

Global Participation for Shelter Strategies in Bangladesh

Anwara Begum

Research Director, Bangladesh Institute of Development Studies
and

Division Chief, Population Studies Division, Population Studies Division, BIDS.

E-mail: anwarabegum.rd@gmail.com

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ABSTRACT

Shelter enhances human capital, assets, not merely for the individual and the household, but also for the nation. For disaster prone countries like Bangladesh, durable shelter provides security, social inclusion and citizen's rights. "Housing for All" was adopted by the Ministry of Housing in 2008, as it is indispensable for developing resilience of family units. According to the Constitutional right, article 15, Part II; the provision of the basic necessities of life, including food, clothing, shelter, education, medical care is guaranteed. This paper attempts to bring to the fore, the need for global participation in terms of technology, financial cover for resilient, resistant and solid multi-storied housing structures for people who are beset by disaster in Bangladesh.

Resilient affordable, accessible, safe housing, is now imperative. In addition, there must be implementation of programs for the resettlement of slum dwellers, the disadvantaged, the destitute and the shelter-less poor. Enhancing economic opportunities, appropriate technology, house building materials, infrastructure for rural people, nexus between NGOs, CBOs and Government creates scope for NHA to foster participation. Housing comprises an intrinsic component of a comprehensive Urban Plan and is integral to a Regional Plan, embedded-inclusive involvement. Vertical space utilization, to ease off on horizontal expansion through "Compact Settlements", (PRSP II: 2012), and strategies of shelter in rural Bangladesh to harness development gains, is urgently needed.

Keywords: Shelter O18; Finance H84; Compact Settlements O19; Disadvantaged Q54; Socio-economic-advancement O15; Resilience R21

INTRODUCTION

The assessment of national data embedded in the SVRS (Sample Vital Registration System 2020) brought into focus the need to provide more housing for the people in Bangladesh. It reveals that since the Census 2001, there has been slight change in household size which was 4.8 persons per household in rural areas and 4.6 persons per household in urban areas. However, the disaster-

prone areas of Bangladesh have dire need for new housing, which is resilient and technologically supportive. This is the important solicitation being posed in this paper.

Shelter is a basic requirement, which enhances human capital to the extent that it can be an asset not merely for the individual and the household, but also for the nation. Housing provides shelter, security, social inclusion and citizen's rights. "Housing for all by 2025", has been adopted as the aim of this paper on housing development for resilient shelter, Bangladesh. In essence, housing provides shelter¹, security, social inclusion and citizen's rights. Housing is thus, indispensable for the development of the individual(s) within cohesive family units.

Government of Bangladesh's vision stated an overarching aim through the apex body for housing, ie. Ministry of Housing. The statement of their goal was "Housing for all by 2025". Twenty-six agencies were consulted to glean the needs from government and other stakeholders for this study. Goal above emanated from close interactions and overarching goal for each sector. Therein were embedded the following sub-goals:

Strategic Sub-Goals²

- Enable adequate and affordable housing for different income groups, especially low-income and extreme poor and vulnerable group;
- Provide housing for rural and urban homeless, landless and vulnerable groups;
- Ensure maximum utilization of land in urban and rural areas;
- Facilitate private sector (formal and informal) house building, NGOs and CBOs.

Objective of this paper is to propose policies to ensure housing for all, especially vulnerable and needy who are marginalized, disaster prone and bereft of development benefits.

BACKGROUND

Intensive zonal consultations took place, and it became evident that housing was an important and basic requirement, more so for safe guarding the identity, safety and the interest of the extreme poor, in a country fraught with disasters.

International contracts have put the onus on developed nations to provide financial and technical support to developing countries in addressing the

impacts of climate change through international agreements such as the United Nations Framework Convention on Climate Change (UNFCCC) and the Paris Agreement. Globally, leading countries are morally bound to realize their commitments and support for developing countries. Committed to sharing a *Common but Differentiated Responsibility*: the principle of common but differentiated responsibility underscores that all countries have a responsibility to address climate change, but those developed countries have a greater obligation to act, on account of their historical and current emissions. Advanced countries are responsible for a substantial proportion of global greenhouse gas emissions and have profited from the exploitation of natural resources in developing countries. Developed countries have a moral obligation to support developing states in addressing the impacts of climate change, given the disproportionate impact that climate change is likely to have on the most vulnerable communities in these countries. Climate justice stipulates that the most affected by climate change should not be the ones to bear the costs of addressing it. Developed countries have a concern to finance developing countries in adapting to the impacts of climate change. Recurrent disasters related to climate change has severely eroded gains, mainly on account of dearth of durable housing.

The methodology of this paper is descriptive and review-based. As it is a national policy issue, stake-holders and policy makers were consulted comprehensively through national and local consultations, in the NEC (Planning Commission and at district levels). Consultations had identified that there existed a close nexus, between housing and poverty. To improve the housing situation, it was suggested firstly, that housing problems of the poor should be viewed as an integral part of poverty reduction programs. Secondly, provision should be made to avail house building financing along with an increase in the ceiling of the loan for both urban and rural areas. And finally, planning towards vertical space utilization so as to build better, resilient shelters.

The rationale emerged from assessment of national data. The SVRS (Sample Vital Registration System 2020) shows that since the Census 2001, there has been slight change in household size which was 4.8 persons per household in rural areas and 4.6 persons per household in urban areas. The trend in household size is on the decreasing mode, approximately by 0.6 persons. It is now 4.3 persons per household in rural areas and 4.2 person per household in urban areas.

Household Size by Locality and Administrative Divisions, 2000-2020

Year	Dhaka	Chittagong	Khulna	Rajshahi	Rangpur	Sylhet	Barisal	Bangladesh
2001(Census)	4.8	5.5	4.7	4.6	-	5.7	5.0	4.9
2005	4.6	5.4	4.4	4.3	-	5.5	5.0	4.7
2010	4.5	5.1	4.3	4.3	-	5.4	4.7	4.6
2015	4.2	4.8	4.1	4.1	4.2	5.2	4.4	4.4
2020	4.1	4.6	4.0	3.9	4.1	5.0	4.3	4.3

Source: SVRS, 2010, 2015, 2020

There is a division-wise difference in household size; the highest in Sylhet division and lowest in Rajshahi. Data reveals that 85 % households in Bangladesh were male-headed while 15 % households were female headed. (SVRS, 2020: p. 12). Female-headed households showed a comparative increase in urban areas, contrasted against the rates in rural areas.

House structure has been predominantly CIS/wood (42 %) in Bangladesh. It was 55.2 % in rural area and 25.2 % in urban area (SVRS, 2020: p. 16). The percentage of semi-pucca has increased in the period between 2000-2020. The structural change in houses can be seen in the following table:

Structural Change in Houses, 2000-2020

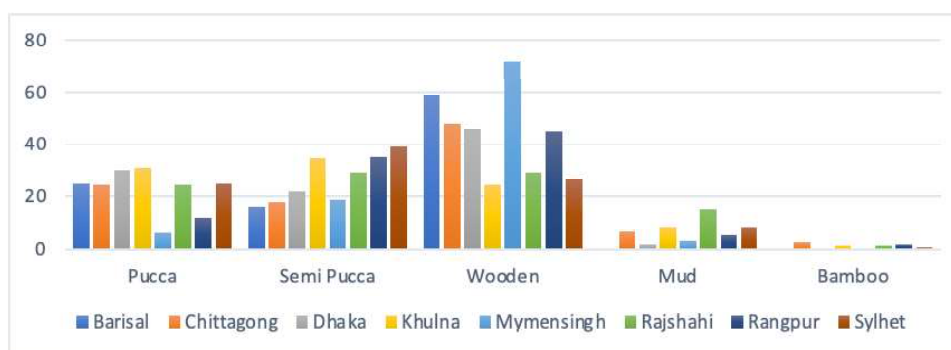
Year	Rural			Urban		
	Pucca (Concrete)	Semi-Pucca	Others	Pucca (Concrete)	Semi-Pucca	Others
2000	1.8	8.0	90.2	43.6	20.4	36
2005	2.8	8.0	89.2	34.7	20.2	45.1
2010	4.3	12.2	83.5	21.3	29.5	49.2
2015	7.3	17.2	75.5	34.5	30.9	34.6
2020	10.6	22.7	66.7	40.1	31.6	28.3

Source: SVRS, 2010, 2015, 2020

In the rural areas, semi-pucca construction has increased, while in urban area, pucca house construction has fluctuated slightly but remained at a similar level. Others, increased, too. During 1982-2006, per capita availability of floor space has decreased by 47 sq. ft. in rural area, and by 69 sq. ft. in urban area (SVRS, 2007: p. 20). Moreover, within the period 2015-2020 average availability of floor space has increased by 10.7% to 413 sq. ft. in rural areas and it has

increased by 8.75% to 435 sq. ft. in urban areas. Overall, there is a felt need to address the quantity and quality of housing in Bangladesh. In the urban areas, standards are not adhered to with little provision for earthquake protection in buildings.

Bar Graph Showing Percentage Distribution of Dwelling Household in Divisions by Type of Structure, 2020



Types of toilet facilities, sources of light, drinking water, fuel in households by location (rural and urban), for the years 2000 to 2015, are given below:

Households' Availability of Toilets, Sources of Light, Drinking Water and Fuel in Percentage, 2000-2015

Year	Toilet Facility in Households							Households by Location and Sources of Light						
	National			Rural			Urban			Rural		Urban		
	Sanitary	Other	None	Sanitary	Other	None	Sanitary	Other	None	Kero-sene	Electri-city	Kero-sene	Electri-city	
2000	43.4	50.3	6.3	30.1	61.9	8.0	76.8	21.2	2.0	74.2	25.3	13.0	86.4	
2005	53.3	37.6	9.1	44.3	43.8	11.9	79.8	18.5	1.1	70.0	30.0	16.6	83.4	
2010	63.5	34.2	2.2	58.1	39.1	2.8	79.7	19.8	0.6	54.2	43.2	11.7	87.0	
2015	73.5	23.3	3.3	65	30.2	4.8	84.8	15.7	0.9	23.6	67.6	5.8	92.9	

Year	Locality	Sources of Drinking Water by Location, in Rural and Urban Areas						Sources of Fuel by Location, 2004, 2005 and 2006						
		Tap-	Tube-well	Well	Pond	Canal/ River	Others	Straw	Bran	Wood/ Bamboo	Kero-sene	Electri-city	Gas	Others
2005	Urban	30.8	68.6	0.2	0.2	0.0	0.2	12.0	4.1	43.5	0.6	0.8	37.8	1.0
	Rural	0.9	96.2	1.1	1.4	0.3	0.1	51.3	5.1	41.5	0.2	0.2	1.0	7.0
2010	Urban	1.9	95.8	0.9	0.8	0.5	0.0	16.2	5.4	50.8	0.5	2.0	22.1	3.1
	Rural	31.2	67.8	0.5	0.1	0.4	0.0	51.7	5.3	39.6	0.4	0.5	1.5	1.0
2015	Urban	26.2	72.9	0.1	0.3	0.2	0.4	11.4	2.9	41.5	0.6	2.4	40.5	0.8
	Rural	3.7	93.3	0.9	1.0	0.2	0.4	44.0	3.0	46.0	0.3	0.2	5.5	1.0

Source: SVRS, 2010,2015;

It shows that more than half (73.5%) of the households in Bangladesh have sanitary toilets, with 65% in rural areas and 84.8% in urban areas. (SVRS, 2015; p. 11). Electricity was the principal source of light (67.6%) in rural areas and electricity was the dominant source of light (92.9%) in urban areas. Use of electricity which was 31.5% in Census year 2001 has been increasing consistently while use of kerosene as source of light has been decreasing since 1991, in both rural and urban areas. The use of 'other' sources for lighting purpose, has become nil since 2004.

Tube-well was the principal source of drinking water (93.3%). This holds true for urban areas too, where tube-well water is drunk by 72.9% of the population. Tap water accounts for 26.2% of the people's main source of drinking water in Urban areas. Usage of canals, rivers, ponds, wells and others, as sources of drinking water, has become negligible. In the majority of cases (36.3%), sources of water in urban areas, was hired (SVRS, 2007; p. 22). In the rural areas more than half (56.1%) were owned by users, 14.7% was GoB owned, while 25.8 % was owned by neighbour.

The shortfall in housing in 1991 was about 3.1 million of which 2.15 million were in rural areas and 0.95 million in urban areas. By the year 2000, housing needs were expected to exceed 5 million, excluding the non-permanent homes (nearly 90 %) and urban 'katcha' shelters (nearly 60 %). Only 44 % of urban dwellers have access to piped water with Dhaka chalking nearly 60 %. The DPHE (Department of Public Health and Engineering) has installed tubewells in the rural areas. Solid waste management and public conveniences were and still are, unsatisfactorily organized in the cities.

The percentage distribution of dwelling households by division and type of structure in the table below, reveals certain region-specific constraints and socio-economic conditions to some extent.

Percentage Distribution of Dwelling Household by Type of Structure, 2020

Division	Type of Structure				
	Pucca	Semi Pucca	Wooden	Mud	Bamboo
Barisal	25.1	16.1	58.5	0.1	0.1
Chittagong	24.5	17.8	48.0	6.6	2.9
Dhaka	30.3	22.0	45.7	1.9	0.0
Khulna	30.8	34.6	24.6	8.5	1.5
Mymensingh	6.1	18.5	71.8	3.3	0.3
Rajshahi	24.7	29.1	29.4	15.4	1.4
Rangpur	12.0	35.3	45.2	5.5	2.0
Sylhet	25.2	38.9	26.8	8.4	0.7

Source: SVRS 2020, p. 17.

Revealed above, Mymensingh division seems to have the highest percentage of Kutchha household structures (75.4%) and the lowest proportion of Pucca household structures (6.1%). Highest percentage of Pucca structures are seen in Khulna (30.80%) and Dhaka (30.3%) followed by Sylhet (25.2%) and then Barisal division (25.1%). Both Rajshahi (24.7%) and Chittagong (24.5%) show a similar percentage of Pucca household structures. All the divisions exhibit a sizable proportion of semi-pucca household structures. Sylhet division has the highest percentage of semi-pucca households (38.9%), followed by Rangpur division (35.3%), Khulna division (34.6%), Rajshahi division (29.1%), Dhaka division (22.0%), Mymensingh Division (18.5%), Chittagong Division (17.8%) and Barisal division (16.1%).

Percentage Distribution of Main Source of Household Income by Division, 2011

Main Source of Household Income	Barisal	Chittagong	Dhaka	Khulna	Rajshahi	Sylhet
1. Agriculture/Forestry/Livestock	29.81	20.73	28.69	30.91	36.42	26.60
2. Fishing/Psciculture	4.20	2.08	1.20	2.67	0.92	3.25
3. Agriculture .Labour	20.55	17.52	15.55	22.77	26.39	21.52
4. Non-Agri. Labour	4.83	3.77	3.13	4.44	3.58	8.52
5. Weaver	0.22	0.40	0.90	0.72	1.23	0.28
6. Industry/Workshop	0.75	0.81	1.51	1.40	0.84	1.28
7. Business	15.34	15.72	16.31	15.76	12.31	11.50
8. Hawker	0.29	0.33	0.45	0.28	0.26	0.32
9. Transport/Communication	2.42	3.84	4.57	3.83	3.45	2.13
10. Construction	1.96	1.64	1.93	1.40	1.73	1.41
11. Religious Service	0.29	0.36	0.20	0.17	0.17	0.43
12. Salary/Wage	9.81	15.39	13.97	8.73	6.08	5.67
13. Rent	0.17	0.24	0.45	0.19	0.09	0.11
14. Remittance	0.97	5.36	1.69	0.36	0.23	5.05
15. Others	8.39	11.80	9.45	6.37	6.27	11.93

Source: BBS, Population Census-2011, National Series, Vol-1, Analytical Report, p. 146.

Table above reveals the predominant source of household income by division. It is found that the dependency on agriculture is the highest in Rajshahi division and lowest in Chittagong division while the dependency on employment is the highest in Chittagong and lowest in Rajshahi. In case of business, Dhaka

division exhibits the highest percentage while Sylhet division is the lowest. Non-agriculture dependent population is highest in Dhaka division. Ability and willingness to build houses of the kutchra type, Rajshahi, Sylhet and Barisal, respectively, have the highest percentage of agriculture-dependent population. However, Sylhet division, (an outlier in recent years), has the lowest percentage of kutchra or non-permanent housing. Attributed to the high percentage of migrant population to the Middle-East and European countries, from this region. For this segment of the population, housing appears to be the most frequently used investment sector.

Dhaka division exhibits an overall distribution of permanent/concrete housing and this is in consonance with the type of economic activity and the capacity of the active population. Land costs are significantly higher in Dhaka and adjacent urban continuum. Chittagong division too, has a high percentage of concrete houses, being the hub of many industries, multi-national companies and regional headquarters, employing a vast number of people who have migrated from disaster prone regions. Barisal and Rajshahi have the lowest percentage of permanent structures and it may be a result of the nexus between livelihood, earning capacity, opportunities, environmental constraints and cultural attitudes of the people.

In depressed areas of Barisal, the stakeholders' consultations revealed a need for practical and pro-poor solutions in housing. Suggestions such as - government financed home structures for the extreme poor that could be in the form of (minimum) RCC pillars with strengthened foundations, resource centers where locally produced durable building materials are made and construction of cyclone shelters on an equitable basis, based upon density of population including assessment of existing shelters (with renovations wherever necessary) - were given. Depending upon income-groups and demand, durable construction materials may be provided either free of cost, at minimal cost, on cash payment to potential home aspirants. For middle-income groups, it has been recommended that government approved and government designed long-term soft loans be made. Moreover, for the coastal region houses, Bheri-Bandh (dykes along the river), adjacent areas could be appraised for housing. Rebuilding, raising of plinth (raising/upliftment of structures and also spreading out of the side-slopes of the embankments) Also, that the extreme or hard-core poor could be rehabilitated in the Khas land with foreign donations.

Land adjacent to the Bheri-Bandh (within 2 km) may be allocated to the very poor with a ceiling of 5 decimals per family. Rebuilding and renovations

must be made on a priority basis for the Barguna, Patuakhali, Galachipa - Sidr and Aila affected regions. All infrastructure proposed by the GoB must be built within the embankment area so that homes may be relatively safe and secure from floods and other disasters. All amenities and facilities for communications, disaster forecasts etc. (community radio and other internet facilities), may be provided within Compact high-rise villages, that would save valuable land and enable rapid nexus during periods of disasters. Social forestry has been instrumental in improving economic situation of nearly 8 lac landless poor, raising empowerment levels of women, reducing poverty and environmental hazards and needs to be sustained. The Participatory Benefit Sharing Agreement (PBSA), under the Forestry Sector Project, which commenced in June 2006 (Revamped: SUFAL, 7 October 2021), has incorporated the information on Social Forestry Program. With the establishment of an MIS, GIS and Internet System, the Forest Department has been reorganized for better management.

A REVIEW OF PUBLISHED AND CREATIVE WRITING

The Global Shelter Cluster Strategy, 2018-2022 stipulates a holistic approach to support and ensure “no one is left behind”, among those affected by disasters and crises. These include the most vulnerable among the community members; it further reiterates that all interventions should be focused on contributing to the economic, social, and psychological recovery. Its primary aim was to provide crisis affected people, the wherewithal to live in safe, dignified and appropriate shelter and settlements. Much earlier, in the Shelter and Settlement Plan of 2010-2011, the International Federation of Red Cross and Red Crescent Society, laid emphasis on, inter alia, utilizing experiences of National Societies to develop strategies to reduce shelter risks and vulnerabilities, ensure adequate shelter interventions in disaster preparedness, response and recovery.

Given the concern of the worldwide community, it may be pertinent to point out that UNHCR could also collaborate in resilient shelters, as emergencies (soliciting humanitarian support) have also emerged from natural disasters. UNHCR’s Global Shelter and Settlement Strategy, 2014-2018 is well accepted. Here, we could consider climate and disaster affected populations because these are crises ridden on account of risks and vulnerabilities, superimposed inadvertently, beyond their external borders, which render them prone to humanitarian crises. There is a clarion call for humanitarian diplomacy and sectoral leadership to advise the Bangladesh government and other stakeholders

in placing emphasis on long-term planning strategy, with future contingencies in mind. Resilient, technologically sound structures are needed to protect them.

An example may be cited here, from the support proffered by World Bank. The World Bank's Multipurpose Disaster Shelter Project (MDSP), which began before June 2023, intends to assist 14 million population in 9 districts to access 552 new shelters, refurbished 450 existing shelters and 550 km of concrete evacuation roads, in the cyclone ridden coastal areas of Bangladesh. There is also a need to ensure jobs and livelihoods for the population as the effects of a disaster tend to linger and make re-integration very difficult. Often local people's initiatives to repair or re-construct dams and link roads, following a disaster, is prohibited. Government responses are slow so it lengthens the misery of disaster affected people. Here, international partners need to take positive action and induce the necessary change in order to support the people.

Another example is of the IFRC Shelter and Settlements Roadmap for 2021-2025 American Regional Office. During the years 2020-2021, the Shelter Team in the Americas identified the advancements in the sector and the possible priorities to align with the 2030 IFRC Strategy to develop a road map for the next four years. In doing this exercise, they analyzed the Shelter programs (DREFs and EA), discussed with stakeholder groups, Key Informants, and also began a Remote Shelter Capacity Mapping Survey, all aimed at drawing up a medium-term time bound plan to help the region. Thus, the argument here is that similar targeted, specific time -bound plans, technologically sound structures (with collaboration from the global community) could alleviate the woes of the disaster affected population of Bangladesh, too.

Globally, and especially in Bangladesh, there is an increasing pressure on land. The UN Report on *State of the World 2007; 2017* indicates that, officially, sometime during the next decade, more human beings will be living in urban areas than in rural areas. This growth is particularly the result of burgeoning unplanned low-income urban settlements in developing countries. According to Hugo (2002), by 2015 there will be 21 mega-cities (defined as exceeding a population of 10 million) worldwide, of which 12 will be in Asia, including seven of the 10 largest cities. Although there were no such cities in Asia in 1950, by 1975 three of the five mega cities were in Asia and, by 2001, five of 17 mega cities were south Asian (Mumbai, Kolkata, Dhaka, Delhi and Karachi). Unplanned urbanization has important implications for various aspects of access to services, the lack of which is currently infringing important human rights (Begum, 2007).

Continuation of old problems and emergence of new problems, persist. In 1993, policy on housing, documented that the year 2000 would witness a lack of 50,00000 housing units, of which 70 % would be in rural areas and the rest in urban areas (Housing Policy 1993 and 2004, p. 2). By the year 2010, the number of urban residents is expected to rise from 23 % (2007) to 60 % (2010, Housing Policy 2004 {unapproved}). From rough estimates, it is calculated that there will be an annual demand for 5 lac housing units every year, in urban areas of Bangladesh (Housing Policy 2004: unapproved). Back of the envelope estimates, from other research (CPD, 2003:p.3) reveals that in rural areas, 40 lac new houses will be needed annually for the next 20 years, and this demand will be in the vicinity of 3 to 5.5 lac units per year in the urban areas. While land is depleting at roughly 1 %, population is growing at 1.6 %.

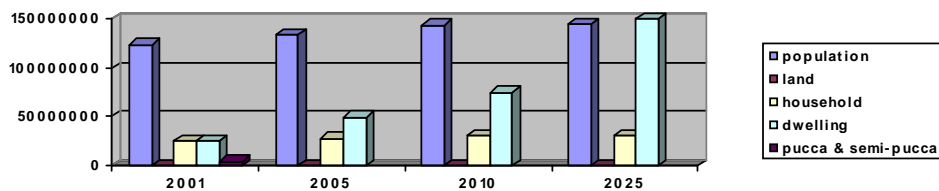


Figure 1: Bar Graph Showing Relationship Between Population, Land, Households and Dwellings : Contained Population Scenario - 2025

Figure 1, above, depicts a contained population scenario for 2025, (where population is expected to be contained to less than 1.6 %, and then 1 %) relating population, land, households and dwellings. The projected figure is based upon data of 2001. An increase in population, projected up to 2025, is juxtaposed against the addition of 50 lac housing units consistently, until 2025. Given a hypothetical situation where housing units are increased fivefold to meet requirements, then theoretically all the people will have more dwellings by 2025. Hence the vision for 2025 will have to set up a system whereby housing for 25 lac (not, 50 lac) families is made available annually. It is the quality of housing and enhancement of affordability and accessibility that has to be considered since the 2001 data reveals that only one third of dwellings are built of concrete and semi-concrete material. The main problem lies in land, which becomes incrementally prohibitive in both rural and urban areas, especially for housing. Thus, there arises a need to resort to strategies like ‘Compact Townships’ (First PRSP and Statistical Yearbook 2005: p.706) for the rural areas. It is important to note that the second bar (reddish maroon) depicts land, which was inadequate, compared to households. It is projected that, in

case of population growth at 1% juxtaposed with unplanned housing, the year 2050 will witness a situation when all the land will be required solely for housing, not to mention infrastructure, transportation, industries etc. competing for valuable land producing food crops.

In a hypothetical context of moderate population growth scenario, assuming by 2025, population would be 25 crore and land availability remain the same, but households will be approximately 5.2 crores, and housing is increased by 50 lac units each year. We repeat the above exercise, and then present graph. Given the same hypothetical situation where housing units are increased to meet requirements, then theoretically all the people will have more dwellings by 2025. But we need to meet demands according to needs. So, the vision for 2025 will have to set up a system whereby housing for 25 lac (not, 50 lac) families is made available annually. The bar for dwellings at 50 lac units per year clearly outstrips needs by more than double the number of households in 2025.

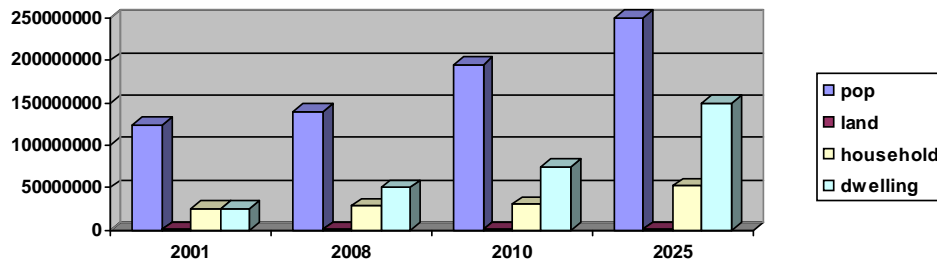


Figure 2: Bar Graph Showing Relationship Between Population, Land, Households and Dwellings: Moderate Population Scenario - 2025

On account of increasing population, per capita land resource has become scarce. Land is being fragmented and dwindling due to natural processes, to the extent that per capita availability of land for agriculture is now less than 0.07 hectares (2001). Competing uses for economic purposes; industry, agriculture, services, roads and highways etc. has been making land prohibitive for construction of homes. This is a critical aspect especially for the extreme poor who lack voice and agency.

QUEST FOR PLANNED URBANIZATION

Considering the objectives of achieving planned urbanization, income support for the poor and poverty alleviation, the government should take adequate

steps towards high-rise buildings, conferment of occupancy rights, wherever feasible. Further, undertake relocation of squatter settlements from prime locations within the city. At one stage the size of residences for the poor must be ascertained (countries are experimenting with 450 square feet apartments too, given the prohibitive character of urban land; this study indicates 400 square feet as optimum), including financial disbursement channels. The latter could be more effective if group-lending schemes are undertaken with improved repayment incentives and monitoring through peer pressure and educating borrowers. Increasing loan sizes simultaneously with demonstrated ability to borrow and repay loans: reduces default rates.

The private sector requires incentives in the form of infrastructure development in the peripheral areas of the metropolis and regional cities like Chittagong, Sylhet, Khulna, Comilla and Rajshahi³. Building code 2007's propositions for 'one-window cell' (one stop service for construction of homes) could be adopted immediately. Moreover, it is necessary to reconsider easing and relaxation of the regulation regarding FAR (Floor Area Ratio) and old areas within cities including the ceiling on 5 'kathas' of land. Necessary amendments have to be brought into the regulations regarding private land development. In this context, private developers need to be involved in decisions on policies for buying and selling.

One strategy for encouraging house aspirants, involves the lowering of registration fee for housing, additional rebates and also decreased taxation rate. Developers motivated to refrain from new contracts with prospective buyers without first handing over completed flats and to expedite completion of projects (which often take an inordinate length of time). Private sector housing has contributed 70,000 apartments the value of which amounts to 12,500 crore takas. Since the last 35 years the real estate housing business has been in operation. In 2020, it has again decreased substantially, but now it is picking up with rising prices of units in 2023.

The housing situation in Dhaka metropolis has been exacerbated: encroachment onto residential plots by many competing users – commercial, industrial, administrative, educational, recreational, military, roads and residential uses – constitutes an all-important issue for the state. Faced with the constraints on suitable and affordable land, most urban dwellers are unable to afford decent living quarters.

Due to the lack of a suitable land management scheme, land price is escalating uncontrollably. By reformulating and improving land policies for

gaining control over land, it is important to impose taxation tools (eg. other countries) to stop the price from rising.

Dhaka city had a population just over 10 million (BBS 2001), and it is growing at the rate of 4.38 % every year. The average household size of Dhaka city was 4.8 (BBS, 2001) and 4.1 (2014). Hence it can be gauged that there was an annual housing demand of 80,000 in 2004, which did not remain static. In Dhaka, there are three types of housing provision- the public sector, the private sector and individual effort. The public sector provides housing directly to the government employees only and there is no data about the individual house construction. Private sector, notably REHAB, estimate that approximately 7000 units built annually in 2006-2007. However, only about 4000 units may be built subsequently, due to constraints faced by this sector. This backlog of housing is expected to have cumulative effects in the coming years, as the private sector supplies more than 85 % of the houses.

An excerpt from key informant interview is given below

What has been the input and what was the output, from public and also from the private sector?

The private sector has been the dominant provider of housing in Dhaka city. The public sector in Bangladesh provides limited housing for the government employees in the form of “Government Quarters”. Except constructing the quarters, the government does not provide housing directly. It has taken only a few “sites and services schemes” (providing plots and infrastructure to the low-income people) and “slum improvement projects”. It is apparent that only private sector is the main provider of housing. Public sector merely provides any housing (other than the government employees) to meet the housing demand. What private sectors are providing, meets the housing demand of the higher middle- and high-income group and also that of the middle-income group to some extent.

The Urban Scenario⁴

The rapid growth of population, mushrooming of poor settlements and unplanned urbanization has crucial implications for efficiency and equity of urban services. Consequently, the infringement of critical human rights throws into focus the importance of the issue of housing from a social policy perspective (Begum, 2007; 2010). Urban management has been disrupted due to spatial encroachment and environmental degradation. In addition to land scarcity, land speculation, and endemic corruption, high land price is also due

to the system of land registration. The dearth of valuable urban land, lags in urban planning and implementation, has made it prohibitive for the middle and low-income households. Problem of housing finance is intrinsically linked to affordability, being the prerogative of only the affluent. There is inherent lack of integrated urban plans and lacunae within institutions responsible for urban management. Contextually, housing may be viewed as a social policy issue, where reinforced, coordinated planning and administration could ensure distributive benefits even to the poor.

A negative factor of this spurious and unplanned development, into the peripheral vicinity of the city, is the scant regard paid to environmental imbalances. These incursions have created environmental problems related to city and storm water disposal, sewage disposal, dwindling green belts and water bodies and low standard of urban living (Rahman, 2000; Jenkins et al, 2007; Marshall, 2004; Begum 2007). If adequate measures are not taken then by 2015, more than 50 % residents of the capital city will be living in slums and other congested rooming homes, public spaces and derelict residences.

Population Pressure in Dhaka Metropolitan Area

Bangladesh urban population for 2021 was 65,957,486, a 3.19% increase from 2020. Dhaka, the capital of Bangladesh, is one of the fastest growing metropolises in the developing world. Dhaka experienced a rapid migrant population in the late 60s and 70s accounting for a growth of nearly 6 percent annually. The population of Dhaka (2023) is approximately 23,209,616 within 360 sq. km of the main city.

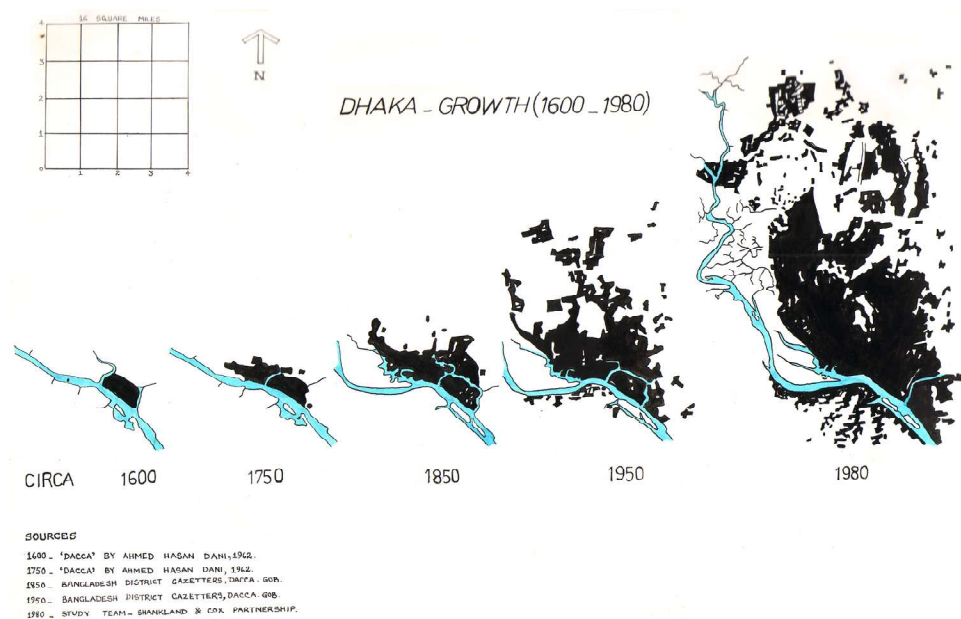
Overall gross urban development density in Dhaka in 1991 was 174 per acre. In the inner zones, densities averaged 221 persons per acre, reaching a high of more than 500 per acre in the old city. From recently published data of the Bangladesh Bureau of Statistics, it can be calculated that the overall gross urban development density is approximately 6,487 persons per acre for the Dhaka Statistical Metropolitan Area and more than 23,234 persons per acre. Within a few decades, there has been an increase in the urban development density, of nearly 35 to 50 times.

Main aim of Master Plan was to cope with the increasing population, and provide a guiding framework for urban growth that was expected to increase to 250,000 population between 1958 and 1978. The second master plan was formulated by RAJUK (Rajdhani Unnayan Kartipakkho) under the auspices

of the UNDP and UNCHS. This plan included Structure Plan, Urban Area Plan and Detailed Area Plan covering the Dhaka Metropolitan Development Planning Area.

The Dhaka Metropolitan Development Plan (1995-2015) assumed an average annual population increase of 1.75 % (DMDP, RAJUK:12). However, the reality far outstripped projections within the span of a few decades.

The map below (Map 1), depicts growth, especially in the second half of the 20th Century. The increasing importance of the city as a regional hub was evident. This trend continued into the 21st Century as evident from data below:



Map 1

Source: Shankland and Cox Partnership, 1980, cited in Begum A, (1983).



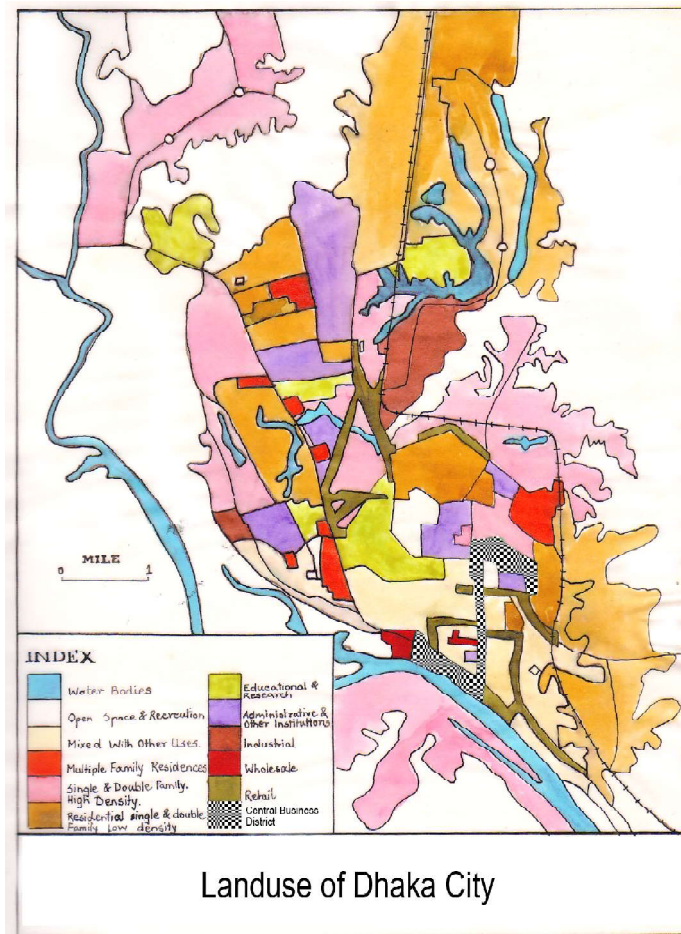
Map 2

Source: Survey of Bangladesh, Map of Dhaka City, Government of Bangladesh

Rapid urbanization puts the *onus on the Governments who act as the provider for the vulnerable groups and who facilitate the housing activity of lower and middle-income people to control speculation and profiteering in land and housing.*

Scarcity and High Cost of Land: Urban House-building Prohibitive for the Majority

Urban house-building has become prohibitive for the majority. The urban rich own land in planned residential areas or in industrial zones while the upper middle class own land in the urban fringes or congested urban areas (refer Map 3 and Figure 1 below). The government owns a significant part of the urban

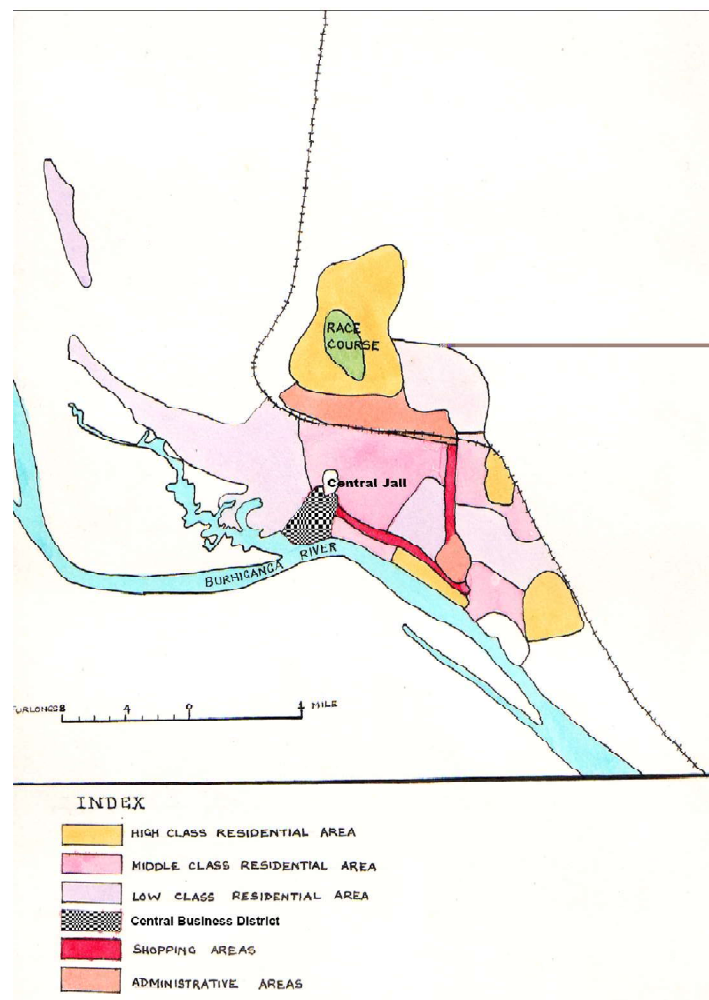


Map 3

Source: Begum A, (1983), A Study of Urban Dhaka: Present Position and Future Prospects, unpub. Masters' Thesis, 1983, University of Calcutta, India.

land and most of these are in combined ownership with army, police, defence agencies, railway, government offices etc. A number of shopping areas are on government property. So are recreational parks, zoological gardens, museums etc. Shopping centres have mushroomed in various parts of the city catering to the neighbourhood needs and these have specific threshold population. The Central Business District (see Map 4 for historical setting and Map 3 for present land-use), that was originally in the heart of old Dhaka city, known as Islampur, later extended to the Gulistan and Motijheel areas (Refer Maps 3 and 2).

Landuse of old Dhaka City



Map 4

Source: Begum A, (1983)

The progression was inevitable with the increase in population and commercial activities. Wholesale markets in Kawran Bazaar and New Market were planned so that the new capital could be serviced. Mohakhali, Gabtali and Uttara grew as commercial hubs in response to the transportation facilities, accessibility and planned residences in the environs of the city. Cities in developing countries have characteristically displayed more than one commercial center in order to become more functional. The proponents of this form of land-use for spatial integration, termed it “Multiple Nuclei Scheme” (Harris and Ullman, 1945). The development of “multiple nuclei” is unavoidable in the context of Dhaka, for retaining the returns from economies of scale.

Planned peripheral areas, like the cantonment and the old airport, have been pulled in. These now occupy prime land within the city, disrupting the benefits that would accrue from other appropriate land-uses. Another case in point is the central jail, removed from the core of the old part of Dhaka city.

The areas in Dhanmondi, Banani and Gulshan residential areas were planned to be housing areas for the middle- and higher-income groups but over the years these have been converted to commercial uses as well. In the original plans safeguards were inadequate, leading to rapid deterioration of the environment and illegal encroachments.

In India, government ensures that weaker sections get a fair deal. India’s policy emphasizes that public land-acquiring agencies will have to earmark land on a priority basis to housing cooperatives in urban areas. It prescribes evolving a methodology of land acquisition to ensure equitable compensation in cash or kind to the original landowner which include giving part of the developed land providing transferable development rights (a portion of the developed land which can be sold) besides rehabilitation measures taken by the government. . On account of high price of land, lower and low middle-class households, who are in fact the majority in cities, virtually remain out of the land market (ADB, Islam et al., 1996:5-5).

Basically, Dhaka’s housing problem stems from its exorbitant land price. Its land prices may be comparable to those in suburban New York or London (Ahmed et al., 2007: p. 13). Land in Dhanmondi residential area is roughly \$ 60 per square feet, which is high even in comparison to the US where residential land values exceed this price only in the most affluent neighbourhoods (World Bank, 2004).

Land Value Profiles along Different Sections from the City Centre of Dhaka

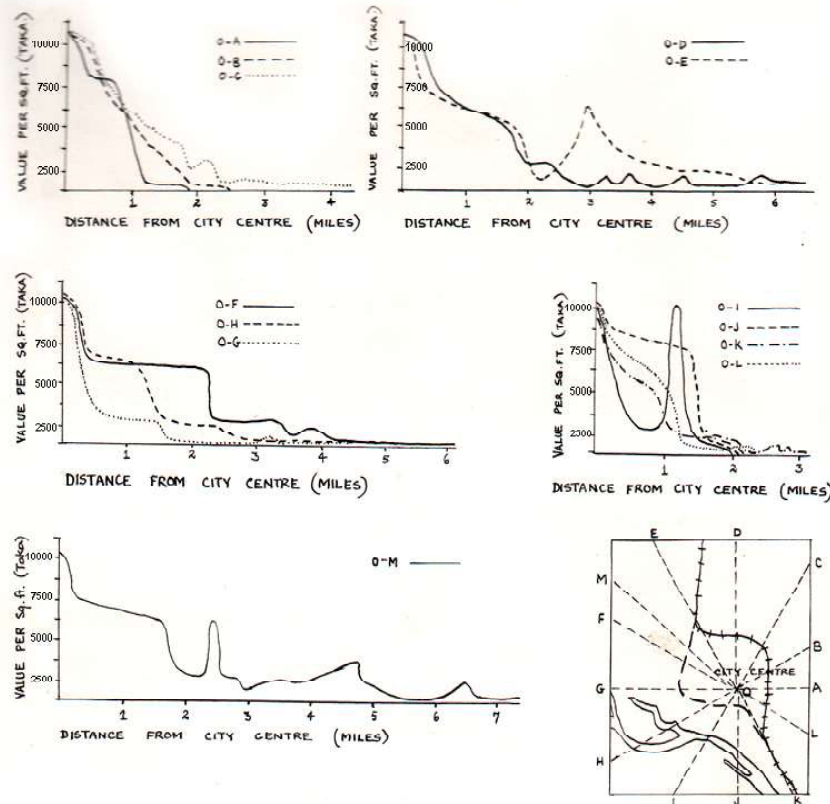


Figure 1

Source: Begum A, (1983), A Study of Urban Dhaka: Present Position and Future Prospects, unpublished Masters' Thesis, 1983, University of Calcutta, India.

Quality of Housing Environment

The quality of housing environment is low in the majority of cases. The existing institutional framework has resulted in uncontrolled development and chaotic growth of the metropolitan area of Dhaka leading to land-use conflicts and socio-physical problems some of which are manifested in the ubiquitous slums and squatter settlements, narrow roads, drainage congestion, traffic congestion and environmental pollution.

Eighty-nine percent of poor households in Dhaka live in one-room homes. The average floor space/person (M²) is 3.7 (ADB Annual Report 1996:29). In

the densely populated slums of Dhaka, floor area per person is as small as 1.2 sq. meter (ADB, Islam et al., 1996:5-19). In Dhaka about 70 percent of total housing stock were rented (ADB, Islam et al., 1996:5-14). The Bangladesh Bureau of Statistics (BBS) has categorized the house types of urban areas into Cement/Brick, Corrugated Iron/ Metal Sheet, Mud/Unburnt Brick, Straw/Bamboo (BBS, Household Expenditure Survey 1995-'96).

Chaotic situation seems to prevail in Indian cities too. The examples below (google website: housing in India), are illustrative of the problem.

Kolkata (Calcutta) City

The city has an acute housing shortage. Of the persons living in institutional shelters in the Calcutta Metropolitan District, more than two-thirds live in the city itself. About three-fourths of the housing units in the city are used for dwelling purposes only. There are hundreds of bustees, or slums, where about one-third of the city's population live. A bustee is officially defined as "a collection of huts standing on a plot of land of at least one-sixth of an acre." There also are bustees built on less than one-sixth of an acre (one-fifteenth of a hectare). The majority of huts are tiny, unventilated, single-story rooms, often dilapidated. They have few sanitary facilities, and there is very little open space. The government sponsors a bustee-improvement program.

The Bombay (Mumbai) Municipal Corporation grants *de jure* tenancy and basic amenities to slum dwellers and squatters who form cooperatives and undertake routine maintenance of the infrastructure. The Bangladesh strategy for collateral free loans to the poor (where peer group accountability or economics of social networking, works) has been recognized worldwide. This, in microcosm, could be extended to the housing sector finance where groups or cooperatives could be recognized as viable units for land ownership and acquisition powers. The Private sector including the NGOs and CBOs could be motivated to target low-income groups for shelter and services.

In India, housing policies and strategies have been adopted since 1947, and subsequently the National Housing Policy (NHP) was approved in May 1992 (Rajan and Seguchi, 1996-1997). Two persistent issues concerned policy makers and these were, firstly, making available developed housing sites at affordable prices in important locations and secondly, granting access to all sections of the population to housing funds at affordable interest rates. The

first problem, according to the reviewers (Rajan and Seguchi, 1996-1997), could be addressed through land readjustment schemes as practiced in Japan. Regarding the second issue, interest rates on housing loans in India (ranging between 9 per cent and 16.5 per cent) could be lowered between 5.4 per cent to 7.5 per cent, as prevailing in Japan. This could help to place the housing stock on a sustainable basis.

Mumbai (Bombay) City

Slums have risen dramatically since 1950. Most of this is due to the fact that Mumbai's tripled since India's independence in 1947. The island of Bombay is only 12 miles long, and Greater Mumbai, including Salsette Island, occupies an area of 240 square miles and it has a density of 16500 people per square mile, extremely dense.

Add all of these elements to the fact that housing in Mumbai is scarce and expensive. In 1976, the Government passed the Urban Land Act which was supposed to enlarge the area on which middle- and lower-class housing was to be built, however the act has been used, once again in the elitist fashion, to build more upper-class housing and to keep hold of wealthy neighborhoods which has only worsened the slum problem.

Public and Private Institution's Role in House Building

The principal participants of public sector financing are NHA, PWD, and four development authorities of metropolitan cities and local government (ADB, Islam *et al.*, 1996:5-20). PWD is an important implementer because it plans, designs and constructs building projects for the MoHPW throughout the country. There are many private sector firms with schemes for housing loans that cannot, however, be accessed due to high interest rates. The HBFC, the only government-owned financial institution specially created for some construction in the country in the public sector, advances credit for individual households. Formal institutional credit is not available for the majority of the urban community.

Problem of Housing Finance

In most cases the poor communities in Dhaka, manage to finance their homes through informal channels and from individual endeavour. The sources of finance for land purchase, house construction and installation of services are self-managed. During the 80s, 97 percent of Dhaka home-owner financed land purchase and construction from their own savings. A study (GOB-ADB,

1993) shows that 60 percent of the home owners identified savings as the major source of finance for land purchase and another 17 percent sold assets. Assistance from relatives and friends accounted for 10 percent while institutional credit borrowing households were about 7 percent (ADB, Islam et al., 1996:5-21 to 5-22).

Government preparation land-use plans, master plans for major cities, low-cost housing options, such as condominium apartments for 20,000 slum dwellers of Dhaka city, 9,920 core houses on hire-purchase basis, 5000 government quarters in Dhaka city, and 1000 in Chittagong city, and the resettlement of slum dwellers. In addition, access to safe drinking water, improved/increased sewerage and sanitation facilities, and mitigating the effects of air and water pollution have been addressed. However, these efforts have not been on a scale which could be considered adequate. Key informant answer, below, is illustrative of the situation.

Where are we heading in terms of housing, and with what degree of success?

At present, Dhaka city has a population over 120 million. It is growing at a rate of 4.38% each year. So, every year nearly 5.5 lacs new people are added to the existing population meaning that we need 1.1 lacs new dwelling units. Right now, private sector is the major housing provider. But it provides only 6000 to 7000 units each year. Public sector delivery is not satisfactory. So, we are heading towards a city of slums and squatters.

Policy Framework and Recommendations

The Constitution of the People's Republic of Bangladesh guarantees to its citizens, the provision of the basic necessities of life. In Article 13, Part II, with regard to ownership or control of the instruments and means of production and distribution, three forms of controlling instruments are mentioned: (a) state ownership, that is ownership by the State on behalf of the people through the creation of an efficient and dynamic nationalized public sector embracing the key sectors of the economy. (b) co-operative ownership, that is ownership by co-operatives on behalf of their members within such limits as may be prescribed by law, and (c) private ownership, that is ownership by individuals within such limits as may be prescribed by law.

Strategies involving sites and services with modest loans for the low-income groups, a more conventional mortgage program for the middle-income and

the regular home construction or land-leases for the high-income, could be pursued. Key informant interview revealed the following information:

What is the vision of the private sector for housing the low-income groups?

Migration has been seen that almost 50% people of Dhaka live in slums. Hence, it is inevitable that we have to provide housing to the low-income people if we want to solve the housing problem of Dhaka. This initiative should come from the public sector because private sector cannot provide housing in low cost as the land value in Dhaka is very high and the cost of construction materials is also high. So private sector needs incentives from the government to provide housing for the low-income people.

Capital market funding of housing, particularly through the development of secondary mortgage markets, initially owned by the government, could be assessed to enhance the flow of funds to the sector (Watanabe, 2000).

Government could act as the intermediary and overall facilitator to accumulate resources on a commercial basis for the low-income groups. Government owned banks and other lending agencies must be reoriented to meet emerging needs. A new housing bank could be established. The Government may adopt the role of an overall facilitator. The HBFC may be reconstituted as a bank comprising public, private, corporate shares as well as life insurance companies. The Bangladesh Bank's housing finance programmes could be improved through the allocation of funds from the general provident fund and those of the insurance for housing loans administered by a new housing bank.

Other options might include cooperatives with resale restrictions that may be formed to develop community-based housing as it ensures many of the guarantees that are coincident with home-ownership. Ideally, each new owner purchases a share for a minimal down payment (for example, 10 percent of the value of the unit). Each owner's portion of the common mortgage, plus a fee for maintenance and operating expenses will be deposited in the monthly installments. In case an owner wishes to move, the cooperative will buy back the share, which then is resold to a new owner. New financing or real estate fees are not involved because the whole process takes place within the cooperative corporation.

“Such cooperatives are termed *limited equity* both because the member's equity is limited to his or her share rather than the value of the unit itself, and

because the appreciation in the value of that share is limited by common agreement to a low level. Cooperative members cannot sell their shares for what the market will bear”, (Gilderbloom and Appelbaum, 1989:150).

At present there is no government policy that safeguards the interest of the middle and low-income residents. Rent control could be one method since “Rent control has helped slow down gentrification, curb displacement of poor and working-class families, and minimize the disruption of neighborhoods that otherwise would have collapsed under the pressure of free-market forces. In housing, the invisible hand often carries an eviction notice” (Atlas and Dreier, 1990: 170).

Compulsory legislation, tax penalties, benefits and other incentives can be adopted requiring private and public enterprises to allocate a portion of annual investment or profits. As land represents the major cost in the provision of housing and urban facilities, the administrative machinery of the government and other public authorities can also take action to acquire land in advance and develop it for lease or sale for designated purposes. The following excerpt from private developer:

**What should be the policy (private sector’s standpoint) for a
Public-Private Partnership with the GoB?**

Public-Private Partnership can be feasible: the government will acquire land for development and provide a marginal incentive in construction materials so that the individuals can construct housing at low-cost. In providing low-income housing the government need several tasks to do, like land acquisition or may be land pooling, providing employment, and many other tasks. The private sector has the set up for construction and hence can only play the role of provider.

FUTURE RESEARCH

From the outset, the stakeholder’s meetings held in Jessore in 2008, aimed to delineate the requirements of local people and their vision for housing, it emerged that government is unanimously identified by them as a cogent player, because they are convinced of sustainability of state intervention. The documents that were reviewed also bear out that the public sector has underutilized its resources, while private sector continue to act responsively but often at a higher price, which is not affordable for many.

Government could assist more ably in this sector by financing research on future housing requirements, like projections and ‘backlog’, housing needs, affordability, dwelling size, and tenure. Government could undertake analytical, evaluative and preparatory work necessary to the successful implementation of any program.

The situation of disaster-prone districts of Bangladesh is extremely hard on account of loss of lives and property. Yearlong livelihoods are also threatened. The people of these areas are unable to recoup losses following recurrent disasters. Thus, there is a need for strengthening their infrastructure. Salinity intrusions render locally made building materials (although concrete) into heaps of sand and rubble. Meanders of swollen rivers engulf schools, markets, households, unexpectedly, within half an hour. Even food and clothes, health and hearth, livestock and valuables are eroded by the stagnant saline water. Pregnant women lose their fetuses, older women suffer hypertension and malaise while young adolescents find monthly cycles, waste disposal, a chore that is depressing. They are unable to bury even those who have died.

Thus, the first call is to enable saline tolerant agriculture. Secure livelihoods through technologically superior, durable housing structures, sustainable livelihoods, followed by scientifically supportive weather forecasting techniques.

Digitization of the holdings, which is now being undertaken, places the public sector in a more responsible and able position. It all adds up to more financial outlay and power to work in a time-bound manner.

One of the developments that took place is the dynamic portfolio of the Housing sector, which has resulted in projects like Cluster Village, Ideal Village, “Ghore Phera, “Ekti Bari, Ekti Khamar”, as these are prioritized (linked to the PMO) under the current regime.

Bangladesh has been instrumental in giving refuge to influx of more than 10 lac Rohingyas, since 2018. Some reports date it even two decades back, when victims of Military atrocity in Burma (Myanmar) clandestinely sought refuge in Cox Bazar, flanking the Burmese border. As a measure of streamlining and decreasing the burgeoning load in the Rohingya camps, Bangladesh Army built 120 brick-built cluster villages and 120 cyclone shelters to rehabilitate 30,000 Rohingyas to a “Char” (accreted island) in “Bhasan Char” of Noakhali district, in Bangladesh. On August 25, 2022, report by a daily newspaper (reported by Mohammad al Mamun Molla), revealed that 56 local and International Agencies worked in a coordinated manner to achieve this.

Beneficiaries are now experiencing change: they are now seeing a bustling life in this community, and their wait to return to their homeland in Burma, is now more humane and livable.

Bangladesh has never backed out of taking a humanitarian stand whenever people's lives and livelihoods are involved. The world community owes it to this small country to give technological and financial support, as Bangladesh survives due to its courage, morale and upholds solidarity.

CONCLUSION

According to the Bangladesh Constitution, Article 15, Part II, enunciates citizen's right to shelter; under the basic requirements of life, namely food, clothing, shelter, education and medical care. Therefore, the objective of this study was to focus on the provision of this basic need, especially catering to the disaster victims of climate change. It also underscores the need for global participation in terms of technology and financial outlay to ensure strong, resistant structures, timely forecasting built into solid multi-storied shelters, for people soliciting refuge from disasters in Bangladesh. They have dire need for new housing, which is resilient and technologically supportive. This is the important need being posed in this paper.

As delineated, a 26-agency forum of the Ministry of Housing, declared "Housing for All", in 2008. The Poverty Reduction Strategy Paper II (published in 2012) articulated the need for vertical, strong, buildings and Cluster Villages. Some of the success stories have been given in the preceding section. The accelerated pace of urbanization has been accompanied by a concurrent pressure on shelter. The requirement of "Compact" settlements multiplies with the rapid influx of migrating people. Management and development, land-use, transportation, water resources management, solid waste management/disposal, drainage and flood protection remain unmet.

Formal institutional credit, for the major share of the people, is not accessible. Demand for urban housing, in the city of Dhaka, is predominantly met by the informal private sector. This sector provides ready housing units for moderate to middle class tenants or occupier/owners as well as cheap rental units for slum dwellers. Public sector housing activities are both direct (as provider) and in a relatively few instances indirect (as enabler). However, both these sectors seem biased in favor of the upper-income groups reaching only about 10 percent of the households. Planned residential areas have become

water-logged. Industrial areas have transgressed limits to spill onto adjacent residential areas. Shortage of planned markets has led to rapid deterioration of the environment.

There is an imperative for global finance towards durable housing for the impoverished. Government could act as the intermediary and overall facilitator to accumulate resources on a commercial basis for the low-income groups. Government owned banks and other lending agencies must be reoriented to meet emerging needs. A new housing bank could be established.

The emerging concerns to prioritize are housing and infrastructure standards, housing finance, drainage, maintenance services and alleviation of substandard urban and rural living. Government must also integrate planning of linked activities, strengthen institutions concerned with management and development through local resource mobilization, delegation of authority and community involvement.

However, policies aimed only at increasing housing supply may fail to result in lowered rents or prices. In fact, neither the conventional market-driven response (build additional housing), nor its opposite (control rents) are likely, by themselves, to do much towards solving the housing crisis. Government cannot rely on the 'unregulated marketplace' to supply decent and affordable housing; any more than occupants can rely exclusively on controls. Research indicates that housing markets are far from competitive as is assumed, but rather embed significant institutional barriers to simple supply-side responses to changes in demand.

Lack of appropriate policy on housing, finance, deterioration of quality of housing, pose constraints on a basic need like housing. The poor who require modest homes, so critical for their existence, are often excluded from participating, as affordability is rendered ineffective. Despite their willingness to invest for housing, the ability to save for housing and access to suitable urban land, is often compromised by market forces. The emerging concerns to prioritize are housing and infrastructure standards, housing finance, drainage, maintenance of conservancy services and alleviation of substandard urban living bereft of green belts and water bodies. Government must also integrate planning of linked activities, strengthen institutions concerned with urban management and development through local resource mobilization, delegation of authority and community involvement.

First, government must act as the intermediary and overall facilitator to accumulate resources on a commercial basis for the low-income groups.

Government owned banks and other lending agencies must be reoriented to meet emerging needs. Government programmes need to be cognizant of future housing needs and projected plans should be adequately informed through rigorous, analytical research in the housing sector. Second, the Bangladesh strategy for collateral free loans to the poor could be extended to the housing sector finance where groups or cooperatives could be recognized as viable units for land ownership and acquisition powers. The Private sector including the NGOs and CBOs could be motivated to target low-income groups for shelter and services.

There is scope for the NHA to foster greater participation in rural housing at the district, upazilla and union level for monetary support, building materials and low-cost technology. Enhancing economic affordability for house building, especially of the disaster-prone communities like ‘Sidr’ affected people, is an important strategy for poverty alleviation and arresting further deterioration. Schemes that improve employment opportunity, disseminate appropriate knowledge and know-how, enable water-supply, sanitation, electricity, infrastructure for the rural people should be encouraged. Nexus between NGOs, CBOs, organizations concerned with planning, supervision, monitoring and improvement of rural housing schemes at district and local level, need to be established via the mediation of the NHA.

Note

1. There are some who do not have shelter. Street dwellers are those who sleep on pavements and do not own the roof overhead (Begum, 2000;2022).
2. The strategic sub-goals have been developed in the Policy Matrix; with specific focus on targets, actions taken, policy agenda, future priorities, input indicators, output indicators, outcome/impact indicators and estimated costs. Information: Please refer Begum.
3. A review of the Revised Master Plan of Rajshahi Housing Estate reveals that the Cantonment area is as large as the total residential area which combines within it, commercial, employment, education, recreation, transport, medical, religious, civic and legal service land uses. To accommodate the civilian population (which will outnumber army personnel by at least a million) half of the land is allotted with 50 feet (widest road) to the south and south-eastern side of the Cantonment.
4. The following sections include some policy conclusions, taken from Begum A, “Urban Housing as an issue of redistribution through planning? The case of Dhaka City”, *Journal of Social Policy and Administration*, Oxford, Blackwell Publishing, Vol.41 Number 4, August 2007.

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