

**PERFORMANCE EVALUATION OF DEVELOPMENT AUTHORITIES
REGARDING PRIVATE HOUSING SCHEMES: CASE STUDIES
OF LAHORE DEVELOPMENT AUTHORITY & RAWALPINDI
DEVELOPMENT AUTHORITY**

By

TAIMOOR UL HAQ

(NUST201463379MSCEE15814F)

The Dissertation is submitted in partial fulfillment of

The requirements for the degree of

Master of Science

In

Urban & Regional Planning



**DEPARTMENT OF URBAN & REGIONAL PLANNING
SCHOOL OF CIVIL AND ENVIRONMENTAL ENGINEERING
NATIONAL UNIVERSITY OF SCIENCES AND TECHNOLOGY
SECTOR H-12, ISLAMABAD, PAKISTAN
(2018)**

THESIS ACCEPTANCE CERTIFICATE

Certified that final copy of MS thesis titled “PERFORMANCE EVALUATION OF DEVELOPMENT AUTHORITIES REGARDING PRIVATE HOUSING SCHEMES: CASE STUDIES OF LAHORE DEVELOPMENT AUTHORITY & RAWALPINDI DEVELOPMENT AUTHORITY” written by Mr.Taimoor-UI-Haq (RegNo, NUST201463379MSCEE15814F) of Urban and Regional Planning (NIT - SCEE) has been vetted by undersigned, found complete in all respects as per NUST Statutes / Regulations, is free of plagiarism, errors, and mistakes and is accepted as partial fulfillment for the award of MS degree. It is further certified that necessary amendments as pointed out by GEC members of the scholar have also been incorporated in the said thesis.

Signature: _____

Name of Supervisor: Dr. Malik Asgher Naeem

Date: _____

Signature (HOD): _____

Date: _____

Signature (Dean/Principal): _____

Date: _____

DECLARATION

I, Taimoor-Ul-Haq, declare that this research study “PERFORMANCE EVALUATION OF DEVELOPMENT AUTHORITIES REGARDING PRIVATE HOUSING SCHEMES: CASE STUDIES OF LAHORE DEVELOPMENT AUTHORITY & RAWALPINDI DEVELOPMENT AUTHORITY ”, submitted for the Masters of Science in Urban & Regional Planning, is my own evolutionary and creative work both in conception and execution. All the theoretical information and related sources which are used or quoted have duly acknowledged by means of complete references. Furthermore, such a dissertation has not previously been submitted to any institution for degree purposes till the time.

DEDICATION

To my beloved father (late) and mother,

My wife, elder daughter Bareera and younger daughter Eshaal

You all selflessly provided

Unending support and encouragement

In the execution of this piece of work.

You have been patient with me

During the execution of this research study.

ACKNOWLEDGEMENTS

I would like to express my sincere gratitude to my respected supervisor Dr. Malik Asghar Naeem for his ever-ready help, unmatched thoughts, critical appreciation and opportunity to perform research on a study area in which our country is lagging far behind. He kept my moral at esteem and enabled me to execute this task in a manner that would definitely contribute to our nation.

I feel grateful to Dr. Abdul Waheed for his valuable suggestions and appreciations during the course of my thesis. The technical assistance provided by Mr. Tariq Munir is also highly acknowledgeable.

I am also thankful to my colleagues Mr. Zameer Jafri, Mr. Shareef Hussain and Mr. Abdul Rehman for their valuable suggestions, provision of data and moral support in research process.

I am also grateful to the Faculty of Department of Urban & Regional Planning, National University of Sciences & Technology for providing me with the financial support and guidance during this research work.

Taimoor Ul Haq

Table of Content

THESIS ACCEPTANCE CERTIFICATE	ii
DECLARATION	iii
DEDICATION	iv
ACKNOWLEDGEMENTS	v
LIST OF FIGURES	iv
LIST OF TABLES	vi
Abstract	7
Chapter 1	9
1.1 Introduction	9
1.2 Purpose of the study	13
1.3 Statement of the Problem	13
1.4 Objectives.....	13
1.5 Research Questions	14
1.6 Thesis Organization.....	14
2 Literature Review.....	15
2.1 Importance of Housing.....	15
2.2 Housing Policies in Pakistan	16
2.3 The National Housing Policy 2001	17
2.4 Housing in Rawalpindi.....	17
2.5 Housing in Lahore.....	18
3 RESEARCH METHODOLOGY.....	20
3.1 Research Design.....	20
3.2 Data Collection.....	20
3.2.1 Secondary Data	20
3.2.2 Primary Data	21
3.3 Field survey	21
3.3.1 Reconnaissance survey	21
3.3.2 Observation	21
3.4 Instruments of Data Collection	21

3.4.1	Interview schedule	21
3.4.2	Questionnaire	22
3.4.3	Focus Group Discussion	22
3.5	Sample Size	22
3.6	Sample size and Sampling Technique.....	22
3.6.1	Sample size Location Map of Lahore	24
3.6.2	Sample size Location Map of Rawalpindi	25
3.7	Case Study.....	25
4	Data Processing/Analysis.....	26
4.1.1	Qualitative.....	26
4.1.2	Quantitative.....	26
4.2	Strength & Weakness Analysis	26
4.3	Computer Aided Software.....	26
5	DATA ANALYSIS AND DISCUSSION	29
5.1	Introduction	29
5.2	Institutional Arrangement of Development Authorities.....	29
5.3	Rules & Regulations o development Authorities Regarding Private Housing Schemes	32
5.3.1	Punjab Private Housing Schemes & Land Subdivision Rules 2010.....	32
5.3.2	Development Work.....	42
5.3.3	Sales and Marketing.....	42
5.4	Performance of Development Authorities Regarding Private Housing Schemes.....	42
5.4.1	Legal & Illegal Housing Schemes	43
5.4.2	Layout Plan Violations	44
5.4.3	Development Work Extension.....	44
5.4.4	Human Resource & Logistic.....	45
5.4.5	Action against Irregularities.....	46
5.4.6	Zero Development Cases	47
5.4.7	Opinion Regarding Policies and Working of Authority	49
5.5	Performance of Private Developers in Management of Private Housing Schemes	49
5.5.1	Experience / Good will in housing sector.....	49
5.5.2	No. of Housing Projects	50

5.5.3	Approval & Development Status	50
5.5.4	Perception Regarding Application Processing in Authority& Follow-up	51
5.5.5	Behavior of Authority Officials	52
5.5.6	Opinion regarding Mortgaged and Transferred Properties	53
5.5.7	Perception Regarding Quality and Quantity of Private Sector Housing.....	54
5.5.8	Opinion regarding policies & laws	54
5.5.9	Perception Regarding Policies, Rules & Regulations.....	55
5.6	Perception / Awareness of Public Regarding Private Housing Scheme	55
5.6.1	Duration of Living	55
5.6.2	Source of Introduction / Information	57
5.6.3	Awareness Regarding Regulatory Authority	58
5.6.4	Awareness Regarding Approval Status	60
5.6.5	Awareness regarding Layout Plan	62
5.6.6	Awareness Regarding Mortgaged Plots.....	62
5.6.7	Awareness regarding on Map Location of Mortgaged Plots	64
5.6.8	Perception regarding the Policies ,Rules& Regulations	67
5.6.9	Satisfaction from Developer	67
6	Conclusion	69
7	Recommendations:.....	71
	Bibliography	73

LIST OF FIGURES

Figure 1: Poor Renter Households vs Affordable Rental Units in the USA.....	10
Figure 2 Private VS Public Housing Scheme	12
Figure 3: Sample Size	22
Figure 4: Sample size for both Cities.....	23
Figure 5: Profile of Respondents	24
Figure 6: Sample size Location Map of Lahore.....	24
Figure 7: Sample Size Location Map of Rawalpindi.....	25
Figure 8: Research Methodology.....	28
Figure 9: Institutional Hierarchy of Lahore Development Authority.....	29
Figure 10: Institutional Hierarchy of Rawalpindi Development Authority.....	30
Figure 11: Functional Relationship of different directorate’s w.r.t. Private Housing Schemes, in LDA	31
Figure 12: 4 Step approval Process of Private Housing Schemes in Development Authority	32
Figure 13: Procedure / Practices to regulate / Monitor Private Housing Schemes.....	41
Figure 14: Housing Scheme under LDA	42
Figure 15: Housing Scheme under RDA	43
Figure 16: Approved Vs Un-Approved Private Housing Schemes under LDA & RDA	43
Figure 17: Percentage of Violations Regarding LOP on Different Parameters.....	44
Figure 18: HR of RDA&LDA deputed for PHS.....	45
Figure 19: Vehicles in authority meant for site visit of Private Housing Schemes	46
Figure 20: Actions Taken Against Illegal Extensions/ Housing Schemes	47
Figure 21: Zero development cases in Lahore.....	48
Figure 22: Actions against cases of zero development by LDA.....	48
Figure 23: No of years since the developers are in this sector in Rawalpindi/Lahore.....	50
Figure 24: Private Housing Schemes Run by the Developer in Rawalpindi/Lahore.....	50
Figure 25: Current Status of projects by Developers in Rawalpindi & Lahore.....	51
Figure 26: Perception of developers regarding application processing in Authority	51
Figure 27: Authority response regarding follow up/ Communication.....	52
Figure 28: Satisfaction level of Developer regarding behavior of Authority Officials	52
Figure 29: Opinion of Developer regarding mortgaging asset with Authority.....	53
Figure 30 Opinion of Developer regarding transferring area to Authority.....	54
Figure 31: Development of Private Housing Schemes Fulfil the Needs of Public Qualitatively & Quantitatively.....	54
Figure 32: Duration of living of the Sample in Lahore	56
Figure 33 Duration of living of the Sample in Rawalpindi	56
Figure 34: Duration of living of the Sample in Cooperative Housing Schemes	57
Figure 35: Source of Information Regarding this Private Housing Scheme in Lahore	57

Figure 36 Source of Information Regarding this Private Housing Scheme in Rawalpindi	58
Figure 37: Awareness Level in Case of Private Housing Scheme regulated by LDA	59
Figure 38: Awareness Level in Case of Private Housing Scheme regulated by RDA	59
Figure 39: Awareness Level in Case of Cooperative Housing Scheme	60
Figure 40 Approval Status Awareness of Private Housing Schemes in Case of Rawalpindi Development Authority	61
Figure 41: Approval Status Awareness of Private Housing Schemes in Case of Lahore Development Authority	61
Figure 42: Approval Status Awareness of Cooperative Housing Schemes	62
Figure 43: Mortgaged Plots Awareness in case of Lahore	63
Figure 44: Awareness of Requirement of Mortgaged Plots in case of Rawalpindi	64
Figure 45: Mortgaged Plots Awareness in Cooperative Housing Schemes	64
Figure 46: Awareness on site location of mortgaged plots in Lahore	65
Figure 47 : Public Awareness about the On-ground Area of Mortgaged Plots in PHS, Rawalpindi	66
Figure 48: Public Awareness about the On-ground Area of Mortgaged Plots in Cooperative HS	66

LIST OF TABLES

Table 1: Research Methodology & Major outputs	26
Table 2: Comparison of Institutional Arrangement of LDA & RDA w.r.t. Private Housing Scheme	31
Table 3: Processing Time Line	34
Table 4: Approval Requirements in term of land uses	36
Table 5: LOP Processing Land Document.....	37
Table 6: LOP Approval Processing	38
Table 7: Release Mortgaged Plots	39
Table 8: Completion Certificate.....	40
Table 9: How Long the Respondent is living in this Private Housing Scheme.....	56
Table 10: Awareness about the Regulatory Authority of Private Housing Scheme.....	58
Table 11: Information about LOP	59
Table 12: Awareness Regarding Approval Status of Housing Scheme.....	60
Table 13: Information about the Layout Plan of Housing Scheme	62
Table 15: Awareness Regarding Mortgaged Plots with the Authority against Development	63
Table 16: Information about the Location of Mortgaged Plots	65
Table 17: Information about the On-ground Area of Mortgaged Plots	65
Table 18: Policies Are Sufficient to Regulate Private Housing Schemes	67
Table 19: Development of Private Housing Schemes Fulfil the Needs of Public (Quantitatively)	67
Table 20: Development of Private Housing Schemes Fulfil the Needs of Public (Qualitatively)	68

ABSTRACT

Adequate and affordable housing is one of the basic human rights. Although it is considered as the prime responsibility of state, it is beyond the financial capabilities of the public sector to address the ever increasing housing deficit in Pakistan. In the current era of market economy, the Private Sector is playing a vital role to fill the vacuum created by inadequate housing provision by the public sector. However despite the major contribution, there are many issues of plots which are also associated with the private sector housing as well. Delayed allotment and possession, especially in the case of cooperative housing schemes and low income private housing schemes, slow pace of development work, unauthorized and illegal use of sites originally reserved for public amenities, open spaces and graveyard, below standard development work, lack of attention (or no attention at all) to trunk infrastructure such as Road, Drain, Sewer, Water Sources etc. are some of the much neglected areas. Although the development authorities are regulatory and monitoring agencies, they are unable to address these challenges efficiently because of lack of adequate policy, weak institutional arrangement & legal backing, lack of human resource and logistics support, which resulted in the emergence of completely illegal, semi legal, but under developed schemes. Public at large is unaware of the guarantees which the developer submits with the authority to attain approval. Furthermore the low level of awareness on the part of residents regarding the on map and on site location of the mortgaged plots is the major reason for the problems associated with private housing schemes. Thus, due to weak legal structure, less coordination between the various line departments, unclear implementation and enforcement mechanism, the developer in many cases is able to sell the mortgaged plots and transferred area (the area under parks, graye yards, public amenities which is in the name of authority in revenue department documents so that it may not be sold / encroached). Such phenomenon ultimately results in a situation where the developer carries out a little development work, even to the level of zero development after lapse of many years. This is a great risk and challenge which is faced by the allottees of plots in such schemes. The development authorities need to bring about changes in the policy, rules, regulations and institutional arrangement which have been framed for real estate sector. Some of the area where work has to be done is the control of the development authorities on the sale & purchase of plots. In this regard issuance of a no objection certificate by the authority, a pre requisite for the allotment / transference is extremely important. Furthermore development authorities need to

address the paradigm shift by incorporating technological advancement such as ICT in this very area. The capacities of the authorities are also to be enhanced, both in term of human resource, their training as well adequate logistic support. The awareness level of public regarding mortgaged plots, violation committed by developers may be enhanced by publicizing the same in print and electronic media. In the absence of such changes, the continuously growing real estate bubble may burst out in the near future which would result in irreparable losses to the common buyer of the plots in housing schemes

Chapter 1

1.1 Introduction

Housing is one of the basic rights of human beings and is the prime responsibility of state to provide its citizens with adequate and affordable housing. The right of housing has been reflected in many international declaration signed by almost all the countries of the world. Article 25 of the Universal Declaration of Human Rights states categorically the fundamental right of every individual to a standard living which is necessary for the health and well-being, of not only himself but of his household, including food, clothing and shelter.¹ The 1976 Vancouver Declaration on Human Settlements states that “Adequate shelter and services are a basic human right, which places an obligation on governments to ensure their attainment by all people, beginning with direct assistance to the least advantaged, through guided programs of self-help and community action.”² The Habitat Agenda, adopted in Istanbul in 1996, reaffirmed the commitment “to the full and progressive realization of the right to adequate housing, as provided for in international instruments. In this context, we recognize an obligation by Governments to enable people to obtain shelter and to protect and improve dwellings and neighborhoods.”³

The same right i.e. adequate housing had been acknowledged as part of the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights (UN-OHCHR, 1966). International human rights law recognizes that adequate standard of living including adequate housing is right of every individual. Globally, more than one billion people are not adequately housed, millions of people around the globe live under health-threatening conditions in slums and informal settlements, while every year millions of human are forcibly evicted from their homes. All countries have signed at least one adequate housing related international treaty and have committed to protect the right of citizens of adequate housing through international declarations. In 2000 the Human Right Council created the mandate of “Special Rapporteur on adequate housing as a component of the right to an adequate standard of living”, after which the international community paid increased attention (UN-HABITAT, Fact Sheet No. 21/Rev.1).

The dramatic population growth and increase urbanization has caused many problems for the governments to provide its citizens with adequate and affordable housings. Not only the developing countries but many developed countries are still unable to overcome the issue of affordable and adequate housing, so it would not be wrong to say that provision of adequate and affordable housing has now become a global issue, which the international community is still unable to address. Throughout Western Europe, especially the US and Asia, housing policy

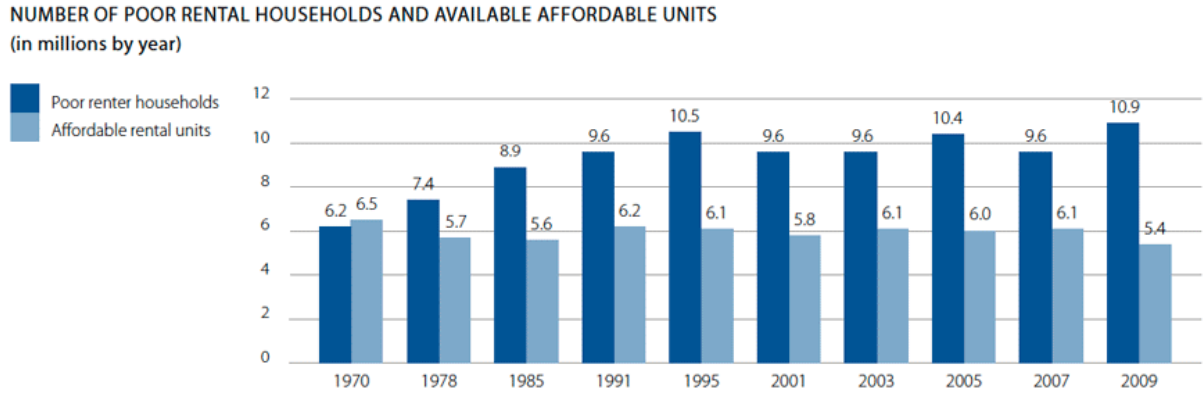
¹<http://www.un.org/en/universal-declaration-human-rights/>

²<http://habitat.igc.org/vancouver/van-decl.htm>

³<https://www.un.org/ruleoflaw/wp-content/uploads/2015/10/istanbul-declaration.pdf>

reflects the political ideology of the government in power. An increasing gap between the poor renter households and affordable rental units has been depicted in the figure below:

Figure 1: Poor Renter Households vs Affordable Rental Units in the USA



Note: For 1970–95, “poor renter households” are households earning less than \$12,000 annually (in 1995 dollars), and the term “affordable rental units” means housing costing under \$300 per month (in 1995 dollars). For 2001–09, “poor renter households” are households with annual earnings of less than \$18,310, the federal poverty line for a family of three (in 2009 dollars), and the term “affordable units” means housing costing under \$458 per month (in 2009 dollars). The dates cited were selected on the basis of availability of data and consistency with prior ICPH reports.

Source: Center on Budget and Policy Priorities, *In Search of Shelter: The Growing Shortage of Affordable Rental Housing*, 1998; ICPH analysis of the U.S. Department of Housing and Urban Development’s Housing Affordability Data System.

For the provision of basic necessities like adequate and affordable housing the USA had spent huge money i.e. millions of dollars on housing policy, but still unable to solve three major issues (Retsinas & Belsky, 2008). First, there is imbalance in rent and income of millions of American households; the income is far less to pay for adequate rental shelter. They have to allocate major share of their incomes for housing therefore could not afford other necessities, such as health care, transportation, education and food. Second, the federal policy of housing is based on political popularity of homeownership and is not in accordance with the needs of households, even though it is rental households that need housing assistance most acutely. As (Quiqley, 2008) suggested, money which had been directed to high-income homeownership could have been directed to housing vouchers and other subsidies for renter households. Third, most American suburbs have been dominated politically by home-owning majorities, who stress local agencies to maintain rules, regulation and practices to create barriers against local construction of low-cost single family homes or any rental apartments at all. Resultantly it becomes difficult for the low-income households to shift from the concentrated poverty areas into richer suburbs, where they could easily obtain reasonable jobs to earn livelihood and find good schools for their children.

China is a fast growing developing and one of the most densely populated country of the world. The housing policies reforms started with the inception of Socialist transformation in 1950s; prior to this, the most prominent urban housing was private rental, provided by a landlord which had been changed after socialist transformation at that very point. During the 1950s, the government had built public housing for employees and the majority of properties owned by big landlords were nationalized. In the 1980s, the first important housing reforms of their kind were implemented where a public housing provision system was established in all cities and large towns, in which housing privatization was the major reform, after which till 2002, 80 percent of

the same public housing had been sold to its occupiers. According to (Lee, 2000) “The socialist system of public housing and welfare support (supporting the idea of a universal housing benefit system provided through public sector employers) has given way progressively to a new system, which is market based and supports home ownership.” This new reform helped to support for middle and high income families through financial management; i.e., housing provident fund system, mortgage finance, building affordable housing and housing subsidy. It also supported for low income households through a remodeled social housing provision system. China housing policies has under gone very important changes, switching from a very centralized and planed policy to a more market oriented one. China also provide subsidized rental housing schemes to its citizens which helped the government to overcome the housing issues in short term but due to high unemployment, increase in poverty and illegal migration caused many issues for the government to provide its citizens with affordable housing (Zenou, 2012).

It is an era of market economy that emphasizes on involvement of private sector in provision of services and facilities with a state playing the role of a regulator and facilitator. The Private Sector has played a vital role in the provision of housing, in the absence of adequate role of the public sector housing. The gap/housing deficit as a result of the non-fulfillment of the public sector in housing has been addressed by the private sector, quite efficiently. The contribution, both in quantity as well as the quality is much comparable with the public sector housing project and in some cases it is even better. The conceptual framework, planning, design, infrastructural services, maintenance of civic amenities, in some cases are a bench mark in the whole housing sector, nationally , regionally and even internationally.

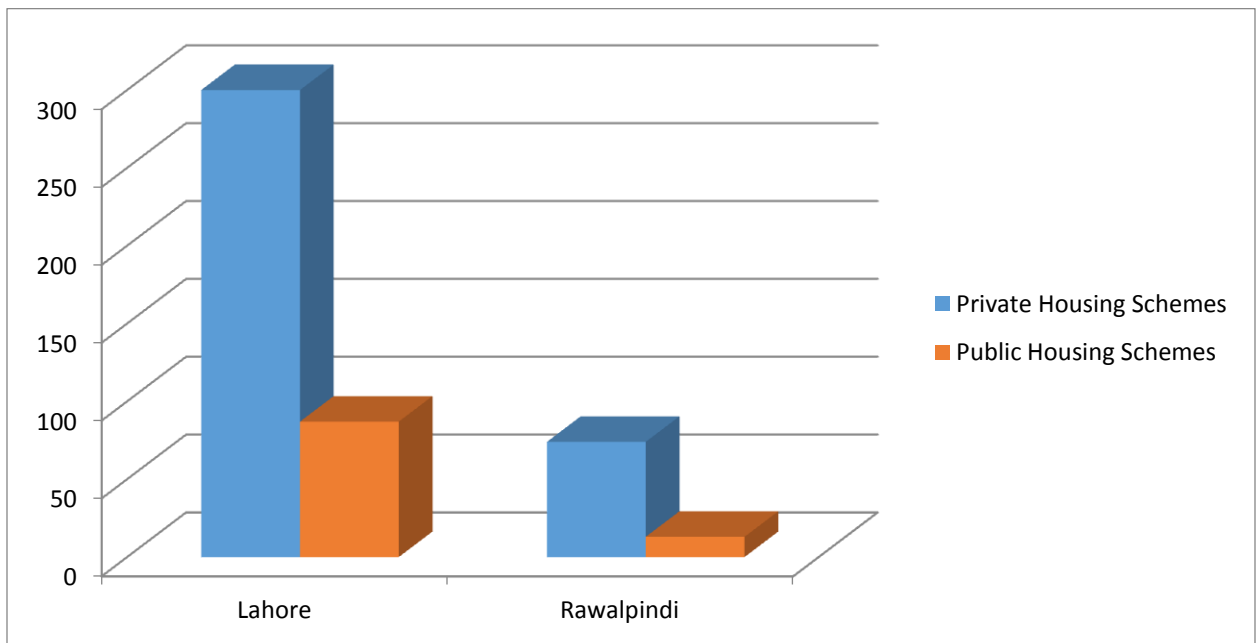
In a fast growing and urbanizing world, the provision of adequate and affordable housing remains a key priority for all governments. In Pakistan, a major share in the housing sector comes from the private sector. As compared to 120 public sector housing schemes (covering 9,462 acres) in five major urban areas of Punjab there have been 383 private housing development projects (covering 21,987 acres) (M Q Hussnain, 2016). The provincial capital of Punjab (Lahore), and the second most populated city of the country after Karachi has more than 300 private housing schemes registered and approved(semi-approved) by the Lahore Development Authority (LDA), while only80 public sector housing schemes are functioning i.e. LDA Housing Scheme, or the Housing department Schemes. The Federal Capital (Islamabad) is divided into five different zones by Capital Development Authority (CDA), where private housing schemes are present in three zones (Zone, 2, 4 and 5) more than 50 % of the overall area, whereas public sector is restricted to Zone 1, 20 % of the overall are of the city i.e. the sectorial area of Islamabad. Likewise in Rawalpindi, there are more than 70 private housing schemes where the number of public sector initiative is only 13. Thus, the scenario of public and private housing schemes shows that the share of the private sector is dominant in all the threeabove mentioned cities.

However, despite the major contribution, there are many issues i.e. discrepancies which are also associated with the private sector housing as well. All these issues which are pertaining to private

sector housing are being neglected, and the lack of attention on the part of public institutions has resulted in huge losses to the public at large. The public at large fell a prey to the fascinating claims in the form of advertisement of the private developers and get their selves bound to the world of day dreaming. The developers have taken great advantage of the loopholes in the policies, rules and regulations, modalities, institutional framework, and un-clear implementation /enforcement strategies of the regulatory authorities. The developer went on to sell his entire project, even that land, in the form of allotment letter which was never his own. Thus many of the plots, being allotted to the public at large, do not exist in the real world. At the time of awarding physical possession, the public at large recognize the bitter reality. And from here begins the vicious circle, to which there is no end. The generation's overlaps, and even the asset only in the form of allotment letters, (the burden is rather more appropriate) shifted to the next generation, without the reward in the form of a house on the plot.

Well-functioning urban land and housing markets are critical success factors for achieving robust economic growth. The case of infrastructural services in these private housing schemes on the purchased land is also an important aspect. Most of development work is either partially done or even not done. All those guarantees being submitted to relevant authorities are either nonexistent or not being able to be liquidated. Although these allottees are among the blessed one as they are awarded with physical plot yet their life becomes that of an urban slum dweller.

Figure 2 Private VS Public Housing Scheme



Source: LDA & RDA.

1.2 Purpose of the study

The purpose of this research is to conduct a comparative study of the performance of the development authorities regarding private housing schemes under Rawalpindi Development Authority (RDA) in Rawalpindi and Lahore Development Authority (LDA) in Lahore. The aim of this study is to identify the loop holes in the existing institutional arrangement, rules, regulations and their enforcement & implementation mechanism. The proposing of an efficient, reliable, manageable and workable system to the policy makers is also deemed necessary. The proposed measures should be capable enough to address the policy, institutional and implementation issue pertaining to private housing schemes. As the research intends to explore the gaps and loopholes in the policies, regulations and implementation process, thus the findings of the research will help policy makers and concern authorities (RDA & LDA) to address the issues and gaps.

1.3 Statement of the Problem

The share of private sector housing schemes in metropolitan cities such as Lahore, Islamabad, and Rawalpindi is high as compare to public sector housing schemes. The development authority's (RDA, LDA) are responsible to oversee the performance of these private housing schemes but due to gaps and limitation in policies and regulation results in development of many illegal housing schemes and malpractices. The public at large is facing many problems in such illegal /semi legal societies which are a serious challenge for development authorities and a great risk for the interests of common people. The research is an attempt to highlight the major challenges faced by the regulating authorities (RDA & LDA) to regulate private housing schemes of Lahore and Islamabad. It will also address the gaps in policies and regulation regarding housing in the two locales.

1.4 Objectives

All this necessitate the carrying out of a thorough research in this sector that is the problems associated with the private housing scheme due to ill functioning of the development authorities.

Thus the main objective of this research is framed which is as under;

To evaluate and compare the working of Lahore Development Authority and Rawalpindi Development Authority pertaining to planning, approval and development control of private housing schemes in Lahore and Rawalpindi respectively

The specific objectives of the research are;

- To evaluate the existing institutional arrangement, policy, rules, regulations, practices framed by LDA and RDA regarding private housing schemes
- To evaluate the performance of development authorities and the respective private developers in management of private housing schemes

- To seek public perception and awareness regarding the affairs of private housing scheme and authority
- To propose a strategy / measures capable enough to address the key issues pertaining to private housing schemes

1.5 Research Questions

The prime objective of this research is to answer the basic research questions as under:

- What are the existing policies, rules, regulations framed by LDA and RDA?
- What is the necessary institutional arrangement and implementation mechanism for efficient and effective regulation of private housing schemes?
- What are the key issues relating to private sector housing in Rawalpindi and Lahore?
- What are the concerns of the stakeholders (Authority, Developer and Public) about these issues?
- Why the private sector housing is unable to address the key issues of the important stakeholders?
- Why the existing institutional arrangement is failed to achieve and sustain a greater success in private sector housing?
- How the malpractices in the key areas of private sector housing can be reduced?

1.6 Thesis Organization

The research thesis will comprise seven (07) chapters including annexure, tables and figures. First chapter will be General Introduction which includes the introduction about topic, existing scenario of private housing schemes in Rawalpindi and Lahore, the existing policies, regulations and plans of Rawalpindi Development Authority and Lahore Development Authority. Further it will include research problem, purpose, objectives and questions. Second Chapter will include the literature review of different journal articles related to the topic. In this chapter Policies, Regulation and Plans of RDA and LDA will be reviewed. Third Chapter shall consist of methodology of research describing type of research, sample size and technique, instruments of data collection, case study respondents and stakeholders etc. Chapter 04 & 05 will describe the process of data analysis, techniques used, computer aided software results etc. Chapter 06 will include the discussion & interpretation of analysis results in rationale manner. The last Seventh Chapter will draw the conclusion of the study on the basis of which an appropriate and reliable system will be recommended. References are attached at the last of the thesis.

2 Literature Review

Literature review is the necessary part of every research, literature from different sources tends to better understanding of the research topic.

2.1 Importance of Housing

Adequate and affordable housing is one of the basic human rights and is reflected in many international conventions which almost every country is signatory or rectified. In a fast growing and urbanizing world it remains a key priority for all governments to provide adequate and affordable housing to its citizens. However, “the concept of housing requires a new understanding to effectively and synergistically address the pressing issues of slums prevention, the urban divide, economic and human development, and climate change. No longer regarded as simply a roof over one’s head, housing today plays a crucial role in achieving development – as envisaged by the idea of sustainable housing” (Golubchikov & Badyina, 2012). The developing countries of the world are unable to provide with this basic necessity of life, and the policies are underway to address issues of housing. But it is rare that the social, cultural, environmental and economic facets of housing are addressed there in an integrated policy. In many countries, many programs provide housing i.e, provided accommodation to poor but with poor standards of life.

In the urbanizing and fast growing world, provision of adequate and affordable housing remained a key priority for all governments. The fast-growing population and the rural to urban migration along with other factors caused serious shortage of housing. Housing is one of the key factors in sustainable development and it has prime importance for sustainable housing. The integrated housing policies rarely cover social, cultural, environmental and economic factors which create many problems for the government and the citizens. According to UN-HABITAT “It is only through sustainable solutions that the tensions between urban growth, climate change, poverty alleviation, affordable housing provision, and access to quality residential services, clean energy and environmental conditions can be mitigated, while the potential of housing for improved economic prosperity and social development can be further unlocked. Well-designed, inclusive and participatory housing policies and program have much to offer to this end.” It is through sustainable housing that the rapid increase of population can be accommodated.

The world nations are now working for the sustainable development and the United Nation set sustainable development goals through which sustainable development can be possible. Housing is one of the basic necessities, which determines the quality of life and welfare of people. The provision of sustainable and affordable housing is a challenge for all countries of the globe, especially for developing countries. According to UN-HABITAT “Sustainable housing offers a

great spectrum of opportunities to promote economic development, environmental stewardship, quality of life and social equality, while mitigating the precarious convergences of the problems related to population growth, urbanization, slums, poverty, climate change, lack of access to sustainable energy, and economic uncertainty.” Most of the countries, particular developing countries advocate the affordable housing schemes and such policies only consider the economic aspect while neglecting other environmental, cultural and social factors. Therefore, there is need of integrated fashion which covers all aspects. In developing countries there is always a big gap in policies and its implementation, even there are differences in normal housing and affordable housing. The so called pro-poor housing is made on necessity and emergency basis where poor live under substandard conditions.

Over the years in cities across Asia, central and local government authorities have tried implementing all kinds of policies and program to resolve the serious problems of housing the urban poor. But unfortunately, most of these policies and programs have failed miserably, but that hasn't stopped them from being resurrected later on, by subsequent administrations, or in other places, to be tried again (UN-HABITAT, Housing the Poor in Asian cities, Quick Guide 1, 2008).

2.2 Housing Policies in Pakistan

Housing is considered as basic necessity of people and is also reflected in the constitution of Pakistan. According to article 38 (a) of constitution of Pakistan, the state shall secure the well-being of the people, irrespective of sex, caste, creed and race, by raising their standard of living”. The standard of living can be improved by providing adequate and affordable housing for all, as it is the responsibility of state to ensure the right of its citizen. Pakistan like other developing countries is facing the problem of housing; the policy makers are unable to address the gaps in policies. The rapid urbanization in the country from the very beginning created serious shortage of housing in metropolitan cities. Although housing has been part of government's five year plan but the problem of housing is still a big challenge for the government to provide its citizen with adequate and affordable housing.

(Qadeer, 1996) argued that Pakistan's urban and housing program are organized under five policy areas, namely, (i) housing and KatchiAbadi Improvement; (ii) provision of community utilities such as water supply, sewerage, public transport, sanitation, etc., in cities and villages; (iii) institution building for surveys, design and planning of cities, formation of provincial and local planning and housing departments and laboratories; (iv) government buildings and public officials' housing as well as the development of the national capital; and (v) special projects, particularly for tribal areas, Azad Kashmir, etc.. Pakistan has been pioneer in initiating housing policies since 1950; it has been part of five-year plan.

2.3 The National Housing Policy 2001

After the eighteen amendments, the provinces are governed by the provincial government. The National Housing Policy 2001 describes comprehensively the housing regulation at national level, while every province has its own regulating authority having its own rules and regulations. During the formation of policy special emphasis were made on resource mobilization, availability of land, homeownership, promotion of research and development to make cost effective construction. The objective of the policy is to create affordability, especially for low income group. The development of housing for needy and poor through the use of different instruments like free land, cross-subsidy and concessionary finance, etc. is one of the key objective of the policy.

The National Housing Policy 2001⁴ is framed by considering the major housing issues of the country. High population growth, rapid rural urban migration, encroachments and Katchi Abadi along with many other issues tends to create housing shortfall in the country. On the other hand, the scarcity of suitable land for housing, lack of finance for housing, poverty, inflation, lack of adaptation of innovative technology and research, outdated planning and building codes are the major contributor to create shortage of housing in the country. The policy is formulated in order to address the aforementioned problems. Institutional development, capacity building, strategic planning, improve housing condition for poor, up gradation of cities and town, use of modern planning techniques are the main priorities which the policy will address. Different strategies are proposed to lessen the housing crisis in the country. The policy is a comprehensive document which covers almost every possible aspect of housing but the government is still unable to gain its objectives, the government authorities are unable to implement what it is set forth for.

2.4 Housing in Rawalpindi

Rawalpindi comprises of seven tehsils including Rawalpindi, Murree, Texla, KotliSattiya, Kahota, Gujar Khan and KallarSyedan. Rawalpindi and Islamabad considered as twin city of each other because they both are inter dependent to each other. Islamabad master plan was prepared in 1960 however Rawalpindi metropolitan area was not put into practice. Different planning approaches were adopted for the development of the twin cities. The disintegration of these two cities in the Master Plan created many planning issues among them the transportation and housing are at the top of the list (Maria, Imran 2006).

Keeping in view the above said planning issues the first Master Plan of Rawalpindi was prepared in 1968 but unfortunately was not implemented in its true meanings. As a result, there was unplanned growth of the city and shanty settlements sprang all in the city. The reasons for the poor implementation of the Master Plan were the municipal corporation did not bother to take responsibility of the implementation. Secondly, the shifting of the Federal capital from Karachi

⁴ National Housing Policy 2001, Government of Pakistan

to Islamabad/Rawalpindi attracted many of the government employees to this city. Hence there was a housing shortfall due to the urbanization in the city.

Government of Punjab in 1990 directed to prepare an updated Master Plan to incorporate the planning issues and meet the housing shortfall. The housing deficiency in the year 1996 was 483,574 houses and total area required for housing is 39,900 Acres. So, a Master Plan of Rawalpindi was prepared for a period of 1996-2016.

The population of Rawalpindi was 1, 831,467 persons in the year 1996 and projected population for the year 2016 was 3,826, 356 persons. The population density of Rawalpindi is 116 persons per acre. It was directed in the master plan that two low income housing schemes will be developed providing 4051 residential plots. The total residential area of Rawalpindi is 55.68% in the year 1996 (Rawalpindi Master Plan). One of the reasons for the housing shortage is the illegal conversion of residential plots to the commercial use which is excessively increasing day by day. In order to meet the challenge the government of Punjab has introduced the land use rules titled as “Punjab classification, reclassification and redevelopment rules 2008”.

2.5 Housing in Lahore

The planning and housing in the historic city of Lahore is not new, the city witnessed the rule of many monarchies. Under the kingdom of Afghans and Turks Lahore metropolis grew into a fortified settlement while Mughal monarchy gave a push to the growth of Lahore and Akbar built the existing wall around old city during 1584-1589. When British Empire took over in 1857, it established institutions and residential areas at distant location from walled city. Development of civil lines and cantonment area in 1857 was major landmark in spatial framework of Lahore. This was perhaps a strong impetus towards urbanization (Bajwa, Ahmad, & Khan). After the independence, the huge migration caused rapid population growth to the city result in huge expansion became the second biggest city of Pakistan.

Growth of Lahore during 1961-1970 is remarkable and specially when in 1966 a master plan was prepared to control the unplanned growth of Lahore. Major development started after the formation of Lahore Development Authority (LDA) in 1975. After formation of LDA, many housing schemes were approved and developed.

Urban planning practices and associated regulation limit the supply of urban land. Planners seem more interested in controlling urban growth than in framing plans and strategies to accommodate growth and promote economic development (World Bank, 2004a). A review of Integrated Master Plan for Lahore (IMPL) plan by the World Bank (2004b) revealed that, “While IMPL is very comprehensive, it does not have a strong strategic orientation or clear vision for the future development of the city, based on a consensus among the stakeholders. The need and demand for housing and land are rather different concepts. While the need for housing is determined by the number of households, the actual demand is determined by the income.”

While, contrary to the intention, the proposed zoning and subdivision regulations are more likely to reinforce the current trend of low-density ribbon development; land subdivision regulations could exacerbate the slow pace of construction in Lahore. These issues are particularly important considering the difficult procedures for the commercialization of residential property and rapid urbanization, and are likely to impede the formation and growth of small businesses (World Bank, 2004b).

Under Punjab Local Government Ordinance 2001, the Punjab Land Use (Classification, Reclassification and Redevelopment) Rules of 2008, provide a framework for classification of residential areas and empower Lahore Development Authority to undertake surveys and prepare schemes for up-gradation and re-development according to technical and administrative prescriptions. A core issue faced by the urban neighborhoods in Lahore is low-density low-rise development towards the south. On the other hand, the Punjab Private Housing and Land Sub Division Rules 2010 lay down the regulatory framework for development and sale of residential and other properties. According to HRCP, many unapproved and unregulated schemes are frequently developed, often by politically influential developers in violation of legal and administrative provisions.

So far in Pakistan no any comprehensive study has been conducted on housing standards, however the World Bank's Shelter Sector Review in 1989 concluded that the standards of housing at the time resulted in over-designed and unaffordable housing. The current guidelines for private housing schemes issued by the LDA, and Punjab Housing and Physical Planning Department, stipulate requirements for land distribution that may very well result in over-designed and expensive housing projects (Dowall & Ellis, 2007).

3 RESEARCH METHODOLOGY

3.1 Research Design

The Hybrid (Mixed) research method has been used in this study keeping in view the Descriptive cum Exploratory nature of the research. This is because that there is not only description of existing housing schemes but the exploring of the gaps and loopholes in institutional arrangement of development authorities and performance of institutions, quality of service delivery, level of satisfaction etc.

3.2 Data Collection

Data collection is the most important part of the study and there will be involvement of both type of data collection i.e. Secondary & Primary. The details of data collection are as follows:

3.2.1 Secondary Data

Secondary data has been collected from various sources like academic literature, articles, reports, notified policies, rules, bye-laws of Rawalpindi Development Authority and Lahore Development Authority (policies, rule, plans, by-laws), etc. Some of the important secondary data collected is as under:

- LDA Act 1975
- Development of cities Act 1976
- Punjab Private Housing Schemes & Land Sub Division Rules 2010
- Lda Private Housing Schemes & Land Sub Division Rules 2010
- No of housing schemes in Lahore & Rawalpindi
- Approval Status of the Schemes
- Layout plans of the schemes
- Land Auditing of the schemes conducted by authorities
- Policy Provisions
- Authority Meeting Decisions
- Registration documents of the schemes
- Brochures / Pamphlets of housing schemes
- Minutes of the Annual General Meeting
- Others

3.2.2 Primary Data

However, the complete reliance has not been made on the secondary data. Rather primary data has also been collected from two dwellers of the housing schemes of Islamabad and Lahore with help of field survey, structured & un-structured interviews and Focus group discussion. Some of the important areas are as under:

- Address and duration of living
- Frequency of visit and interaction with developer and authority
- Satisfaction level of public regarding authority / Performance measure of Authority
- Satisfaction level of public regarding developer / Performance measure of Authority
- Public Awareness regarding regulatory authority
- Public Awareness regarding approval status
- Public Awareness regarding mortgaged and transferred deeds
- Quality of housing by developer
- No. of approved & un approved projects
- Suggestions/ Feed back

3.3 Field survey

3.3.1 Reconnaissance survey

Reconnaissance surveys were conducted to finalize the case study area. It was further confirmed either the selected case study area is the most relevant or it should be changed to improve the results. Reconnaissance surveys also proved very helpful in getting the general idea about the case study, the finalization of research instruments and methodology. Pilot surveys were also conducted during the reconnaissance surveys.

3.3.2 Observation

Focused observation, in the housing schemes have been made to see the services and quality of housing provided by the developers. The monitoring of development authorities has also been observed by the researcher in order to replicate the services of authorities.

3.4 Instruments of Data Collection

3.4.1 Interview schedule

Interviews (structured, semi-structured & un-structured) have been conducted to evaluate the existing policies, plan, guidelines, rules & regulations, institutional arrangements related to private housing schemes of Lahore and Rawalpindi. In this regard, all the three stakeholders have been interviewed. A variety of respondents have been interviewed including RDA and LDA officials, Important developers and the community living in those housing schemes and other relevant people to the research area to explore the performance of institutions, quality of service delivery, level of satisfaction etc.

3.4.2 Questionnaire

The questionnaire has been designed to measure the public satisfaction level regarding private housing schemes. The questionnaire includes different questions to explore the performance, current policies, regulation and gap/loopholes in policies. Indicators have been defined to construct the questionnaires having open ended & closed ended questions.

3.4.3 Focus Group Discussion

The focus group discussion (FGD) of various stakeholders have been conducted at the end of data collection process for verification of field data, recording of public general opinion, missing information and options of solutions. Mostly participants of FGD were officials of RDA, LDA and other relevant authorities, other than that resident of private housing schemes will also include in the FGD.

3.5 Sample Size

The data is to be collected from three different stakeholders

- Development Authority
- Developer
- Community

The sample size has been calculated separately for the field survey.

- The Director Metropolitan of the development authorities and all his relevant staff have been interviewed in Lahore and Rawalpindi
- 14 interviews have been conducted from different Developers in Lahore& Rawalpindi
- 135 Households have been interviewed with the help of questionnaire

Figure 3: Sample Size

Sample Size					
City	Categories	Sample	City	Categories	Sample
Lahore	A	35	Rawalpindi	A	18
	B	25		B	13
	C	17		C	9
	Cooperative	18		Total	40
Total		95	Over All Total	95+40	135

Source: Data Collected by Researcher from the Development Authorities, 2017.

3.6 Sample size and Sampling Technique

Systematic random/quota/purposive sampling has been used to select the sample for questionnaire.

- 10 % Quota has been given to the developers of different housing schemes including private housing schemes and the cooperative housing schemes. There are 70 housing schemes approved after 2005 in Lahore and 40 in Rawalpindi so 10 developer from Lahore and 4 from Rawalpindi have been interviewed. The developers were also stratified into three classes on the basis of perception of concerned officials of the authority regarding the level of infrastructure i.e. one are the high class developers, second medium level developers and third are low level developers. The “stratified random” sampling technique has been adapted for this sample of developers.

Figure 4: Sample size for both Cities

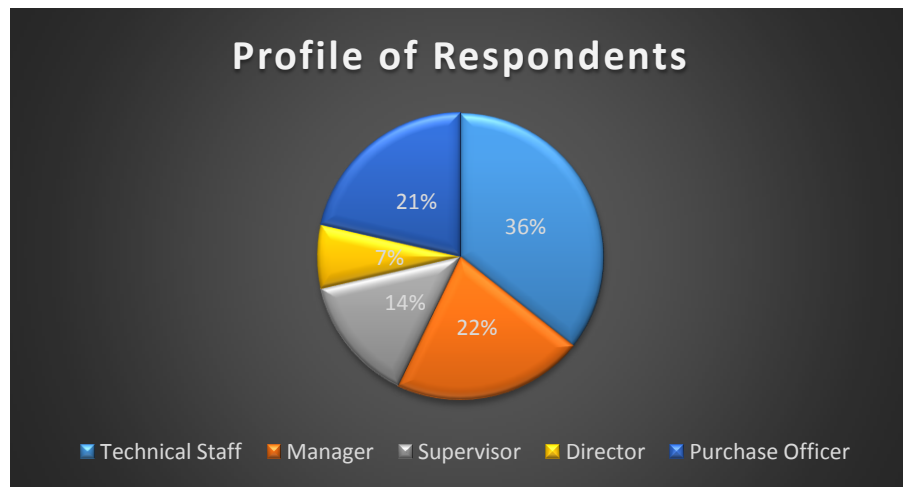
Sr. No	Class	City	Developer	Sample size
1	C	Rawalpindi	Golden Jubilee Housing Scheme	10
2	B		Estridge Housing Scheme	10
3	B		Bostan Valley Housing Scheme	10
4	A		Bahria Town Safari Villas	10
5	C	Lahore	Expo Avenue Housing Scheme	10
6	Coop		Judicial Cooperative Housing Society	9
7	A		Lake City Holding (pvt) Ltd.	10
8	A		Izmir Town	9
9	B		Pak Arab Housing Scheme	10
10	A		Bahria Town	10
11	Coop		Punjab University ECHS	9
12	C		Abdalian Housing Scheme	9
13	B		Air Line Society	9
14	A		Central Park Housing Scheme	10

Source: Data Collected by Researcher from the Development Authorities, 2017.

- As the number of housing schemes approved in Lahore is almost double the size of Rawalpindi, therefore 8 private housing schemes from Lahore and 4 from Rawalpindi have been selected. In addition two cooperative housing schemes have also been selected in Lahore. Thus a total of 135 HH have been interviewed in Lahore and Rawalpindi. Within these selected schemes, Stratified Random Sampling has been used to pick respondents. The development authority’s official helped in formulating the criteria for the quality of infrastructure development in the selected housing schemes and thus division of the said schemes in three categories, A, B and C. A is the high class housing schemes whereas C being the lowest. The purposive sampling has been used to interview the relevant authorities of LDA and RDA. This procedure has been adopted to give costume to the nature of study and data from all segments will be arranged for analysis.
- The Director Metropolitan of the development authorities and all his relevant staff have been interviewed in Lahore and Rawalpindi.

- The developers of every scheme for which the HIS was conducted, was also interviewed. The same approach was adopted i.e., the developers were also stratified into three classes' i.e. A, B and C. The profile of the respondent is shown in the figure as under:

Figure 5: Profile of Respondents

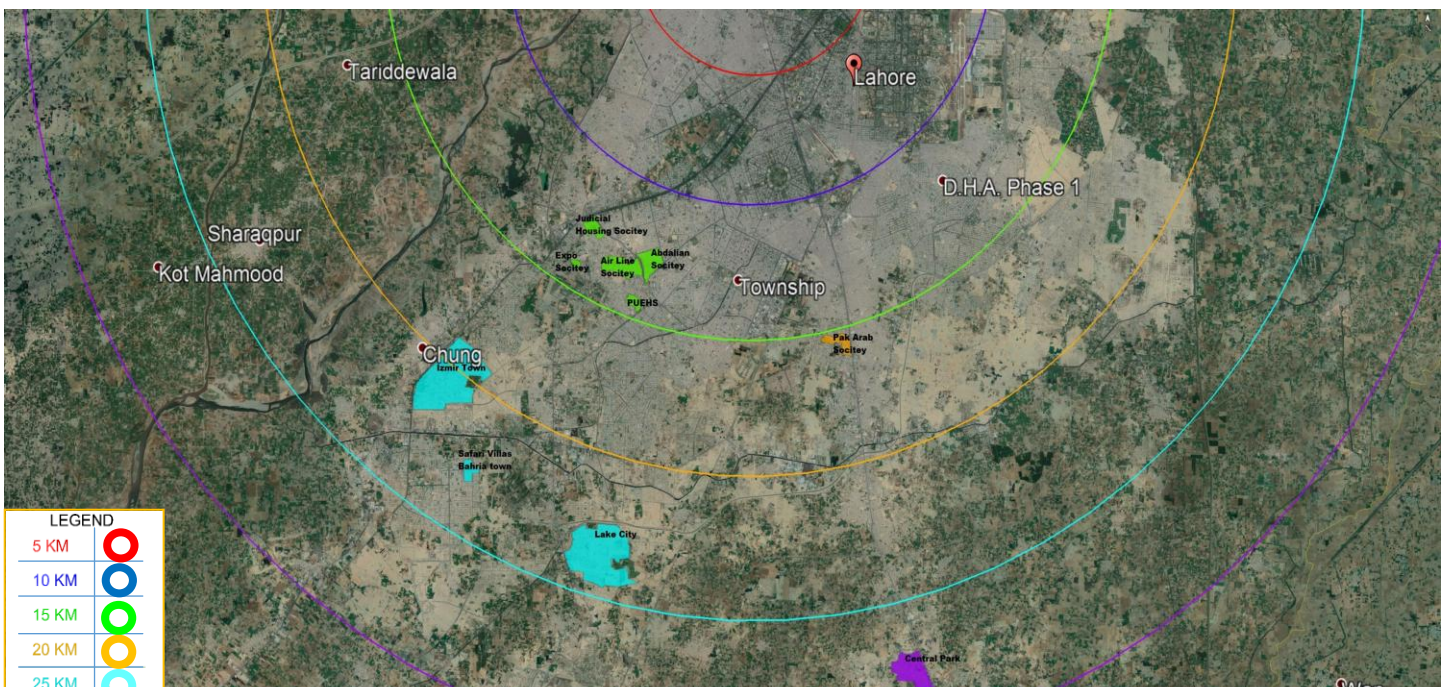


Source: Data Collected by Researcher from the Development Authorities, 2017.

3.6.1 Sample size Location Map of Lahore

The sample has been selected from the well spread geography, in order to overcome any biased opinion, and is being shown in figure as under

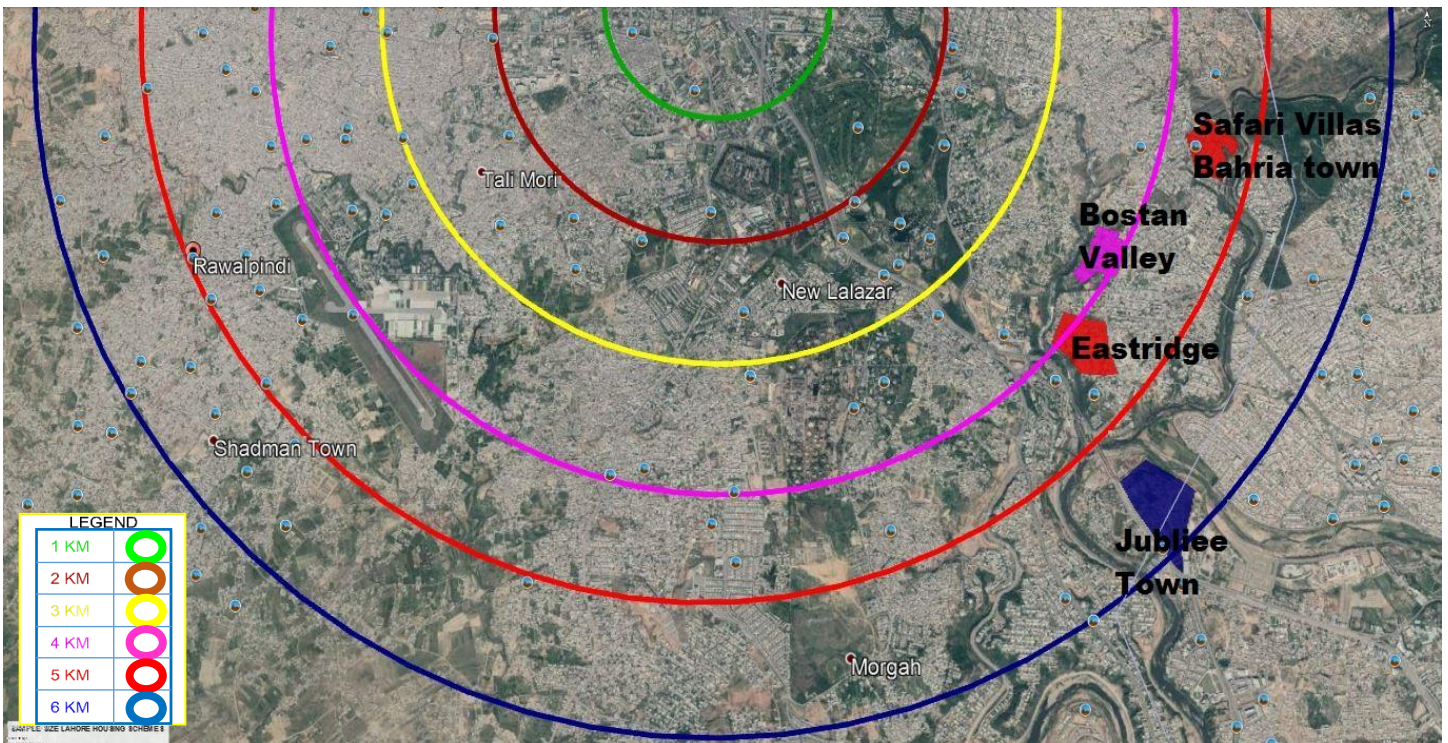
Figure 6: Sample size Location Map of Lahore



Source: Data Collected by Researcher from the Development Authorities, 2017.

3.6.2 Sample size Location Map of Rawalpindi

Figure 7: Sample Size Location Map of Rawalpindi



Source: Data Collected by Researcher from the Development Authorities, 2017.

Two case studies have been selected for a comparative analysis and performance evaluation of the Development Authorities. The case studies were regulatory authority of Lahore i.e. Lahore Development Authority (LDA) and Rawalpindi i.e. Rawalpindi Development Authority (RDA). The reason for selection of these cities is that the cities are major cities of Punjab Province and bearing a status of Metropolitan Cities. The planning, monitoring and implementation issues of these two are very similar to each other. Road patterns, traffic flows, housing, lifestyle and economy of these two are also very much alike. Although there is a difference in the topography of both as Lahore is mostly a plane city and Rawalpindi is a hilly area yet this condition does not affect the performance of the regulatory authority.

4 Data Processing/Analysis

Different analysis techniques have been deployed to process the data, as both type of data required to be processed/analyzed i.e. qualitative and quantitative.

4.1.1 Qualitative

The qualitative data has been collected from structured & un-structured interviews and from focus group discussion. The Content Analysis has been used to process and analyze this data.

4.1.2 Quantitative

The quantitative data has been collected from responding of questionnaires in field survey. Descriptive Statistics has been used to analyze this data and to calculate mean, median & mode. Moreover, Inferential Statistics will be used to define the relationship between various indicators.

4.2 Strength & Weakness Analysis

The Strength and weakness analysis will be used to identify strengths, weaknesses, opportunities and threats to development authority's (RDA and LDA). This analysis will aid to frame the issues / challenges confer to development authorities and will provide concrete basis to develop an efficient, reliable, manageable, workable and result oriented system which should be capable enough to address the policy, institutional and implementation issue pertaining to private housing schemes.

4.3 Computer Aided Software

Data analysis will be totally computer aided. Modern software like MS Excel and SPSS will be used.

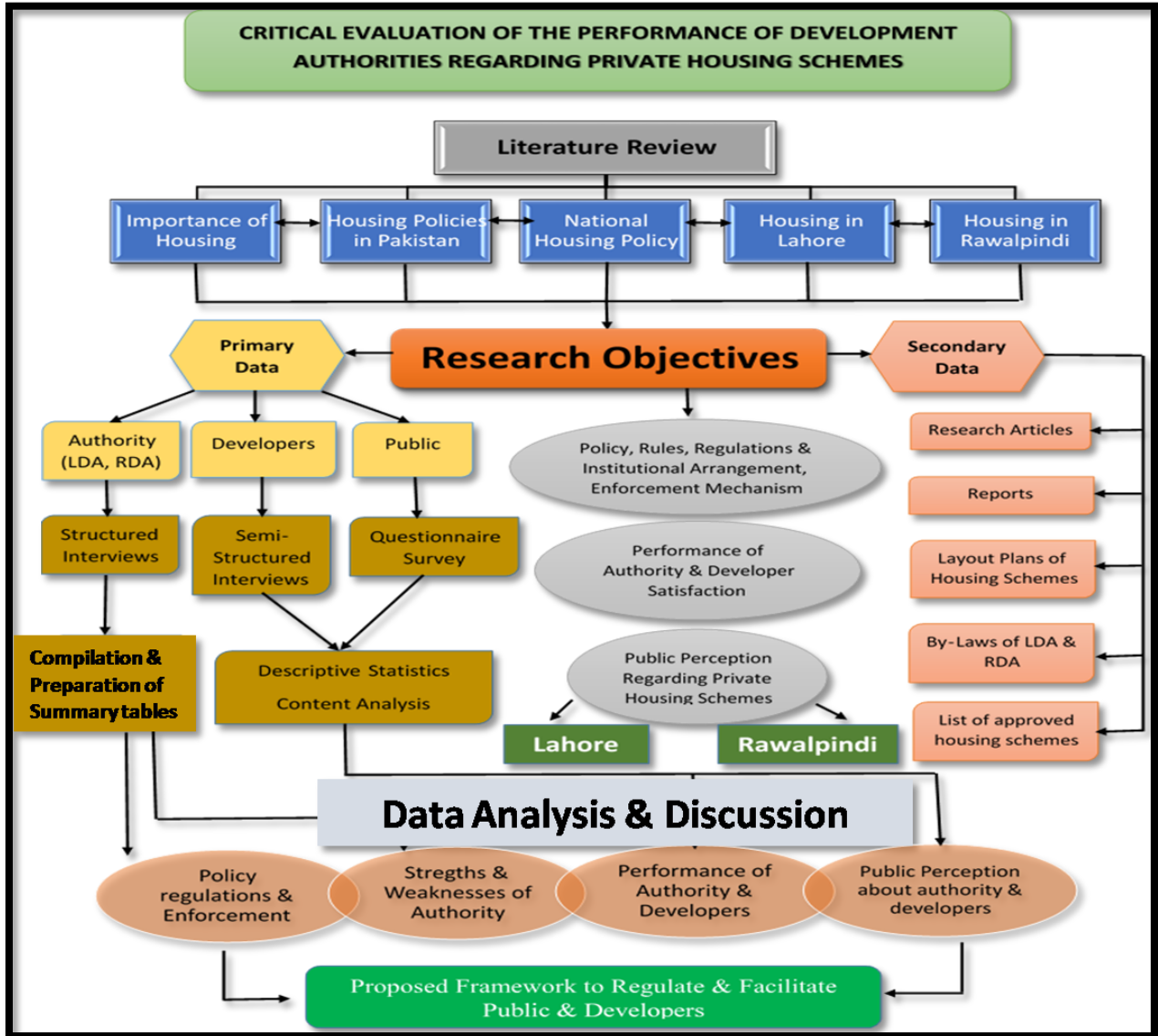
Table 1: Research Methodology & Major outputs

OBJECTIVES	RESEARCH GAP	METHODOLOGY	OUTPUT
To evaluate the existing policy, rules, regulations and institutional arrangement framed by LDA and RDA regarding private housing schemes	Context specific study	Literature review	Evaluation of the institutional framework

To evaluate the performance of development authorities and the respective private developers in management of private housing schemes	No study exists in the context of Murree	Content Analysis SWOT, Descriptive statistics	Efficiency & Capacity of authority and developers
To study the public (users) perceptions of authority and developer	Perception of the users	SWOT, Descriptive statistics	Graphs showing perception
To propose an efficient, reliable, and result oriented strategy which should be capable enough to address the policy, institutional and implementation issue pertaining to private housing schemes	Strategic efficient housing plan	Housing Framework	Housing Model

Source: Data Collected by Researcher from the Development Authorities, 2017.

Figure 8: Research Methodology



5 DATA ANALYSIS AND DISCUSSION

5.1 Introduction

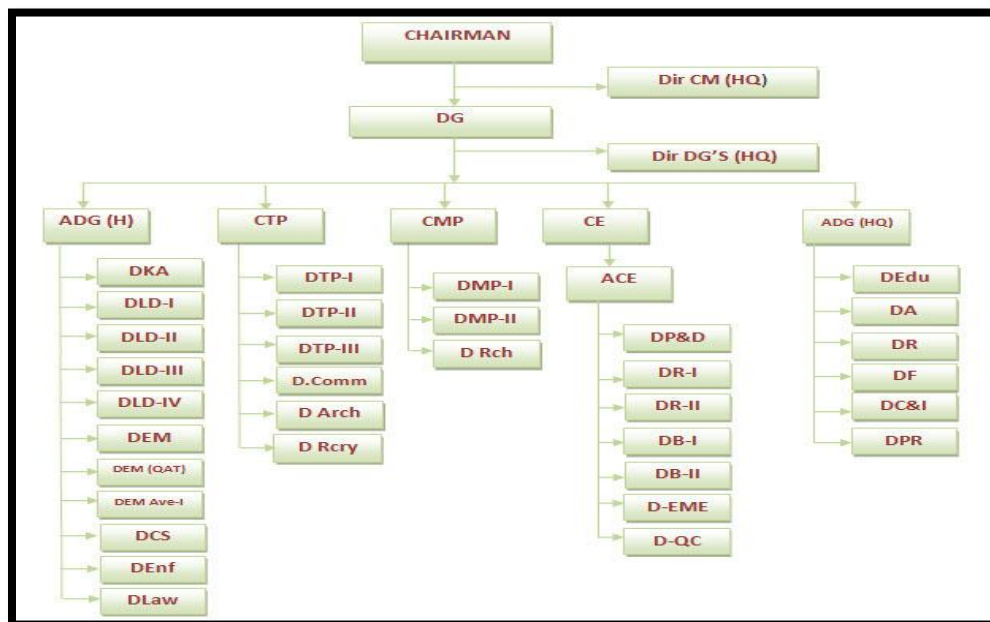
Data analysis is basically a process of examining, cleaning, transforming, and modeling data with the goal of discovering useful information, suggesting conclusions, and supporting decision-making. Analysis of the data collected through the field is part and parcel of any kind of research. Keeping in view the objectives of the current study “The Evaluation of the Performance of Development Authorities Regarding Private Housing Schemes” data analysis is carried out in three main sections;

- Analysis of the data collected from Development Authorities
- Analysis of the data collected from Private Developers
- Analysis of the data collected from General Public

5.2 Institutional Arrangement of Development Authorities

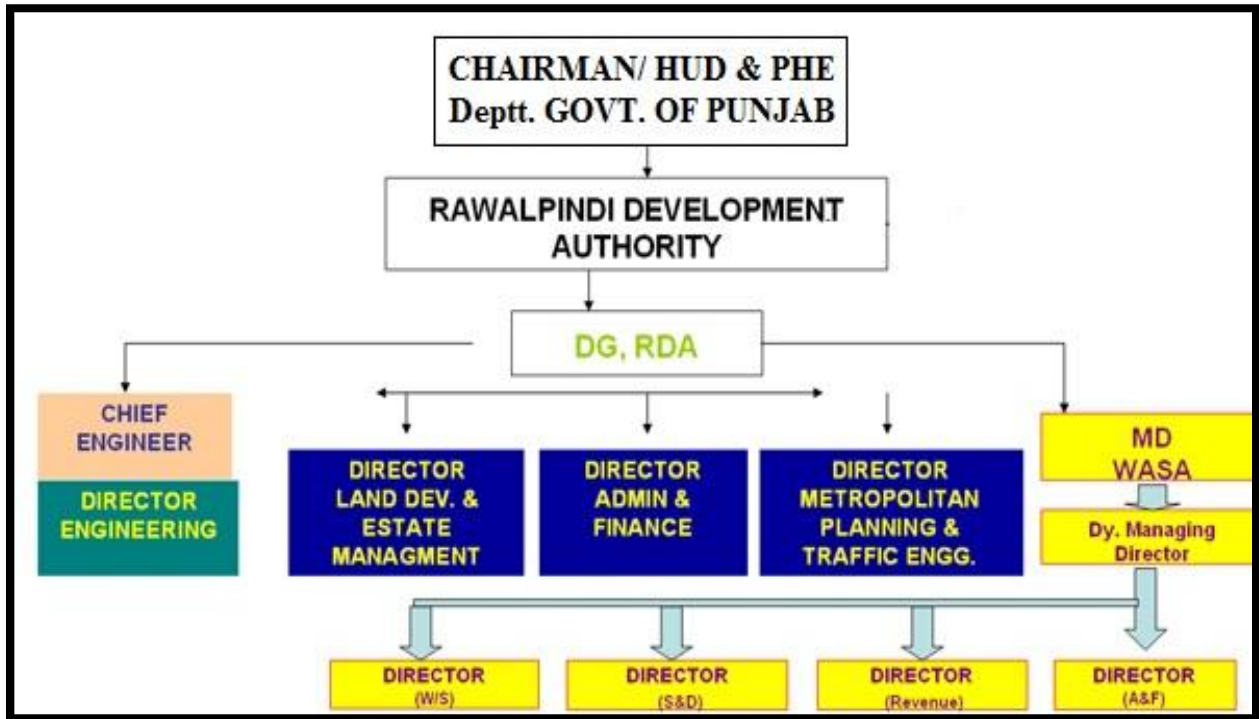
There are two development authorities; Lahore Development Authority (LDA) & Rawalpindi Development Authority (RDA), which is the subject matter of our study. Both these development authorities are autonomous bodies and are under the provincial government department of Housing, Urban Development and Public Health Engineering. The Chief Minister Punjab is the chairman of LDA where as the Secretary Housing; Urban Development and Public Health Engineering department is the chairman of RDA. For both the authorities, has been shown in the figures shown below

Figure 9: Institutional Hierarchy of Lahore Development Authority



Source: LDA Website (lda.gov.pk)

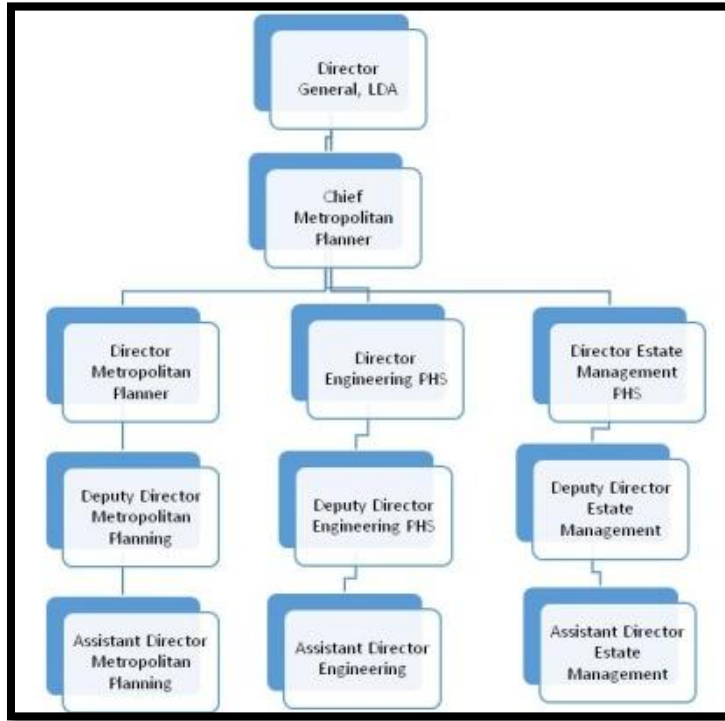
Figure 10: Institutional Hierarchy of Rawalpindi Development Authority



Source: RDA Website (Rda.gov.pk)

However with respect to Private Housing Schemes, the arrangement is somewhat different. In case of LDA, there are separate directorates for different perspectives of Private Housing Schemes. There are separate directorate of Metropolitan planning (two in number), estate management And engineering to address the key areas of private housing scheme with respect to approval, land audit, monitoring & evaluation of development work in accordance with the approved plan and development period, mortgaged and transferred properties and their redemption etc. However in case of RDA, there is only one directorate in the name of Directorate of Metropolitan Planning & Traffic Engineering, which is looking after the affairs of private housing schemes. Although the directorate of land development & Estate Management and Engineering Directorate are present in RDA, but they are not dedicated for private housing schemes only. A detailed elaboration of working relationship of both the development authorities is being shown in the figure 11:

Figure 11: Functional Relationship of different directorate's w.r.t. Private Housing Schemes, in LDA



Source: Analysis of data from LDA

On the basis of the review of the institutional arrangement and policy provisions as highlighted in the previous section, the summary of the comparison in this respect is given below in table

Table 2: Comparison of Institutional Arrangement of LDA & RDA w.r.t. Private Housing Scheme

Description	Lahore	Rawalpindi
Act	Lahore Development Act 1975	Development of Cities Act 1976
Authority	Lahore Development Authority	Rawalpindi Development Authority
Concerned Section	Metropolitan Planning Wing	Metropolitan And Traffic Engineering Directorate
Registration & Regulation of Private Housing Schemes	LDA Private Housing Scheme and Land Sub-Division Rules 2014	Punjab Private Housing Schemes and Land Sub-Division Rules 2010
Concerned quarter for layout plan approval PHS	Director Metropolitan Planning	Director Metropolitan And Traffic Engineering
Application Submission Desk	One Window Cell	One Window Cell
Concerned quarter for estate Management PHS	Director Estate Management, PHS	Director Estate Management & Land Development, RDA
Concerned quarter for Development work supervision	Director Engineering, PHS	Director Engineering, RDA
Concerned quarter for Building Control	Director Town Planning, PHS	Director Metropolitan And Traffic Engineering

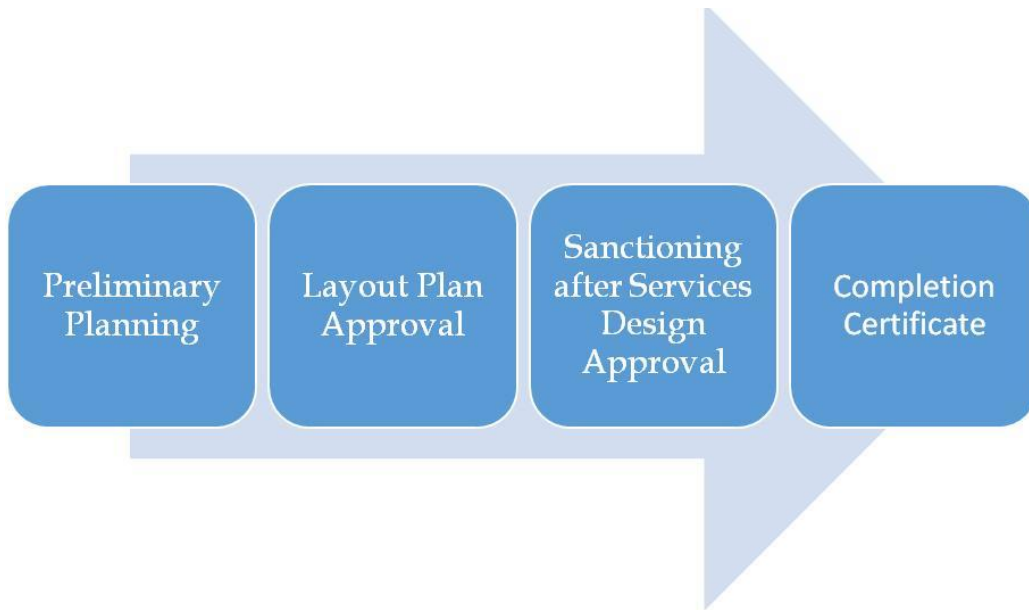
Source: Author Analysis

5.3 Rules & Regulations of development Authorities Regarding Private Housing Schemes

5.3.1 Punjab Private Housing Schemes & Land Subdivision Rules 2010

In Lahore, private housing schemes are registered under the “Lahore Development Authority Private Housing Scheme Rules 2014” and the “LDA Act 1975”. These two rules are the instruments for the regularization of private housing schemes. In Rawalpindi, private housing schemes are registered under “Punjab Private Housing Schemes and Land Sub-division Rules 2010”. The rules and procedures for regulation of the private housing schemes were originally the same for all the cities of Punjab i.e., “Punjab Private Housing Schemes & Land Subdivision Rules 2010”. The same were later revised by LDA and framed its own rules in the year 2014. However for both LDA and RDA, the rules are still principally the same. The principal approval comprises four steps. The 4 steps approval process and its sequence is as under:

Figure 12: 4 Step approval Process of Private Housing Schemes in Development Authority



5.3.1.1 Step 1-Preliminary Planning Permission

The first step in both the development authorities is the grant of Preliminary Planning Permission. This permission is basically an assurance by the development authority that the submission of scheme in the said area do not contradicts with any other project of the public/private sector in the said area and the same project would not affect the built and natural environment of the neighborhood. The key documents required at this stage by both LDA & RDA are as under:

- a. “Certified copy of National Identity Card of the Sponsor”;

- b. Sponsor address
- c. Utility bill (for the property mentioned)
- d. Certified copy of certificate of registration of the company or the cooperative society, if applicable;
- e. Town Planner Town Planner Location
- f. Private land Self-owned; or not owned
 - i. Land documents for the self-owned land
 - ii. If the Private land is not owned by the sponsor; then financial statement of the sponsor,
- g. Receipt of the deposit of scrutiny fee for preliminary planning permission.

In Addition to the above mentioned documents, the Lahore Development Authority demands some additional documents as well. The additional documents in case of LDA are as under:

- (i) A soil investigation report
- (ii) Khasra Details that includes
 - Khasra plan showing the boundary,
 - “list of khasra numbers”,
 - “satellite imagery of the site” and
 - “location of the site shown on the master plan”

5.3.1.1.1 Evaluation Criteria

In both development authorities, the criteria to evaluate the application for PPM, is almost the same, which is explained as under:

- the site proposed for the housing scheme fulfills the following requirements:
 - (i) “it falls on an adequate access road”;
 - (ii)” it is not prone to flooding”;
 - (iii)” it is not notified by the Government for acquisition for any other public purpose”; and
 - (iv) “the housing scheme proposal is in conformity with the approved master plan or outline development plan, agro-ville development plan and other allied plans”;

Additional Requirement

In case of RDA, the minimum road width of the access is defined, this is 60 feet.

In case of LDA, other than the master plan, the confirmation with outline development plan, agro-village development plan and other allied plans is also required;

5.3.1.1.2 Processing Time Line

The processing of the application follows almost the same procedures and takes almost 40 to 45 days. The timeline for the said process is described as under:

Table 3: Processing Time Line

Sr. No	Subject	LDA	RDA
1	Forwarding of the case to Water and Sanitation Agency or other concerned Department or Agency; by Director Metropolitan	7 days	5 days
2	Communication of 'No Objection Certificate' or observations to the Director dealing with PHS by concerned agency	10 days	10 days
3	Scrutinizing of the case by director in accordance with rules;	10 days	10 days
4	4. Submission of case by Director to (the Chief Metropolitan Planner case of in LDA who shall submit the case to) the Director General, for approval or otherwise	7 days	5 days
5	5. Issuance of permission or convey observations , if any by Director PHS, to a sponsor,	7 days	5 days
	Total days	41	35

5.3.1.2 Step-02 -Layout Plan Approval

After the successful attainment of the Preliminary Planning Permission from by the sponsor from the development authority, the sponsor is required to get the approval of the layout plan of the proposed scheme from the development authority within 6 months after the issuance of the PPM. The requisite documents which are to be submitted at this stage along with the technical requirements are explained in the table as under:

5.3.1.2.1 Submission Documents

In both development authorities, the documents required for layout plan processing, are almost the same .Following documents are required

1. A certified copy of national identity card of the sponsor;
2. Certified title documents such as registered sale deed, mutation, fardmalkiat and any other relevant documents to establish that the sponsor is full owner of the land,
3. Khasra plan or aks-e-shajra certified by the concerned revenue officer;

4. Non-encumbrance certificate from the competent authority;
5. Town Planner signed Location plan;
6. Topographic survey
7. “ lay-out plan super-imposed on khasra plan, with proposed division of scheme into residential and commercial plots, road network, open spaces, graveyard and public buildings, prepared and signed by a town planner and the sponsor, in accordance with these rules”.

Additional Documents in case of RDA

Detail of land to be acquired provided that meets the following conditions

- a) It is not more than 10 % of the overall scheme area
- b) It does fall on the periphery where future extension can take place

5.3.1.2.2 Technical Requirement of LOP

In both development authorities, the technical requirements are the same, which are as under;

- a. “Scale of scheme plan is 1:1200 to 1:2400”; , “scale of location plan is 1: 4800”;
- b. “Size and dimension of each plot are given”; , “plots numbers in the scheme are fixed as per Form ‘G’”;
- c. “Chamfering of a corner plot up to one kanal, by 5x5 feet and above one kanal, by 10x10 feet”;
- d. “Size and dimension of public buildings and open spaces”;
- e. “Right of way of roads; , parking area with parking layout”;
- f. “dimensions of the scheme boundary”;
- g. “Boundary of a Mouza or a revenue estate; number and boundary of each Khasra in a Mouza”;
- h. “Area statement and percentage of: residential use; commercial use; open spaces; roads; graveyard; public buildings; and other land uses”;
- i. “Aggregate of various categories of plots with area and size”;
- j. “Area of existing graveyard, if any, excluding it from area required for a graveyard under these rules”;
- k. “Location of pumping station, if any; location of overhead water tank and tube well if any”;
- l. “Aggregate of various categories of plots to be mortgaged”;

- m. “Signatures of the sponsor and a town planner”;
- n. “Seal of the approving authority, cardinal sign indicating north; name of the scheme; and names of the mouza included in the scheme”.

5.3.1.2.2.1 Layout Plan Approval Requirements in term of land uses

In Case of Lahore Development Authority, the land uses of the housing schemes are mentioned in three categories:

- i. Private Housing Schemes which are less than 300 kanals in area
- ii. Private Housing Schemes which have an area between 300 kanals and 500 kanals
- iii. Private Housing Schemes which are more than 500 kanals in area

Whereas in case of RDA, all the land use requirements are the same for all the private housing schemes. The requirements of all the classes in the respective development authority are as under:

Table 4: Approval Requirements in term of land uses

Land Use	Mandatory % by LDA(<300 Kanals)	Mandatory % by LDA(300-500 Kanals)	Mandatory % by LDA(>500 Kanals)	Mandatory % by RDA
Open Space	7 %	7 %	7 %	7 %
Graveyard	2 % (Min)	2 % (Min)	2 % (Min)	2 %
Commercial	5 % (maximum)	5 % (maximum)	10 % (maximum)	5 % (maximum)
Public Building	2 % -10 %	3 % -10 %	4 % -10 %	5 % -10 %
Max. Size of Residential Plot	1000 Sq yards	1000 Sq yards	1000 Sq yards	1000 Sq yards
Plot for SWM	10 marla	10 marla	Min 10 marla for 500 kanals, additional for every 500 kanals	10 marla for every 1000 plots
Internal Road	30 feet	30 feet	30 feet	30 feet
Grid Station(not PB)	As required by WAPDA	As required by WAPDA	As required by WAPDA	As required by WAPDA
Major Road	80 feet	100 feet	For 500 kanals- 120 feet For above 1000 kanals- minimum 150 feet	Not available
Society Office	10 marla	10 marla	1 Kanal	Not available

5.3.1.2.2 Processing of the Land Documents

After the successful completion of the documents, the processing of the said documents undergo the following process

Table 5: LOP Processing Land Document

Description	LDA	RDA
1. Forwarding of the application by the Concerned Director to its revenue staff for scrutiny of ownership documents;	7 days	5 days
2. Scrutinizing of the ownership documents by the revenue staff of the Authority with the assistance of the District Collector	10 days	10 days
3 Forwarding of the report to Director Metropolitan	5 days	5 days
4. Inviting public objections in 2 National Daily(at the cost of developer) against the land documents by Director Metropolitan	15 days	15 days
5. Communication of objections for partial or whole land if any and clearance of the same	7 days	5 days
Total Days	44 days	42 days

5.3.1.2.3 Processing of Mortgaged & Transferred Properties

In case the layout plan is in confirmation with the authority rules, both LDA & RDA require the developer to undertake following steps.

- A transparency of layout plan indicating also the plots proposed to be mortgaged;
- A soft copy of layout plan geo-referenced with the coordinate system of Survey of Pakistan Plan;
- A transfer deed for transferring to the Authority, free of cost, the area reserved for roads, open spaces, parks, graveyard, solid waste management and such other services and minimum fifty percent area of public building sites up to a maximum of two percent of the scheme area allocated for public building sites,, the area under roads, open spaces and amenities, if provided;
- A mortgage deed in favor of the Authority twenty percent plots of the housing scheme as security for completion of development
- Clearance form Environment protection department

5.3.1.2.2.4 Layout Plan Approval Processing

Table 6: LOP Approval Processing

Task	LDA	RDA
1. Scrutinizing of the layout plan by Director Metropolitan and convey the objections if any to the sponsor	10 days	10 days
2. Recommendations by Director Metropolitan to Chief Metropolitan Planner (in case of RDA, directly to DG) and the same to director General for approval or passing appropriate order	14 days	10 days
3. Informing the sponsor regarding objections / clearance by Director Metropolitan	7 days	5 days
Total	31 days	25 days

5.3.1.2.3 Sanctioning of Scheme

The prerequisites for sanctioning of the schemes for both DA's are the same and are as under:

- Depositing the approval fee; land use conversion fee, if applicable; deposit fee for a public notice if applicable, in one Urdu and one English daily national newspapers giving details of mortgaged plots and the salient features of the approved scheme and publish the same on the website, if available;
- Executing a transfer deed in favor of Authority in the office of the Sub-Registrar;
- Executing mortgage deed in favor of Authority in the office of the Sub-Registrar as security, if applicable;
- Submitting a no objection certificate from the Provincial Environmental Protection Agency, if applicable;
- Approval of the services design for water supply, sewerage and drainage, road network, horticulture and electrification from the concerned agencies.]
- The Authority ensures that the mortgage deed and transfer deed are executed by the sponsor scheme and such deeds are incorporated in the revenue record in the following manner:
 - The transfer of land under public uses, open spaces, parks and such like other amenities in the name of the Authority is incorporated in the revenue record;

- The mortgage of the plots in favor of the Authority is incorporated in the revenue record

5.3.1.2.3.1 Development Works Guarantee

Before the stage of technical approval, LDA as well RDA demands bank guarantee or 20% mortgaged plots from the developers against the insurance of the completion of development work.

- The developer is asked to submit the Mortgaged deed and Transfer Deed at the time of sanctioning of layout plan
- Later on the same is executed at the stage of services design approval

5.3.1.2.3.2 Release of Mortgaged plots

The mortgaging of plots or the bank guarantee against the development work is mandatory to ascertain the in time completion of the development work. The component of development work bear the weigthage the same in case of both the authorities and as under

Table 7: Release Mortgaged Plots

Water, Sewerage Drainage	Roads	Electricity	Sui Gas	Horticulture	SWM
25 %	25 %	25 %	10 %	10 %	5 %

The mortgaged plots may be released by Director Metropolitan subject to:

- Obtaining reports works from the concerned agency about the quantum of the completed works under the approved design and specifications; or
- in case of electricity and Sui Gas obtaining report of payment of electricity and Sui Gas charges from the concerned agencies.

5.3.1.2.4 Redemption of mortgaged plots & Completion Certificate

As a final step to the regulation of the private housing scheme by the devilment authority, the mortgaged plots or the bank guarantee can be released provided that certain development work has been taken up the developer. However the mechanism to release the mortgaged plots id different in both the authorities and is explained as under:

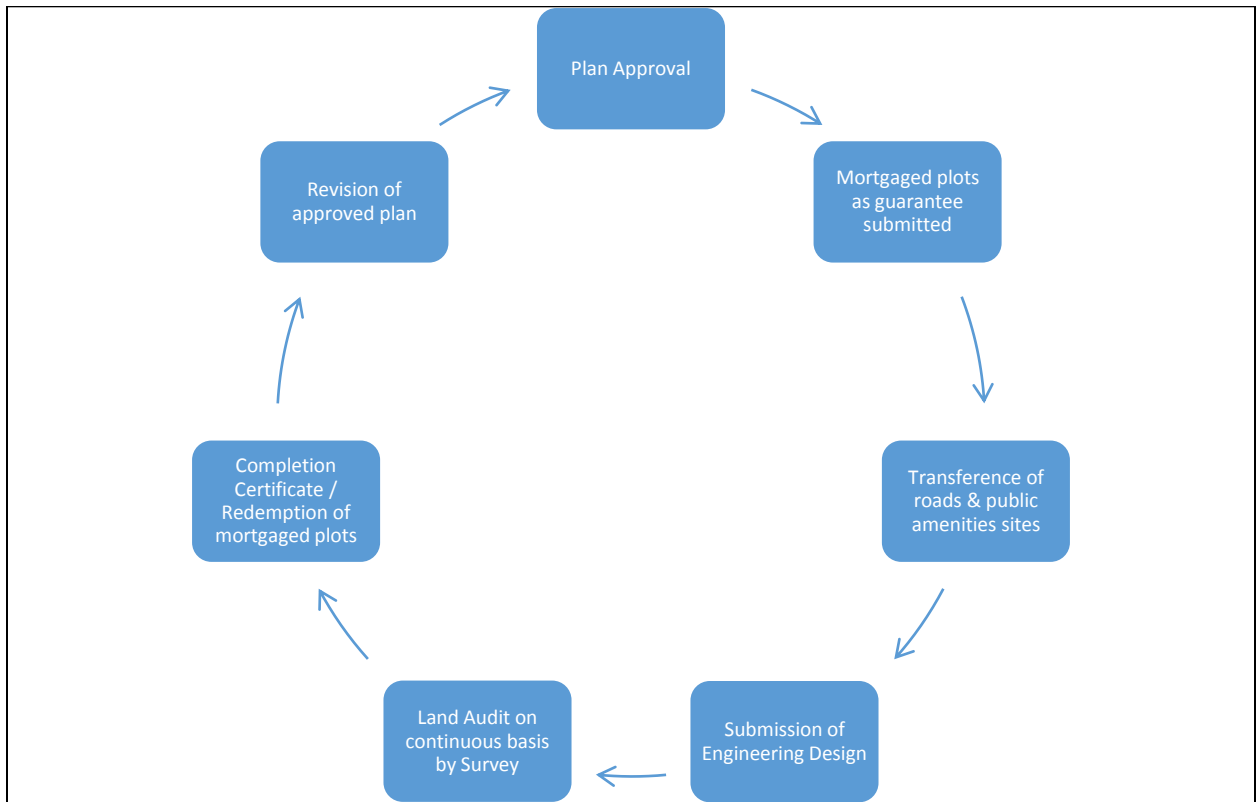
Table 8: Completion Certificate

LDA Criteria	% of redemption plots / bank Guarantee		RDA Criteria
	LDA	RDA	
Completion of 25% of the development works	24	25 %	100 completion of Water, Sewerage, Drainage work
Completion of 50% of the works	Further 24 %	Further 25 %	100 completion of Road, footpath, Bridges work
Completion of 75% of the development works	Further 24 %	Further 25 %	100 completion of Electricity work
Completion of entire development work	Further 24 %	Further 15 %	100 completion of Sui Gas payment to SNGPL
Completion Certificate / handing over of scheme	Final 4 %	Further 10 %	100 % completion of SWM

5.3.1.2.4.1 Procedure to Monitor Schemes

In light of the discussion held with the officials of the authority, the methodology to regulate the private housing scheme is almost the same in both the development authorities. This starts with the approval of the layout plan of the scheme. As a prerequisite of approval, the developer is required to transfer the land under roads and public amenities in the name of authority. Furthermore 20 % plots or bank guarantee is also required before the sanctioning of the scheme. The developer can only advertise the scheme after it is formally sanctioned by the authority. Then the development work is undertaken by the developer in accordance with the development period and approved layout plan. The same is monitored by the authority and on the basis of the report of the concerned agency; the proportionate plots may be released. Furthermore site visit are being done by the authority officials and the comparison between on site land uses and approved land uses is being drawn. The said exercise is titled as land audit. On the basis of this land audit, the developer is penalized accordingly. At times due to certain topographical constraints, land issues, etc. the revision is deemed necessary which is being undertaken by following the same process. The same practices have been summarized in the figure given below:

Figure 13: Procedure / Practices to regulate / Monitor Private Housing Schemes



Source: Analysis data from Authorities

- LDA is regulating or looking after the affairs of private housing schemes by carrying out the following steps;
 - ✓ After approval, detailed land audit by the through survey.
 - ✓ Transfer of plots as guarantee to LDA.
 - ✓ Development works must be completed within the stipulated time.
 - ✓ In case of failure, legal actions under LDA act are taken against the sponsor.
- RDA is regulating or looking after the affairs of private housing schemes as per the provision of Punjab Private Housing Schemes and Land Sub-Division Rules 2010 and Punjab Development of Cities Act 1976. Section 20 of PPHS & LSD Rules 2010 deals with the enforcement of true marketing of housing schemes.
- In LDA, the layout plan of private housing schemes is being approved by carrying out the following steps;
 - ✓ Scrutiny of plan and other documents submitted.
 - ✓ All the planning standards dully checked.
 - ✓ Public objections are invited for every housing scheme before granting final approval.

- In PHS Rules 2014, there is a separate section of rules to enforce the true marketing of housing schemes.

5.3.2 Development Work

In LDA, the development period of private housing schemes depends on the area but the maximum development period is of 5 years. There are 125 housing schemes that have completed their development within 5 years. The development period of housing schemes having area up to 300 kanals are 3 years and above 300 kanals, 5 years.

In Lahore, there are 10 housing schemes which fall under the category of development period extension of 1-3 years and 6 housing schemes having development work extension period of 3-6 years. In Rawalpindi, housing schemes have no development period extension. This shows that all the development is carried out within the given time frame.

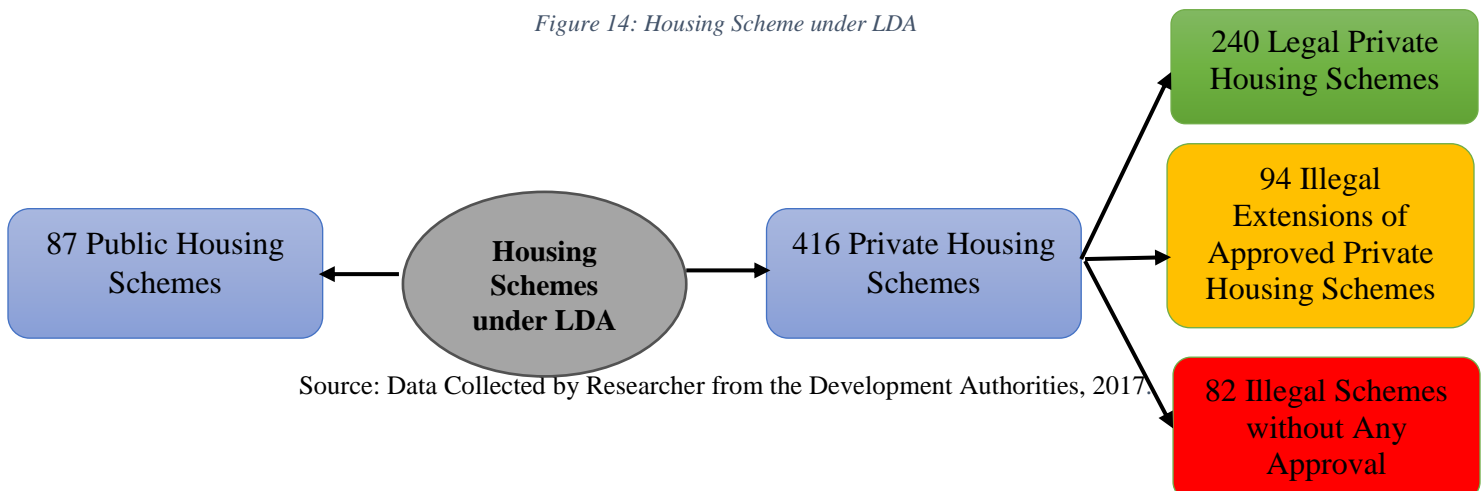
5.3.3 Sales and Marketing

The selling of plots depends upon the approval of layout plan. In Lahore, as per the opinion of officials of development authority, about 80% housing schemes are those where the no. of plots being sold and being approved are almost the same. Only 20% housing schemes have different no. of plots being sold and being approved. This shows that the selling of plots largely depends on the approval of layout plan. In Rawalpindi, there is no such record found. Development authority has no role in the selling of plots but it has control over the marketing of plots.

5.4 Performance of Development Authorities Regarding Private Housing Schemes

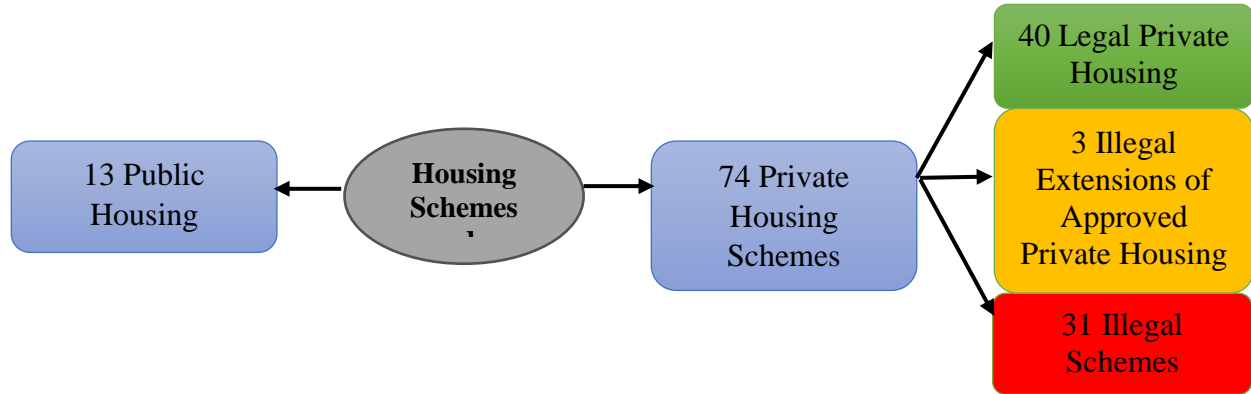
There are two development authorities; Lahore Development Authority (LDA) & Rawalpindi Development Authority (RDA) currently working in Lahore and Rawalpindi. In case of LDA, there are 87 public housing schemes and 416 private housing schemes that falls under the jurisdiction of LDA. Out of which 241 are fully approved in accordance with the rules and regulations of the authority. The illegal extension of the approved housing schemes are 101 in number and 88 housing schemes are operating in Lahore which are totally illegal without approval.

Figure 14: Housing Scheme under LDA



In case of RDA, there are 13 public housing schemes and 74 private housing schemes which are operating under RDA. Out of which 40 are fully approved, 3 are the illegal extension of approved housing schemes and 31 are the illegal housing schemes without any kind of approval.

Figure 15: Housing Scheme under RDA

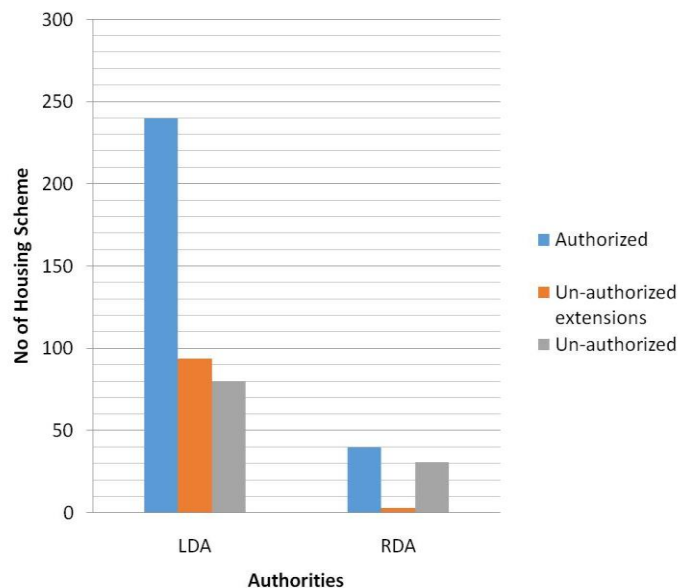


Source: Data Collected by Researcher from the Development Authorities, 2017

5.4.1 Legal & Illegal Housing Schemes

As per the data collected from the development authorities, the number of illegal schemes and extension are almost equal to that of the approved housing schemes in case of RDA. The situation is bad in Lahore as well where there are more than 175 illegal schemes as compared to 240 plus approved housing schemes. The same is being shown in the figure 16, as under

Figure 16: Approved Vs Un-Approved Private Housing Schemes under LDA & RDA



Source: Data Collected by Researcher from the Development Authorities, 2017.

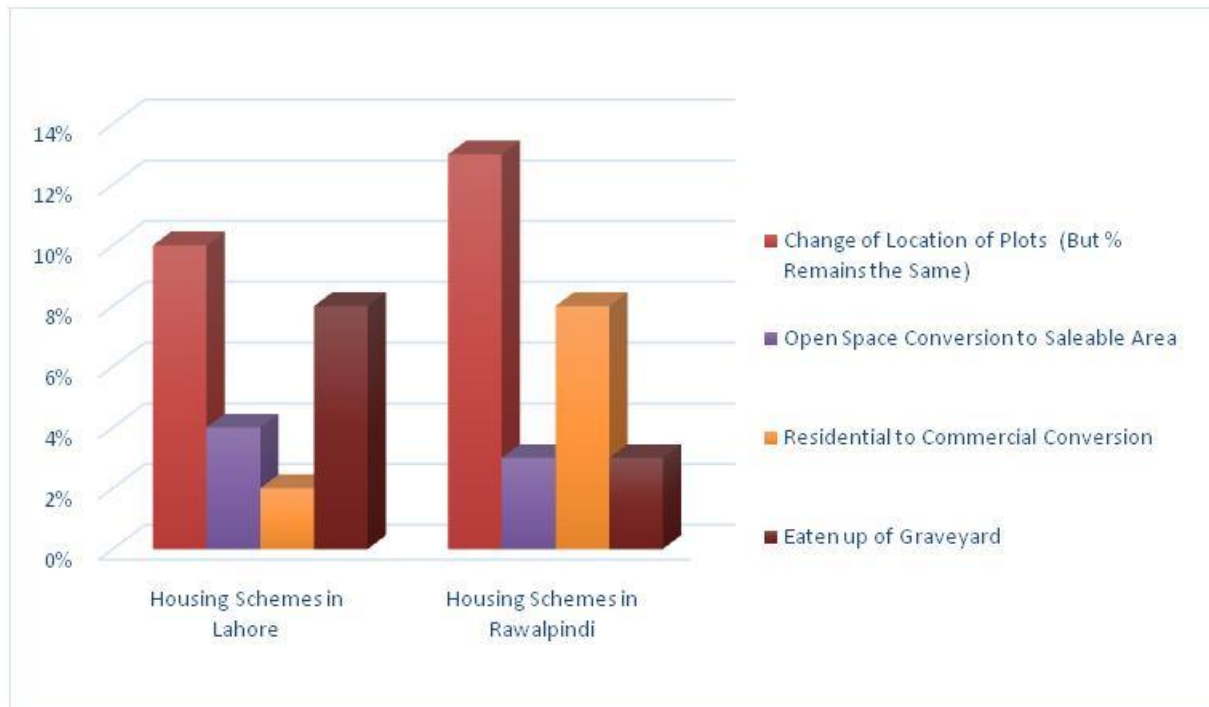
5.4.2 Layout Plan Violations

Fig 17 shows the percentage of violations regarding layout plan on following perimeters;

- Change of location of plots (but % remains the same)
- Open space conversion to saleable area
- Residential to commercial conversion
- Eaten up of graveyard

The most common violation in Lahore and Rawalpindi is the change of location of plots. Residential to commercial conversion is more in Rawalpindi as compared to Lahore. Eaten up of graveyard is more in Lahore as compared to Rawalpindi. However open space conversion to some saleable use is almost same in Lahore and Rawalpindi.

Figure 17: Percentage of Violations Regarding LOP on Different Parameters



Source: Data Collected by Researcher from the Development Authorities, 2017.

5.4.3 Development Work Extension

In LDA, the development period of private housing schemes depends on the area but the maximum development period is of 5 years. There are 125 housing schemes that have completed their development within 5 years. The development period of housing schemes having area up to 300 kanals are 3 years and above 300 kanals, 5 years.

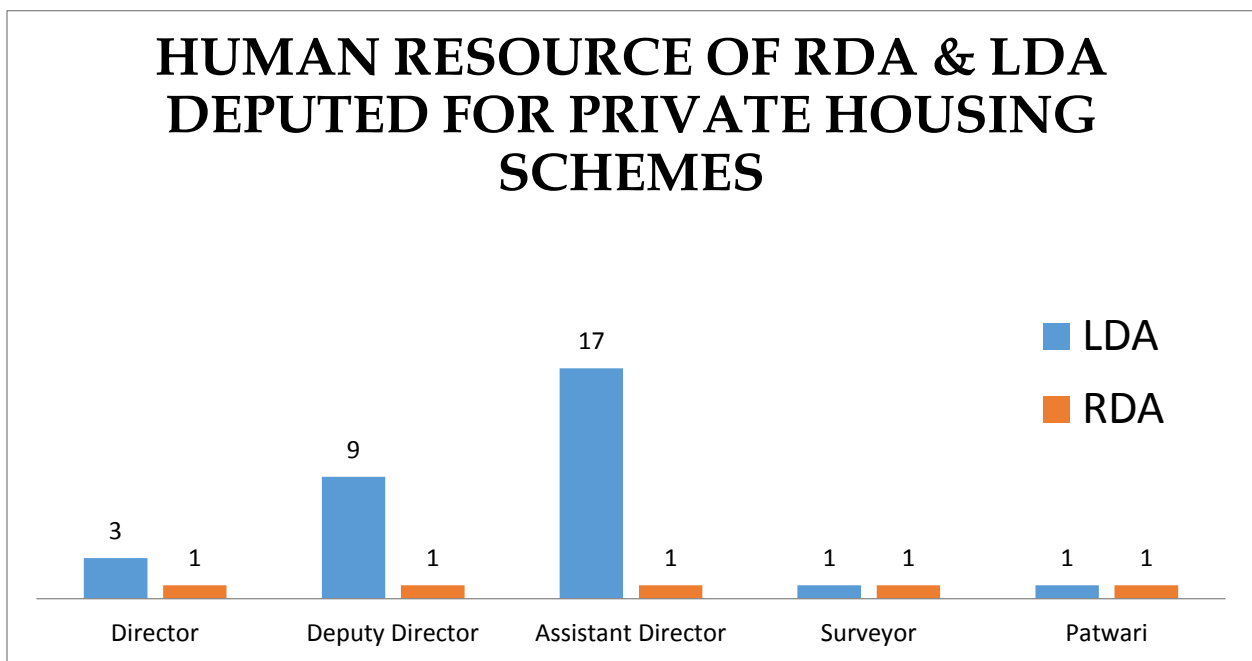
In Lahore, there are 10 housing schemes which fall under the category of development period extension of 1-3 years and 6 housing schemes having development work extension period of 3-6 years. In Rawalpindi, the data regarding the housing schemes which have attained development

period extension is not available. So the statuses of the completion of the development work by the private schemes within the stipulated period or not is not known.

5.4.4 Human Resource & Logistic

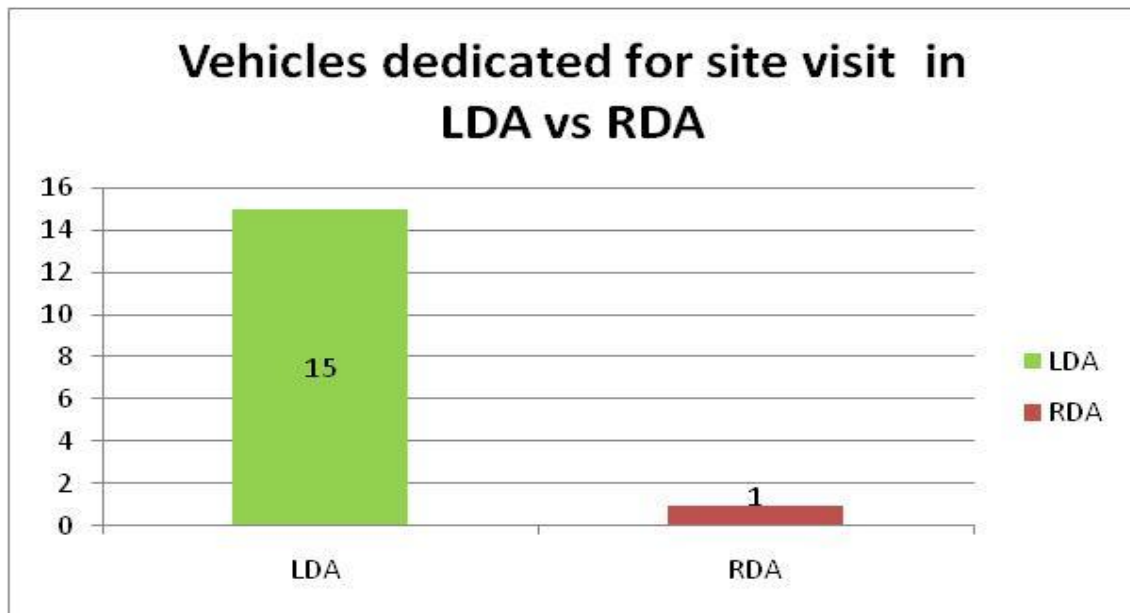
There is a vast difference in the human resource and the logistics available with the authorities for the regulating of the private housing schemes. In Lahore, 35 human resources (Planners, Architects, Engineers, and Supervisors) and 15 vehicles are available for regulating private housing schemes. Technological support involves IT section, computers, printers and GPS. In Rawalpindi, Only 2 Human resources, 1 vehicle and 2 computers are available for the regulation of private housing schemes. (Fig 18&19)

Figure 18: HR of RDA&LDA deputed for PHS



Source: Data Collected by Researcher from the Development Authorities, 2017.

Figure 19: Vehicles in authority meant for site visit of Private Housing Schemes



Source: Data Collected by Researcher from the Development Authorities, 2017.

In Lahore, the staff / human resource to regulate and check the performance of housing schemes is somewhat satisfactory but not excellent. Frequency of visits in every housing scheme is on weekly basis, sometimes twice a week or when needed urgently. There is proper land auditing system for private housing schemes. In case of Rawalpindi, there are not enough resources available to regulate and check the performance of housing schemes. Frequency of visits in every housing scheme is on monthly basis. There is no land auditing system which exists.

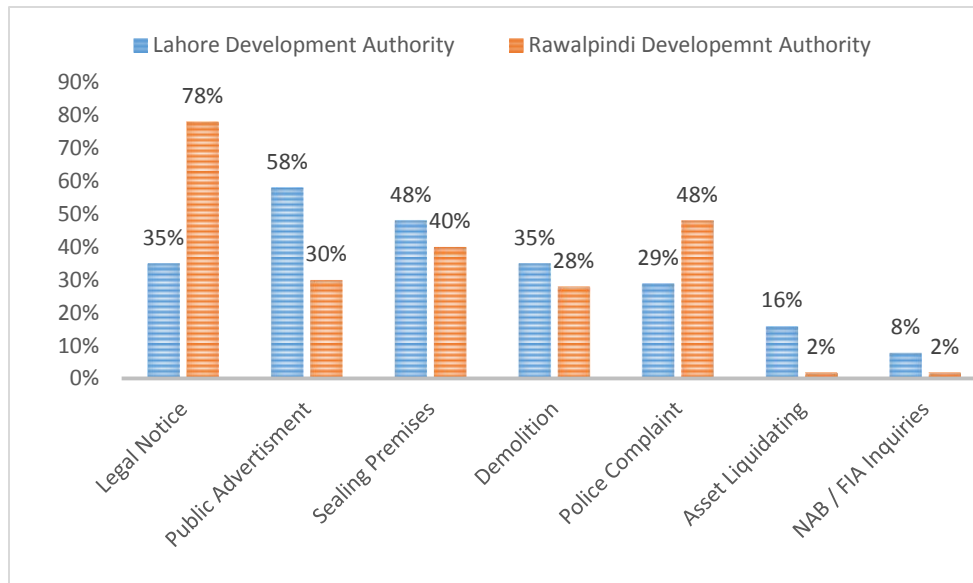
5.4.5 Action against Irregularities

Following are the actions that have been taken against illegal extensions/housing schemes;

- Serving legal notice
- Frequency of Advertisement regarding the illegal housing schemes
- Sealing of offices /premises
- Demolition of unapproved housing schemes
- Launching of FIR against the illegal developers
- Liquidating of the guarantees against development work
- Referring to NAB/FIA

Fig 21 shows the percentage of illegal housing scheme against each of the above mentioned actions. In Rawalpindi, the most common actions taken against illegal housing schemes are serving legal notice, launching of FIR against the illegal developers, liquidating of the guarantees against development work, referring to NAB/FIA. In Lahore, actions taken against majority of the illegal housing schemes are frequency of advertisement regarding the illegal housing schemes, sealing of offices /premises, demolition of unapproved housing schemes.

Figure 20: Actions Taken Against Illegal Extensions/ Housing Schemes



Source: Data Collected by Researcher from the Development Authorities, 2017.

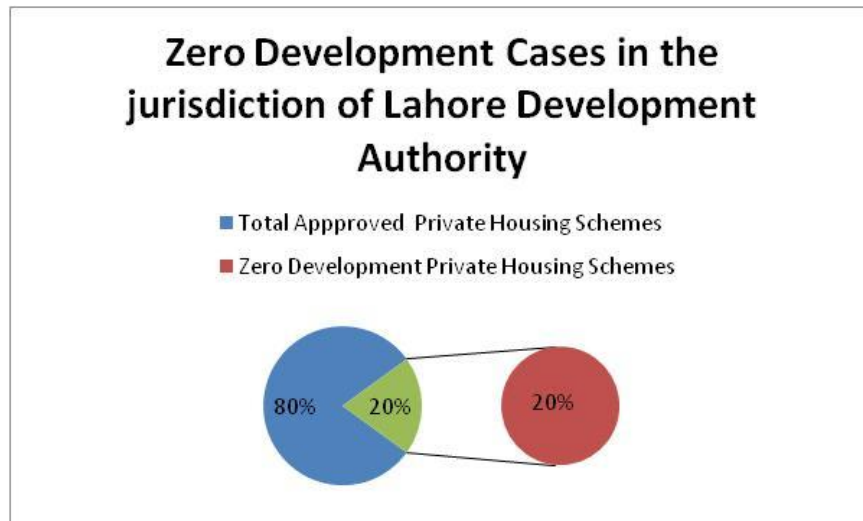
In light of the discussion held with the officials of both the authority, following are the constraints for authorities (RDA, LDA) to take action against illegal housing schemes:

- Political pressure
- Threats from owners
- Lack of machinery for demolishing operations
- Weak legal procedures
- Lack of capacity building

5.4.6 Zero Development Cases

There are certain housing schemes which predominantly were approved prior to the year 2000, Because of the weak institutional arrangement then, the development work was not executed on site. This resulted in zero development. Thus the name is assigned to this particular class where there is no development work, despite the fact that significant time has elapsed. In case of Lahore, out of 240 approved housing schemes, there are 20 % schemes where no development work has been taken up at site.

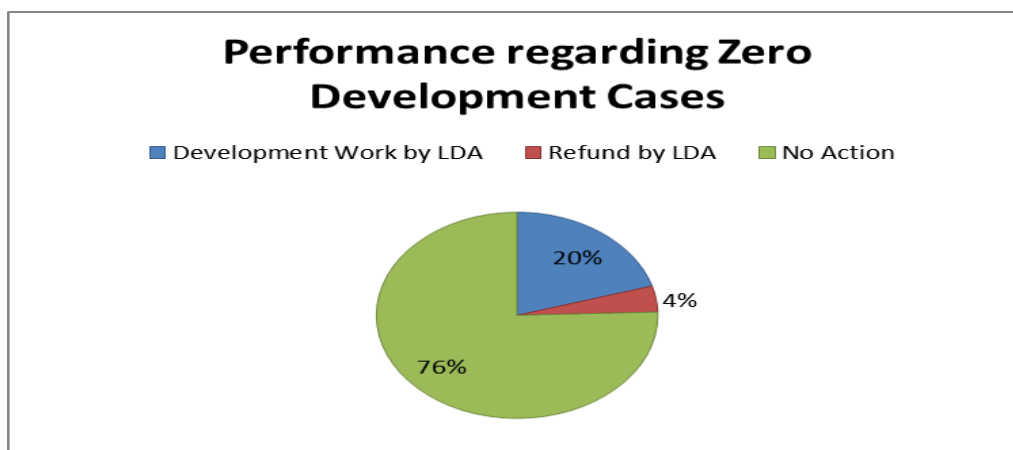
Figure 21: Zero development cases in Lahore



Source: Data Collected by Researcher from the Development Authorities, 2017.

Out of all the zero development cases being taken up by LDA, the performance is also very much unsatisfactory. The schemes where refund is ensured only accounts for 4 % where as 20 % are the cases where development work has been taken up by LDA. No concrete action has been taken up by authority in 76 % of the cases. The situation is equally worse in case of RDA where no zero development case has been taken up because of because of no land audit mechanism, deficient human resource and in adequate logistics.

Figure 22: Actions against cases of zero development by LDA



Source: Data Collected by Researcher from the Development Authorities, 2017.

The major reason for the un-addressed by LDA as highlighted by the officials is the lack of fund which is predominantly because of

1. The authority officials considered 20 % plots not enough for the execution of development work
2. The guarantee plots have already been sold out by the said developer without the approval of the development authority.
3. Accruing of third party right and resultantly litigation

5.4.7 Opinion Regarding Policies and Working of Authority

In case of Lahore, in light of the discussion held with the officials of both LDA & RDA, the policies are somehow sufficient to regulate the private housing schemes. However, gaps/loopholes in the policies exist. These gaps are as follows;

- Development / Planning standards are very tough
- Lack of legal backing
- Fees is high
- No proper mechanism
- Weak legal procedures

These gaps can be addressed through public consultation, flexible rules, enforcement mechanism with legal provision and by updating the policies keeping in the view the needs and demands of the future.

Above all, the development of private housing schemes somehow fulfills the needs of public qualitatively and quantitatively. In authority's point of view, the expectations of public from regulating authorities regarding private housing schemes are fulfilled up to some extent.

5.5 Performance of Private Developers in Management of Private Housing Schemes

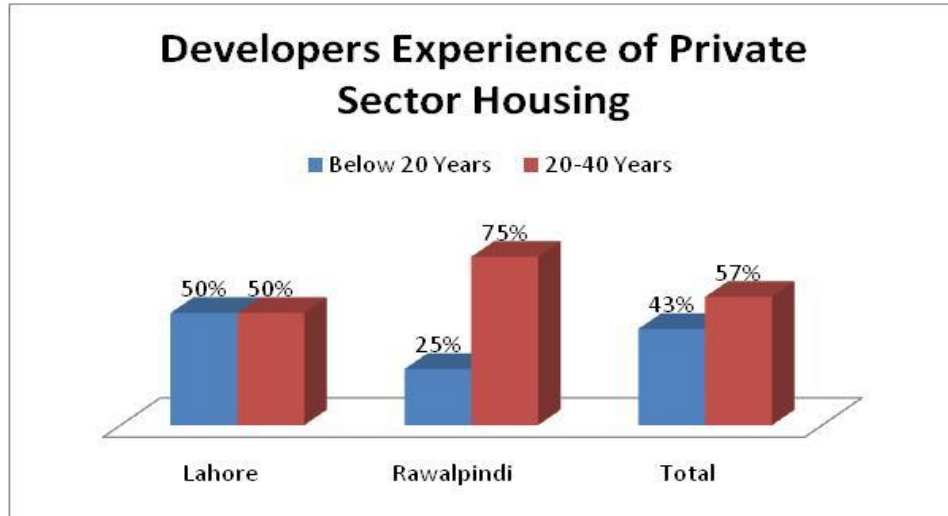
The performance of the developer has been evaluated on the basis of his repute in the housing sector, no of approved projects, no of un approved projects and finally the project where public is residing. Moreover the perception of the developer regarding the role and performance of authority has also been accounted for. In addition the perception of the developer regarding the existing rules and regulations has also been taken into account. Results have been summarized in the section as under:

5.5.1 Experience / Good will in housing sector

Majority of the developers have been in this sector for more than twenty years. In case of Lahore the developers are equally from both the classes. However in case of Rawalpindi 75 %

developers are working in this sector for more than 20 years. The results are shown in figure 23, below

Figure 23: No of years since the developers are in this sector in Rawalpindi/Lahore



Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017

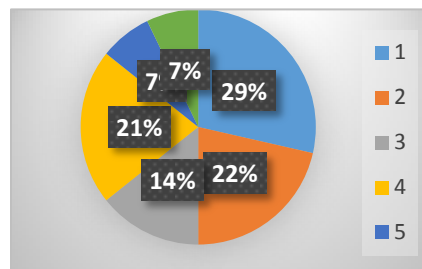
5.5.2 No. of Housing Projects

As the fig 24 shows that one third of the developers have only 1 housing scheme and the remaining developers have 2, 3 and 4 housing schemes. There is only 1 developer who has 8 private housing schemes.

5.5.3 Approval & Development Status

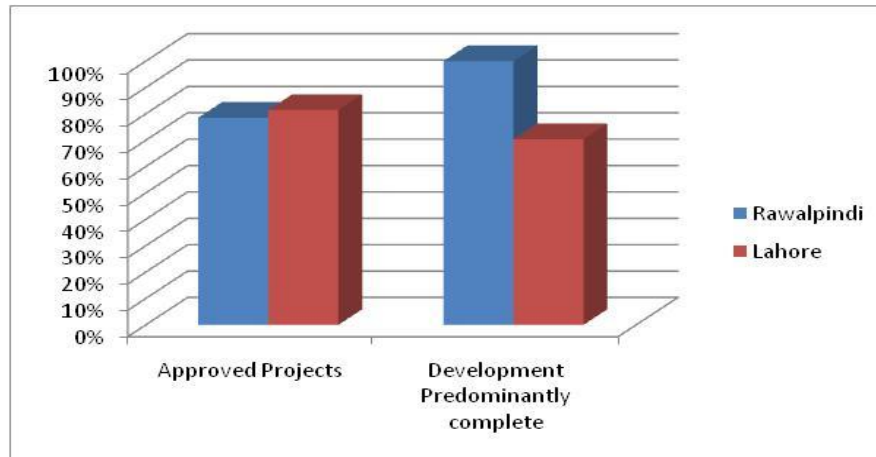
The approval Status of the projects by the selected developers is quite high. However it is better in Lahore than in Rawalpindi. Furthermore 100 % of the projects are fully functional, infrastructure work is complete and people are living in it in Rawalpindi. In case of Lahore fully functional schemes with 100 % development work are accounting for 70 %. The results are shown in figure 25, below:

Figure 24: Private Housing Schemes Run by the Developer in Rawalpindi/Lahore



Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017

Figure 25: Current Status of projects by Developers in Rawalpindi & Lahore

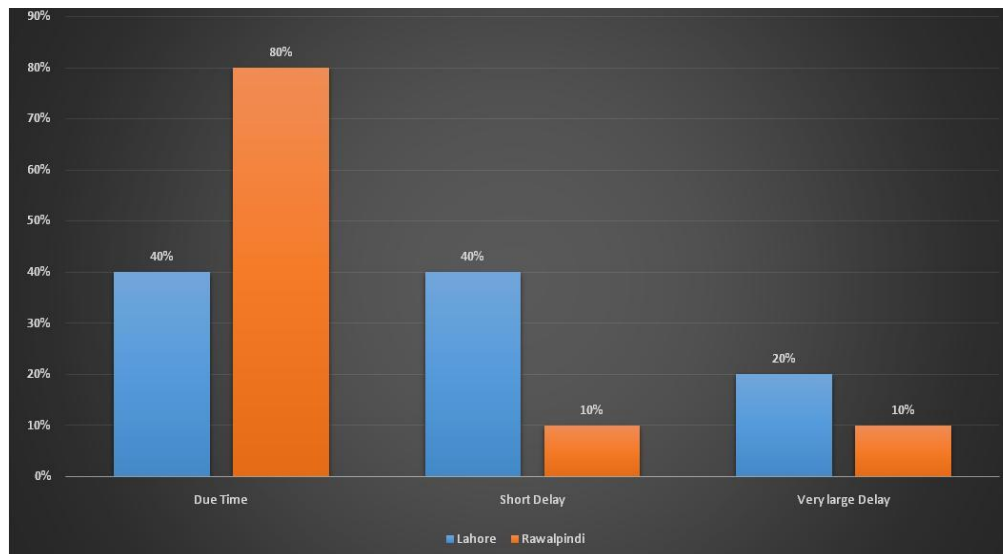


Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017

5.5.4 Perception Regarding Application Processing in Authority & Follow-up

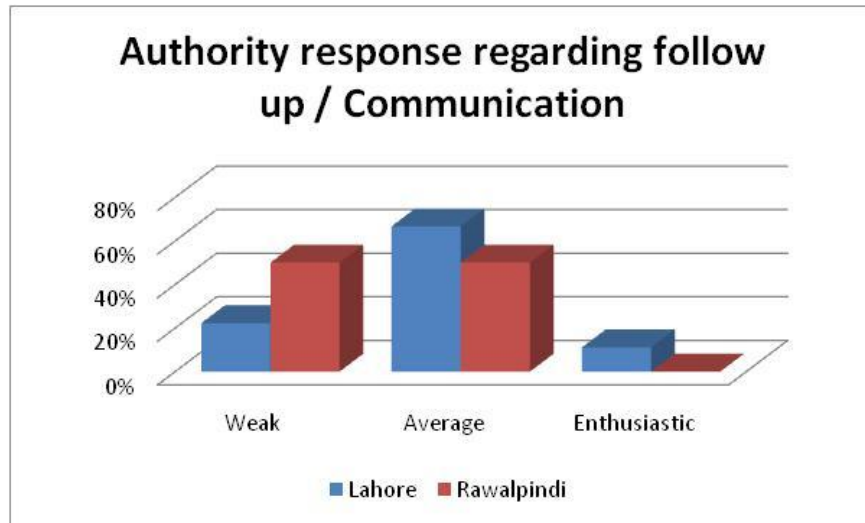
Fig 26 shows that almost half of the developers are satisfied with the time period of application processing of the authority. One third of the developers might have seen the delay in the processing of their application so they were in the view of short delay. According to the few developers, there is a very large delay in the processing of application. Actually it depends on the developers as well because complete processing needs a lot of documents and also require proper follow-up by the developer. The communication is fine in LDA where as weak in RDA

Figure 26: Perception of developers regarding application processing in Authority



Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017

Figure 27: Authority response regarding follow up/ Communication

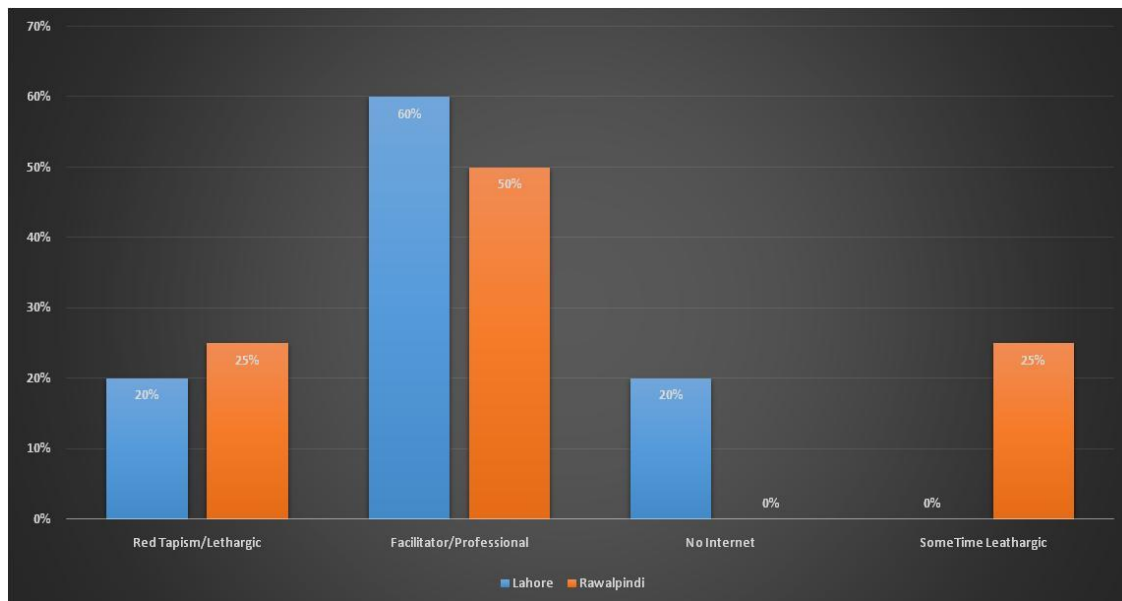


Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017

5.5.5 Behavior of Authority Officials

Majority of the developers in case of LDA were in the view that the behavior of officials with respect to affairs of private housing schemes is professional and sort of facilitating. According to the survey conducted from the developers, majority of them are satisfied with the attitude of relevant officials of the authority. They find the behavior of officials quite professional and facilitative. One third of the developers find the attitude of officials not up to the mark. This shows that the overall behavior of the officials is quite helpful.

Figure 28: Satisfaction level of Developer regarding behavior of Authority Officials



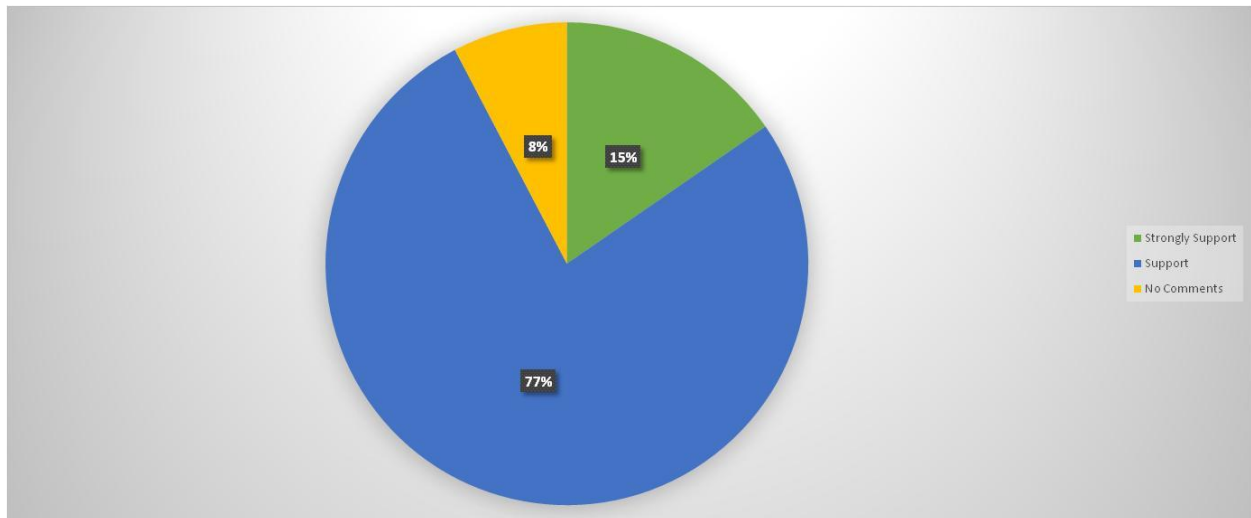
Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017

This difference in behavior of staff differently in case of LDA and RDA also reflects high satisfaction level of developers regarding the employment of well-educated staff by Lahore Development Authority. In the meanwhile the low satisfaction level of the developer in case of Rawalpindi Development Authority is because of the less staff in RDA as compare to LDA

5.5.6 Opinion regarding Mortgaged and Transferred Properties

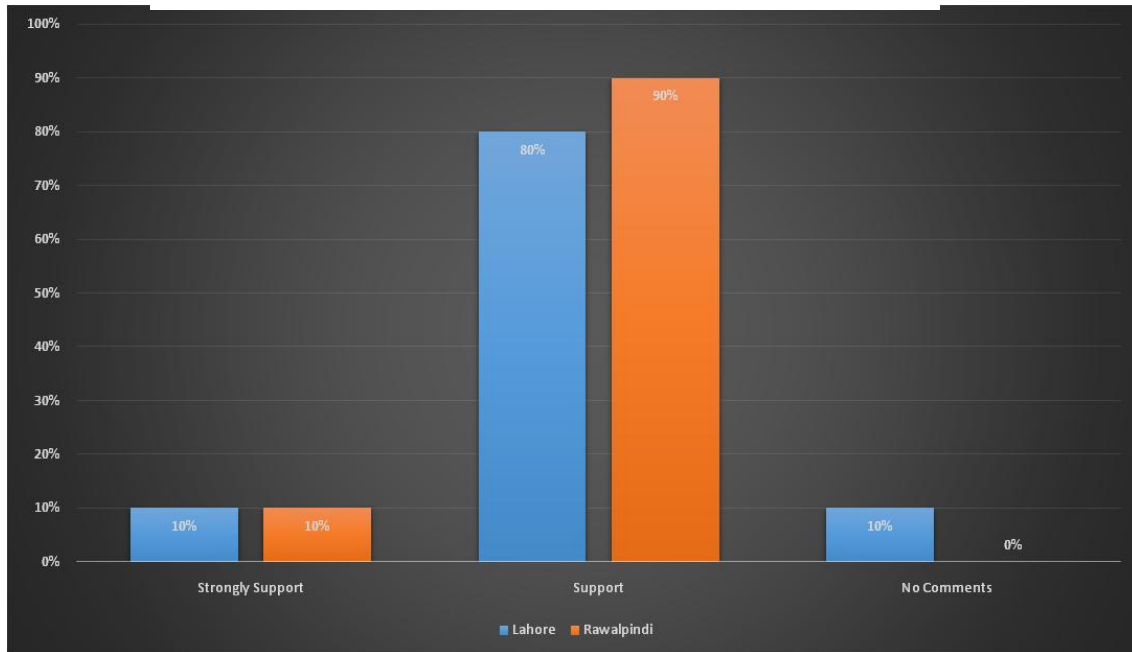
As per the opinion of developers, in both cities i.e, Rawalpindi & Lahore, the mandatory requirement of mortgaging property with the authority is much essential to ascertain the development work on site. Likewise the transfer of area, under the public amenities is also supported by the developers, predominantly..More than 75 % of the developers considered this requirement an essential measure to ensure the development work on site and they either support it or support it strongly. Same results are being depicted in figure 29 and figure 30 as under:

Figure 29: Opinion of Developer regarding mortgaging asset with Authority



Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017

Figure 30 Opinion of Developer regarding transferring area to Authority

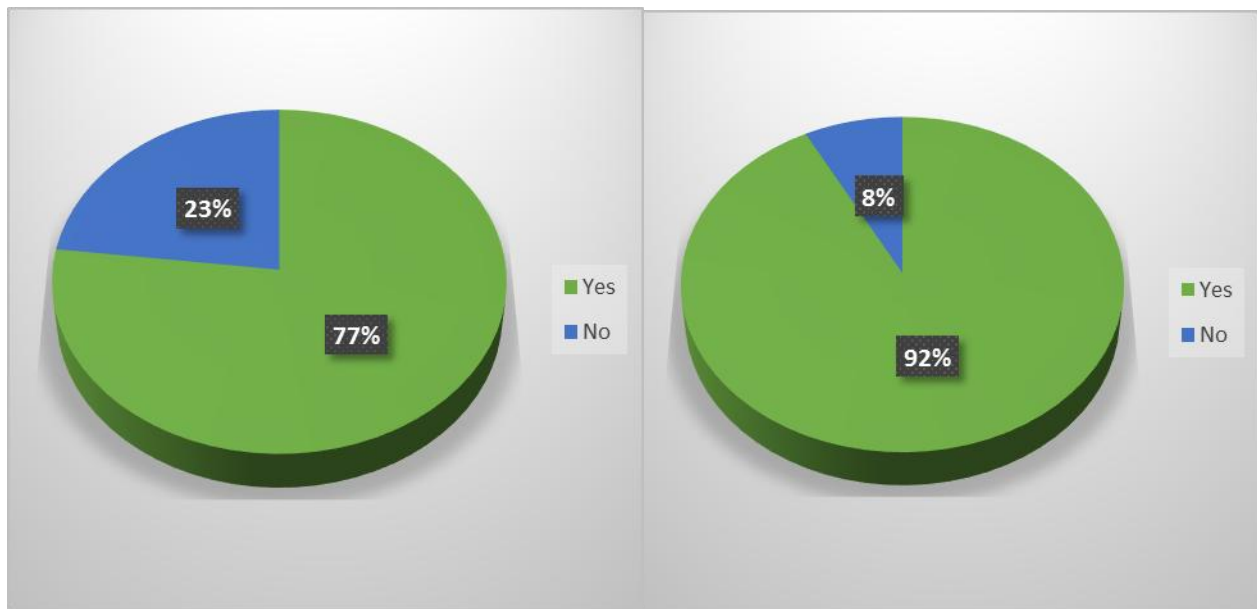


Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017

5.5.7 Perception Regarding Quality and Quantity of Private Sector Housing

According to the majority of the developers, the development of private housing scheme fulfills the needs of public both qualitatively and quantitatively. The main reason behind this view point is that private housing schemes are the only way through which the housing demand of people is fulfilled. Government is lacking behind in providing such facilities. The private sector is much more organized in this manner. (Fig 31)

Figure 31: Development of Private Housing Schemes Fulfil the Needs of Public Qualitatively & Quantitatively



Source: Data Collected by Researcher from the Developers of Private Housing Scheme, 2017.

5.5.9 Perception Regarding Policies, Rules & Regulations

Majority of the developers were in the view that the policies and laws regarding private housing schemes are adequate which shows the satisfaction level of developers regarding policies established by development authorities.

There are so many constraints for the developers which results in illegal housing schemes. Following are the constraints/reasons for the development of illegal housing schemes,

- a) Lethargic and Irresponsible behavior of authority and government
- b) Complex process for application approval
- c) Building bylaws should be revised
- d) Political interference
- e) Rigid rules
- f) Lack of Awareness

According to few developers, there are gaps in policies. Building bylaws are not sufficient and there is lack of awareness regarding rules and regulations. The policy gaps can be addressed through;

- a) Authority should help the developers in maintaining the public amenities after 100% development
- b) Authority should make approval process quick and easier
- c) Proper implementation of existing policies
- d) Proper facilitative measures and awareness of the bylaws to the developers

5.6 Perception / Awareness of Public Regarding Private Housing Scheme

The third and the most important stakeholder is the public which is residing in the said housing schemes. In light of the House hold Interview survey being conducted from the sample of selected housing schemes, the analysis has been done. The summary of the analysis is being depicted in this section.

5.6.1 Duration of Living

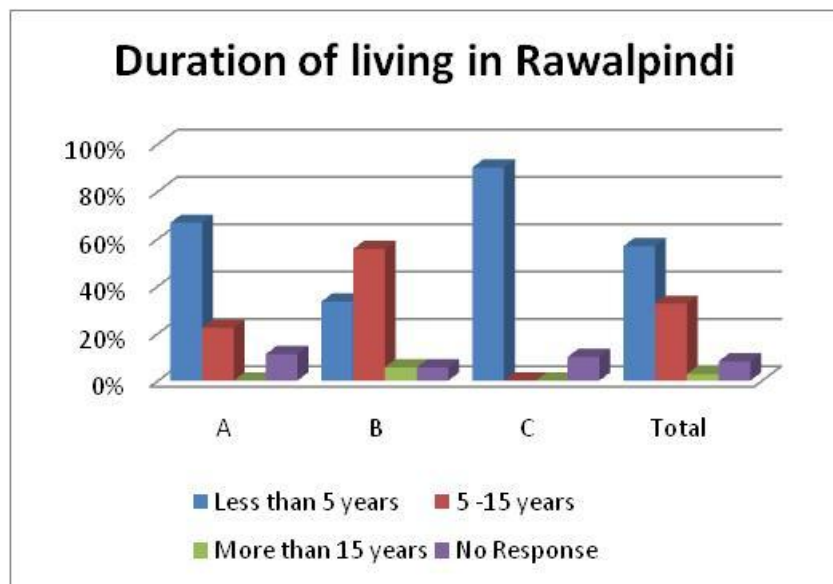
As the table 9 shows that more than half of the respondents lived in that particular housing scheme below the time span of 5 years and around one third of the respondents lived between 5 to 15 years which means that the majority of the people shifted to this housing scheme from somewhere else. The results have been summarized in the table 12 below. The results have been shown for all the three categories separately i.e., Private housing Schemes in Lahore, Rawalpindi and the Cooperative Housing Schemes in figure 32, 33 and 34 respectively

Table 9: How Long the Respondent is living in this Private Housing Scheme

Time Period	Frequency	Percent
Below 5 Years	81	60.0
5-15 Years	46	34.1
Above 25 Years	2	1.5
No Response	6	4.4
Total	135	100.0

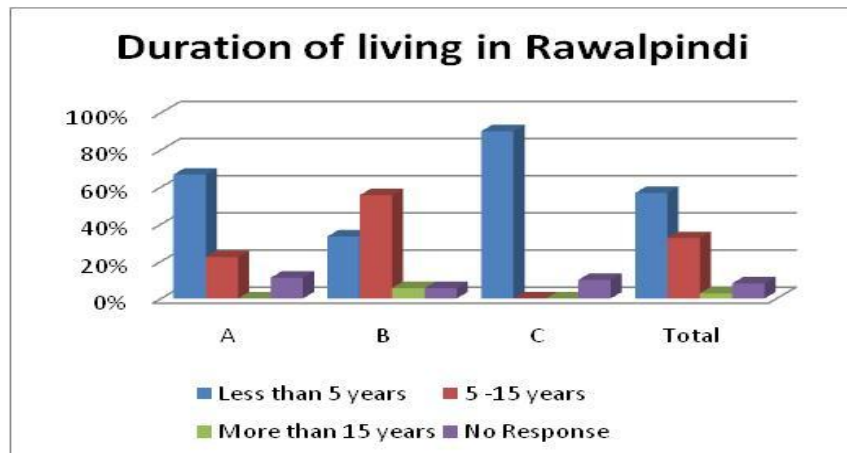
Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Figure 32: Duration of living of the Sample in Lahore



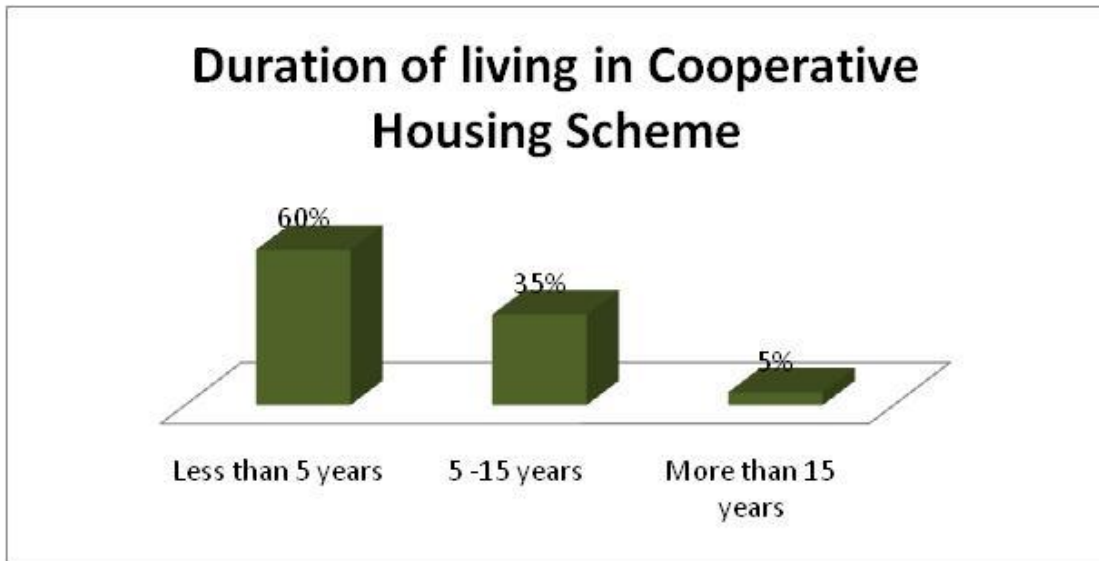
Source:Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Figure 33Duration of living of the Sample in Rawalpindi



Source:Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Figure 34: Duration of living of the Sample in Cooperative Housing Schemes

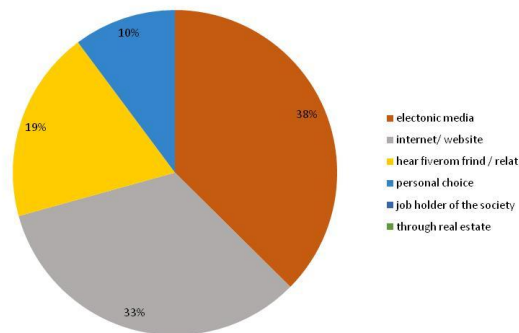


Source: Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

5.6.2 Source of Introduction / Information

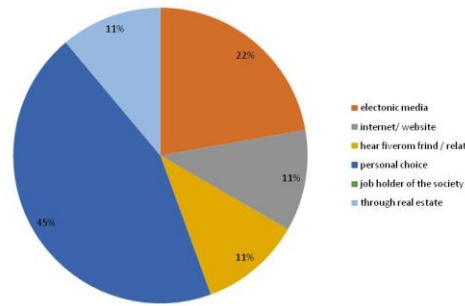
There are so many sources of information regarding private housing schemes i.e newspaper, electronic media, internet etc., but almost half of the respondents got information about the particular housing scheme through their friends or relatives and one third of the respondents got the information through newspaper. This shows that the main source of advertisement is the people themselves and the newspapers. The results have been shown for all the three categories separately i.e., Private housing Schemes in Lahore, Rawalpindi in figure 35 and 36, respectively

Figure 35: Source of Information Regarding this Private Housing Scheme in Lahore



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017

Figure 36 Source of Information Regarding this Private Housing Scheme in Rawalpindi



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

5.6.3 Awareness Regarding Regulatory Authority

Majority of the respondents are well aware about the regularity authority of private housing schemes. (Table 10) Almost half of the respondents were in the view that LDA is the regulating authority. In case of Rawalpindi, RDA is the regulating authority of the private housing schemes. People living in co-operative housing schemes are in the view that co-operative housing department is the regulating authority. There are very few respondents who have no idea about the regulating authority of private housing schemes. (Table 10). The results are summarized in figure 37, 38 and 39 respectively

Table 10: Awareness about the Regulatory Authority of Private Housing Scheme

Awareness	Frequency	Percent
Yes	99	73.3
No	36	26.7
Total	135	100.0

Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Figure 37: Awareness Level in Case of Private Housing Scheme regulated by LDA

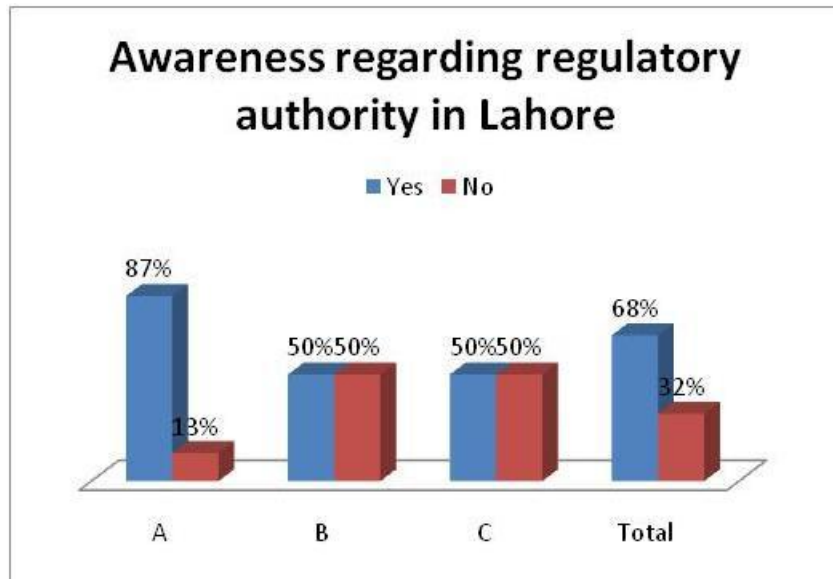
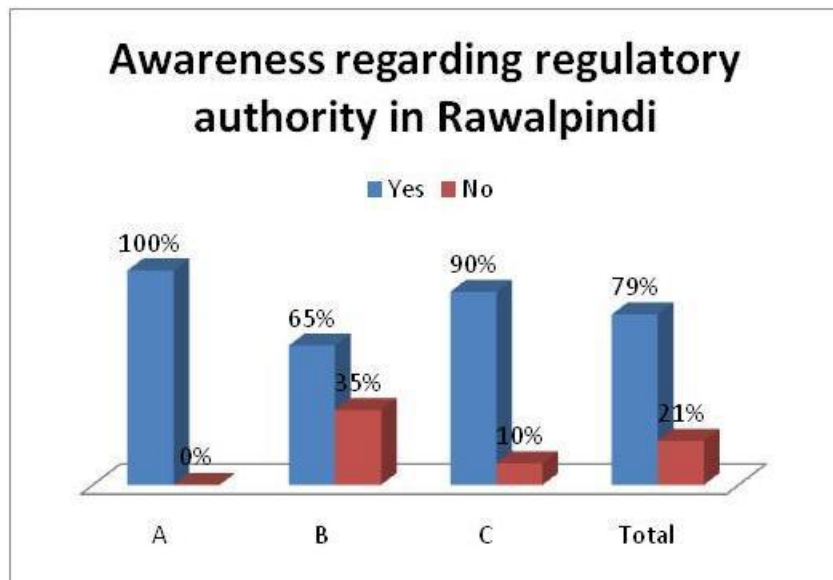


Figure 38: Awareness Level in Case of Private Housing Scheme regulated by RDA



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017

Figure 39: Awareness Level in Case of Cooperative Housing Scheme



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017

5.6.4 Awareness Regarding Approval Status

Table 11 shows that majority of the respondents have awareness regarding the approval status of the housing scheme which means that people have the idea of the approval of the place where they live.

Table 11: Awareness Regarding Approval Status of Housing Scheme

Awareness	Frequency	Percent
Yes	105	77.8
No	30	22.2
Total	135	100.0

Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

However the awareness level in RDA is comparatively better in case of RDA. The same is relatively less in cooperative Housing Schemes. The results have been shown in Figure 41, figure 42 and Figure 43 respectively.

Figure 40: Approval Status Awareness of Private Housing Schemes in Case of Lahore Development Authority

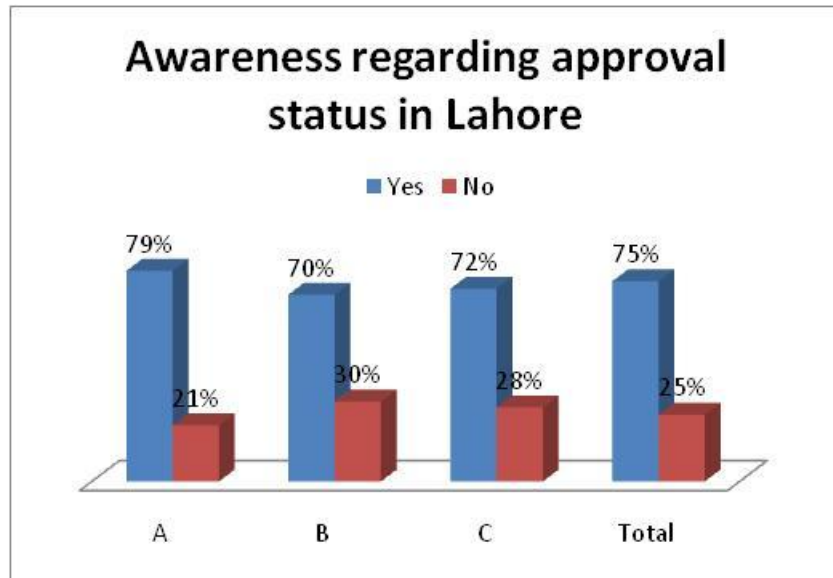


Figure 41: Approval Status Awareness of Private Housing Schemes in Case of Rawalpindi Development Authority

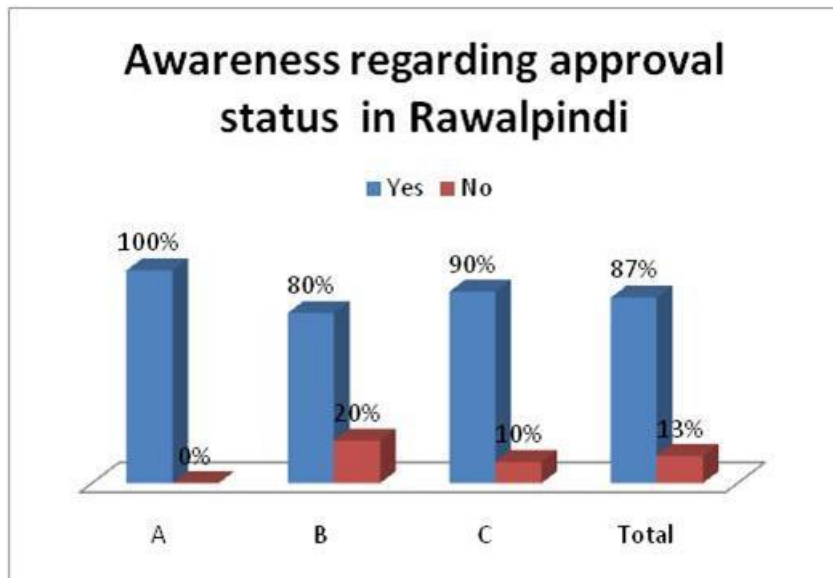
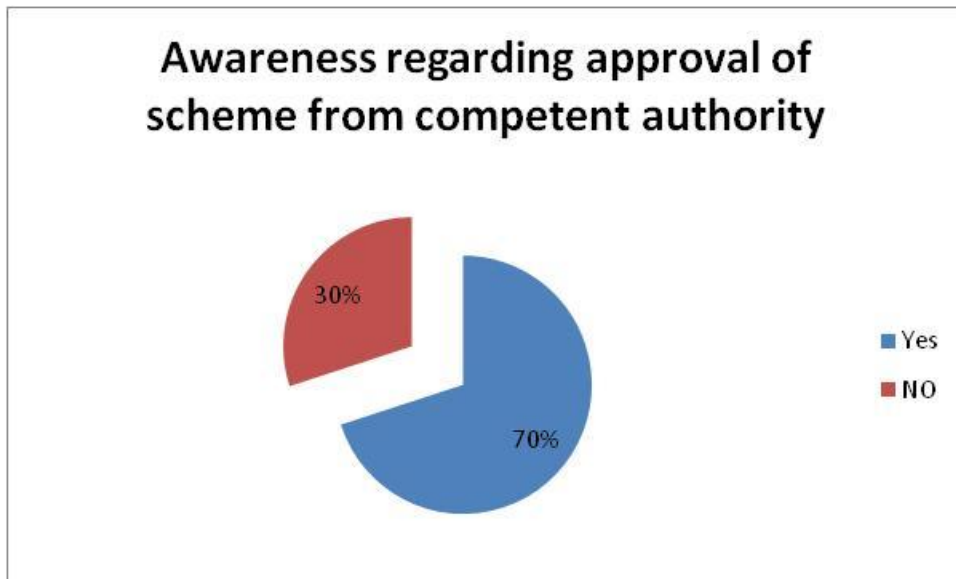


Figure 40: Approval Status Awareness of Cooperative Housing Schemes



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

5.6.5 Awareness regarding Layout Plan

According to table 12, respondents are well aware of the information about the layout plan of housing scheme. Only one third of the respondents have no idea about the layout plan. The situation is almost the same in all private housing schemes with Rawalpindi slightly better. The cooperative schemes have the same trend. This shows that majority of the people are concerned with the layout plan of their housing scheme

Table 12: Information about the Layout Plan of Housing Scheme

Information about Layout Plan	Frequency	Percent
Yes	98	72.6
No	37	27.4
Total	135	100.0

Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

5.6.6 Awareness Regarding Mortgaged Plots

Mortgaged plots are those plots which the authority takes over from the developer against development. After complete development, authority will return the mortgaged plots to the developer. In this way, authority bound the developer to complete the development within the specified period of time. According the data collected through the field, majority of the people have no idea about the mortgaged plots. Only one third of the people have awareness regarding mortgaged plots. This shows that there is lack of awareness regarding mortgaged plots with the authority against development. (Table 14)

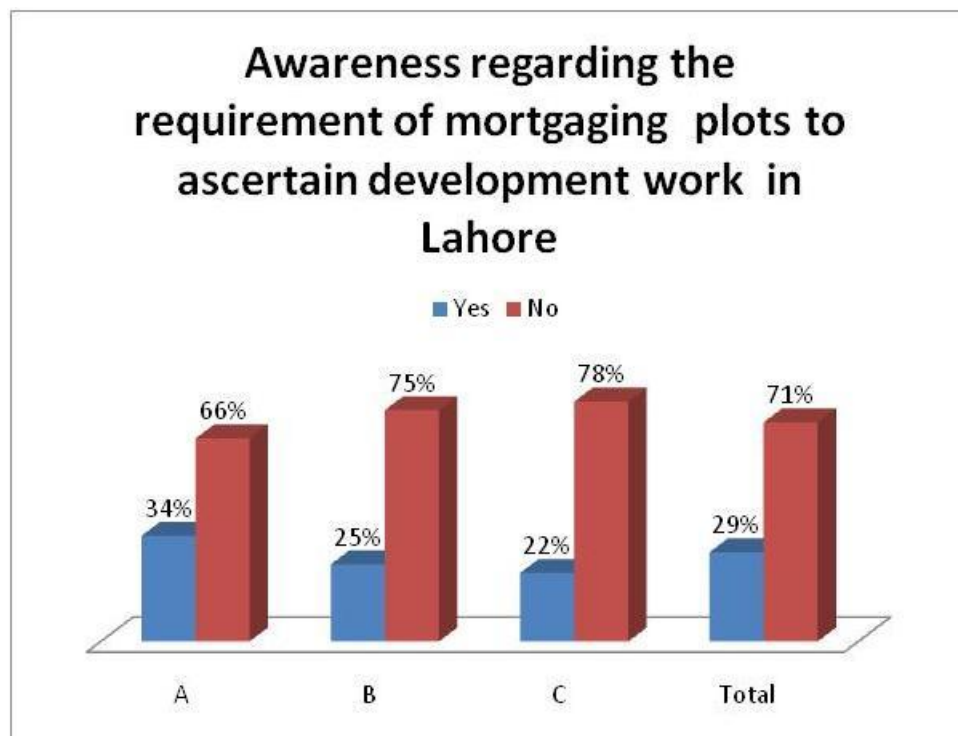
Table 13: Awareness Regarding Mortgaged Plots with the Authority against Development

Awareness	Frequency	Percent
Yes	39	28.9
No	96	71.1
Total	135	100.0

Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017

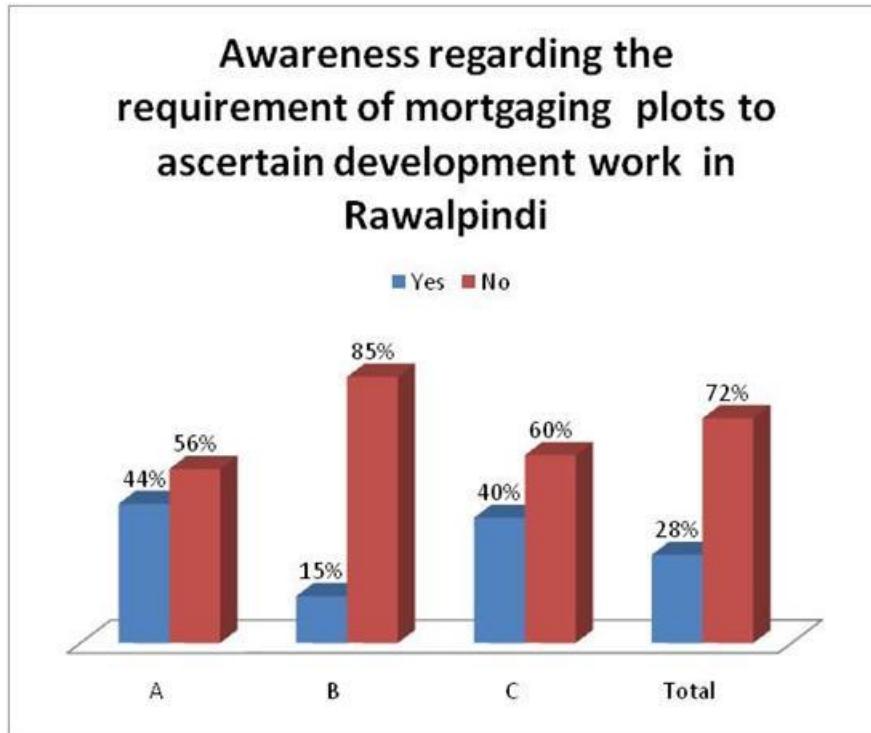
The trend is almost the same in all the three categories and the awareness level is poor in all the private housing schemes of Lahore and Rawalpindi as well as Cooperative Housing Schemes. The results have been summarized in Figure 43, 44 and 45 respectively.

Figure 41: Mortgaged Plots Awareness in case of Lahore



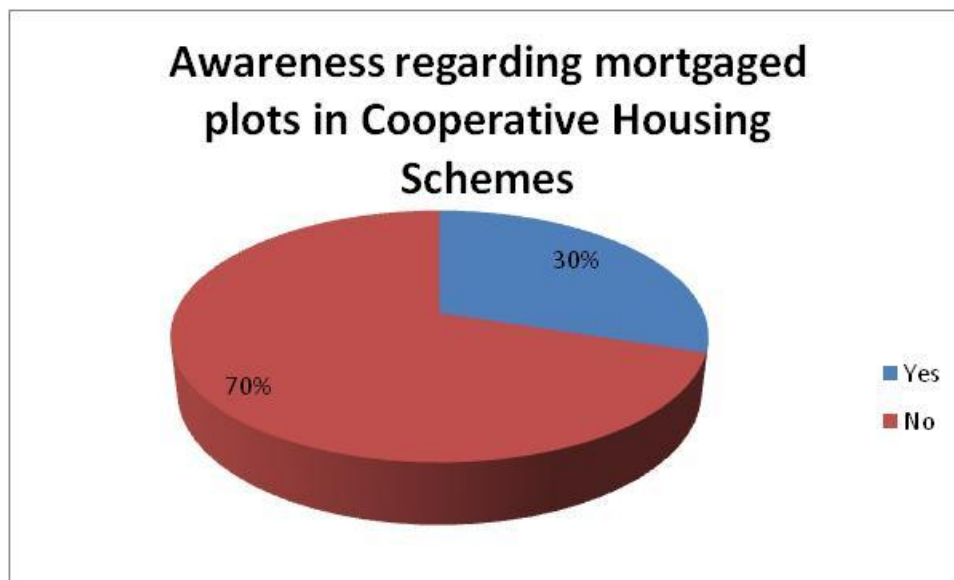
Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017

Figure 42: Awareness of Requirement of Mortgaged Plots in case of Rawalpindi



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017

Figure 43: Mortgaged Plots Awareness in Cooperative Housing Schemes



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017

5.6.7 Awareness regarding on Map Location of Mortgaged Plots

One of the most alarming areas pertaining to the mortgaged plots which are being neglected is the awareness regarding on map location of the mortgaged plots. Likewise is the onsite demarcation of the said plots. Table 15 and 16 shows that majority of the respondents have no idea about the location of mortgaged plots on map and their location on site and also they don't

know the area of the mortgaged plots that have been transferred in the name of the authority. This information is necessary for the residents and for the people who are going to purchase plots in that particular housing scheme because usually the developer sell out the mortgaged plots to the general public which in later stage creates problems and conflicts for the residents.

Table 14: Information about the Location of Mortgaged Plots

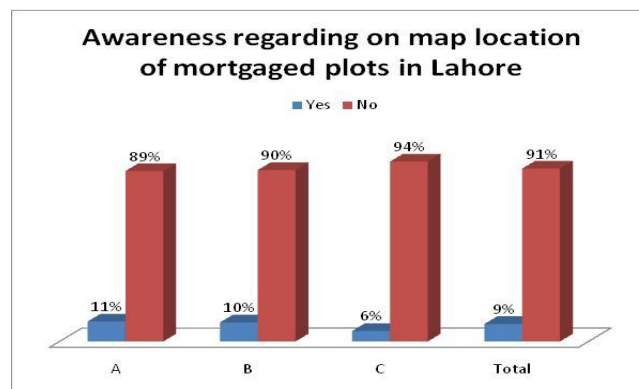
Information About the Location of Mortgaged Plots	Frequency	Percent
Yes	13	9.6
No	122	90.4
Total	135	100.0

Table 15: Information about the On-ground Area of Mortgaged Plots

Information about the On-ground Area of Mortgaged Plots	Frequency	Percent
Yes	14	10.4
No	121	89.6
Total	135	100.0

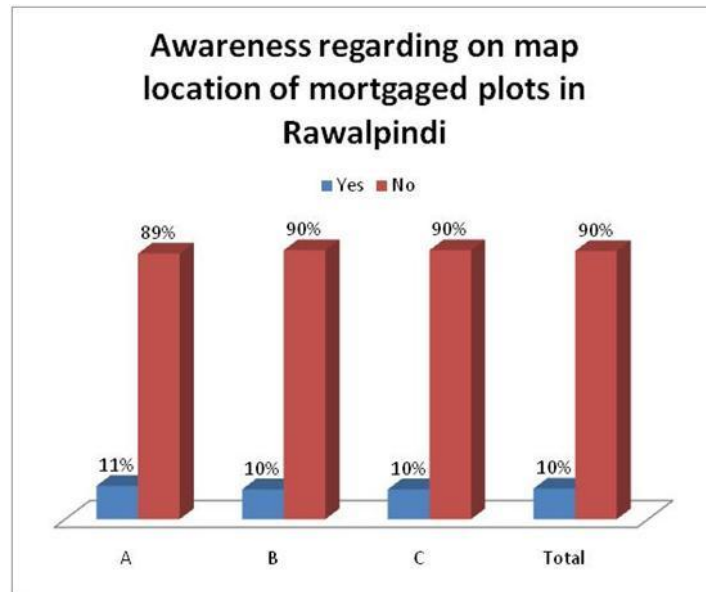
Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Figure 44: Awareness on site location of mortgaged plots in Lahore



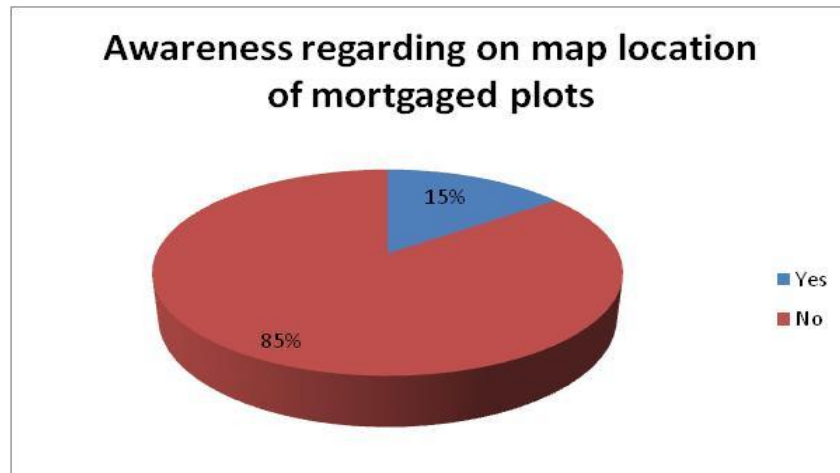
Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Figure 45: Public Awareness about the On-ground Area of Mortgaged Plots in PHS, Rawalpindi



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Figure 46: Public Awareness about the On-ground Area of Mortgaged Plots in Cooperative HS



Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

5.6.8 Perception regarding the Policies ,Rules& Regulations

Table 17 shows that majority of the people thinks that the policies are sufficient to regulate the private housing schemes. Few people were in the view that there are gaps and loopholes exist in the policies. According to these respondents, policies are not user friendly, no proper rules and regulation to control developers and there is no proper survey of housing schemes by the concerned authority.

Table 16: Policies Are Sufficient to Regulate Private Housing Schemes

Satisfaction with Existing policy, rules & regulations	Frequency	Percent
Yes	92	68.1
No	26	19.3
Needs improvement	17	12.6
Total	135	100.0

Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Those 30 % responded who are not satisfied have suggested the following measures to overcome these gaps;

- I. Govt. should play its role in improving the facilities of the society
- II. There should be group within the society to solve problems
- III. Policies should be regularly revised to meet the changing need of the people
- IV. Proper check and balance is required
- V. There is a need of proper implementation of policies
- VI. There should be strict enforcement of byelaws
- VII. Community participation should be enhanced

5.6.9 Satisfaction from Developer

As table 18 and 19 shows that the majority of the people are satisfied with the development of private housing schemes qualitatively and quantitatively.

Table 17: Development of Private Housing Schemes Fulfil the Needs of Public (Quantitatively)

Development to Fulfil Needs of Public	Frequency	Percent
Yes	114	84.4
No	21	15.6
Total	135	100.0

Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

Table 18: Development of Private Housing Schemes Fulfil the Needs of Public (Qualitatively)

Development to Fulfil Needs of Public	Frequency	Percent
Yes	105	77.8
No	30	22.2
Total	135	100.0

Source: Data Collected by Researcher from the Residents of Private Housing Scheme, 2017.

6 Conclusion

As a result of the research carried out the subject matter may be concluded as under.

1. It has been established that the rules and regulations are almost the same in principle; however the nomenclature is at times different as well. However the rules & regulations of LDA, as they are a modification of the earlier one, therefore they are more comprehensive and specific. As per the latest amendments of the 2014 rules and regulations pertaining to private housing schemes of LDA, the issues such as the approval criterion, sanctioning of development period as well the extension, completion certificate protocol, redemption of the mortgaged deeds etc. are addressed properly.
2. However one of the major areas where certain work has yet to be done by both the authority pertains to the marketing and sale of plot by the management of the housing schemes. The management committee of the housing schemes is using its own discretion with no or minimum input from the development authority.
3. The lack of control on the part of development authority regarding the advertisement being carried out by the developer, in electronic and print media which are at times not the correct reflection of the true project is also a serious subject.
4. Furthermore, the implementation of the said rules and regulations is also in a very turmoil sort of situation. As the guarantees against development work in the form of mortgaged deed or the execution of the transfer deed in most of the cases of the housing schemes is still awaited by the development authority. In case of Lahore, where the institutional capacity of the authority is comparatively better, the execution of the mortgaged and transfer deed in the form of mutation (intiqals) is somewhat in practice.
5. However in Rawalpindi, the practice is very weak and there is in fact no land auditing mechanism, predominantly because of the weak institutional capacity of RDA. Furthermore, the same weakness resulted in monthly visit of the housing schemes under jurisdiction of RDA as compare to weekly visit by LDA
6. The nature of actions taken by LDA because of better institutional capacity comprises sealing of premises, demolition of unapproved structures and liquidating of assets etc. Whereas in RDA, much more of a desktop work such as dispatching of notices, police complaints etc and that because of inadequate capacity are the major actions taken by the authority
7. Both LDA and RDA maintained that their enforcement spirit is compromised predominately due to weak legal backing and political pressure. Therefore the concrete actions such as liquidating of assets etc, development work by authority or the refund of original amount against the irregularity committed by the private housing scheme developer are much less
8. As for as the developers are concerned, despite the fact that they are more or less satisfied with the existing policy, rules and regulations developed by the development authority

from time to time, they maintained that the input of the authority regarding trunk infrastructure and maintenance of public amenity sites is very less which is needed to be enhanced in order to ensure the well-being of both the developer and the resident.

9. The authority did not communicate properly about the issues faced by the developers, thus their performance regarding follow up and communication are not up to the mark.
10. The developers considered that the development of private housing scheme fulfills the needs of public both qualitatively and quantitatively on the ground that private housing schemes are the only way through which the housing demand of people is fulfilled in case where the input from the public sector housing is very less.
11. However the claim of the developer is sharply in contrast with the public at large residing in the private housing scheme. Though the role of the private sector in providing adequate housing is not completely negated by them, yet the quality of the housing being provided is missing.
12. As far as the public perception is concerned, the lack of awareness on the part of residents regarding the mortgaged plots is a serious question mark on the performance of both the developer as well as the development authority.
13. The low level of communication between the authority and the resident is the major factor of the lack of awareness regarding approval status, transfer and mortgaged plots, development period etc. These are the very reasons that the current residents of these housing schemes are living in a compromised sort of built environment with low standard of public health.
14. Furthermore, the lack of control on the real estate sector regarding advertisement of their yet to be approved project, the sale of plots without the consent of authority, and lack of coordination among the various line department such as revenue, planning, mass communication, monitoring and evaluation, accountability also complicates the situation. This if left unchecked and carried on the way it is, may risk the quality life of not only the current resident, but those who have invested in futuristic context are also at the mercy of this bubble. This bubble may burst out in future which would create havoc for all the stakeholders of the real estate industry.

7 Recommendations:

In light of the research being carried out and careful deliberation with the concerned stakeholders, (analysis drawn from the data and discussion) following recommendation have been drawn for improvement in the performance of Development Authorities; the same would result in well-being of both the developer and the resident of private housing schemes in the long run.

1. Both LDA and RDA should encourage developers to legalize their housing schemes to reduce the illegal housing schemes; In this regard, the red tapism should be avoided and the laws regarding urban regeneration be formulated which may result in conservation, preservation or rehabilitation of the urban fabric. Rules and regulations may be lenient / relaxed for the less developed area (Nankana, Kasur in case of LDA and Kotlisatian in case of RDA).
2. Once the regularization is finalized, strict checking should be ensured by both the authorities regarding approved layout plan violations e.g. size of plots public buildings, parks / open spaces and graveyard should be monitored for the future violations;
3. The authorities should demand the monthly development schedule and monthly progress report from the developers at the stage of services design approval. The authorities should ensure that the development work is being carried out as per the schedule, and in this regard should direct the developer to submit progress report on monthly basis, and should take immediate actions against non-completion of development work (in light of the onsite verification of progress report) by the developer; against non-completion of development works by the developer of concrete nature such as executing development work by liquidating assets etc.
4. Both the Authorities should take measures for awareness of the rules, byelaws and approval process to the developers; the authorities should publicize the illegalities of the approved housing schemes made by the developer on regular basis for awareness of general public.
5. Authorities should have links with the media persons or have their own media channel for proper awareness of general public regarding any latest news / updates. Authority's media wing should report the publications of illegal schemes immediately to the Metropolitan Planning wing so that the actions may be initiated against the scheme;
6. Authority should aware the general public about the illegal housing schemes and names of their developers launched in the area;
7. The authority should make application / approval process quick and easier; Online application process / option may also be initiated;
8. The human resource must be in accordance with the international standards, especially the number of planners must be raised to smoothly monitor the whole jurisdiction of authority (especially in RDA where the staff is very low);

9. The officers in-charge of housing schemes must be entitled / equipped with all resources to improve their efficiency;
10. The authorities especially RDA should upgrade their already established One Window Cell, thus transforming the file work for application processing by incorporating the on line application / approval process which is quick and easier. Biometric processing option may also be initiated;
11. Latest technology must be used by the authority in order to keep a strict watch. The provision and use of modern computers, latest software packages including but not limited to GIS, Remote Sensing, GPS, DEM, and DroneCameras may also be encouraged.
12. The officers must be provided helping staff such as sub-engineer, surveyor, and data entry operators for their technical assistance in monitoring. Proper professional training of officers should be made on regular basis;
13. Prospective buyers of the plots should verify the status of plots and housing scheme from the Authority before purchasing it, to avoid the loss of assets;
14. In order to ensure the smooth and sustainable functioning of the private housing schemes, and to protect the right of public residing or planning to reside in these schemes, it is very much important that the sale / purchase of all the plots in the schemes should be undertaken after seeking the no objection / no demand certificate from the concerned development authority.
15. The concern authority should act as a regulator / controller in case of allotment / transfer of plots in private housing schemes. Furthermore, the NOC/ NDC for possession of plot should not be allowed in case if the development work is not complete and the built environment is not livable i.e, the site is not fully equipped with all the services and amenities. In this way not only the irregularities pertaining to violation would be addressed, but also the effective and in time development of housing schemes by the private sector would be ensured
16. Properly enforcement of the regulations can be ensured by adopting following measures;
 - i. Political pressure should be avoided at the top level;
 - ii. Police force / Security Force should be provided to the officers during field visit to avoid any kind of threats;
 - iii. Latest demolition machinery should be available to carry out operations against illegalities;
 - iv. Police departments (SHO's) should be asked to register the FIR against the developer committing illegalities without any delay;

Bibliography

- Bajwa, P. I., Ahmad, I., & Khan, Z. (n.d.). *URBAN HOUSING DEVELOPMENT IN PAKISTAN ; A CASE STUDY OF LAHORE METROPOLITAN AREA.*
- Dowall, D., & Ellis, P. (2007). *Urban Land and Housing Markets in Punjab, Pakistan.* Berkeley: University of California.
- Frantzeskakis, J. M. (n.d.). *Islamabad, a town planning example for a sustainable city.*
- Golubchikov, O., & Badyina, A. (2012). *SUSTAINABLE HOUSING FOR SUSTAINABLE CITIES: A POLICY FRAMEWORK FOR DEVELOPING COUNTRIES.* Nairobi: United Nations Human Settlements Programme (UN-Habitat).
- HRCP. (2014). *State of Human Rights in 2014.* Islamabad: Human Right Commission of Pakistan.
- Lee. (2000). From welfare housing to home-ownership: The dilemma of China's housing reform. *Housing Studies, 15*, 61-67.
- Qadeer, M. A. (1996). An Assessment of Pakistan's Urban Policies, 1947–1997. *The Pakistan Development Review, 35*(4), 443-465.
- Quiqley, J. (2008). Just suppose: Housing subsidies for low-income renters. In B. E. Retsinas NP, *Revisiting rental housing. Policies, programs, and priorities* (pp. 23-85). Washington, DC: Brookings Institution Press.
- Retsinas, N., & Belsky, E. (2008). *Revisiting rental housing. Policies, programs, and priorities.* Washington, DC: Brookings Institution Press.
- UN-HABITAT. (2008). *Housing the Poor in Asian cities, Quick Guide 1.* Nairobi: United Nations Human Settlements Programme (UN-HABITAT).
- UN-HABITAT. (n.d.). *The Right to Adequate Housing.* Geneva: United Nations High. Retrieved from http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf
- UN-OHCHR. (1966, December). International Covenant on Economic, Social and Cultural Rights. *Adopted and opened for signature, ratification and accession by General Assembly* (p. 4). United Nations Human Rights Office of the High Commission. Retrieved from <http://www.ohchr.org/EN/ProfessionalInterest/Pages/CESCR.aspx>.
- Zenou, Y. (2012). Housing policies in China: Issues and options. *Regional Science Policy & Practice, 4*(4), 394-414.
- Areesha Gul, Fareeha Tariq (2018) Built Houses as a tool to control land speculation, A case Study of Bahria Town Lahore . Habitat International

M Q Hussnain, K Wakil, A Waheed and A Tahir (2016). A Planning Support System To Optimize Approval of Private Housing Development Projects. IOP Conference Series: Earth and Environmental Science

Lahore Development Authority Private Housing Schemes Rules 2014

Punjab Private Housing Scheme & Land Use Rules 2010

Enas Ahmed Abdulla Shaqra'a, Nurwati Badarulzaman, Ruhizal Roosli, (2015), Residents' Perception of the Affordability of Private Housing Schemes: Lessons from Aden, Yemen. 389 – 399 Procedia - Social and Behavioral Sciences 202

Sana Malik and Julaihi Wahid December 2014, Rapid Urbanization: Problems and Challenges for Adequate Housing in Pakistan. Vol. 2, No. 2, pp. 87–110 . Journal of Sociology and Social Work

Muhammad Ahsan Chughtai, Abdus Sattar Abbasi ,(2016), Ethics as antecedent to organization public relationships(OPRs): Study of real estate organizations of Bahria town Lahore Pakistan. Working Paper Series, Department of Management Sciences, COMSAT

Zafer Iqbal Zafer, (2013) A Study of Modalities And Procedures For Development Of Private Housing Schemes In Islamabad