography* (Harlow; New York: Prentice Hall, 2002).

investments. Still an informal process, the development of *katchi abadis* no longer occurs through unorganized invasions of state land, but the occupation of this land by private developers with the support of state officials.[27] With the opportunity for regularization, private developers are keen to develop *katchi abadis*, as they can earn greater profits from renting or selling plots at a site that is not at risk of being demolished. The complicity of state officials is critical for these projects, as they can ensure that the site is not demolished prior to regularization and provide the (illegal) delivery of public services, such as water and electricity. These officials benefit not only from being allocated plots in the site, but also voting blocks formed by the site's residents.

While not constructed on occupied state land, illegal housing schemes similarly do not abide by formal regulations and are considered a part of the informal sector. Like *katchi abadis*, their developers follow formal planning approaches, but in this case primarily to increase the appeal of their plots, as no regularization process exists for illegal housing schemes. Nevertheless, this results in similar relationships with numerous state officials, who ensure the development of the scheme in exchange for financial benefits. Though development authorities regularly publish lists of illegal housing schemes through their websites and newspapers to ward off potential customers, officials within these organizations often have relationships with the developers of these schemes, in some cases drafting the master plans of the sites.[28] In a 2015 newspaper article announcing the existence of 105 illegal housing schemes in Islamabad, a CDA official admitted that many of these sites had been developed with the complicity of the

[27] Hasan et al., *Karachi: The Land Issue*.

[28] Arif Hasan, "Informal Settlements and Urban Sustainability in Pakistan."

organization's management, and that some of their inaugural ceremonies had been attended by federal ministers.[29]

Katchi abadis and illegal housing schemes, while considered part of the informal housing sector, create alliances between private developers and state officials that are essential to development. The desire for regularization and profit conforms these sites to state regulations, incorporating them into the path to national development.

A Bribe and the State

While examples of corruption such as those practiced in the informal sector described above are commonly associated with a dysfunctional state, they do not necessarily imply a state lacking capacity. In this section, I use a short story from my fieldwork in Islamabad to show how a bribe can signal less the deficiency of the state than a key strategy of its rule.

The relationship between state power and corruption was made obvious to me during my time in Ibrahim's architecture firm. The first time I met Ibrahim, he had just landed a deal with a prominent private school network, and by the time I returned the following year, he was working on several renovation projects for the organization. The partnership seemed to have subsumed Ibrahim in a perpetual state of haggling, which took place over endless phone calls and meetings. Though I was struck by how much pressure Ibrahim seemed to be under as compared with just a year before, I was equally impressed by his ability to navigate these constantly emerging tensions. Ibrahim's work day was also not unique, as was made clear to me by the numerous people I spoke with that worked in the real estate sector in the city. These architects, engineers, and

[29] Ikram Junaidi, "105 Illegal Housing Societies Dot Islamabad," *DAWN*, May 30, 2015.

developers often grumbled to me about the impossibility of balancing the desires of their clients with those of state officials, which they nevertheless managed to do.

One particularly contentious day illustrates how these conflicts, characteristic of development in Pakistan more broadly, are constitutive of state power. I had accompanied Ibrahim and Akbar, one of the firm's architects, to a meeting with the CDA to approve one of the firm's projects for the aforementioned client. This approval comes in the form of a No Objection Certificate (NOC), which is issued by the state for various types of activities in the country, in this case construction. Ibrahim looked over the CDA official's shoulder at the project's master plan, which was laid out on the official's desk, and nodded in acknowledgement as he was told everything that would need to be changed before receiving an NOC. Though Ibrahim and Akbar remained polite through the end of the meeting, their frustration was obvious, and expressed explicitly as soon as we left the office.

Ibrahim explained that he had gone back and forth with the CDA over this particular project for months, and now the official had shown him a discrepancy in the size of the land between his master plan and the CDA's records. Ibrahim would have to go through the process all over again, including drawing up the plan and inviting public objections, which entails placing an ad in local newspapers about the project to ensure that no one opposes its construction (a province-wide requirement for private developers). It would take at least a month, and "on the other hand the client wants it done overnight," Ibrahim lamented. Having learned enough about the real estate business in Pakistan by this point to know of a faster way to solve the problem, I asked Ibrahim why he didn't just bribe the official. Ibrahim explained that in this instance, such a bribe

would need to be distributed amongst the 36 or so signatories to the NOC and cost upward of one million Pakistani Rupees (PKR).[30] Though he and his client were well aware of this short cut, his client did not want to pay.

The next stop was to deliver the news to the client, whose office was located in another school that Ibrahim was renovating. As Ibrahim predicted, Amir was furious, first berating Ibrahim and then the CDA official. "I should put a hit out on this guy!" Amir said in exasperation, before a grin crept a cross his face and he chuckled, letting Ibrahim know that he was ready to hear his thoughts on the best way to move forward. While Ibrahim and Amir continued talking, Akbar and I visited the construction site so that he could check on its progress. I continued my line of questioning about bribes: Would the CDA approve anything so long as they are bribed? No, Akbar responded. He explained that when bribes are paid to the CDA, the master plan still has to conform to their guidelines. Yet, because CDA officials rarely followed up on construction projects, changes were sometimes made after that point. But if the CDA caught the firm making such changes, the firm would fix them and then pay another bribe in order to avoid more official sanctions.

This story provides a glimpse into the contentious process of development in Pakistan as well as how such conflicts are folded into state power. By delaying the progress of Amir's project, the CDA was attempting to force a bribe. And yet, the bribe would buy nothing more than the smooth function of bureaucracy – that is to say, Amir's project was still forced to conform to the state's spatial order. This strategy is further extended by the state's irregular presence after the project's completion, which increases

[30] The value of one PKR is approximately one-thousandth of a US Dollar (USD), making the total of the proposed bribe roughly 9,500 USD.

the likelihood of both Amir violating the state's regulations and the state sanctioning him for doing so. Though Amir refused to pay, many do, specifically over half of all private developers in the province.[31] While such practices are often associated with a state's inefficiency, I view them as a strategy that ensures the state's viability. These payments, made informally and spread throughout state institutions, supplement the salaries of lower to higher level officials and are important contributions to the vitality of state institutions.[32] While demonstrative of corruption at the upper echelons of the state, the story of Amir's project also helps explain how such acts are a strategy of state power in Pakistan.

Conclusion

In this chapter, I have discussed the decentralized, heterogeneous process underlying a central tenant of Pakistan's path to national development: the construction of housing schemes. As a developmental state, Pakistani state action is defined by its mobilization of the nation toward modernity. However, in Pakistan, I have shown how this mobilization is not carried out by an all-powerful state apparatus; rather, development occurs through entrepreneurial efforts by a range of actors whose public and private roles are not well-defined. While departing from the coherence and boundedness that characterizes the Weberian ideal-type state, I argue that this description of statehood in Pakistan is "the way things really work." By including the story of Amir's project, I attempted to provide richer empirical detail on how the seeming chaos that defines development in Pakistan is in fact constitutive of state power.

[31] Dowall and Ellis, "Urban Land and Housing Markets in the Punjab, Pakistan."

[32] Roitman, "Productivity in the Margins: The Reconstitution of State Power in the Chad Basin."

In the following chapter, I show how the state's integration of Bhakkar into the global economy has enabled the development of a privately-developed housing scheme there. This effort was carried out by a group of entrepreneurs who perceived themselves to be providing services that the state was expected, but failed to deliver. But rather than demonstrating the 'weakness' of the Pakistani state, I argue that the development of the housing scheme shows how state power is reconfigured in the rural, 'backward' district.

CHAPTER III

ENABLING DEVELOPMENT IN BHAKKAR

Following a long day at the office, Akbar and I sat outside a coffee shop in Islamabad's relatively newly developed F-11 sector, along with Hayat, another architect from Ibrahim's firm, and Bilal, the owner of an engineering firm who frequently collaborates on projects with Ibrahim. Though the conversation started off casually, it quickly turned to what brought us all together in the first place: their work. Bilal directed my attention to the recently constructed businesses and apartment towers that surrounded us. "It's all black money," he told me, the others nodding in agreement. While this wasn't the only time I'd heard the phrase 'black money' come up during my fieldwork, it was my first opportunity to ask someone to explain it to me. According to Bilal, Islamabad's construction boom was funded by Pathans (an ethnic group primarily located in Afghanistan and Pakistan) selling arms and narcotics and laundering the profits through urban property. "They make a building and charge rent and say this is where the funds came from," he clarified for me.

The ethnic aspect of Bilal's explanation reflects essentialist accounts of Pathans as ungovernable. Grounded in British rule, these were expressed in numerous ways throughout my fieldwork in Pakistan. That Akbar and Hayat are Pathans and did not raise objections to Bilal's comments perhaps indicates the extent to which such views have become normalized in and through state, media, as well as scholarly discourses. But while representations of Pathans calls for further attention, that is beyond the scope of

this project.[1] Unfortunately, the same goes for tracking the flow of guns, drugs, and money within and beyond Pakistan's borders. In this chapter, I am interested in how the flows of the contemporary global economy contributed to the development of a housing scheme in Bhakkar, Pakistan.

The chapter begins by sketching an overview of the relationship between Pakistan's real estate sector and global economic circuits. While Bilal's observation about 'black money' is illuminating, I add the role of foreign aid and remittances. Though investments from multinational firms generally facilitate real estate growth in emerging markets, Pakistan's construction boom has largely been funded through these other channels. Turning to my case study, I explain how the development of a housing scheme in Bhakkar relied upon the state's inclusion of the district into various networks of economic circulation. Essential to the development of Gulshan-e-Madina, I show, has been Bhakkar's integration as a district as well as regionally, nationally, and internationally through paved roads, the Internet, passports, visas, and remittance channels, all of which have been made available by the state. My argument is that the Pakistani state's power in this instance does not obtain from its felt presence in Bhakkar, but its assurance of access to global economic circuits through which private entrepreneurs contribute to national development.

The Global Economy and Real Estate in Pakistan

Real estate in emerging markets has been an increasingly lucrative investment for multinational firms. As rural to urban migration and industrialization in these countries

[1] For an important and engaging discussion of the 'theoretical apartheid' that Pathans have been subjected to in Pakistan, see Maira Hayat, "Still 'Taming the Turbulent Frontier'? The State in the Federally Administered Tribal Areas of Pakistan," *JASO Online* 1, no. 2 (2009).

intensifies, so does the need for both residential and commercial construction. *Real Estate 2020: Building the Future*,[2] a 2014 report published by multinational consultancy firm PricewaterhouseCoopers, estimates that the global stock of real estate will increase by 55 percent by 2020, with the greatest expansion occurring in emerging markets. One of the countries where multinational firms have taken advantage of this growth is Pakistan's neighbor, India, where Foreign Direct Investment (FDI) in the construction sector was nearly 1.2 billion USD in 2013.[3]

But the large amount of FDI in India's real estate has required the increased amenability of the country's real estate sector to international investment.[4] In 2004, when India's real estate market was ranked by the *Global Real Estate Transparency Index* as having 'low transparency,'[5] FDI in real estate was only 121.5 million USD.[6] Increased FDI in Indian real estate has corresponded to changes in accounting and reporting practices, stronger regulation of legal processes, and the establishment of Real Estate Investment Trusts, all of which lead to the sector's 'semi-transparent' ranking today.[7] This alignment between real estate practices in India and international norms has been integral to boosting multinational investor confidence and therefore investment.

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[2] *Real Estate 2020: Building the Future*. PricewaterhouseCoopers, 2014.

[3] Siddhart Goel et al., *Indian Real Estate: Poised for Higher Growth*. Cushman & Wakefield, 2014.

[4] Arafaat A. Valiani and Tariq L. Rahman, "Commensuration and Foreign Capital: How Management Consulting Firms Create Classifications of Global Markets in India and Other Parts of Asia," Manuscript in Preparation.

[5] Timothy E. Bellman et al., *Global Real Estate Transparency Index 2004: Executive Summary*. Jones Lang LaSalle, 2004.

[6] Associated Chambers of Commerce of India, "FDI in Real Estate to Touch 26 per Cent by March 2007: ASSOCHAM," 2006.

[7] Dalia Akhras et al., *Global Real Estate Transparency Index 2014*. Jones Lang LaSalle, 2014.

By contrast, the 2014 *Global Real Estate Transparency Index* describes Pakistan's real estate market as among the least transparent globally.[8] The report ranks Pakistan's real estate sector as 'opaque,' suggesting an absence of financial benchmarks, lack of comprehensive statistics, unpublished or selectively enforced tax procedures, corruption, missing land titles, and the relative likelihood of state appropriation of private property. The perception of Pakistan's real estate market as a risky investment for multinational firms has largely deterred FDI in the sector. However, as indicated in the previous chapter, this has not prevented a robust real estate market in the country. Rather, it has meant that Pakistan's growing real estate sector has been largely funded through other global economic circuits.

Pakistan's geopolitical circumstances entered the country into an early and extensive relationship with the global financial flows. With British influence in the Middle East declining after World War II, the US sought to secure its interest in the oil-rich region against the USSR, which it believed could not be accomplished without the help of Pakistan.[9] Key to this was building up Pakistan's defense forces, which established a financial connection between the US and the Pakistan Army. As Siddiqa has noted, a significant portion of these funds were misappropriated for the military's private gain, including its real estate ventures. Also backed by US aid was the construction of Pakistan's first master-planned city, Islamabad, under the military rule of Ayub Khan.

Though aid waxed and waned over the following decade along with US-Pakistan relations, this bond was renewed when the USSR invaded Afghanistan during the

[8] Ibid.

[9] Jalal, *The State of Martial Rule*; Jalal, *The Struggle for Pakistan*.

military rule of Zia Ul-Haq. The Reagan administration provided two several billion-dollar aid packages to Pakistan in return for their support in the effort against the Soviets, in addition to several billion more dollars to Afghan militants that was channeled through the Pakistan Army. The increased availability of external funds was used to further entrench the defense establishment in Pakistan's political-economy, primarily through investments in real estate.[10] Moreover, additional funds for the war effort were raised through trafficking heroin from Afghanistan through Pakistan, which went on to be sold both within and beyond the country's borders. Reflecting Bilal's observation about 'black money,' this created a large number of entrepreneurs who benefited from these domestic and international transactions and invested their profits in Pakistan's real estate market.[11]

Pakistan's next real estate boom followed the September 11th, 2001 attacks in the US and the subsequent flood of remittances. The increased monitoring of the wealth and assets of Pakistanis living in Western countries after 9/11, as well as precariousness of their residency status, encouraged them to invest larger portions of their savings in their home country, leading to the quadrupling of remittances over the following several years.[12] Most of these funds entered the real estate market, as plots in housing schemes had historically provided lucrative returns, and interest bearing deposits are viewed by many Pakistanis as *haram* (unethical according to Islamic law).[13] This resulted in the rapid expansion of housing schemes in Pakistan's major cities as well as a rise in property prices in those schemes. Alongside this, curbs on informal financial transfers

[10] Siddiqa, *Military, Inc.: Inside Pakistan's Military Economy*.

[11] Hasan et al., *Karachi: The Land Issue*.

[12] Adnan Adil, "Pakistan's Post-9/11 Economic Boom," *BBC News*, September 21, 2006.

[13] "Reaction to Real Estate Boom," *DAWN*, October 18, 2004.

following 9/11 channeled these remittances through Pakistan's banking system, which increased the availability of credit.[14] Greater access to loans allowed medium-sized entrepreneurs such as exporters, traders, manufacturing unit owners and agriculturalists to also invest in the country's burgeoning real estate sector.[15]

As in many emerging markets, global financial flows have played a central role in Pakistan's real estate sector. But rather than investments by multinational firms, real estate ventures in Pakistan have largely been local entrepreneurial efforts funded through other global economic circuits, such as foreign aid (and its misappropriation), 'black money,' and remittances. Below, I discuss how the state's inclusion of Bhakkar into various networks of economic circulation facilitated the development of Gulshan-e-Madina. First, however, it is necessary to situate Bhakkar in the context of this discussion.

A 'Backward' Area

There is no greater instantiation of Pakistan's First Five-Year Plan than the development of Islamabad under Ayub Khan. Following independence and partition from India in 1947, the new nation-state faced political fragmentation between numerous stakeholders. The country's first decade was thus defined by political turbulence, culminating in a military intervention that brought Ayub Khan to power in 1958. As Annie Harper has argued,[16] though the Islamabad project was clearly Ayub Khan's

[14] "Real Estate Business Boom," *DAWN*, January 7, 2003.

[15] "Reaction to Real Estate Boom."

[16] Annie Harper, "Islamabad and the Promise of Pakistan," in *Pakistan: From the Rhetoric of Democracy to the Rise of Militancy*, ed. Ravi Kalia (London; New Delhi: Routledge, 2012): 68.

attempt to demonstrate his newly acquired authority, it was also his effort to create an 'ideal Pakistani space' that overcame the inherited contradictions of the new country: "While Ayub Khan was certainly concerned about legitimizing and consolidating his own power, he was also an idealist, and a nationalist, deeply concerned to unite Pakistan, and to shape the nation, and its people, according to his ideal vision of the future. . . . Building a new capital city fit with this wider professed aim of building a stronger and more unified nation."

Islamabad's master plan organized the city's residential areas into sectors, with each sector allocating specific spaces not only for housing, but also a range of amenities, including schools, markets, mosques, hospitals, parks, post offices, fire departments, police stations, markets, etc (Fig. 3). As Ayub Khan intended, the new capital city's modern planning principles differentiated it from the *mohallas* (neighborhoods) that largely comprised the built environments of most other Pakistani cities. Rather than a central plan, *mohallas* were organized by forms of sociality, such as family, religion, or ethnicity.[17] For Ayub Khan, *mohallas* were associated with the tradition and hierarchy that were responsible for Pakistan's political instability, and thus the nation's 'backward' past. The new military ruler viewed Islamabad as an opportunity to build a stronger nation by demonstrating Pakistan's potential to become modern, which would serve as exemplar to the rest of nation and legitimate the nation to the rest of the world.[18]

If Islamabad is an ideal Pakistani space, then Bhakkar is the past it is striving to transcend. Though I made the five-hour drive between Islamabad and Bhakkar more

[17] Hull, *Government of Paper: The Materiality of Bureaucracy in Urban Pakistan*.

[18] Harper, "Islamabad and the Promise of Pakistan."

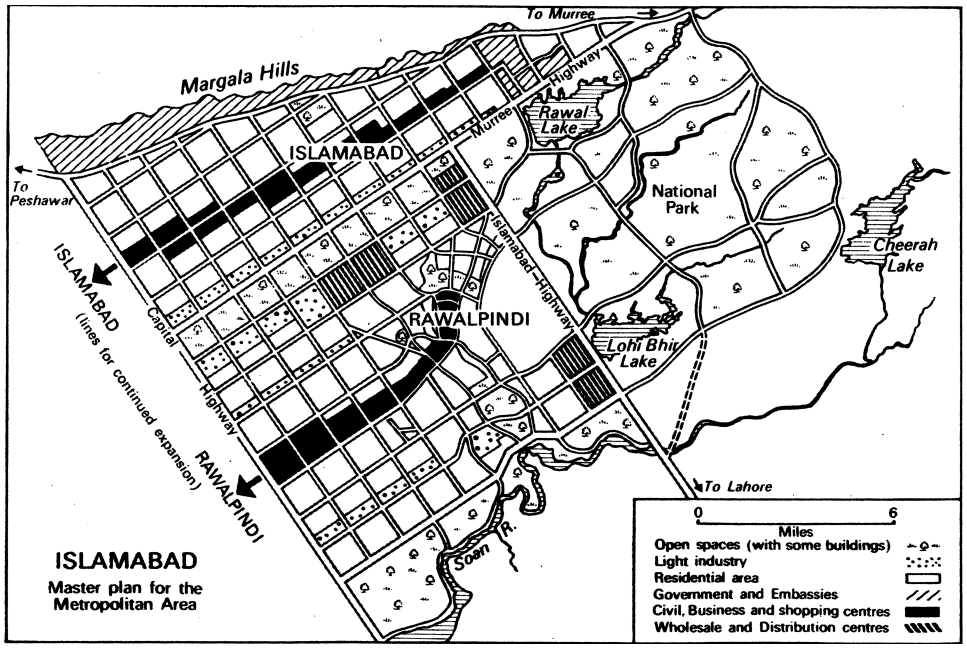

Figure 3: Islamabad's master plan (Hull, *Government of Paper: The Materiality of Bureaucracy in Urban Pakistan*: 3.)

times than I would have preferred during my fieldwork, these trips helped me understand how modern and 'backward' mapped onto space in Pakistan. From Islamabad, a short link road connects to Pakistan's Motorway, the subcontinent's first multiple lane, high-speed, limited access 'American-style highway.'[19] Exiting the motorway after about 30 minutes to head west toward Bhakkar, the path becomes a narrow, two-lane road for the remainder of the trip, and the barriers of the Motorway disappear, as does the lush green farmland that borders them. In place of the latter is a landscape that becomes increasingly dry: undeveloped land consisting of dirt, dried out bushes, bunches of tall, brown grass, and dead or dying trees. Interspersed with this are occasional rows of shops, mosques, schools, gas stations, brick kilns, patches of agriculture, small villages and towns, and the crowded *bazaars* (markets) of the cities of Talagang and Mianwali. Entering Bhakkar,

[19] Naveeda Khan, "Flaws in the Flow: Roads and Their Modernity in Pakistan," *Social Text* 24, no. 4 (2006).

nomad colonies become more frequent, as do the wheat fields that the seasonal laborers mostly work on. Then the road hits the city, a dense mass of *mohallas* constructed outward from a rail line built during British rule (Fig. 4).

Bhakkar City belongs to Bhakkar Tehsil, which is one of four *tehsils* comprising Bhakkar District.[20] Bhakkar was a *tehsil* of neighboring Mianwali District until 1982, when it received its own district status. This provided the area with provincial representation and an increased population alongside it as people with social and business ties to the new district gradually shifted there. The population of the city itself increased from 42,000 in 1981 to 69,000 at the time of the last nationwide census in 1998 and is projected to be approaching 150,000 today.[21] The city is largely structured by its *mohallas*, which have grown in a north-south pattern along the Mianwali-Layyah rail line that now divides the city in half. Parallel to the rail line on its western side is the city's main *bazaar*, its densest and most expensive residential area. *Mohallas* in this part of town were built as early as British rule and remain in high demand due to their central location and the reluctance of their residents to leave intergenerationally occupied areas. The population density and property prices of *mohallas* decline as they expand outward from the *bazaar*.

While Islamabad's master plan organizes space down to a small scale, *mohallas* develop gradually and contextually. As Hafiz explained it to me, "Suppose I have a specific piece of land, I will go and start my house. Then other body will come, then other body will come, and it expands. There is no planning for streets, there's just

[20] A tehsil is an administrative division in Pakistan that is larger than a city but smaller than a district.

[21] Punjab Municipal Development Fund Company, *Bhakkar: Punjab Municipal Services Improvement Project*, 2011.

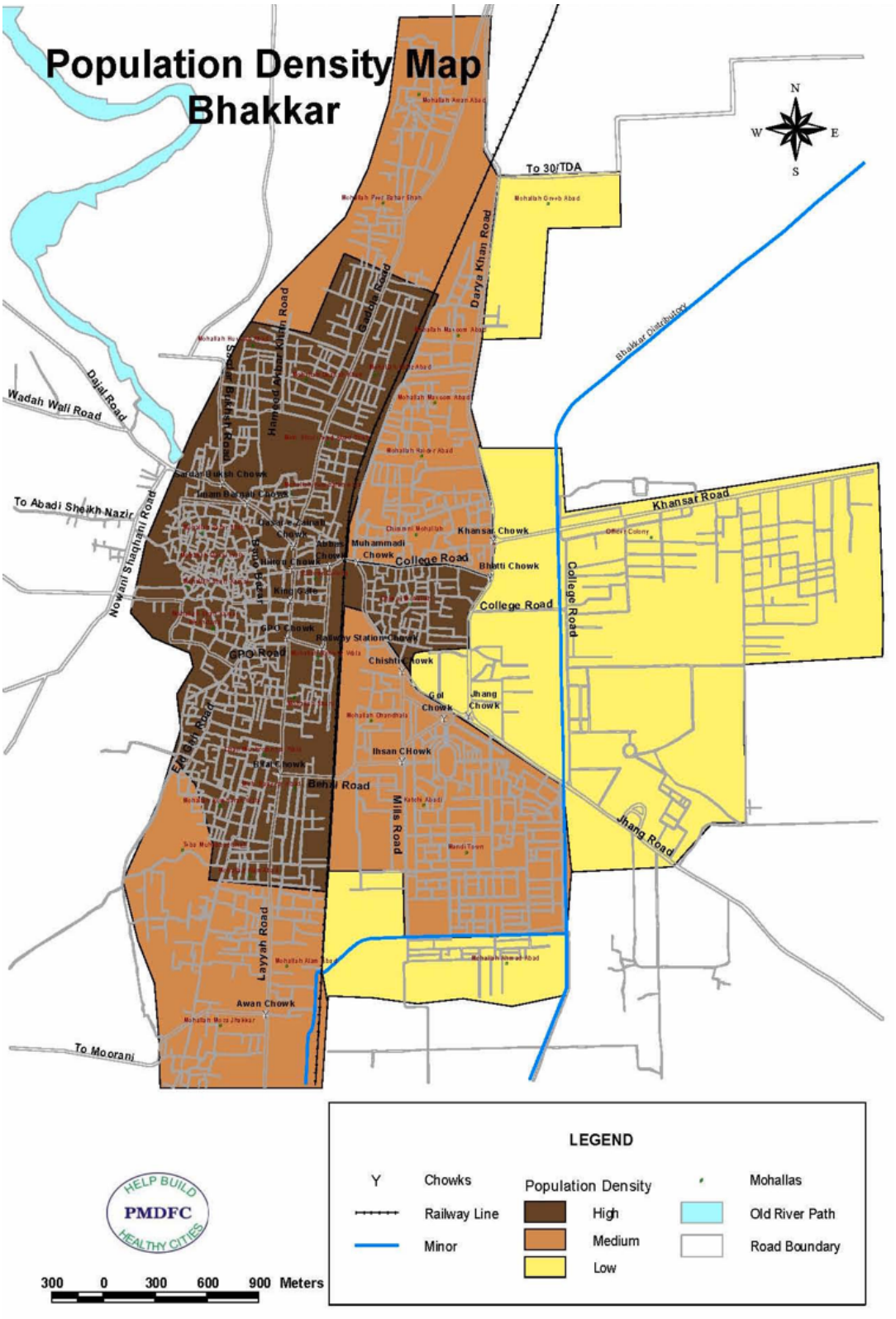

Figure 4: Population density map of Bhakkar City (Punjab Municipal Development Fund Company, *Bhakkar: Punjab Municipal Services Improvement Project*: 55.)

arrangements. I will spare some space, the other body will spare his space, and so a street, or a *gali* [lane] will emerge from that." Rather than the central authority of the plan, the built environment of a *mohalla* is formed through negotiations with neighbors to the left, right, front, and back, leading to its irregularity (Fig. 5). This process of growth continues until the *mohalla* meets an externally defined perimeter – a main road, a river, another *mohalla*, etc. It is this difference mentioned by Hafiz, between "planning" and "arrangements," that constitutes that between modern and 'backward' spaces in Pakistan. Bhakkar, then, embodies the inherent contradiction of Islamabad: the past that the state simultaneously excludes and desires to include. In the next section, I discuss how the state connected Bhakkar to the global economy in order to meet this desire.

Enabling Development in Bhakkar

Ayub Khan's ambition to include the nation in his vision of modernization was not limited to building Islamabad. His efforts reached as far as localities such as Bhakkar and included the construction of Jhang Road, a provincial road connecting the district to larger cities regionally, and from those the rest of the country. Efforts to incorporate Bhakkar continued under subsequent national administrations, consisting of additions to Bhakkar's road network that more tightly integrated the district with surrounding cities and towns as well as a broader sphere of regional hubs. These efforts also entailed Internet access, first made available through dialing into a Network Access Point (NAP) built in a neighboring district in 2007, and then a much faster connection through the construction of Bhakkar's own NAP in 2010. At the national level, the state's

Figure 5: *Mohalla* in Bhakkar City (photo by author 2014)

institutionalization of migrant labor and remittance channels since the 1970s yet further facilitated the flows of people, capital, and ideas to and from Bhakkar.[22]

As Anwar has shown, as early as Pakistan's first years of independence, national governments have used the provision of infrastructure such as roads and electricity to encourage entrepreneurialism, which they believed would contribute to national development. In more recent years, the promotion of entrepreneurialism has increasingly entailed integration into the global economy. The World Bank, who has strongly

[22] Hisaya Oda, "Changing Dynamics of Remittance Flows and Their Impact on the Economy The Case of Pakistan," in *Global Migration [3 Volumes]: Old Assumptions, New Dynamics*, ed. Diego Acosta Arcarazo and Anja Wiesbrock (Santa Barbara: Praeger, 2015).

influenced Pakistan's economic policies since the 1980s,[23] has been one of the leading proponents of this shift. In their 1997 report, *The State in a Changing World*,[24] The World Bank prescribes a model for economic growth in which developing countries become less providers than facilitators by creating access to global markets for private entrepreneurs. In Pakistan, this has translated to increased institutional support for not only roads and electricity, but migration, remittance channels, and telecommunications. Following from Rose's work on advanced liberalism, such strategies can be read as a more efficient form of state power. Rather than state-led projects, development occurs through ensuring access to global economic circuits for private entrepreneurs. In other words, while it is true that in terms of the *implementation* of development, there is, as Hafiz put it, "no government" in Bhakkar, Gulshan-e-Madina demonstrates how state interventions *enable* development in the district.

Building Gulshan-e-Madina

Gulshan-e-Madina is a 776 *kanal* housing scheme located along Jhang Road, approximately two miles southeast of the city (Fig. 6). Space within its area is organized by a master plan, which designates locations for its amenities and organizes them in a rectangular pattern. Gulshan-e-Madina is surrounded by a boundary wall and entered through a single gate that is patrolled by armed guards. The gate opens to the main boulevard, which leads to a large park at the center of the scheme. To the east of the park is a school and a commercial area consisting of 200 shops, and to the west of the park is a

[23] Zaidi, *Issues in Pakistan's Economy*.

[24] The World Bank, *World Development Report 1997: The State in a Changing World* (New York: Oxford University Press, 1997).

mosque and space for a yet to be built hospital. The residential area makes up the largest portion of the scheme and traces the perimeter of the wall, consisting of 600 plots that range in size from 10 *marlas* to 2 *kanals*.[25]

Figure 6: Gulshan-e-Madina's master plan

To be sure, Gulshan-e-Madina resembles 'gated communities' and 'fortified enclaves' associated with social segregation in the US as well as elsewhere.[26] At the same time, walled cities and neighborhoods have their own history in South Asia, dating

[25] 10 *marlas* equals one-half of a *kanal*.

[26] Setha Low, *Behind the Gates: Life, Security, and the Pursuit of Happiness in Fortress America* (New York: Routledge, 2003); Teresa P R Caldeira, *City of Walls* (Berkeley: University of California Press, 2000).

back to 16th century Mughal rule.[27] But what I would like to emphasize here is that Gulshan-e-Madina is part of a historical process of transitioning from a 'backward' to a modern nation in Pakistan. This is captured perhaps no more clearly than in the reasoning of Hafiz and his partners themselves. As Osman, who I discuss more below, explained to me: "My wish was a clean society with good security, good education, good mosque – an overall ideal residential environment, just like the neat and clean environment in big cities like Lahore and Islamabad. We admired that environment. We thought that we could make such a society as we had a lot of land and also invested a lot." While it might appear archetypal, Osman's view of an "ideal residential environment" is structured by a specific path to national development in Pakistan. In what follows, I discuss the role of the global economy in enabling development in Bhakkar.

The coming together of the project was contingent upon Bhakkar's integration as a district as well as regionally, nationally, and even internationally. The idea to develop a housing scheme in Bhakkar started with Youssef, who was working as a commission agent for a local fruit and vegetable market before the project began in 2004. A year earlier, Youssef had visited family who were living in a housing scheme in Gujranwala, a large industrial city in northern Punjab. At the time, Youssef was considering investing in a Public-Private Partnership (PPP) under which he would develop a fruit and vegetable market to be sold to the local government. After returning from the trip, his plan broadened to constructing a housing scheme next to the market similar to the one he visited in Gujranwala. He brought the idea to his former professor and longtime mentor and friend, Qasim. While Qasim was skeptical about the feasibility of a formal fruit and

[27] William J Glover, *Making Lahore Modern: Constructing and Imagining a Colonial City* (Minneapolis: University of Minnesota Press, 2008).

vegetable market in an area like Bhakkar, much less a housing scheme, he nevertheless introduced Youssef to Rashad, Bhakkar's Member of the Provincial Assembly (MPA), whose brother-in-law owned a large landholding on the outskirts of the city. Youssef was initially only interested in purchasing several hundred *kanals* for his plan, but Rashad, who divided his time between Bhakkar and the provincial capital of Lahore as an MPA, encouraged him to expand his idea yet further and purchase the entire 842 *kanals*: "I told them that we would make it as good as Lahore or any other big city of Pakistan," Rashad recalled to me. As Youssef lacked the capital for such a large investment, Qasim recruited two more investors for the project: Hafiz, a local-level politician and businessman, and Osman, whose family owned a regional chain of sweet shops – both of whom lived in the neighboring town of Darya Khan. Importantly, the project's sixth and silent partner is Osman's brother-in-law, who contributed to Osman's side. This partner is a Pakistani national who has been working in Saudi Arabia for the past several decades, and without whose contribution the purchase of the 842 *kanals* would not have been possible. It was these flows of people, capital, and ideas, ranging from Youssef's trip to Gujranwala to the remittance transfer that was necessary to procure such a large landholding, that undergirded the launch of the project.

Having exhausted almost all of their capital to purchase the land, the partners relied on a series of risky strategies to complete the project. What I hope to highlight here is not just the unlikely success of these strategies, but also the way in which they depended upon various flows in and out of the city. Through Rashad's connections in Lahore, the partners hired an architect from the provincial capital to design Gulshan-e-Madina's gate and master plan. With their remaining funds, they decided to construct the

gate and boundary wall first (Fig. 7); as Gulshan-e-Madina fronted Jhang road, this would advertise the housing scheme to anyone passing through the city along it. Indeed, this strategy attracted enough initial plot sales to clear and flatten the land, excavate the roadways, and install sewerage lines and a water tower. However, plot sales, and accordingly development, stalled after this point. Again faced with a shortage of capital, the partners decided to invest what remained in the construction of the park and an advertising campaign. Needing to make the park, in Youssef's words, "special," they hired another architect from Lahore. This US-educated architect had previously worked

Figure 7. Gulshan-e-Madina's main entrance gate (photo by author 2014)

for Bahria Town, and his final design included a number of extravagant features, including a pendulum ride, a miniature train, and an electronic waterfall (Fig. 8). The advertising team, also hired from Lahore, was brought in to promote the housing scheme in the local area. Their services included radio and television advertisements featuring a jingle entitled 'Your Dream House' that were broadcasted to nearby villages, towns, and cities. These strategies – the construction of the gate, boundary wall, and park, as well as the radio and television ads – helped publicize and establish the credibility of the housing scheme, leading to the sale of the remaining plots. Moreover, in differing ways, they relied on various economic circuits connecting Bhakkar regionally and nationally.

Figure 8: Gulshan-e-Madina's park (photo by author 2014)

But while hired professionals were integral to Gulshan-e-Madina's success, the partners emphasized to me that many of the ideas for the housing scheme's design came from them. Upon pursuing this point, I learned that most of these ideas were linked to the partners' experiences beyond Bhakkar. For example, Rashad attributed his contributions to his constant travel as an MPA: "These electricity poles in the boulevard, I stole that design from Islamabad" he jokingly told me. And such trips span national borders as well. When I inquired about the housing scheme's greenery, Youssef explained:

> I have this craving for travelling and whatever I observe I try to apply all that here. I visited Dubai in 2011, I went there just to observe. They've made a China Town there which I really admired. They made beautiful housing societies in that desert. There is not much water there but they've made it very green – it looks very beautiful. That's why after every six months, whenever it's the season, I do some planting all over the town. Also, whenever some house construction is about to complete, I visit the house owner or call him to my office and motivate him to keep his house as green as the other people. The 10-foot gap between the road and house is to be filled with greenery. This motivates people and *mashallah* they follow my guidance.

Notably, Bhakkar's NAP has also played an important role in the movement of ideas. Since the completion of Gulshan-e-Madina, Youssef has become a housing developer, constructing homes in the housing scheme and selling or renting them to residents (Fig. 9). When I asked him where he learned to design houses, he simply replied, "Internet." Living and sitting in one of these houses at the time of our interview, I asked him to elaborate:

> First of all, if you want to get a map, Bahria Town has uploaded a lot of maps on the Internet. And also you can find a lot of general maps for houses according to your dimensions. Then if you talk about interior, what I've done there in your bedroom with the LCD placement, I replicated it from an idea I saw on the Internet. The set up in your TV Lounge is also copied from Internet. I saw it and guessed that it would look good here. The TV Lounge set up in the neighboring house is in a triangular shape, some portion is on this wall and some on the other. It was as it is on the Internet and I applied it here. I tell the carpenter about the

idea, he applies it, and we get the desired result. I show them pictures and explain them in detail. I've copied this roof top from the Internet as well.

Figure 9: House designed by Youssef (photo by author 2014)

Even for professionally trained architects in Bhakkar, the Internet is a cornerstone of their work. Operating his own firm in the city since 2005, Labib has designed approximately half of the houses in Gulshan-e-Madina. Labib told me that most of these clients bring him downloaded images of houses they wish to replicate in part or entirely. If this is not the case, Labib has his own portfolio, consisting of some of his own designs, but also others that he downloaded. These downloaded images come from regional websites where software-generated designs or actual photos of houses can be found. The

websites are based out of Pakistan's and India's larger cities, offering access to house designs that are both from larger cities and meet local preferences.

Labib also relies on the Internet when his client's demands exceed his individual skillset. While attending school and working in various cities, Labib established relationships with numerous colleagues in the construction sector. These colleagues have their own networks, and each member of the broader network has an area of expertise – planning, engineering, interior decorating, etc. Over email, they become enlisted in one another's jobs as needed, supplementing their earnings with cuts from these projects. If the required service cannot be provided in this manner, they hire a freelancer through a regional online work platform. Like the movement of people through paved roads, passports, and visas, then, the movement of maps, images, and expertise through the Internet has played a central role in Gulshan-e-Madina's development.

In terms of the implementation of development, there is indeed "no government" in Bhakkar. However, these stories illustrate how the state's efforts to connect Bhakkar to the global economy have enabled development in the district. It is through access to these economic circuits that the entrepreneurs discussed above produce state power in Bhakkar.

Conclusion

As an entrepreneurial venture, Gulshan-e-Madina is undoubtedly impressive: the partners recognized a market and exploited it with limited capital and expertise. But what I would like to emphasize is that this effort reconfigures state power in Bhakkar. That is, I view Gulshan-e-Madina as belonging to a larger process of development in Pakistan to which the postcolonial state's legitimacy is bound. Moreover, I have tried to draw

attention to numerous moments that were both crucial to Gulshan-e-Madina's development and made possible by the state's integration of Bhakkar as a district as well as regionally, nationally, and internationally. I see the Pakistani state in this instance as not merely adapting to globalization, but *acting* upon an increasingly spatialized economy in order to enable development in Bhakkar.

CHAPTER IV

COUNTER-CONDUCT IN THE *MOHALLAS*

Out of curiosity, I asked Labib if he ever built houses in *mohallas*:

> Yes, a lot. The people living there are emotionally attached to those places as their fathers and forefathers lived there, so they don't want to leave those houses, even if they have plots in planned societies. But some of them do want a change in the construction style. It's very strange to see a modern house in a *mohalla*. I can take you to a few houses I have built in *mohallas*, and you will find it quite amazing to see modern houses in such places.

Typically, houses in *mohallas* are built in what Labib called the "traditional" style, or a straight line or L-shape with each room opening to the outside.[1] By contrast, every house Labib has built in Gulshan-e-Madina is a *kothi* (bungalow), with each room sharing a common roof – this is what Labib referred to as a "modern" house. While half of Labib's clients live in Gulshan-e-Madina, the other half live in the city's *mohallas*.

The next day, I met Labib at his office, and we drove to a *kothi* that he had built in a nearby *mohalla*. We carefully navigated the *mohalla's* dirt roads, which were bordered by open drains and just wide enough to accommodate our vehicle. On the other side of the drains were brick walls, and beyond those were houses constructed of the same material. Then we reached our destination, marked by a large, bright white, cement wall that differentiated the house from the traditional ones on either side of it. One of the house's residents, Majid, received us at the gate and lead us into the front yard. From the yard, I saw the house's façade. Like the house's boundary wall, the house itself was bright white, and similar the other houses designed by Labib, this house was

[1] Surrounding this style of house with a boundary wall facilitates the observation of *purdah* (preventing interaction between the women of the household and unfamiliar males). For a more extensive discussion of traditional built environments in Pakistan, especially how they relate to gender, see Anita M. Weiss, *Walls Within Walls: Life Histories of Working Women in the Old City of Lahore* (Boulder: Westview Press, 1992).

characterized by modernist features, such as large windows, symmetrical and rectangular ornamentation, and concrete canopy.

Majid had lived in the *mohalla* his entire life with his four brothers, three sisters, and their parents. As he and his brothers got older and planned to get married and start families of their own, there was a need to expand their living space. In 2010, they began the process of demolishing their traditional house and constructing a *kothi*. When I asked Majid why they decided to build a *kothi* in their *mohalla* rather than shift to Gulshan-e-Madina, he replied:

> Because it's our need. Because we are four brothers, we have to build a new house here, or there, or somewhere, so we decided we should build a house here, because it's safe from many things. We born here in this *mohalla*, we are living like a family in this street, so we trust these people too much than another. Because in the housing colony system or town system, only people knew themself, they don't know anything about their neighbors. So, we have a lot of time here.

Majid's view of living in a *mohalla* differed from that which I had heard from residents of Gulshan-e-Madina, many of whom had shifted to the housing scheme from the city's *mohallas*. While both felt that they were improving, for Majid this meant constructing a *kothi* in his *mohalla*, rather than doing so in Gulshan-e-Madina.

In this chapter, I suggest that constructing a *kothi* in a *mohalla* constitutes a form of resistance to state power. While building a modern house in a *mohalla* derives from the sphere of development discourse in Pakistan, it also transforms that discourse and, in doing so, puts that discourse's natural appearance into question. In the next section, I discuss Foucault's concept of counter-conduct, which he viewed as resistance to power that nevertheless was structured by power itself. Following that, I provide more insight

into contending discourses of development in the city, which I argue demonstrates the limits of state power in the area.

Counter-Conduct and Resistance

Foucault argued that "[p]ower is exercised only over free subjects, and only insofar as they are free." Freedom as it is conceived here is understood not as an innate human nature constrained by external repression, but "a field of possibilities in which several ways of behaving, several reactions and diverse comportments, may be realized." The exercise of power, then, is "a way in which certain actions may structure the field of other possible actions."[2]

Governmentality was a concept developed by Foucault to describe how power operated through the governing of autonomous individuals. Governmentality refers to the conduct of conduct, or the conducting of individuals as well as those individuals' conduction of themselves. For Foucault, it is this distance that characterizes the conduct of conduct that makes power both more potent *and* more vulnerable to transformation.

Foucault viewed such transformations as resistance, or what he labeled 'counter-conduct,' which he described as "the will not to be governed thusly, like that, by these people, at this price."[3] One of the examples Foucault uses to introduce the concept of counter-conduct is resistance to Christian pastoral power in the sixteenth century.[4] This ranged from Christian communities that attempted alternative forms of social

[2] Michel Foucault, "The Subject and Power," in *Michel Foucault: Beyond Structuralism and Hermeneutics*, ed. Hubert L. Dreyfus and Paul Rabinow, Second (Chicago: University of Chicago Press, 1983): 221.

[3] Michel Foucault, *The Politics of Truth*, ed. Sylvère Lotringer (Los Angeles: Semiotext(e), 2007): 75.

[4] Foucault, *Security, Territory, Population: Lectures at the Collège de France 1977-1978*.

organization to more personal and private practices such as asceticism, mysticism, and scripture reading. Foucault viewed these acts as destabilizing pastoral power by challenging the hierarchy through which Christianity was typically practiced.

Crucially, such acts of resistance were internal to the form of power they opposed: "[This] struggle was not conducted in the form of absolute exteriority, but rather in the form of the permanent use of tactical elements that are pertinent in the anti-pastoral struggle, insofar as they fall within, in a marginal way, the general horizon of Christianity."[5] As Arnold Davidson helpfully clarifies:

> The fundamental elements of the counter-conduct analyzed by Foucault are not absolutely external to the conduct imposed by Christian pastoral power. Conduct and counter-conduct share a series of elements that can be utilized and re-utilized, re-implanted, re-inserted, taken up in the direction of reinforcing a certain mode of conduct or of creating and re-creating a type of counter-conduct.[6]

Counter-conduct is thus simultaneously inscribed in power relations and establishes unforeseen lines of force between and within individuals. Such transformations create new subjectivities that open up new possibilities for action. By broadening the field of possible action, these acts constitute resistance insofar as they put into question power's natural appearance. In the next section, I show how state power is contested in Bhakkar through conceptions of development that differ from official discourses. While these practices derive from development discourse itself, they bring the normativity of that discourse into relief merely through their existence.

[5] Ibid., 215.

[6] Arnold I. Davidson, "In Praise of Counter-Conduct," *History of the Human Sciences* 24, no. 4 (2011): 27.

Development and Its Limits

Abbudin shifted to the housing scheme in 2012. He was born in the city and raised in a *mohalla*. He left Bhakkar to attend university in Faisalabad, a large city in northern Punjab, and after that he lived in England for eight years while earning a medical degree. Upon returning to the city, he took a job at a local hospital and constructed his home in Gulshan-e-Madina. When I asked Abbudin why he relocated, he replied, "This is part of just, you can say, natural development – basic needs, basic requirements. That's why my family moved from that place to this place." I asked Abuddin to tell me more about the differences between living in a *mohalla* and living in Gulshan-e-Madina:

> 20 years ago, where I was born, everything looks same. But this time, if I visit that area, I really feel very sad. That all those people are living the same life, there is no change in their quality of life. They are living the same era, 20 years ago. The roads or street networks are the same, very poor quality sanitation work. So it means, this is change. I think this is basic needs, basic needs. That 20 years ago you were living in that area, that was right. But this time, I think it's very difficult that you live there.

Abbudin's associations of Gulshan-e-Madina with development and the city's *mohallas* with 'backwardness' are consistent with the state's discourse of development in Pakistan and therefore did not surprise me. According to this view, the traditional forms of sociality that structure *mohallas*, such as family, religion, or ethnicity, are remnants from the past that prevent Pakistan from transitioning from a 'backward' to a modern nation. What did surprise me during my fieldwork in Bhakkar, though, was the extent to which this discourse was contested in the area.

When I asked Hazim, who works in Gulshan-e-Madina and lives in a *mohalla* in the city, what he thought of the housing scheme, he replied, "That is a jungle . . .

Whenever guests visit us we take them to Gulshan-e-Madina for a visit. But it's good for tourism, city is best for residence." Hazim is one of four brothers, of which three are married (including him) and one is engaged. The brothers, their wives, and the children of each couple live in the house, which is six *marlas*. Hazim explained that his family's living arrangement meets their needs: without the brothers sharing the cost of the rent, they couldn't afford to live in the house; everything is conveniently located, and even the children can get what they need on their own, as the neighbors are known and trusted; it's easier for the wives to attend functions out of town, such as weddings or funerals, as the other wives will keep the house running; their relatives are close by, and everyone can gather quickly and easily for social events.

Similarly, Asad, who previously worked in Gulshan-e-Madina, told me that he preferred to live in his village, which is located on the outskirts of the city and where he was born. Making many of the same points as Hazim, he added that his home is bigger than most of those in Gulshan-e-Madina. Additionally, whereas the housing scheme forbids farm animals, he keeps several cows at his house, which produce 30 liters of milk per day that is used to provide dairy products for his family. While for Abbudin shifting to the housing scheme meets his "basic needs," for Hazim and Asad doing so would have precisely the opposite effect.

Contending Discourses of Development

Over the past decade or so, people in the city have been building *kothis* in *mohallas* (Fig. 10). When I asked them why they did so, they would often tell me that they were inspired by the houses built in Gulshan-e-Madina. Indeed, the development of

the housing scheme started a housing transformation in the city, consisting not just of the emergence of approximately one dozen legal and illegal housing schemes, but also the increasing construction of modern houses in the traditional urban fabric.

Figure 10: *Kothi* built in a *mohalla* in Bhakkar City (photo by author 2015)

Majid was born in the city but educated in Islamabad and then Egypt. He now works for a local government organization. In their *mohalla*, his family's house is the only *kothi*. When I asked Majid why his family built the house, he told me: "Because we are improving. And Alhamdulillah my family is all educated, so we want to look different

than other." For Majid and his family, constructing a *kothi* means that they too are improving. But importantly, for them, improvement requires remaining in their *mohalla*.

Majid told me that several weeks prior to us speaking, his neighbor passed away just before reaching his home from a religious function. As the man had no family in the area, his neighbors, who Majid described as the man's "other family," arranged an Islamic burial, which is typically performed by relatives. According to Majid, "If they were living in Gulshan-e-Madina, nobody will come to their help." Majid was likely referencing a similar situation that occurred in the housing scheme during my fieldwork, in which a man passed away and had to be buried by strangers. Residents of both Gulshan-e-Madina and several *mohallas* I visited had lamented the situation in their interviews with me. While Abbudin views shifting to Gulshan-e-Madina as part of a natural progression from the past, for Majid, these traditional forms of sociality are a constitutive aspect of meeting his "basic needs."

Though Majid's desire for improvement and his conception of what that improvement consists of are structured by development discourse in Pakistan, his family's actions nevertheless manifest in a transformation of that discourse. I suggest that by building a *kothi* in their *mohalla*, Majid's family destabilizes state power in the city. Through constructing a modern house in the traditional urban fabric, they upset the binary between housing schemes and *mohallas* as modern and traditional spaces. Though not external to development discourse, such acts still undermine that discourse by calling into question its natural appearance. In other words, constructing a *kothi* in a *mohalla* demonstrates that there is another way to improve. Moreover, this path to development

directly contradicts the states prerogative of transitioning from a 'backward' to a modern nation through eliminating built environments structured by traditional forms of sociality.

Conclusion

In this chapter, I have argued that constructing *kothis* in *mohallas* constitutes an act of resistance to state power. Invoking Foucault, I suggest that while such acts derive from the sphere of development discourse in Pakistan, they also destabilize that discourse through bringing into relief its normativity. That is to say, building modern houses in traditional settings expands the field of possibilities in which development may be realized, and in a manner that defies the intentions with which the state attempts to structure that field. For Majid, development requires remaining in his *mohalla*, as traditional forms of sociality, rather than an impediment to his improvement, are a constitutive aspect of meeting his "basic needs."

CHAPTER V

CONCLUSION

In the summer of 2015, Karachi experienced a heat wave during which temperatures reached as high as 113°F, leading to the deaths of at least 1,200 people.[1] The effect of rising temperatures was compounded by its occurrence during Ramadan, when most of Pakistan's population was fasting. Even more significantly, the experience of the heat wave was worsened by the energy and water shortages have characterized the country's infrastructure in recent years. As the corpses accumulated in Karachi's streets, locally-based international NGO Edhi Foundation – a provider of a plethora of services in the provincial capital, including medical treatment, hospital transportation, and corpse disposal – found itself overwhelmed. Within days of the beginning of the heat wave, Edhi Morgue had reached its capacity, with hundreds of unclaimed corpses still arriving. Wrapped in white clothes bearing Edhi's name, the corpses were eventually lined end to end in large trenches dug in Edhi Graveyard, and they became symbolic of the state's lack of capacity.

When CNN reporter Saima Mohsin asked Edhi Foundation's founder, Abdul Sattar Edhi, if he had been in touch with the government, he replied, "What government? There is no government. The people are the government. I am the government."[2] The statement aptly captured the sentiments of many people in Pakistan, and it dominated social media for several days. But interestingly, Edhi's statement also captures the

[1] "Why Did so Many Die in Karachi's Heatwave?," *BBC News*, July 2, 2015, http://www.bbc.com/news/world-asia-33358705.

[2] CNN, "Pakistan's Heat Wave: Burying the Unknown," 2015, http://www.cnn.com/videos/world/2015/06/29/pakistan-heatwave-burial-of-unknowns-mohsin-pkg.cnn/video/playlists/pakistan-heat-wave/.

argument of this thesis, which is that state power in Pakistan increasingly relies upon the efforts of those outside of the state apparatus.

Considering the event described above, it would be difficult to make the case for a 'strong' state in Pakistan characterized by coherence and autonomy. But in this thesis, I have attempted to identify a different form of state power, one in which the actions of Edhi Foundation during the Karachi heat wave suggest a different, but nevertheless existing form of rule. While Edhi Foundation's work during the heatwave makes it clear that there is "no government" in Karachi, it also provided the very services that the state was expected, but failed, to deliver. That is to say, though Edhi Foundation revealed the lack of the state's presence in Karachi, such efforts are also key to sustaining state rule in the city. From this view, state power must be considered beyond the actions deployed by the state apparatus and according to state*like* processes and practices that contribute to a national order, regardless of where they trace back to.

In this thesis, I have used housing schemes as an entry point to examine this problem in greater depth. Viewed as integral to national development since Pakistan's First Five-Year Plan, the construction of housing schemes has been inextricably linked to state power. And yet, few resources have been committed to the development of housing schemes by the national government; rather, these projects are developed in an entrepreneurial manner and by an array of actors. While this process of developing housing schemes is a dispersed and heterogeneous one, I argue that this is also how development in Pakistan 'really works.' Turning to my case study, I explored this process of development in the rural, 'backward' district of Bhakkar. Similar to Pakistan's larger cities, the development of Gulshan-e-Madina was an entrepreneurial effort. However, key

to making this effort possible in Bhakkar was the state's integration of the district into various global economic circuits. By tracking how the group of entrepreneurs behind Gulshan-e-Madina's development made use of these circuits, I showed how the state enabled development in Bhakkar. Finally, I concluded with a discussion of the limits of state power in Bhakkar. While the emergence of Gulshan-e-Madina inspired the development of approximately a dozen legal and illegal housing schemes in the area, it also led to the construction of *kothis* in *mohallas*. Invoking Foucault, I argued that the building of modern houses in the traditional urban fabric constitutes a form of resistance to state power. While not external to development discourse, such actions call that discourse's natural appearance into question by upsetting the binary between housing schemes and *mohallas* as modern and traditional spaces.

This project has not been an effort to determine whether the Pakistani state is a 'strong' or a 'weak' one, but rather to better understand how state power in the country 'really works.' While heterogeneity and unpredictability are typically associated with 'failed' states, I have argued that such valuations rely upon normative conceptions of what states 'should' be that obscure the operation of statehood in numerous settings. In Pakistan, I have suggested that such disaggregation is characteristic of state rule.

A Genealogy of Housing Schemes

This thesis has discussed the array of actors contributing to the construction of housing schemes in Pakistan. The military, bureaucratic organizations, private developers and more are all deeply invested in the development of these projects. While I have argued that this is how state power 'really works' in Pakistan, a larger question remains:

What are the conditions within which this heterogeneous group of actors are compelled to contribute to national development in Pakistan? Though I have linked these efforts to state power, the creation of that link itself requires further investigation.

A genealogy of housing schemes in Pakistan would explore the grounds upon which such projects acquire seemingly normative force in the country. To what extent is this grounded in colonial history; for example, the construction of housing schemes as exemplary milieus by British rulers? How does this colonial history interact with contemporary features of Pakistani society, such as high investments in property due to the prohibition of interest bearing deposits under Islamic law? What are the particular problems that housing schemes address, and what objectives does addressing them achieve? Though these are only preliminary questions, they indicate the depth of the points that remain to be addressed.

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