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A 'Naya' Pakistan: How transnational practices have reconstructed the housing system through new productions and markets of housing in Islamabad and Rawalpindi

RGPK1

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Being a dissertation submitted to the faculty of The Built Environment as part of the requirements for the award of MSc International Planning at University College London:

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A 'Naya' Pakistan: How transnational practices have reconstructed the housing system through new productions and markets of housing in Islamabad and Rawalpindi

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Abstract

Housing production and housing markets are components of the wider housing system which need to be studied in parallel to reveal complex patterns that cannot be identified on their own. Within Pakistan, this system is following a new pattern as a result of its transnational migrant population and state policy influences. This is since Pakistan embodies a lucrative housing industry. Multiple different processes that can be argued to be influenced by investment patterns and growing aspirations of the middle class have reconstructed the housing system in Pakistan. As a result the increase in overseas Pakistani investment and the rise of demand for prestigious housing units has fueled the production of housing in the twin cities of Rawalpindi and Islamabad, Pakistan. Whilst both cities are assessed, existing class disparities created by the stress of viable land for housing production in Islamabad have led aspirational housing to be produced in Rawalpindi. Moreover, to combat housing supply constraints the state has leveraged the rise of investment into the production of high rise-buildings however this has failed to be effective in the long term since it lacks affordability due to demand created by speculative investors.

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Glossary

Naya - New

Housing scheme - Type of gated community

Marla - A traditional unit of measurement

Kanal - A traditional unit of measurement

1 Marla = 250 square feet

1 Kanal = 5400 square feet

Abbreviations

CDA - Capital Development Authority

RDA - Rawalpindi Development Authority

NOC - No Objection Certificate

NAHPDA - Naya Pakistan Housing and Development Authority

MOOPAHRD - Ministry of Overseas Pakistanis and Human Resources Development

1. Introduction

1.1 context

“Majority of the Pakistanis, overseas or rich locals are involved in the housing sector because real estate is one of the most prestigious businesses in Pakistan. If anyone wants to invest, they will definitely opt to do that in Pakistan. Last week we were looking for an apartment to rent in the housing scheme and most of the apartments had owners from outside the country. Of course the mass amount of this investment is helping the country modernise but it is making finding a permanent home more expensive for us.” [LDP2]

This quote reflects the current status of the housing system in Pakistan and encompasses the themes of this dissertation. Prior to delving into this, it is crucial to get a conceptual understanding of the variables that have led to this status. Globally the house-building industry is distinguished by three key components of housing development which include residential land development, housing production, and house marketing and sales (Yau, 2012:187). Most studies view these components through a lens which compartmentalises them, failing to see how they work in conjunction affecting other aspects of housing studies such as housing affordability. Rather, housing studies have considered housing affordability regarding low income citizens yet affordability is increasingly becoming an issue for the middle class in developing countries (Tafridj, 2022). It can be argued that this is due to the production of luxurious modern housing at a disproportionate rate making it unattainable for local residents. In essence, housing production is both for owner-occupation and rental purposes which is often determined by the affordability and financial parameters. Housing production in Pakistan has grown significantly since urban land has been attracting speculative buyers and developers in Pakistan since the 1990s (Farrukh, 2021: 7) which has led to the repackaging of suburban land into land parcels, sized accordingly to be sold as housing plots for housing development. The production of housing that this dissertation is concerned with is gated communities such as housing schemes since it contributes to large scale housing development in peri-urban areas (Atkinson & Blandy, 2005). As a result, the extent to which this is contributing to increasing the housing supply for its population, in particular its middle-class population, is questionable.

The key developers and investors in contemporary housing production in Pakistan can be identified as overseas Pakistanis. Their involvement in the housing industry is explored through challenging debates in transnational migration studies. Pakistan has one of the largest diaspora populations in the world (FindEasy, 2022) and Schiller (2015:2278) claims those within transnational fields are active agents in

practices that produce and change localities which are linked to conditions of global capitalism and processes of accumulation (ibid, 2277). Ruonavaara (2018: 180) claims that housing studies is a multidisciplinary field that comprises research from other academic and professional disciplines, however the house-building industry in the Global South has not been researched through the lens of diaspora patterns. Clapham (2009:5) argues that research related to housing studies is more pragmatic when theory is drawn from other disciplines. In light of this, this dissertation will draw upon concepts in transnationalism such as remittance to unfold the unique patterns that are in Pakistan's housing industry.

As Pakistan has one of the largest diasporas in the world and a growing housing industry, it presents a valuable case study for unpacking contemporary housing production in developing countries. Despite the findings of this dissertation being applicable in all urban areas of Pakistan, the focus area is Islamabad; the capital city and Rawalpindi due to their close geographical proximity, making it unreasonable to focus solely on one city as the study area.

Since the merits of housing systems are based on housing market performance (Jones, 2002 cited in Ayub, 2020), literature has positioned speculative housing investment to contribute significantly to capital markets. Despite this, such an approach to housing systems fails to see the implications for citizens and societies trying to fulfil their need for shelter (Ayub, 2020). Instead of applying quantitative methods in assessing the housing industry in relation to housing production and housing market performance, this dissertation takes a more empirical approach. Aalbers (2016) considers the housing system as "a collective of actors and their interactions around development, delivery and operation of the housing market within the broader urban system". This research embodies Aalbers (2016) approach through interviewing a range of different actors from overseas investors to local residents allowing a holistic understanding of the contemporary housing system in Islamabad and Rawalpindi. It can be argued that the patterns in the findings are aligned with all major urban areas of Pakistan.

In the absence of literature and social discourse regarding the consequences of native overseas investors on the development and planning of a country, the dissertation examines how the role of the state can influence and encourage housing production, also known through the '*invisible hand*' in economics. In the case of Pakistan, the state has encouraged overseas investment through facilitating

transactions and promoting investment specifically in the housing sector through marketing housing schemes that appeal to western standards of living. The findings of this dissertation reveal that Pakistan's housing production is widening the gap in the acute shortage of housing (Ahmed et al, 2021) due to the lack of affordability for middle-class citizens which has resulted in the lack of viable financing methods for its citizens.

1.2 Research questions and objectives

The study aims to address whether the rise in contemporary housing production in Pakistan which is heavily influenced by overseas Pakistanis has been creating a housing supply for the growing middle class population in urban areas. This will be done by considering the following research questions and objectives:

1. Assess the historical relationship between Islamabad and Rawalpindi
 - What is the role of state authorities in housing production?
 - What is the provision of housing for middle-class citizens?
2. Assess how the phenomena of overseas investment have contributed to housing production
 - What are the key contributors that have led overseas Pakistanis to invest?
3. Analyse the trends and influences that have shifted the housing market
 - What have housing markets for middle class citizens previously encompassed in Pakistan?
 - How and why are housing production patterns having a consequence on local middle-class citizens?
 - To what extent is the new production of housing desirable for overseas and local Pakistanis?

1.3 Outline of Dissertation

The literature review chapter will explore studies from housing systems theory including traditional housing production models and variables that affect housing markets. It will then draw out how the housing system affects middle-class housing consumption and will explore transnational migration patterns to inform the characteristics of overseas Pakistanis. Chapter 3 provides a robust methodology to aid the research of exploratory studies. The framework examines the different stages of the housing system and the interrelationship between the multiple actors involved. Moving over to Chapter 4, starts to connect the information through the findings of the interviewees to inform and explain the new phenomena of housing production and consumption that are occurring in Rawalpindi and Islamabad, Pakistan. It concludes that the contemporary housing system in Pakistan is quite complex and is a product of multiple different changes, influenced by the state, overseas Pakistanis and local citizens occurring at the same time. To summarise, Chapter 5 concludes that whilst housing production can contribute to the housing supply increasing, the typology of housing has led it to be less accessible

for local residents and so it diverges from the assumption that greater housing stock would reduce inequality.

2. Literature review

This chapter provides an overview of key literature that will support the structure of this dissertation. This will be done by analysing key literature in both housing systems studies and transnational migration studies. Although there is a plethora of literature on housing systems, this global discourse mainly uses the global North as a contextual perspective for theorisation whilst little attention has been paid to housing system studies in the Global South. Key concepts are explored to allow future research to fill in the gaps of this study through using similar variables and methods to contribute to this academic discourse. Supporting literature from transnational migration studies will provide a conceptual grounding for how housing systems can be understood through various actors both in the supply and demand side.

Vertovec (2009: 15) notes the importance of transnational migration studies when researching Pakistan as it is one of the most reliant countries of remittance to support its national economy. At present, transnational studies provide a systematic and synthetic lens to look at how governance, social movements and economies are altered when entangled across borders which leads studies to rethink democracy and belonging in response (Levitt & Jaworsky, 2007: 146). The nuanced relationship between actors and housing systems will be understood through transnational and entrepreneurial dimensions that have started to surface in more contemporary times, which has adversely altered components that fit under the realm of housing systems, including profit regimes, the role of available land, state incentives for housing development and most importantly, the production of housing.

2.1 Housing production: General studies

Literature from Barlow and Duncan (1994) provides a theoretical overview of the production, provision, role of land and different profit regimes that are established in such housing systems. These factors are interconnected and different variables within them lead to different outcomes of the housing system. In particular, the most universal factor of supplying housing is the availability of land. Paccoud et al (2021:1) study of Luxemburg argues that concentrated ownership of residential land affects housing production through landowner and developer dominant wealth accumulation strategies. Globally, factors that contribute to land speculation for developers are often linked to whether there is low land price inflation or whether the state imposes any land holding taxes, which also incentivises housing development (Barlow and Duncan, 1994: 94). Jacobs et al (2022) argue that these processes have deepened the investment view on housing. For example, Turk and Korthals Altes

(2014:157) argue that in Turkey, although new construction has led to the increase of housing, it has not been serving low-income groups but rather providing more stock for high-income households. This proves that high housing production performance does not necessarily lower house prices since increased investor speculation deteriorates housing affordability for those at the lower income scale (Sari and Khurami, 2018: 2). The focus on low supply can also be attributed to a lack of responsibility for planning by the state and instead is affected by private landowner and property developer strategies (Paccoud et al, 2021:2), the argument here is that land-based wealth takes over rather than the production of housing making it both unaffordable to purchase land (ibid) for the purpose of housing and also increases rental prices due to the lack of stock. Contrarily, Barker (2008:42) asserts that housing supply constraints may not be linked to planning regulations but rather to larger infrastructure limitations such as inadequate roads, drainage and water supply. Overall, systemic barriers constrain the supply of affordable housing, failing to meet all local demands (Jones & Stead, 2020).

The profit regime in housing systems is determined by the actors involved in both the provision and production of housing; recent studies by Stirling et al (2022) suggest that the assetisation of land and housing is still evolving. Duncan and Barlow (1994: 114) have assessed this through looking at different forms of promotion in housebuilders strategy. Typically, development gain; ie. profit is kept by the housebuilders who act as both the promoter of housing and the actual developer (Duncan and Barlow, 1994). In cases where the private sector dominates the house-building industry, developers are not keen to provide affordable housing since it hinders their profit margins (Jones & Stead, 2020). Moreover, since housing production strategy is reliant on the fiscal and monetary environment in which they operate, for example, the state's direct or indirect intervention can significantly affect the eligible housebuilding land supply and finance for housing investors (Duncan and Barlow, 1994: 141) determining their profit. As a result, the state's role in the financialisation of housing is notable however overlooked in studies (Christophers, 2017 cited in Stirling et al, 2022: 2). Moreover, Duncan and Barlow's (1994) study highlights that the traditional model of housing production in the private sector is a result of semi-speculative behaviour and is as follows: after the purchasing of land, the developer makes a detailed plan of the proposed development followed by consulting interesting actors such as the public to engage an interest in the development. This framework was relevant to early housing development in Europe however can be applied to contextual cases such as housing studies in Pakistan.

A more comparative perspective has been taken by Zadeh et al (2021) who views the stark differences in housing globally. Their study highlights that since living and housing standards are not perceived to be of 'normal expectations' in European societies (ibid: 167), an alternative or earlier stage of the housing systems framework needs to be applied when theorising housing in the Global South. Nevertheless, their study also picks up on global similarities within housing provision related to privatisation, deregulation and marketisation, which is all mostly pushed by the state (ibid, 170). This leads one to assume that although Barlow and Duncan (1994) provides a wider overview of housing systems frameworks, this cannot be fully applied.

2.2 Middle-class citizens: Buying or renting

Ravallion (2010: 452) highlights the expansion of the middle-class in the global South and the consequent rising incomes. Additionally, Jacobs et al (2022:4) argues that the trend towards speculative real estate investment can be observed in such areas of the global South concurrently. As a result, increased commercialisation of land continues to make home-ownership unattainable since it inflates property prices (Rakodi: 1995: 793). Jones (2020) and Ahmed et al's (2021)'s study highlights that the provision of housing is geared towards upper classes of society through housing finance mechanisms whilst lower and middle classes do not have the same access to this due to weak cash flows, exemplifying the unaffordability of housing. As a result, the private formal-sector of housing has tapped into the production of high-quality dwellings for middle-class households (Rakodi: 1995: 795). In the context of Pakistan, Ahmed et al (2021) reveals that there is a good earning opportunity in the rental housing market which has attracted capital from local and foreign investors, this reflects Stirling et al (2022) study on the assetisation of housing. Further, Rehman (2012) elaborates that real estate business in Pakistan has low investment risks which results from the high land values, thus offering high profit margins. As a result there is increased real estate demand from investors, making housing unattainable for the middle-class of society (ibid, 12). This has created an imbalance in the accumulation of owner-occupied housing which Jacobs et al (2022) argue to be a fundamental expression of class, advantage and exclusion.

2.3 Transnational Migration Studies

Transnationalism can be defined as 'the processes by which immigrants forge and sustain multi-stranded social relations that link societies of origin and settlement' (Basch et al, 1994: 6). A third perspective to this study was added in the 1990s where scholars argued that migrants continue to be

active in their home country whilst becoming part of the country that received them (Levitt & Jaworsky, 2007: 130). Transnational migration studies is becoming increasingly significant in understanding global patterns across many different fields Levitt et al (2003: 565) has emphasised the importance of this perspective among migration scholars however the study is focused on case studies from Latin America and the Carribbeans (Levitt & Jaworsky, 2007: 131). There is therefore a need for nuanced examples from South Asia to be examined to contribute to the study. Transnational practices can only be understood through context specific, methodological and empirical work (Ibid) in order to make connections on the influence of practices on other fields of study. Vertovec (2009:5) highlights that economic, social and political relationships are increasingly being transferred through highly active networks spanning vast spaces which is arguably creating new patterns of exchange depending on the temporality of processes (ibid, 13). This theory can be extended to understand investment patterns in migrants' home countries.

Vertovec (2009:2) notes that variations of these practices are prominent through sub-themes such as remittance which is the act of sending money back to their home country. Studies by Rahman and Fee (2012) have shown that remittance can have consequences for local residents of the migrant home country. The most prominent of these is the inflation of local land prices, housing and food (Vertovec, 2009:2), which results in greater disparity in migrant home countries. Moreover, Levitt & Jaworsky (2007: 133) highlights that state's can become economically dependent on remittance to support the development which can be argued to shift state responsibility. To support this, literature from Widgren and Martin (2002:223) argue that in some countries, development sites use remittance to also develop infrastructures prior to the region developing economically. As a result, Firang (2020) has called for international research practices to incorporate the nuances of transnationalism when delivering services in the origin country.

Landolt (2001) suggests that some broader effects of transnationalism infiltrate the social fabric of home countries, such as local status hierarchies and consumer patterns shifting. To understand these broader consequences, Erdal (2016) literature calls for the inclusion of non-migrant populations perspectives. Most attention is given to the economic impacts of remittances (Vertovec, 2009: 40) since it is argued that remittance investment in housing generates greater multiplier effects than any other industry (Taylor, 1999 cited in Vertovec, 2009:44). Levitt & Jaworsky (2007:135) highlights that the state actively encourages emigrant investment, giving the example of the Indian government offering non-resident Indians to open high-interest bank accounts, subject to lower taxes. This may indirectly encourage more investment in housing production since it is argued to be a secure asset (Stirling et al, 2022). This suggests that transnationalism can have a direct impact on housing

production studies and raises concerns regarding the migration-development nexus (Levitt & Jaworsky, 2007: 145). Nevertheless it should be noted that types of transnational practices may vary so this lens may not be applicable in all cases due to differences in the type of migrant (ibid: 131). This will be explored in my analysis.

2.4 Contemporary Forms of housing

Clapham (2009: 8) argues that examining how the built form is made and utilised based on the social relationships involved is essential in housing theory. As a result, assessing the implications of gated communities with regard to the context of Pakistan is important since it presents contemporary housing production. Atkinson and Blandy (2005) highlight a common factor is large-scale developments being centred around residential enclaves which restricts access through high surveillance, shifting the urban form (ibid, 177). Moreover, maintenance is managed by frameworks set by gated community developers which residents support financially (ibid). This indicates the lack of state involvement in these sites and accounts for higher living costs, reducing its affordability. Tedeschi et al (2022) insinuate that in some instances, building projects are sustained by transnational migrants. Moreover, Atkinson and Blandy (2005: 179) highlight that the desire of status, privacy and investment potential attract people to want to live in such areas. The interest in studying gated communities has grown, however this relatively new object of study has not extended to examples in Pakistan yet. My research aims to fill this gap through understanding different types of housing production; much of which have the characteristics of gated communities.

Atkinson and Flint (2004) highlight that gated communities aim to disengage people from wider urban problems and responsibilities that create a seamless experience of the urban environment with elite residents shifting between these secure places of living, leisure, education and workplaces. As pockets of these elitist territories grow, they create a greater fraction in the city. Despite this, it is noted that this new enclave is not considered as problematic in housing studies, unlike the ghettoisation of the poor (Atkinson and Blandy, 2005: 180). This calls for exploring the role of elitist housing in perpetuating the lack of accessible housing for all urban dwellers. Contrarily, Salah and Ayad (2017: 2744) bring another perspective to the study of gated communities through suggesting that by actively choosing to live with people of a similar status, it can create a sense of belonging and social coherence for some residents of the city. Further these modern urban housing landscapes and the expansion of the so-called middle-class lifestyle denotes that developmentalist states are catching up with the West (Ronald & Lee, 2012 cited in Zadeh et al, 2021: 172)

This literature review has succinctly reviewed literature from multiple fields within housing studies and transnational migration studies and concludes that the aforementioned characteristics simultaneously contribute to and are a result of socio economic factors. Understanding literature from both disciplines will help unravel the research conducted for the purpose of this dissertation. The phenomena that is occurring in Pakistan's housing production industry is a product of patterns identified in housing systems theory and transnational practices.

3. Methodology

3.1 Case study

For the purpose of this study, Islamabad and Rawalpindi will be researched, since they are commonly seen as twin cities (Maria and Imran, 2006:1) due to their geographical proximity creating interdependency on their urban development (ibid). Since Islamabad is the capital of Pakistan, overseas investors are attracted to the housing market here. However, existing housing pressures mean that land prices and housing units are more costly here, often leading investment to be redirected to Rawalpindi. This is because parts of the territory intertwine with Islamabad and the close proximity usurps the prestigious status of Islamabad. Although this dissertation aims to reveal how housing production is being reconstructed in Pakistan, it will pay attention to the twin cities in particular as these urban centres are facing a particular housing crisis with a lack of suitable housing provision for its growing middle-class population. Alongside this, the physical geography and pleasant micro climate (Adeel, 2010) deem it to be a region for secure investment. This is demonstrated in light of recent events in which Islamabad and Rawalpindi were least affected by the catastrophe of floods in Pakistan.

Public authorities play a key role in shaping the type of housing production locally through incentives for developers and land-use specifications. These authorities are the Central Development Authority and Rawalpindi Development Authority, for Islamabad and Rawalpindi respectively. More recently, the introduction of the Naya Pakistan Housing and Development Authority (NAPHDA) in 2020 and the Ministry of Overseas Pakistanis and Human Resources Development (MOOPHRD) have contributed to encouraging other necessary actors such as private developers and investors within the housing production industry. Additional actors that contribute to the wider housing system include local urban planners, management companies and local citizens.

3.2 Research Framework

This research has used Aalbers (2016) understanding of housing system's to be an interrelated system of its actors and their interactions in different stages to form its research framework. The merit in exploring the interrelated relationship within housing systems helps identify that different stakeholders can have multiple types of interests and can provide a dual-perspective (Newcombe, 2003: 841) despite being a single entity. This approach differentiates the study from existing research

since it explores the intersection between different stages within the wider housing system. Further, examining this by applying the lens of transnational migration to understand contemporary patterns in the housing industry also expands existing studies. Vertovec (2004) emphasises that to gain a holistic understanding of transnational migration effects, elaborate border-crossing networks are to be studied. This was completed by looking at multi-sectoral actors that span both the overseas and local populations of Pakistan.

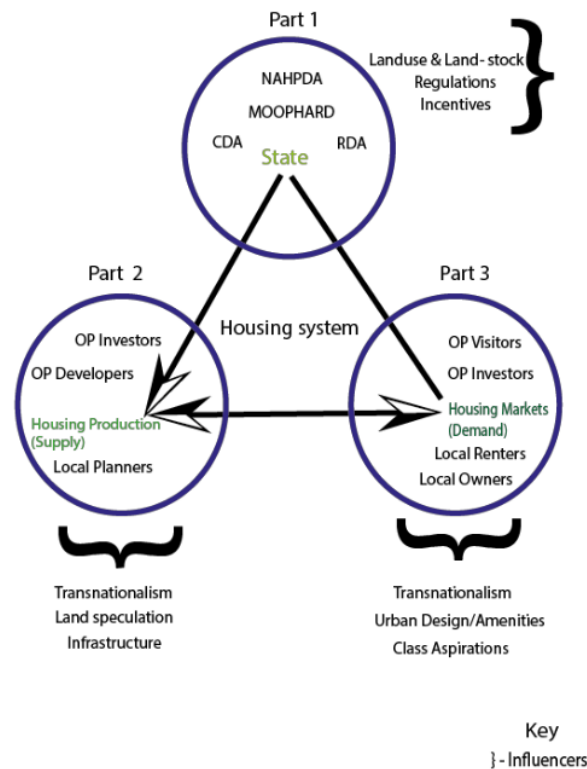


Figure 1: Research Framework

(Source: Author)

3.3 Method of Analysis: Semi-structured interviews and Secondary Data

Gaber (1993) argues that relying on quantitative research methods can result in biased analysis since it misses important socio-economic issues, formal and informal practices and the role of actors within a broader planning system. To combat this, qualitative interviews provided the main source of information for this dissertation. Following an in-depth semi-structured pattern ensured participants to engage in discussion by encouraging interviewees to share their experiences and perspectives.

Allowing myself to be an active listener was critical for this exploratory research. Some interviews were conducted in Urdu depending on the participant, in this instance the interviews were accurately translated into English.

The interviews consisted of multi-sectoral actors and each engagement lasted roughly an hour with tailored questions depending on the actor which helped gain in-depth answers.

Interview code	Actor	Role
LPD1	Local Private Developer	Urban Planner
LPD2	Local Private Developer	Urban Planner
OPI3	Overseas Pakistani Investor firm	International Real Estate Agent
LA4	Local Development Authority	Assistant Director of Town Planning
OPF5	Overseas Pakistani Foundation (MOOPHRD)	Assistant Director of Overseas Pakistani Foundation
OD-UK6	Overseas Pakistani Investor	Head of company
LR7	Local Resident	Homeowner Resident
LR8	Local Resident	Homerenter Resident

Table 1: Interviewee Information

(Source: Author)

In addition to the interviewees, policy documents and secondary data will be used to support the main findings from informants. By employing a mixed-qualitative methods approach to this research, I aim to create a robust and baseline account for future studies regarding this topic.

To draw out themes and commonalities between interviews and responses, transcribing and thematic coding methods were applied to find “connections and relations between statements” (Crang & Cook, 2007: 140) to be used when analysing research questions. It was also essential to address the issues of validity and reliability of the information (Barriball & While, 1994: 330) provided by each participant; in many instances, when discussing a specific policy, participants would provide me with photographic

evidence of documents related to the planning or housing status' to confirm the information. Their perspectives could only be deemed as useful for this research if certain information was cross-checked with other participants, although being exploratory this meant that some information given by different stakeholders contradicted each other.

When applying the lens of transnationalism, Levitt and Jaworsky (2007: 142) has argued that the field of research needs to extend beyond quantification and thick descriptions in order to focus on set themes. This dissertation explores transnational patterns through qualitative analysis to capture the cross-border relations between actors involved in the housing system. Moreover, Yau (2012) highlights that the infancy of some house-building industries results in there being a restricted amount of data and information, making informant accounts useful in exploring this topic.

3.4 Limitations

A prominent limitation for this study was access to a diverse group of actors. To combat this, a snowballing method proved valuable for reaching interviewees (Kirchherr & Charles, 2018). Yau (2012:187) highlights that the infancy of some house-building industries results in there being a restricted amount of data and information, making informant accounts useful in exploring this topic. Moreover, the lack of prior research on this topic specifically within the context of Pakistani cities proved challenging at times as there were little to no previous studies to draw from or compare my own understanding that I have gained through conducting this study.

3.5 Ethics

I was able to capitalise on local knowledge when conversing with participants (Wiederhold, 2014) however ensured neutrality during interviews. Since interviews were conducted virtually, this dissertation possessed a very low ethical risk. The interviews were conducted in a confidential manner and ensured that all interviews were anonymised by using interviewee code names according to type of actor, and verbal consent was given prior to recording any interviews for the purpose of transcribing. A UCL risk assessment form was filled out prior to conducting research ensuring that sensitive information was not disclosed.

4. Analysis

This chapter is divided into three sub-chapters which all aim to answer the research question by using the findings of the case study. This analysis is supported by the qualitative information that was sourced via interviewees and supporting documents that were provided by them. The main research question is 'What role does the rise in Overseas Pakistani investment play in the housing industry in Islamabad and Rawalpindi, Pakistan?' and to accurately answer this question, the analysis examines (1) the relevance of the twin cities of Islamabad and Rawalpindi in planning (2) the type of housing production that is taking place (3) analyses different variables of the housing industry that have adverse consequences on actors (4) identifies the measures that are suggested to take place in the future. Further, the findings add a new dimension into assessing development through housing production and transnationalism by bridging elements of theory.

4.1: Contextualising the research

4.1.1 The relationship between Islamabad and Rawalpindi

"Islamabad was solely planned for the high class when it became the capital city and Rawalpindi was the place for the working class. The idea was these people would work in Islamabad but after working they would go back to Rawalpindi which is a place they can survive and afford. That is not the case anymore.." [LPD2]

"In Islamabad there are no rakshas (tuktuks) but in Rawalpindi, you can find this. " [LR8]

The quotes by [LPD2] and [LR8] highlight the relevant relationship between the two cities and indicate that Islamabad is deemed as a more expensive city and privileged city to reside in. The most common mode of transportation being banned for civilians in Islamabad also shows the high society standards that are implemented, making the city less accessible to lower-middle class residents. The historical context of this goes back to when Dioxiadis, a Greek architect who was responsible for planning Islamabad, conceptualised the city as a hierarchy of communities (Hull, 2012: 449), continuing British colonial practice in which planners prescribed house designs and settlement areas that reflected salary level and position in government bureaucracy (ibid, 452). Alternatively, Hasan et al (2020: 2) have suggested that post-independence Pakistan in 1960, the purpose of Islamabad was to become a 'symbol of unity' by pioneering modernity in the country and being the diplomatic centre for the

nation. Setting this precedent for the capital city has resulted in a huge housing backlog in both Islamabad and Rawalpindi, especially when taking urban sprawl into account (ibid, 4).

“Islamabad has been created on a grid iron pattern. This is clearly visible on the maps. On the south side we have Pindi and there is no particular pattern to the plan, so Rawalpindi has been haphazardly planned.” [LPD2]

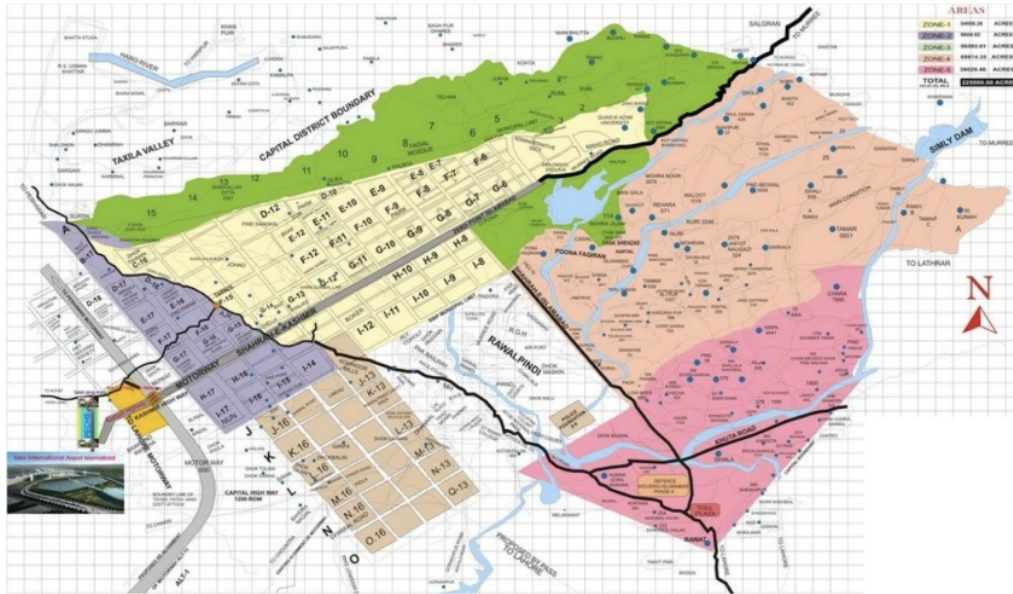


Figure 3: Islamabad Master Plan map (Source: Capital Development Authority)

Figure 1 shows the geographical relationship between both Islamabad and Rawalpindi and the grid iron pattern described by [LPD2] is evident. Beyond this pattern, Islamabad has also been split into five different zones and as shown on figure 1, this grid pattern is not followed in all zones with zone 4 and 5 having streets merging into Rawalpindi territory. As a result, [LDP1] highlighted that there are no clear boundaries between the two cities which often means that developers have land parcels that overlap in both areas. [LA4] explained that the state has attempted to manage and control the development however due to its political condition which changes significantly according to political parties, the vast majority of modern housing is produced by the private sector. [LDP1] also noted that the zoning of Islamabad has led to differing planning regulation which has restricted housing production in some areas, creating an uneven supply throughout the city. As a result of this, [LDP2] stated there has been greater investment on the boundaries of Rawalpindi and Islamabad for housing

since it is *'close enough'* to the centre but is more financially attainable. This suggests that Rawalpindi bears the demand that Islamabad cannot meet and enforces the historical class division of the two cities.

Moreover, adequate land for house-building is a major barrier (Nadeem et al, 2020: 272) which creates a problem for housing affordability since it means there is less supply. [LDP2] highlights

"In Islamabad, land prices are too high. Affordable housing is non-existent here. Those that have some level of affordability have turned to renting in better places like housing schemes."

A key factor that all interviewees revealed was the prevalence of housing schemes in housing production. Particular mentions were to the Bahria Town housing scheme since it is the largest one and overlaps between Rawalpindi and Islamabad. This housing scheme is gated however is not exclusively a private enclave but shares characteristics of gated communities through private surveillance and maintenance. [ODI3] revealed that the state is in favour of this type of housing production since it not only addresses issues related to providing housing but the private sector is also responsible for the internal infrastructures of these areas. This is beneficial for the wider urban realm since [LA4] detailed that the state does not have the correct funding mechanisms that can provide adequate transport, water and energy supplies through creating housing schemes. Therefore, in essence developers are also contributing to the advancement of the city especially as housing schemes encompass facilities that can be used by the wider public. Moreover, [ODI3] indicates that many of the developments are financed through overseas Pakistani investments and so these findings reflect Levitt and Jaworsky (2007:135) theory that states may become dependent on transnational migrant financial contributions to solve problems that the state is unable to.

4.1.2: State authorities

The development authorities and their relevance to new housing production was a recurring theme during the interviews conducted by almost all interviewees. [LDP1] shared that these authorities are government sector corporations and the most relevant ones in this region are as follows:

1. Capital Development Authority (CDA) - This state authority approves development in Islamabad and is known to have more stringent planning regulations in Pakistan in comparison to other authorities. [LPP2] highlighted that this is due to the novelty of Islamabad as well as wanting to protect its hilly environment.

2. Rawalpindi Development Authority (RDA) - This state authority approves developments that are planned in the Rawalpindi region by enabling development which is acceptable to modern world standards

Although these departments are responsible for all aspects related to the urban environment, [LA4] highlighted that both CDA and RDA have dedicated the majority of their resources and policies to the housing department. This emphasises the importance of housing yet whilst the state is aware of this, [LA4] revealed that the state does not have lucrative funds to provide housing both in terms of being solely responsible and supplying housing, and also do not have the necessary systems in place for adequate welfare support. Instead, the state in Pakistan facilitates private developers to build and supply housing.

Moreover [LA4] explained

“The state isn’t able to take part in the production of housing mainly because there is not much state owned land left. The land was sold many years ago and so we can’t be the providers.”

The above quote highlights the importance of land ownership in the production of housing and through local development authorities; the state acts as the planning regulator that has set policies for the housing industry. Moreover, [LA4] discussed that the state can intervene in housing production through specific land-use requirements for housing schemes. [LDP1] further argued that these requirements have contributed to incorporating smaller housing units within the proposed schemes. Moreover, to encourage smaller developments, the Naya Pakistan Housing and Development Authority (NAPHDA) which was established more recently in 2020 sets policies that local authorities such as RDA and CDA must consider. Despite the introduction of this authority, interview findings revealed that problems with regard to affordable housing supply still prevail. This will be explored in the latter part of the analysis.

4.2 Housing production informatives

4.2.1 Time-lags in housing production: A result of the state or developer's land speculation?

A recurring theme that was seen as central to the delay in housing supply was time-lags occurring at several different stages of the housing production process which were a result of different actors and policies. [LPD2] explained that with reference to the land-use requirements of housing schemes across Islamabad and Rawalpindi, some developers purposefully try to maximise the number of housing units proposed on site by compromising other amenities in planning applications with the desire that the authority will approve the development scheme anyway. However, [LA4] highlighted that local amenities should not be compromised in the pursuit of more housing in most instances as places become unlivable and so the authority refuses official permission for development to proceed.

As a result, [LPD2] highlighted

“The pursuit of more housing ends up limiting supply when plans are not approved since official NOC documents are not issued to the developer. In some instances, if developers go ahead with the construction of the homes, they are not able to sell them legally since they are not registered. This limits supply further down the line.”

Alternatively, [LPD1] explained:

“If the developer does want their housing scheme to be recognised, they can resubmit amended plans, however this contributes to delaying the house-building stage.”

Consequently, [LA4] and [LPD2] denote that the relationship between the state and developers has contributed to the constrained supply of housing in Pakistan resulting from time-lags that may occur. To combat further time-lags which may be a consequence of land holding strategy for assetisation, [LPD1] mentioned RDA and CDA planning permission conditions which require building works to start within 3 years of approved permission. This feature is similar to what Duncan and Barlow (1994: 117) explain within housing systems in Europe and reflects that the speed in which permitted housing developments are constructed becomes a policy issue (Adams et al, 2009: 3)

4.2.2: Housing for middle-class residents

Further conversations revealed that the middle class in Pakistan is slowly growing and this population is becoming more financially able to afford better housing, yet there remain challenges when finding suitable housing. There were two main reasons cited for the growth of a middle-class population; the first was the increase in successful entrepreneurs. In relation to this, [LR7] revealed that being self employed is more fruitful than working for someone on basic salaries because there is more room to grow and progress within your own business. The second reason was related to the increase of consumption within Pakistan, much of which [OPI3] credited to the overseas Pakistanis expenditure when visiting their homeland. This also echoes Vertovec (2009) study on economic transformations, which mentions that by migrants having greater purchasing power in their home countries, they are able to contribute significantly to the home economy.

Whilst incomes grow, so does the attainment of better housing conditions (Munir et al, 2022), thus highlighting potential opportunities to developers and investors through the rise in demand. However despite growing incomes for middle-class residents, the lack of financing methods to purchase land to build a home were highlighted by [LR8]:

“If you approach a bank and ask for a mortgage then the first thing they look at is if you have any solid investments or any money in value that is more than the land you want to purchase. And if I already have that amount of money, what is the purpose of me going to the bank and getting a mortgage?”

In many instances middle-class citizens in Pakistan have entrepreneurial backgrounds and so it can be tricky to show proof of their funds as industries are not as regulated due to the lack of administration. As mentioned by [LR1], entrepreneurs' income also fluctuates, which leads to the perception that they are a high risk to lenders (Jones & Stead, 2020: 156). As a result [OD-UK6] and [LA4] explained the alternative methods of financing land and thus a house in Pakistan. Through this, a variation of housing production strategies were evidenced in the case of Pakistan which can be summarised as:

- 1) The developer leads housing production through pioneering the construction for the entire scheme, including the housing and sells a built home rather than land.
- 2) The developer obtains permission for a housing scheme and sells land parcels in the form of housing plots to individuals or multi-investors who can self-build within the site, as long as design guidance is followed.

Method 2 leads to issues related to financing as explored by [LA4]:

“Developers have started to sell plots on monthly instalments which allows people to spread the cost. The issue is, this is spread over many years and by the time someone wants to build, construction prices rise with the inflation and so they can no longer afford to build”

This contextual example highlights the above mentioned time-lag assumed with purchasing land for housing, [ODI3] explained to overcome this, some developers allow house-building to start when the purchaser has paid 50% of the land price which in some cases could reduce the time it takes for self-build housing production. This also reflects that prospective self-builders in housing lack knowledge of prices since it is not their expertise (Adams et al, 2009). To exacerbate this, [LPD1] stated:

“There are about 200 consultants and different companies working within Bahria Town. Some people get the actual ground marketing done by the developer and outsource the work because it's cheaper but by the time buyers consider all the add ons from the construction companies, it is better that they just stick to the developers constructors.”

4.2.3 The rising trend of Overseas Pakistani Investment

As established from interviewees, private developers are leading the housing production in Pakistan. Housing schemes are solely financed by private developers and investors themselves. [OD-UK6] highlighted that overseas Pakistanis are significant private investors in housing schemes across Pakistan. Prior to delving deeper into the discussion regarding the technicalities of how these overseas Pakistanis have affected the housing industry in Pakistan, it is crucial to understand the factors that have led to this phenomena.

The key reasons exposed by [OD-UK6], [OPF5] and [OPI3] were:

- The real estate industry is lucrative and a safe investment opportunity
- Wanting to build a home to return to after retirement
- Having a 'safety net' in their home country
- Not having enough funds to invest in their hosting country
- Wanting to solidify connections to their homeland for future generations

In terms of having a 'safety net', [OD-UK6] mentioned the rise of overseas Pakistani investment from the USA after 9/11 events.

“Thousands started to invest in property after 9/11, they realised that unfortunately America is not our country. We might have to go back at some point, so we might as well have assets and secure income in our homeland”.

Contrarily, [OD-UK6] mentioned alternative motivations for British Pakistanis to invest in housing, which includes their knowledge of capitalising on lucrative housing markets. This is reflected in London since Pakistani's are in the category of being top 3 property owners, by nationality in London (Financial Express, 2022). Moreover, [LDP1] revealed that the largest housing scheme project in Rawalpindi and Islamabad is by Bahria Town developers. This developer is identified as the largest real estate developer in Asia and was founded by a businessman who had prior experience in the real estate sector in the UK. On the other hand, [OD-UK6] and [OPF5] indicated the range in transnational migrants choosing to invest in housing. They highlighted that first generation migrants tend to not have the financial means to buy property in their host country however due to strong currency exchange rates, they are able to send remittance for housing back home. This confirms Erdal's (2016) theory that transnational economic engagements differ across generations.

[OD-UK6] stated:

“You cannot buy anything for £100-£200 a month in the UK but in Pakistan there's options for cheap investment. Obviously Pakistanis can't look to invest in other countries like Somalia, so it only makes sense for people to use their knowledge and home networks to take advantage of cheaper yet similar profitable returns opportunities”

This perspective reflects Vertovec's (2009:14) study that long-distance networks and local knowledge supports investment in migrant home countries. Further, the figure below shows data relating to remittance given by the State bank of Pakistan which highlights the significant increase of remittance over the years. The data also highlights the four countries that are the largest remittance senders to Pakistan which also reflects the largest diaspora groups which can be found in the Middle East, UK and USA (OPF, 2022).

Remittance projections in Pakistan

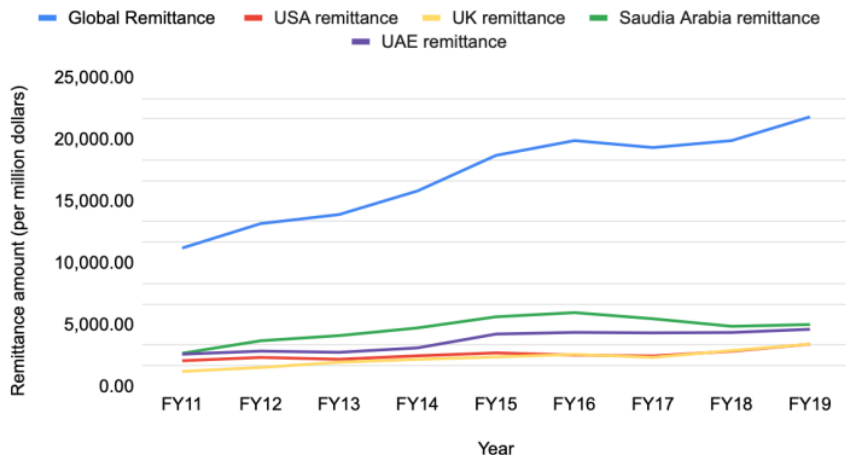


Figure 4: Remittance breakdown

(Source: State Bank of Pakistan, 2022)

As the interest in investing in Pakistan has risen by Overseas Pakistanis, the state has taken advantage of this by incentivising people to invest through secure money transfer methods digitally. In essence, diaspora economic engagements can be understood as a response to state policies (Erdal, 2016). A recent banking initiative, titled Roshan Digital account promotes housing investment through an initiative titled Roshan Apna Ghar (*your house*) (State bank of Pakistan, 2022). In conjunction with this, [OPF5] explained that MOOPAHRD provides information regarding how to safely invest in housing to the diaspora. Levitt & Jaworsky (2007: 135) highlight that incentives reflect the state's encouragement of emigrant investment and Carling (2008: 596) indicates that relevant policy-research is essential to understand determinants of remittance. In parallel, this also exhibits the state's direct monetary policy intervention which indirectly encourages house-building (Duncan and Barlow, 1992: 141) through providing financing methods to overseas Pakistanis. However, the perspective given by [LR8] contrasts the state's intervention approach in housing finance since these initiatives are not extended to local residents. These findings support Jacobs et al (2022:2) study which outlines that the interplay of finance and the state has contributed to the unequal divide in nations with regard to asset ownership which perpetuates expressions of class, advantage and exclusion.

4.3 Housing Markets Trends

4.3.1: Trajectory of housing market patterns in Pakistan

Prior to housing schemes dominating housing production, [LDP1] suggested that corporative housing societies, categorised by employment sectors dominated the housing market for middle and high class residents. Historically in Pakistan, a significant portion of housing has been provided by the state for state affiliated employment sectors following the Co-operative Societies Act in 1925 (pre-partition), which allowed the promotion of mutual assistance amongst people with common economic or social interests with the aim of achieving better living standards (KhalidZafar.com, 2022). This organisation of housing systems in Pakistan follows the model of conservative corporatism since it is produced according to hierarchical status rankings of employees that also encompass forms of social exclusion (Maguire et al, 2007).

[LDP1] explicitly discussed this housing system.

“Pakistan has many corporative housing societies. By corporative we mean, organised and provided by the employment sector. The national railway department has a housing society and other departments like atomic engineers do as well. Within these societies, employees can buy a house at a low price. It is subsidised by the industry as long as you are working in the industry.”

When further questioned regarding the eligibility and validity of this housing, [LDP1] responded:

“Workers do not need to leave their society for other facilities, it is like a mini town. Most of them have schools and a few basic shops. Your house size depends on your ranking in the sector, many people stay in the job with the hopes to get a bigger house one day.”

This indicates that to some extent, housing in Pakistan is dependent on working status. Interviewee findings illustrated that middle-class entrepreneurs are growing in urban areas like Rawalpindi and Islamabad and since they cannot access high quality housing through corporatives, they seek to live in housing schemes which have similar characteristics of corporatives. [LDP1] and [LDP2] gave insights from their personal experiences as local residents which indicates the importance of acknowledging that the interest of actors can have overlapping roles making their perspective useful.

Interview discussions revealed that housing schemes are aimed for transnational and local citizen consumption which reflects a more contemporary housing market system. Some interviewees argued housing schemes are specifically marketed to the transient population of Pakistan. This assumption stems from [OD-UK6] and [LDP2] revealing that a large portion of residential developments are named for overseas Pakistanis. This is showing through photographic evidence provided by [LR7]



Figure 5: Housing scheme street signs

Source: [LR7]

[OD-UK6] revealed that overseas housing sectors are being marketed to Pakistani diaspora populations in the UK and USA which has significantly increased the demand. The Pakistani Property Expo show indicates strong marketing strategies in London, UK since 2017. This event allows those currently involved in the housing production stage such as property builders, developers, MOOPHRD representatives and real estate marketing companies to showcase their projects to prospective UK investors that range from individual buyers to those wanting to invest in large scale housing projects (Pakistani Property Show, 2022). This supports Vertovec (2004) and Levitt (2007) theory that through the globalisation of media and transnational mobility it intensifies transnational involvement in international labour markets. Whilst this creates better opportunities for British-Pakistanis, this sheds light on the matter that migrants and non-migrants do not have equal access to information in the transnational field (Levitt & Jaworsky, 2007: 138).

Moreover, [LP2] highlighted that since overseas sectors are further in the peri-urban areas, these locations may not be convenient for local residents since most locals have connections to the city centre and it results in longer commutes to the city. However [OPI3] explained that since overseas Pakistanis do not permanently reside here, their demand is not affected as long as it's within the boundaries of Rawalpindi or Islamabad. This insight reflects (Erdal, 2016) theory of transnational mobility allowing dual-nationals to benefit from modern features within their homeland, influenced by western standards. Whilst landmarks in housing schemes and design are made to accommodate the transient population, [LR8] indicated that this also attracts middle-class locals, most of whom have entrepreneurial backgrounds, allowing them to live further from the urban centre. Local actor responses highlighted that those who desire more than just better living standards through adequate infrastructure, also are attracted to housing schemes since it creates greater association with the upper class through reflecting their aspirations.

“Bahria Town is an elite housing scheme with landmarks that are not of Pakistan which represents that living in Bahria town is an experience similar to living abroad. For most of us, this is as close as we’ll get to experience a western lifestyle.” [LR8]

“Even if i talk about my street , there are people from Holland, Saudia Arabia, England and other countries . These Overseas Pakistanis need a place to live in that is safe , secure , pleasant and peaceful.” [LR8]

The insights from [LR8] reflect that factors of gated communities affect resident choice since it displays economic status’ and shows prestige by associating with certain social groups together (El Sayed cited in Saleh & Ayad, 2018).

4.3.2 Housing scheme designs and amenities influencing demand

A common theme in the rising demand for housing schemes was the design features, most of which aim to reflect upper class or western living. Karsten (2007) explains the desires of middle-class people to belong to certain social places is influenced by these features.

[LPD2] reflected why this is growing in residential developments

“Schemes like Hollywood City aim to attract foreigners by being inspired by western planning designs, it shows that we can also produce top class areas. There is a floating commercial area proposed and a lot of cool concepts are being introduced. Bahria Town already has landmarks inspired by the west.”

[LR8] elaborated on this and highlighted that Bahria Town includes a Statue of Liberty interpretation and another landmark influenced by Trafalgar Square in London.



Figure 6: Statue of Liberty interpretation in Bahria Town

(Source: [LR7])

Although design features attract many middle-class citizens as well as the transient population, the financial constraints of accessing essential amenities remain a barrier to living here. An example was given regarding the schooling provided within these housing schemes. [LR7] explained:

“The educational institutes inside Bahria town are all private international schools which are built for students who come from abroad. Although I have lived in Bahria for all my life, my parents sent me to school outside because of the fees.”

This suggests that despite the land-use requirements set by the RDA and CDA which require at least 10% of land to be essential amenities in housing schemes [LPD1], it is not specified whether these have to be free. This has led to private institutions setting up, including private hospitals which highlights the financial barriers that prevent people from living in these areas [LR7]. The socio-economic implications of catering to overseas Pakistanis highlights complexities of transnational influences which Rahman and Fee (2012:690) argue is necessary to understand that despite economic benefits of remittance, it can have secondary consequences for local citizens. Furthermore, it reveals the multiplicity of actors that are affected by transnational citizenship practices (Ho et al, 2015b cited in Erdal, 2016).

4.3.3 Housing typology and distribution

[LDP2] explained that the state started to become more aware of the disparities in housing size within these schemes that made much of the housing unaffordable to the low to middle-class population. To combat this, NAHPDA requires housing plots that size from 3-5 marla to be incorporated into housing schemes which promotes private sector participation in creating affordable housing (NAHPDA, 2022) . In theory, one would assume this contributes to the increase in supply for low-middle class residents to buy the housing; however due to the conditions of the housing market, this is not always achieved.

To detail, [LR8] disclosed the complexities within the housing market. They explained that although low-cost housing is created, overseas Pakistani investors have more purchasing power and due to housing being a speculative industry, most investors opt to purchase multiple smaller housing units which consequently reduces the housing stock available to purchase for local residents. As a result, middle-class residents that desire to live in housing schemes choose to rent in these areas. The rental demand signals more developers and investors to incorporate smaller housing units in housing schemes to reap profits through the rental market which indicates a deepened 'investment view' of housing in the form of rental income (Jacobs et al, 2022). Further, the rise in real-estate activities amplifies urban fragmentation in the city (Roitman & Recio, 2020: 798).

Moreover, the disparities within housing schemes were exposed by [LDP1]:

“We separate the areas in which 3-5 marla plots are and 1-2 kanal plots because of people’s mentality. If one house has a car parked outside and the other doesn’t even have a motorbike, the upper class do not want to be associated with them.”

This insightful perspective reinforces the correlation between housing developments such as housing schemes and rising inequality (Roitman & Recio, 2020). Contrarily it can be argued this allows people to be in an environment that socially mirrors their aspirations (Atkinson and Blandy, 2005: 179) which indicates that class informs the nature of such schemes.

[LPD1] provided an insight into the adoption of high-rise buildings in housing schemes to accommodate smaller housing units. This was made possible after building laws were relaxed allowing buildings upto 300 feet. The urban unit (2021) believes that encouraging high-density buildings in peripheral areas of Rawalpindi will contribute to catering the increased demand. This has signalled

developers to build residential apartments higher than they previously were allowed and is linked to requirements by NAHPDA. To realise this, [LPD2] mentioned the strong collaboration with international planners through consulting since the production of high-rise buildings is a relatively new accepted form of housing in Pakistan.

In theory, since the supply of housing is increasing through the production of apartments, the nature of a speculative housing market means that those with greater purchasing power, such as overseas Pakistani investors can acquire these as assets. As a result, local middle-class residents have little choice but to turn to the rental market. These apartments are attractive, which result in people choosing to rent in housing schemes. Stirling et al (2022:10) explains that developers and landlords leverage this knowledge of the demand. As a result the inequality gap increases, and in turn deems the policies set by NAHPDA to be ineffective. The characteristics of a housing scheme attracts middle-class citizens to rent as it is a symbol of greater wealth and modernity in Pakistan. [LPD2] shared the perspective of being a local renter which indicates that when researching actors in the housing system, some actors can have a dual-identity (Shi et al, 2017).

"I live in a commercial apartment and the owner of the entire building is American, there must be 25 apartments in here and they are all on rent." [LPD2]

[LPD2] elaborated that often in the rental market, renters must pay upto 6 months rent in advance and should agree to a 10-20% rental increase per year, often following inflation patterns. This indicated that the assetisation of housing is often led by rental tenures rather than solely relying on private home ownership (Stirling, et al, 2022). Despite this, [OD-UK6] concluded that overseas investors are less concerned with the rental income that accumulates since exchange rates mean that when transferred to their residing country, the value is not as significant. Instead, the key driver of investment is having a long-term view that the asset will continue to rise exponentially due to conditions influenced by the scarcity of land. The findings also support that investment in housing through remittance can lead to rising inequality (Levitt, 2007). To combat this, [LR8] suggested that a new policy should be introduced where people must live in the house that is purchased. However, the findings of this research denote that without private investors and developers, the mass scale of housing production would not be possible since the state cannot finance it.

5. Conclusion

5.1 Key findings summary

This dissertation has used practices found within transnational migration studies to inform the reconstruction of housing systems in Pakistan in both housing production and housing markets. Close attention has been paid to state actors who have directly and indirectly influenced these patterns. The state's most influential contributions to these patterns are through their variations of monetary policies seen through the Roshan Digital Banking Initiative for overseas Pakistanis whilst lacking similar provisions for local actors. Meanwhile, local development authorities have also played a large role in influencing private housing development by providing favourable planning regulations for the most part. Whilst it is argued that policies such as the Naya Pakistan policy which pioneers 'affordable housing' has led to the supply of housing increasing through high-rise residential buildings being developed, their success in providing homeownership for middle-class citizens is questionable and has consequently led to a rise in the rental market within housing schemes. As a result, it has been argued that housing consumption patterns and overall housing systems are reflections of societal and economic inequalities (Munir et al, 2022).

Additionally, it has been identified that the assetisation of housing (Stirling et al, 2022) is flexible and can occur in several stages that contribute to wider housing such as early stage land speculation to landlordism which is increasingly occurring through overseas Pakistani investors buying residential apartment buildings within housing schemes. Moreover, within housing systems it is evidenced that whilst houses are commodities that are produced, at the same time their market is organised around their status as an asset (Stirling et al, 2022). In light of this, the importance of analysing housing production and housing markets as being interlinked rather than separate systems was crucial for this study.

Ruanavaara (2018) implies that when researching housing-related topics, theoretical resources developed in other fields should be employed. This dissertation has taken this approach by using remittance and transnational citizenship to dissect and understand the processes of change that are occurring in urban areas such as Rawalpindi and Islamabad. Moreover, the findings have indirectly revealed that whilst locals may prefer to stay closer to the urban centres, transnational mobility means that overseas Pakistanis prefer to stay in the peripheries that shadow their western influenced migrant lifestyles. As a result, greater housing production has taken place in Rawalpindi and it can be argued that this production is not solving the acute housing shortage.

Furthermore, by applying the lens of transnationalism this dissertation has unfolded how transnational practices have influenced international planning in a non-traditional manner through a collaboration of individual actors that used their experiences of living in the West to shape the urban realm of their homeland to some extent. Some weight should also be given to the state's role in accommodating and encouraging residential planning. Despite this encouragement, the conditions of the housing markets being favoured by overseas Pakistanis with greater purchasing power may have damaging long term effects on housing for middle-class populations. On the other hand, it is clear that housing schemes act as a status symbol, and whilst the shift of middle-class citizens into better environments is progressive, financial barriers remain. It would be recommended that the State Bank of Pakistan extends financial policies that allow local citizens to take mortgage loans for the purpose of secure homeownership.

5.2 Future Research and Contributions

Whilst most studies based on housing in Pakistan have been on the informal housing sector for low-income citizens, this study has shed light on the growing housing sector for overseas Pakistanis and middle-class citizens. The methodological contribution of this dissertation stems from understanding the entire housing system through different stages which are necessary to consider individually and in unity. Whilst this dissertation assessed three different variables for each part of the housing system, future research can change these variables to further understand different components within the housing system. It is recommended that with regard to the state, tax policies that may inform housing production and housing markets could be researched within this field. A limitation to this study was its infancy in being researched and its lack of statistical data that would accurately show the nominal scope of the phenomena that is occurring. It is down to planning departments within developing countries to allow greater transparency in providing data with regard to projected housing production. With regard to this, future research in housing systems could also explore the legalities of transnational practices with regard to remittance and acquiring secure investments by including solicitors and lawyers as actors contributing to the fruition of housing production and housing markets.

Since this dissertation was exploratory on a new phenomenon of housing systems that is occurring due to transnational patterns, future research could investigate consequences that may not have emerged yet and will come to surface in future years as this phenomena continues to grow globally. Further, by adopting this methodological style, it could uncover how housing systems are being reconstructed in other countries with large diaspora populations. Whilst the reconstruction of housing systems when applying the lens of transnational practices sheds most light on economic consequences

for both the migrant and non-migrant, this dissertation has gone further to demonstrate the broader impacts of this on the middle-class society. Finally, The methods of this research have proven that through analysing findings from cross-border subjects, one is awarded a multi-faceted perspective that accounts for various different consequences stemming from the same discipline, which in the case of this dissertation, was through housing systems studies.

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7. Appendix

Appendix A: Interviews with Overseas Pakistani Actors

Introduction: This interview is being conducted as part of wider research for my dissertation to gather information of a key relationship of overseas Pakistanis and the housing industry in Pakistan. Prior to conducting this interview, I would like to request permission to voice record this interview for the purpose of transcribing. Interviews will be kept anonymous by identifying you through subscribing a pseudonym which reflects your stakeholder status to ensure confidentiality.

Project Background: The aim of this study is to explore contemporary housing systems in Pakistan and to understand the role of different actors in each stage from housing production to housing markets. It will identify variables and patterns that have resulted from the increase in remittance from Overseas Pakistanis to Pakistan. In Parallel to this, the consequences on local residents will also be explored to identify whether contemporary housing production is contributing to an increase in housing supply.

Questions to inform semi-structured interviews

Background

What is the purpose of your company and who does it serve?

What initiated the emergence of your business?

Are you involved in the marketing process of developments?

Can you explain what the background or profile of overseas Pakistanis choosing to invest is?

Attraction and profitability

What is the scope for profit in this industry?

Have you noticed different investment patterns from the UK and USA?

Why are housing schemes being promoted and what do people look for in an investment in Pakistan?

What is the most popular type of housing invested in?

Is investment usually long term or short term?

How have ministries or certain policies influenced investment?

Is speculation linked to the political status of the country?

Is overseas investment impacting local residents in a more positive or negative way, and why?

Appendix B: Interviews with Local Pakistani Actors

Introduction: This interview is being conducted as part of wider research for my dissertation to gather information on local residents perspectives on contemporary housing systems in Pakistan. Prior to conducting this interview, I would like to request permission to voice record this interview for the purpose of transcribing. Interviews will be kept anonymous by identifying you through subscribing a pseudonym which reflects your stakeholder status to ensure confidentiality.

Project Background: The aim of this study is to explore contemporary housing systems in Pakistan and to understand the role of different actors in each stage from housing production to housing markets. It will identify variables and patterns that have resulted from the increase in remittance from Overseas Pakistanis to Pakistan. In Parallel to this, the consequences on local residents will also be explored to identify whether contemporary housing production is contributing to an increase in housing supply.

Questions to inform semi-structured interviews

How long have you been living in a housing scheme?

Why have you/ and your family chosen to live here?

Why are more people renting residential units in housing schemes?

What are the issues associated with housing supply and affordability right now?

Can you explain the most common financing method for locals?

Are you satisfied with the amenities in your neighbourhood?

Are there any limitations to the services provided in your neighbourhood?

Do you think creating more housing schemes will contribute to housing supply and why?

Why do you think housing investment is increasing in Pakistan?

Appendix C: Interviews with State Actors

Introduction: This interview is being conducted as part of wider research for my dissertation to gather information on the role of the state on contemporary housing systems in Pakistan. Prior to conducting this interview, I would like to request permission to voice record this interview for the purpose of transcribing. Interviews will be kept anonymous by identifying you through subscribing a pseudonym which reflects your stakeholder status to ensure confidentiality.

Project Background: The aim of this study is to explore contemporary housing systems in Pakistan and to understand the role of different actors in each stage from housing production to housing markets. It will identify variables and patterns that have resulted from the increase in remittance from Overseas Pakistanis to Pakistan. In Parallel to this, the consequences on local residents will also be explored to identify whether contemporary housing production is contributing to an increase in housing supply.

Questions to inform semi-structured interviews

Which department do you work for and what is the purpose of your department?

Explain relevant policies that have influenced housing systems in Pakistan?

Why is the state encouraging private investment in housing production?

What is the most effective policy related to housing in Pakistan?

What are the barriers presented that hinder the state from taking a more active role in housing through welfare?

What sort of land-use management is employed in contemporary housing production?

Who finances the housing production?

Is there collaboration between different state bodies for the purpose of housing production?

How flexible is the planning for housing in Pakistan?

Appendix D: Additional photographs provided by [LR7]









RISK ASSESSMENT FORM FIELD / LOCATION WORK



DEPARTMENT/SECTION: BARTLETT SCHOOL OF PLANNING

LOCATION(S): **LONDON AND PAKISTAN**

PERSONS COVERED BY THE RISK ASSESSMENT: **ZANEH HUSSAIN**

BRIEF DESCRIPTION OF FIELDWORK (including geographic location): Overseas Pakistani investment in housing in Rawalpindi and Islamabad.

COVID-19 RELATED GENERIC RISK ASSESSMENT STATEMENT:

Coronavirus disease (COVID-19) is an infectious disease caused by coronavirus SARS-CoV-2. The virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes. Droplets fall on people in the vicinity and can be directly inhaled or picked up on the hands and transferred when someone touches their face. This risk assessment documents key risks associated fieldwork during a pandemic, but it is not exhaustive and will not be able to cover all known risks, globally. This assessment outlines principles adopted by UCL at an institutional level and it is necessarily general. Please use the open text box 'Other' to indicate any contingent risk factors and control measures you might encounter during the course of your dissertation research and writing.

Please refer to the Dissertation in Planning Guidance Document (available on Moodle) to help you complete this form.

Hazard 1: Risk of Covid -19 infection during research related travel and research related interactions with others (when face-to-face is possible and/or unavoidable)

Risk Level - Medium /Moderate

Existing Advisable Control Measures: Do not travel if you are unwell, particularly if you have COVID-19 symptoms. Self-isolate in line with NHS (or country-specific) guidance.

Avoid travelling and face-to-face interactions; if you need to travel and meet with others:

- If possible, avoid using public transport and cycle or walk instead.
- If you need to use public transport travel in off-peak times and follow transport provider's and governmental guidelines.
- Maintain (2 metre) social distancing where possible and where 2 metre social distancing is not achievable, wear face covering.
- Wear face covering at all times in enclosed or indoor spaces.
- Use hand sanitiser prior to and after journey.
- Avoid consuming food or drinks, if possible, during journey.
- Avoid, if possible, interchanges when travelling - choose direct route.
- Face away from other persons. If you have to face a person ensure that the duration is as short as possible.
- Do not share any items i.e. stationary, tablets, laptops etc. If items need to be shared use disinfectant wipes to disinfect items prior to and after sharing.

- If and when possible meet outside and when not possible meet in venues with good ventilation (e.g. open a window)
- If you feel unwell during or after a meeting with others, inform others you have interacted with, self-isolate and get tested for Covid-19
- Avoid high noise areas as this mean the need to shout which increases risk of aerosol transmission of the virus.
- Follow one way circulation systems, if in place. Make sure to check before you visit a building.
- Always read and follow the visitors policy for the organisation you will be visiting.
- Flush toilets with toilet lid closed.
- 'Other' Control Measures you will take (specify):

NOTE: The hazards and existing control measures above pertain to Covid-19 infection risks only. More generalised health and safety risk may exist due to remote field work activities and these are outlined in your Dissertation in Planning Guidance document. Please consider these as possible 'risk' factors in completing the remainder of this standard form. For more information also see: [Guidance Framework for Fieldwork in Taught and MRes Programmes, 2021-22](#)

Consider, in turn, each hazard (white on black). If **NO** hazard exists select **NO** and move to next hazard section.

If a hazard does exist select **YES** and assess the risks that could arise from that hazard in the risk assessment box.

Where risks are identified that are not adequately controlled they must be brought to the attention of your Departmental Management who should put temporary control measures in place or stop the work. Detail such risks in the final section.

ENVIRONMENT

e.g. location, climate, terrain, neighbourhood, in outside organizations, pollution, animals.

The environment always represents a safety hazard. Use space below to identify and assess any risks associated with this hazard

Examples of risk: adverse weather, illness, hypothermia, assault, getting lost.

Is the risk high / medium / low ?

There is a low risk of illness due to air-borne or water-borne diseases. This risk is minimised as necessary vaccinations are taken.

There is a low risk of assault/kidnapping if going to certain offices to obtain secondary data. This risk is minimised by being accompanied and scheduling stringent appointments to collect the data.

There is a medium risk of air pollution affecting the researcher. This is minimised through ensuring a face mask is always worn.

There is a medium risk of getting lost if public transport is taken in the fieldwork site. This risk is minimised by ensuring a scheduled and reliable driver is accompanying the researcher.

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
<input type="checkbox"/> YES	work abroad incorporates Foreign Office advice
<input type="checkbox"/>	only accredited centres are used for rural field work
<input type="checkbox"/>	participants will wear appropriate clothing and footwear for the specified environment
<input type="checkbox"/>	refuge is available
<input type="checkbox"/>	work in outside organisations is subject to their having satisfactory H&S procedures in place
<input type="checkbox"/>	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

EMERGENCIES	Where emergencies may arise use space below to identify and assess any risks
<i>e.g. fire, accidents</i>	Examples of risk: loss of property, loss of life
<p>There could be a loss of electricity in some cases, and this can pose a safety hazard if it is during night-time hours. The risk of this will be minimised by ensuring the researcher conducts all research during daylight hours and is staying in a building with a generator.</p>	

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
<input type="checkbox"/>	participants have registered with LOCATE at http://www.fco.gov.uk/en/travel-and-living-abroad/
<input type="checkbox"/> YES	contact numbers for emergency services are known to all participants
<input type="checkbox"/> YES	participants have means of contacting emergency services
<input type="checkbox"/> YES	a plan for rescue has been formulated, all parties understand the procedure
<input type="checkbox"/>	the plan for rescue /emergency has a reciprocal element
<input type="checkbox"/>	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

FIELDWORK 1 May 2010

EQUIPMENT	Is equipment used?	NO	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
<i>e.g. clothing, outboard motors.</i>			Examples of risk: inappropriate, failure, insufficient training to use or repair, injury. Is the risk high / medium / <u>low</u> ?

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
<input type="checkbox"/>	the departmental written Arrangement for equipment is followed

participants have been provided with any necessary equipment appropriate for the work
 all equipment has been inspected, before issue, by a competent person
 all users have been advised of correct use
 special equipment is only issued to persons trained in its use by a competent person
 OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

LONE WORKING	Is lone working a possibility?	NO	If 'No' <u>move to next hazard</u> If 'Yes' use space below to identify and assess any risks
<i>e.g. alone or in isolation lone interviews.</i>	Examples of risk: difficult to summon help. Is the risk high / medium / low?		

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	the departmental written Arrangement for lone/out of hours working for field work is followed lone or isolated working is not allowed location, route and expected time of return of lone workers is logged daily before work commences all workers have the means of raising an alarm in the event of an emergency, <u>e.g.</u> phone, flare, whistle all workers are fully familiar with emergency procedures OTHER CONTROL MEASURES: please specify any other control measures you have implemented:



ILL HEALTH	<p>The possibility of ill health always represents a safety hazard. Use space below to identify and assess any risks associated with this Hazard.</p> <p><i>e.g. accident, illness, personal attack, special personal considerations or vulnerabilities.</i></p>
	<p>Examples of risk: injury, asthma, allergies. Is the risk high / medium / low?</p> <p>There is a medium risk to dust allergies, this will be minimised through wearing glasses and a <u>face-mask</u> if travelling to obtain data.</p>

CONTROL MEASURES	<p>Indicate which procedures are in place to control the identified risk</p>
<input type="checkbox"/>	all participants have had the necessary inoculations/ carry appropriate prophylactics
YES	participants have been advised of the physical demands of the research and are deemed to be physically suited
<input type="checkbox"/>	participants have been adequate advice on harmful plants, animals and substances they may encounter
YES	participants who require medication should carry sufficient medication for their needs
<input type="checkbox"/>	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

TRANSPORT	<p>Will transport be required</p> <p><i>e.g. hired vehicles</i></p>	<table border="1"> <tr> <td>NO</td> <td><input type="checkbox"/></td> <td>Move to next hazard</td> </tr> <tr> <td>YES</td> <td>YES</td> <td>Use space below to identify and assess any risks</td> </tr> </table>	NO	<input type="checkbox"/>	Move to next hazard	YES	YES	Use space below to identify and assess any risks
NO	<input type="checkbox"/>	Move to next hazard						
YES	YES	Use space below to identify and assess any risks						
	<p>Examples of risk: accidents arising from lack of maintenance, suitability or training</p> <p>Is the risk high / medium / low?</p>							

CONTROL MEASURES	<p>Indicate which procedures are in place to control the identified risk</p>
<input type="checkbox"/>	only public transport will be used
YES	the vehicle will be hired from a reputable supplier
YES	transport must be properly maintained in compliance with relevant national regulations
YES	drivers comply with UCL Policy on <u>Drivers</u> http://www.ucl.ac.uk/hr/docs/college_drivers.php
YES	drivers have been trained and hold the appropriate licence
<input type="checkbox"/>	there will be more than one driver to prevent driver/operator fatigue, and there will be adequate rest periods
YES	sufficient spare parts carried to meet foreseeable emergencies
<input type="checkbox"/>	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

DEALING WITH THE PUBLIC	<p>Will people be dealing with public</p>	<table border="1"> <tr> <td>NO</td> <td>If 'No' move to next hazard</td> </tr> <tr> <td><input type="checkbox"/></td> <td>If 'Yes' use space below to identify and assess any</td> </tr> </table>	NO	If 'No' move to next hazard	<input type="checkbox"/>	If 'Yes' use space below to identify and assess any
NO	If 'No' move to next hazard					
<input type="checkbox"/>	If 'Yes' use space below to identify and assess any					

risks	
<i>e.g. interviews, observing</i>	Examples of risk: personal attack, causing offence, being misinterpreted. Is the risk high / medium / low?
CONTROL MEASURES	
Indicate which procedures are in place to control the identified risk	
<input type="checkbox"/>	all participants are trained in interviewing techniques
<input type="checkbox"/>	advice and support from local groups has been sought
<input type="checkbox"/>	participants do not wear clothes that might cause offence or attract unwanted attention
<input type="checkbox"/>	interviews are conducted at neutral locations or where neither party could be at risk
<input type="checkbox"/>	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:
FIELDWORK	3 May 2010

WORKING ON OR NEAR WATER	Will people work on or near water?	<input type="checkbox"/> NO	If 'No' move to next hazard
			If 'Yes' use space below to identify and assess any risks
<i>e.g. rivers, marshland, sea.</i>	Examples of risk: drowning, malaria, hepatitis A, parasites. Is the risk high / medium / low?		
CONTROL MEASURES			
Indicate which procedures are in place to control the identified risk			
<input type="checkbox"/>	lone working on or near water will not be allowed		
<input type="checkbox"/>	coastguard information is understood; all work takes place outside those times when tides could prove a threat		
<input type="checkbox"/>	all participants are competent swimmers		
<input type="checkbox"/>	participants always wear adequate protective equipment, <i>e.g.</i> buoyancy aids, wellingtons		
<input type="checkbox"/>	boat is operated by a competent person		
<input type="checkbox"/>	all boats are equipped with an alternative means of propulsion <i>e.g.</i> oars		
<input type="checkbox"/>	participants have received any appropriate inoculations		
<input type="checkbox"/>	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:		

MANUAL HANDLING (MH) <i>e.g. lifting, carrying, moving large or heavy equipment, physical unsuitability for the task.</i>	Do MH activities take place?	<input type="checkbox"/> NO	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
	Examples of risk: strain, cuts, broken bones. Is the risk high / medium / low?		
CONTROL MEASURES	Indicate which procedures are in place to control the identified risk		
<input type="checkbox"/>	the departmental written Arrangement for MH is followed		
<input type="checkbox"/>	the supervisor has attended a MH risk assessment course		
<input type="checkbox"/>	all tasks are within reasonable limits, persons physically unsuited to the MH task are prohibited from such activities		
<input type="checkbox"/>	all persons performing MH tasks are adequately trained		
<input type="checkbox"/>	equipment components will be assembled on site		
<input type="checkbox"/>	any MH task outside the competence of staff will be done by contractors		
<input type="checkbox"/>	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:		
FIELDWORK 4	May 2010		



SUBSTANCES	Will participants work with	<input type="checkbox"/>	NO	If 'No' move to next hazard
	substances	If 'Yes' use space below to identify and assess any risks		
<i>e.g. plants, chemical, biohazard, waste</i>	Examples of risk: ill health - poisoning, infection, illness, burns, cuts. Is the risk high / medium / low?			

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk			
<input type="checkbox"/>	the departmental written Arrangements for dealing with hazardous substances and waste are followed			
<input type="checkbox"/>	all participants are given information, training and protective equipment for hazardous substances they may encounter			
<input type="checkbox"/>	participants who have allergies have advised the leader of this and carry sufficient medication for their needs			
<input type="checkbox"/>	waste is disposed of in a responsible manner			
<input type="checkbox"/>	suitable containers are provided for hazardous waste			
<input type="checkbox"/>	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:			

OTHER HAZARDS	Have you identified any other hazards?	<input type="checkbox"/>	NO	If 'No' move to next section
		If 'Yes' use space below to identify and assess any risks		

<i>i.e. any other hazards must be noted and assessed here.</i>	Hazard:			
	Risk: is the <input type="text"/>			
CONTROL MEASURES	Give details of control measures in place to control the identified risks			

Have you identified any risks that are not adequately controlled?	<input type="checkbox"/>	NO	Move to Declaration
	<input type="checkbox"/>	YES	

DECLARATION	The work will be reassessed whenever there is a significant change and at least annually. Those participating in the work have read the assessment.		
	Select the appropriate statement:		
<input type="checkbox"/>	YES I the undersigned have assessed the activity and associated risks and declare that there is no significant residual risk		

YES

I the undersigned have assessed the activity and associated risks and declare that the risk will be controlled by the method(s) listed above

NAME OF SUPERVISOR Sonia Arbaci Sallazzaro

FIELDWORK 5

May 2010

Appendix F: Ethical Clearance Form

Supervisor sign-off for Ethical Clearance Forms and Risk Assessment Forms

(For supervisor completion only BEFORE submission via Moodle)

Are you satisfied with the **ethical clearance form**? YES

Please provide any additional comments about the form that may help the student.
(If the form is missing, the proposal must be given a mark of 0, and the student will have 48 hours to resubmit the complete proposal. If the form is unsatisfactory, the student must amend their ethical questionnaire to your satisfaction before they can proceed with their research)

Are you satisfied with the **risk assessment form**? YES

Please provide any additional comments about the form that may help the student.
(If the form is missing, the proposal must be given a mark of 0, and the student will have 48 hours to resubmit the complete proposal. If the form is unsatisfactory, the student must amend their ethical questionnaire to your satisfaction before they can proceed with their research)

Note: this is a copy of the proforma that each student MUST complete and submit directly on Moodle. Please reproduce your submission here for the purpose of your supervisor signing off on its review and approval.

Ethical Clearance Pro Forma

It is important for you to include all relevant information about your research in this form, so that your supervisor can give you the best advice on how to proceed with your research.

You are advised to read though the relevant sections of [UCL's Research Integrity guidance](#) to learn more about your ethical obligations.

Submission Details

1. Name of programme of study:

Msc International Planning

2. Please indicate the type of research work you are doing (Delete that which do not apply):

- Dissertation in Planning (MSc)

3. Please provide the current working title of your research:

Differentiating between housing supply in Islamabad, Pakistan for low/middle class residents and Investors.

4. Please indicate your supervisor's name:

Sonia Arbaci Sallazzaro

Research Details

5. Please indicate here which data collection methods you expect to use. (Tick all that apply/or delete those which do not apply.)

- Interviews
- Questionnaires (including oral questions)
- Documentary analysis (including use of personal records)
- Collection/use of sensor or locational data
- Systematic review
- Secondary data analysis

6. Please indicate where your research will take place (delete that which does not apply):

- UK and overseas

7. Does your project involve the recruitment of participants?

'Participants' means human participants and their data (including sensor/locational data and observational notes/images.)

Yes

Appropriate Safeguard, Data Storage and Security

8. Will your research involve the collection and/or use of personal data?

Personal data is data which relates to a living individual who can be identified from that data or from the data and other information that is either currently [held](#), or will be held by the data controller (you, as the researcher).

This includes:

- Any expression of opinion about the individual and any intentions of the data controller or any other person toward the individual.
- Sensor, location or visual data which may reveal information that enables the identification of a face, address etc. (some post codes cover only one property).
- Combinations of data which may reveal identifiable data, such as names, email/postal addresses, date of birth, ethnicity, descriptions of health diagnosis or conditions, computer IP address (of relating to a device with a single user).

No

9. Is your research using or collecting:

- special category data as defined by the General Data Protection Regulation*, and/or
- data which might be considered sensitive in some countries, cultures or contexts?

*Examples of special category data are data:

- which reveals racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union [membership](#);

- concerning health (the physical or mental health of a person, including the provision of health care services);
- concerning sex life or sexual orientation;
- genetic or biometric data processed to uniquely identify a natural person.

No

10. Do you confirm that all personal data will be stored and processed in compliance with the General Data Protection Regulation (GDPR 2018)? (Choose one only, delete that which does not apply)

Yes

11. I confirm that:

- The information in this form is accurate to the best of my knowledge.
- I will continue to reflect on and update these ethical considerations in consultation with my supervisor.

Yes

BPLN0039 - RGPK1

GRADEMARK REPORT

FINAL GRADE

GENERAL COMMENTS

/100

Instructor

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