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Landscapes of *Rizq*: Islam, Charity, and Speculative Real Estate in Lahore

Introduction

Asad was barreling down a village road in his Toyota Hillux pickup truck toward the starting line. We had traveled from the city of Lahore to a small town named Jhal Magsi for an annual off-road desert race that attracted dozens of teams from around Pakistan, including Azaan Valley, the real estate developer I was conducting fieldwork with. The Jhal Magsi rally is not the longest running or biggest one in the country, but among drivers it is known for being the most treacherous. The 145-kilometer track traverses multiple different terrains, including narrow farm roads bordered by irrigation ditches, deep water river crossings, and mountain paths with steep, 300-foot descents. Around the campfire in the nights leading up to the race participants described the route as a *gari ki qabarstan*, or graveyard of trucks. Indeed, nearly half of the racers did not complete the track at all, their vehicles either toppling or malfunctioning before reaching the finish line. Suddenly, Asad pulled over. A group of five local boys were standing alongside the road cheering for trucks as they passed by. Asad grabbed a wad of cash from the glove compartment and gave each of them a crisp thousand rupee note before speeding off to compete in the race. Though his final time was spoiled by a punctured tire, Asad was one of the 33 racers to complete the track. As he accelerated across the finish line and then came to a stop, a small crowd rushed his vehicle to offer congratulations, shake hands, and take selfies. Asad recognized one of the men and asked his navigator to reach back into the glove compartment and give him another thousand rupee note. Then they drove back to the campsite to continue the celebration, half of the crowd accompanying them in the truck bed.

Later, I asked Asad why it had been so important to distribute the thousand-rupee notes. The short answer was charity. The long answer was more complicated. Like many Muslims in

Pakistan and around the world, Asad believed that what one gives in charity is returned by 700 times in this life or the hereafter. At Azaan Valley, such charitable investments are explicitly linked to *rizq*, or material wealth provided by God, which comes in the form of sold-out real estate projects, legal victories in land disputes, and surviving death-defying desert races.

Real Estate in Pakistan

Self-described as a "40 million square foot mega city," Azaan Valley is a sprawling residential real estate project located on the outskirts of Lahore. More specifically, Azaan Valley is a housing scheme, the pattern of urban development enforced by the Lahore Development Authority, or LDA, since Pakistan's partition from India in 1947. Housing schemes are bounded residential communities that provide infrastructure, public amenities, and plots of land for residents to construct their own homes. Like most housing schemes in Lahore, Azaan Valley launched by converting an initial patch of farmland into residential real estate and then slowly expanded through the acquisition of land from adjacent agricultural landowners.

The LDA's insistence on creating housing through housing schemes has had a devastating impact on urban growth in Lahore. The city has expanded by 20% in the past 20 years alone, not only displacing agricultural landowners and tenant farmers but also disrupting the supply of cheap and fresh produce to the city. During the height of real estate activity between 2007–2015, Lahore lost an unprecedented 72 percent of tree coverage, which, in combination with a surge of commuters across the ever-expanding periphery, has contributed to the city being consistently ranked as one of the most polluted in the world. But perhaps most tragically, while 40% of the population lives in informal settlements, most plots in housing schemes remain vacant. Land has become the most valuable asset in Lahore and a speculative market has been created in which local and overseas Pakistanis trade in plots as prices change. The value of land has doubled over the past decade making formal housing unaffordable for most Lahoris.

Similar to racing, Lahore's real estate market is incredibly risky. While LDA bylaws require developers to acquire and develop at least 40 acres of land before their projects are approved, the extraordinary cost of land makes that impossible. Consequently, in the initial stages of a project it has become the norm for developers to plan, advertise, and sell plots before acquiring any land at all. Developers rarely acquire the same amount of land they have sold and projects are regularly declared illegal by the LDA, leading to allegations of fraud and public protests by investors.

Nevertheless, real estate remains big business in Lahore. With an estimated valuation of $700 billion, real estate is the second largest industry in Pakistan and described by critics and proponents alike as the backbone of the country's economy, and Lahore is one of only a handful of cities in the world where return on investment in real estate is regularly greater than one hundred percent. During my fieldwork with developers and investors, I have learned about the crucial role played by *rizq* in negotiating the extraordinary risks associated with real estate in Lahore.

Risky Investments

As Pakistani citizenship is the only legal requirement for purchasing property in Pakistan, investors in Lahore's real estate market are spread across villages, small towns, and major cities throughout the country as well as a number of different nations in the Middle East, Europe, and the Americas that are home to the Pakistani diaspora, the sixth largest in the world. One of the few places where transnationally dispersed investors meet are WhatsApp groups formed for discussing real estate in Pakistan. In order to avoid being defrauded by developers, group members exchange hundreds of messages daily documenting the status of projects, which include Google satellite images, news articles, personal photos and videos, and copies of approval forms. At the same time, the extraordinary risk of buying a plot in an unapproved housing scheme is matched by the exponential reward of the plot's increased value once approval is received. I once heard a recently launched housing scheme described as "not legal and not illegal" as it had yet to be acknowledged by the LDA. But every week the organization declares another project illegal, and stories abound about group members, family, and friends losing their life savings in housing schemes.

Some describe real estate investment like an addiction. After scolding senior group members for risking their retirement savings, one member conceded that "Reading property posts is a passion and anyone playing this game will do so until death. Thank God I am only 45 years old and have plenty of time to earn, get stuck, or lose. This dirty game is never-ending." For others, losses in the real estate market intertwine with camaraderie experienced in the group. During Eid al-Fitr, members reflected on how they had come to think of one another as family over the group's four-year history, including teasing one specific member for encouraging investment in a housing scheme that was later declared illegal.

But during my fieldwork with investors, I have also observed how debts in the real estate economy are balanced by credits in an other-worldly one. One day, Waqas shared several photos and videos of the LDA demolishing a commercial plaza in a housing scheme named Bahria Orchard. One of the videos shows an LDA bulldozer effortlessly crumbling the concrete walls of the structure. Waqas angrily asked the group, "Advocates of the non-LDA approved Bahria

Orchard project, what do you have to say? Where are you now?" Several months later, Noman was regretting his investment in Bahria Orchard, which had been purchased for 51 lakhs but was trading at 40 lakhs since the incident, a decline from approximately $32,000 to $25,000. Compounding his frustration, the investment had been made in Emirati dirham, which had since gained against the Pakistani rupee. "So my loss is double" he lamented. Tayyab responded to Noman saying "It's okay Noman brother. It's all a fate game. Whatever *rizq* you received initially was also fate and given to you by God. In the end we only get what's in our fate." Noman and several other group members agreed, and then the conversation turned to investment opportunities in a housing scheme that had been declared illegal two years earlier leading to a steep decline in prices.

Landscapes of *Rizq*

If investors conceptualize loss as predestination, developers are committed to improving their worldly fate. At Azaan Valley, *rizq* is not passively received from God but actively increased through charity. The housing scheme funds a local school, hospital, and, most notably, cafeteria that feeds up to 10,000 people per day, efforts that cost millions of rupees per month, or tens of thousands of dollars. Additionally, in accordance with *halal* economics, or commerce that is permissible in Islam, the company is cash-based and abstains from loans, mortgage, and credit. According to the company CEO, Farooq, the project has three partners: Farooq, his brother, who serves as chairman, and God. "We don't run the housing scheme, God runs it. I could shit in a box and it would be God's product."

Azaan Valley has been remarkably successful. Though the housing scheme is located in an agricultural area of a small industrial town, a recently constructed ring road has brought the project in the proximity of Lahore, which allows the company to market plots as part of the expanding megacity. The combination of relatively inexpensive land prices with the promise of future development has not only made Azaan Valley plots a popular choice among investors but also opened real estate investment to a new class of middle-income wage earners such as shopkeepers, taxi drivers, and overseas laborers. In 2016, the company launched a new phase and released 3,000 plots into the market, which were completely sold out by the end of 2020.

However, the land for the new phase was yet to be acquired. In 2017, Azaan Valley stuck a deal with a neighboring housing scheme that had recently been declared illegal. Azaan Valley would purchase 150 acres of land from the other developer, who would use the proceeds to acquire the land needed for his own project to be approved. Unfortunately, the other developer did not have ownership rights over much of the land that he sold Azaan Valley, leading to hundreds of legal cases being opened against the company by local landowners. At the time that my fieldwork began with Azaan Valley in 2020, the company was simultaneously litigating disputes in the district court and secretively contracting independent brokers to piece together parcels of land in the area acre by acre.

In one particularly challenging example, the owner of 19 acres of land slated to be the main boulevard for the new phase was demanding 15 million rupees per acre, which was three times greater than the company's average rate. In response, Azaan Valley sent 200 armed guards to occupy the location, a brief shoot-out ensuing before the landowner's outnumbered guards fled. Azaan Valley then blocked the entrance to the 19 acres with a large shipping container and several guards. A few months later, the landowner settled for 12.5 million per acre and sold an additional 21 acres for the company rate.

Afterward I was at a restaurant with Bilal, who works with the Azaan Valley land acquisition team, and Adnan, a lawyer on retainer with the company. Bilal told me that Adnan had never lost a case for Azaan Valley. In addition to having a brilliant legal mind, he had longstanding relationships with judges in the area. Azaan Valley always finds a path to victory, whether legally or extralegally as in the occupation of the 19 acres. Today they were celebrating a recent decision in a land litigation case. “Thanks to God,” Adnan offered, to which Bilal replied “Thanks to the cafeteria.” Then he looked at me and said “We are just puppets. We are the hands on the gun. But the cafeteria is the gun.”

The company’s land acquisition tactics are a stark contrast with its strictly *halal* business practices. Additionally, many of the employees are much more flexible in their personal lives. Throughout the day they smoke *charas* joints, or hashish blended with cigarette tobacco. Farooq regularly organizes raves at the office where ecstasy and methamphetamine proliferate. While driving back from the Jhal Magsi desert race with Farooq’s brother-in-law, Haider, who is also the company’s head of marketing, I asked him how Farooq reconciled the reward of charity with irreligious behavior, for which there would surely be consequences. Haider responded with a story he had heard from Maulana Tariq Jameel, a popular Islamic television preacher in Pakistan who is also a member of Tablighi Jamaat, a transnational Sunni missionary movement. In one of his sermons, Jameel discussed a close friend who had recently passed away. The friend had a short temper and constantly bickered with friends, family, and strangers, but he also regularly practiced *tasbih*, an Islamic devotional act that is viewed as supplemental to the daily requirements of Muslims and associated with extra rewards. Jameel was concerned about the fate of his friend until one night he appeared in Jameel's dream smiling. Jameel reasoned that God had weighed his friend's good deeds against his bad ones and accepted him into heaven. Then Haider pointed to the yellow reflectors on the highway median that appeared every one-hundred feet. On this particular stretch of road, someone had painted one of the ninety-nine names of God on each reflector. "Who did this?" he asked. "It was somebody's cost. Somebody spent millions of rupees painting these signs because it brought purpose to their lives. I personally feel safe driving on this road. Now imagine the reward they have received."

Conclusion

Many who lived in Lahore prior to the real estate boom of the 2000s now describe the city as unrecognizable. An ancient city that rose to prominence under Mughal rule in the 16th century and once was confined to thirteen large gates, the city has simultaneously expanded exponentially into its agricultural hinterlands and become out of reach for most residents. Multinational donor agencies, government officials, journalists, academics, and urban planners all condemn the model of speculative real estate that is enshrined in LDA bylaws and has absorbed the city's economy. But as a landscape of value, Lahore's is not dominated by market logics alone. Credits and debts in Lahore's real estate economy are balanced by those in a spiritual one through the notion of *rizq*. Credits earned through charitable deeds are spent on violent forms of capitalist expansion, and debts incurred through risky investments are wiped clean by God's will. It is an audacious form of speculation at the intersection of Islam and capitalism that is irreducible to either. If global capitalism is inescapably place-based, then it is also inevitably multiple, and grappling with ongoing radical transformations in land relations demands an understanding of the cultural contexts in which they unfold.