

# Government and Housing for the Poor Policy and Implementation in Bangladesh

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## **Abstract**

The national constitution of Bangladesh recognised that housing is a basic need, and hence it is primarily the responsibility of the government. The 1993 National Housing Policy too guaranteed everybody's right to decent housing. However, in reality the poor are marginalised, and suffer from lack of resources and the bias of policymakers. The meagre housing sector allocation in the National Plans is mostly spent to build government offices and staff houses. Forced eviction is rampant while the most needy of the urban destitute poor is deprived of basic needs. The paper discusses urban housing in Bangladesh and shows that successive administrations have neglected the poor despite all policies, studies and government documents that stressed their particular needs. It exposes the gap between the policy and practice, and highlights the housing rights violation going on. It also notes that the city of Dhaka suffers the most, and suggests remedies.

## **Housing Problem**

Urbanisation is transforming human settlements in developing countries; progress nowadays depends on the ability of the urban centres to meet crucial needs such as housing. The value of housing, which encompasses more than living space and shelter, is determined by both physical quality and access to varied services and amenities like education, health, and security. It cannot be produced or consumed piecemeal; any improvement in housing standard requires extensive restructuring of the economic decision-making system. In the process,

the community's social, moral, legal and business relationships are related to the economics of land, capital, materials, services and infrastructure. The limited but indispensable urban land available is to be shared by the community, which defines and creates it.

Urbanisation in recent decades has reached a critical level in Bangladesh because it has excluded the provisions of infrastructure, services and employment. This is especially evident in Dhaka, the capital city, whose population has grown tenfold in the last 3 decades.<sup>1</sup> 55% of its 600,000/year population increase is due to in-migration, mainly by rural destitutes (McDonalds, 1997).<sup>2</sup> According to Lall (2006), 46% of the 1991 population in Dhaka were born outside its metropolitan area. A majority of them have to face economic hardship and absence of accessible and affordable shelters and services and end up in *bastees*.<sup>3</sup> The number of *basteebashees* first became alarming after 1971 and subsequently natural calamities, famine, and socio-political causes have accelerated the influx. Their number is difficult to estimate as many *bastees* are temporary, often dismantled and, as often re-set. They are not covered in censuses as the makeshift shelters are not considered as housing units by administrations, and hence *basteebashees* are deprived of many facilities.<sup>4</sup> Poverty causes environmental and socio-economic deterioration in Dhaka's *bastees*.<sup>5</sup> The pressure is overwhelming on the meagre infrastructure, services and amenities, controlled by a small rich class while the poor lack basic survival needs.<sup>6</sup>

Under these circumstances, the public sector, acting directly as a provider and seldom indirectly as an enabler, should have assumed a primary role in providing services for the have-nots. Unfortunately, till now planned development and land subdivision managed by public agencies and real-estate developers has largely served the higher echelon. Yet only the housing need of the top 10% has been met. Thus far, the rich and powerful and vested interest groups have appropriated all benefits; in the process excluding the poor migrants of the city from meeting minimum socio-economic needs. Access to land via informal unplanned processes is widespread among the poor. Though the informal private sector has been meeting the housing needs of a range of income and occupation groups that physically and economically enjoy a lion's part of urban growth, the agencies rarely serve the majority and the neediest.<sup>7</sup> The government and its agencies have failed to demonstrate commitment and the capacity for providing secured land and affordable infrastructure and services on a large scale for the poor. Without such intervention the cost and scarcity of resources and lack of

access to finance and power will continue to marginalise the poor in the urban housing market.

On the other hand, increasing unplanned use is encroaching flood-prone agricultural land surrounding many of the urban centres of Bangladesh in the absence of master plans, infrastructure, and planning enforcement. Thus environmental conditions have deteriorated. Moreover, ensuring access to land and shelter for the poor through a planned growth has become difficult.<sup>8</sup> Existing policies and institutions for urban growth management and equitable distribution of resources are mostly inadequate. Ineffective land use planning, regulation and transfer mechanisms, inappropriate and non-enforced zoning, building and infrastructure regulations, under-used high value government holdings, absence of cost recovery and lack of co-ordination etc. are but some of the many areas of concern.

### **Public Housing and *Bastees***

Despite the government's pledge to provide shelter for the poor, subsidised sites-and-services plots turned posh residential areas and staff housing monopolize the main public housing programs in Bangladesh. These schemes are concentrated mainly in Dhaka, and are grossly inadequate compared to the requirement.<sup>9</sup> After independence, besides the huge task of reconstructing the war-ravaged country, the government faced rising urbanisation fuelled by economic migration. Under such circumstances, the UNDP suggested that "before any action is taken to resettle or remove squatters, steps should be taken to develop a short-term strategy", which included "*bastee* improvement, sites-and-services and minimum shelter schemes" (Ullah, 1994). However, recommendations of many such foreign funded studies did not address the problems related to *bastees* and the poor, and were mostly not implemented.<sup>10</sup> Ensuing attempts to improve *bastees* had mixed results.<sup>11</sup>

The *bastee* problem has remained the main focus of many policies or programs. Yet the government in reality has remained indifferent to the *basteebashees* and their legitimate demands. The 1990 Slum Problem Eradication Committee, Task Force Report, and the 1993 National Housing Policy urged upgrading the *bastees* in situ instead of eviction. Some of the non-government organisations (NGOs) too undertook limited shelter schemes, which were mainly bogged down by lack of land tenure; few such programs have been accepted as models in both developing and developed countries (Rahman, 1999).<sup>12</sup> In 1996, a program taken to address the

poverty situation of the urban poor more comprehensively through replicable education, health and sanitation schemes was stalled due to inter-agency tensions.<sup>13</sup> Developers and NGOs were invited to bid in a hastily launched project of 16,000 low-cost units in Bhasantek in 1996; the only attempted government-NGO collaboration to house the *basteebashees* in multi-story blocks could start only in 2003. Passing through many controversies, it too ignored the need for an environment conducive to work and live in (Ghafur, 1999), and fixed the price at a level that will rule out the so-called target group.<sup>14</sup>

### **Bastee Eviction**

Upholding the housing rights of the urban poor in Bangladesh is made difficult by their lack of land ownership<sup>15</sup> and hostility of the administration who use eviction to end the *bastee* problems, though the *basteebashees* are employed in jobs others would not do, thereby keeping the city running (Rahman, 1990).<sup>16</sup> There have been numerous incidents of squatter demolition and evictions in the last three decades, particularly in Dhaka.<sup>17</sup> In 1971, the Pakistan Army burnt down the *bastees* to ashes, killing thousands and forcing others to become refugees. In early 1975, 173,000 *basteebashees* were picked up and put into three destitute camps set up hastily on unutilised government land at the city fringe. They, however, re-infiltrated the city soon after as the camps had no job or commuting facilities (Ullah, 1977). Though politicians used to hire *basteebashees* to attend rallies, they had no use under the new one-party Government, and hence were abandoned by their former patrons.

In November 1983, fences were erected on both sides of the VVIP road to hide *bastees* from visiting dignitaries. In 1990, bullies put arson in the Kalyanpur *bastee* in a bid to gain control over the land; several *basteebashees* were killed in that incident. On a rainy day in October, 1992, the Mayor ordered the demolition of the Palashi *bastee* which had been set up on a disused road; fresh *bastees* were set up in nearby areas immediately afterwards. The Housing and Settlement Directorate, the purveyor of poor men's housing and custodian of a Housing Policy that talks about avoiding "the displacement of *basteebashees*", asked the Agargaon *basteebashees* to vacate their shacks within weeks of the adoption of the Policy; a child was even killed under a bulldozer during the demolition of 20,000 shelters afterwards. The Railway Minister led the eviction drive of 10,000 families living along the railway track in 72 hours' notice in 1994.<sup>18</sup>

The doctors and the students of Dhaka Medical College Hospital started

agitation in late-1994 demanding building of an auditorium after the eviction of a nearby *bastee*. The Health Minister made that happen by promising to resettle the eviction victims, but it was a promise he did not keep. Footpath vendors are often evicted, affecting the lives of several million people including the dependants each time this happens; promises to relocate them in planned markets are almost never met. On 1996 when Labour Day coincided with Eid, the Azimpore *basteebashees* battled the police who were trying to evict them. There have been several court cases in 1999 against forced eviction when the police made at least 50,000 people homeless after one of their constables was killed by drug peddlers in a *bastee*.<sup>19</sup> The Court and the civil society expressed their concern over the affair.<sup>20</sup>

Brutal means like cordoning and beating the inmates or arson are used for eviction (Singha, 1994).<sup>21</sup> Often the *basteebashees* are given only a day to leave their shelters, which often are no more than makeshift shanties (Robinson, 1995).<sup>22</sup> In many *bastees*, various NGOs run poverty alleviation and environment upgrading schemes approved by the government; but even these are not spared eviction and demolition.<sup>23</sup> This is a lack of commitment and coordination among various government bodies. Thus evictions create more problems than solve it by denying the poor the right to a decent living; and yet the government has no qualms about this (Robinson, 1995).

Ghafur (1999) refuted the premises used by the government to justify eviction. That eviction will alleviate law and order is disputable; no data shows that only *basteebashees* are prone to crime. That eviction will end utility pilferage is not true as there are greater defaulters, while it is also true the *basteebashees* pay highly for the services though to the *mastaans*.<sup>24</sup> Also, eviction cannot recover substantial government land; influential bodies have appropriated most of the land. Relocation projects boost the construction sector, but the poor may not get access and benefit to them. Yet in the context of eviction-rehabilitation debate, a culture of power-project-profit prevents the reality from being understood. In fact these are socially unresponsive policies and dubious technical solutions (Ghafur, 1999); the Bhasantek project is a very good example.

## Housing Rights

The rights of the urban poor, *basteebashees*, homeless and destitute, have been recognised in many international and national declarations and charters. The 1987 International Year of Shelter for the Homeless confirmed the need to intensify national and international efforts to produce, deliver and improve

shelter for all. In view of this decision, the UN General Assembly endorsed the proposal of the Commission on Human Settlements (Resolution 43/18; 20.12.88 & 1992/14; 27.8.92)<sup>25</sup> to undertake a global strategy for 'shelter for all by the year 2000'. The Assembly recognised that adequate and secure shelter is a basic human right, vital for the fulfilment of human aspirations. The resolution aims at the delivery of shelter for all income groups, particularly to those residing in *bastees*, "which can only be successful if framed within a comprehensive 'shelter strategy' that lists priorities, identifies affordable approaches and makes provisions for the proper allocation of resources."

The issue of eviction is also covered by UN resolutions on issues related to forced migration and refugees, and hence is of utmost importance. In August, 1991 an UN subcommittee on the Prevention of Discrimination and Protection of Minorities termed forced eviction "a gross violation of human rights". It urged the governments to undertake policy and legislative measures to stop forced evictions. UN Commission on Human Rights (UNCHR) resolution 1993/77 on eviction states that "every woman, man and child has the right to a secure place to live in peace and dignity."<sup>26</sup> The UNCHR emphasises that the ultimate legal responsibility for preventing forced evictions rests with governments.

The Male Declaration 1990 recognises the issue of shelter and advocates "a concerted effort of the SAARC (South Asian Association for Regional Cooperation) member nations in providing people shelter that suits their individual socio-political and economic contexts." In fact, the issues of housing rights and environmental degradation, including housing in the urban areas, common to all South Asian countries to a certain degree, have been raised on many occasions in regional forums for example, as late as in April 2006 during the SAARCH (Association of SAARC Architects) Conference in Dhaka.

Bangladesh, a signatory in many of these declarations and charters, is aware of the commitment required of it to implement the contents of these documents. Accordingly, it has tried to meet some of the prerequisites to create an atmosphere conducive to upholding the housing rights of the urban poor and solving their housing problem in the most appropriate and cost-effective way. For example, the government has declared 'Housing for all by the Year 2000' as a national target, and has prepared a housing policy outlining priorities and strategies, formed a Housing Ministry, undertook many studies to alleviate poverty and the severe housing and environmental

problems in the urban areas, and devised a few low-income groups housing and lending programs. However, most of these initiatives remain moribund; moreover, many provisions, meagre compared to the widespread violation of rights and housing shortage, are not being enforced.<sup>27</sup> As the Constitution says

It shall be a fundamental responsibility of the state to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people with a view to securing to its citizens: the provision of basic necessities of life, including food, clothing, shelter, education and medical care (Part II, 15a)

The 1993 National Housing Policy (NHP) reiterated the government's position against forced eviction:

the government would take steps to avoid forcible relocation or displacement of slum dwellers as far as possible... encourage in situ upgrading, slum renovation and progressive housing developments with conferment of occupancy rights, wherever possible, and to undertake relocation with community involvement for clearance of priority sites in public interest (5.7.1 & 5.7.2).

The objectives of NHP are: "to make housing accessible to all strata of society.... the high priority target groups will be the disadvantaged, the destitute and the shelterless poor; and to develop effective strategies for reducing the need to seek shelter through formation of slums.... to relocate them in suitable places" (Para 3.1 & 3.3).

Hence forced eviction of squatters without proper notice and without resettlement scheme for them is a violation of the stated policy of the government. The NHP has recognised the difficult situation in which the poor live in *bastees* and the violation taking place in them. Yet many actions taken later contradict the NHP as various government agencies lack commitment in protecting the housing rights of the poor. The government has even gone as far as to amend the NHP through office directives to justify the widespread *bastee* eviction of 1999, and has then drafted a fresh one in 2004. There have been no law enacted based on the Policy to give it legislative strength. Meanwhile, the 2004 Policy is still waiting the government's final approval.

## Plans and Policies

The need to develop a housing policy to determine subsidy, identify its sources, allocate funds, co-ordinate programs, recommend external aids, identify technical and financial assistance needs, and materials import was felt in 1980. Nevertheless, the NHP was not ready until 1993. Before and after the enactment of the NHP, public housing programs and implementation of related policies and adopted strategies was under the purview of Long-Term National Plans from 1973. These Plans were but one of several instruments available to the government to meet the housing needs of all income and occupation groups. To face the continuous urbanisation and huge housing shortages, it was imperative for the government to adopt housing projects for the poor, and lead others to do so. Unfortunately, the ill-conceived, misplaced and inadequate policies and strategies included in the Plans failed to alleviate the housing problems, particularly of the urban poor.

Housing is included in the Physical Planning sector in the Plans, which also includes other areas such as tourism, civil defence, police, fire service etc. Funds for the sector were even diverted to the President's favourite projects like *upazilla* infrastructure, flood embankment etc. Such lack of commitment, less priority, and inadequate monetary allocation by the government undermined the crucial role housing plays in national development and economy.<sup>28</sup> Investment in housing was largely left to a private sector that is profit driven, while the government, considering housing as a consumptive good, continues to place more importance on sectors such as agriculture or industry that has visible impact on the economy.<sup>29</sup>

Pro-poor strategies in these Plans are often found on paper, but are not implemented as projects that benefit the already privileged (politicians, bureaucrats, military). There are always gaps between stated policies and undertaken programs. No effective roadmap has been followed to achieve the target—often set as 'housing for all by some year'—nor is there sufficient desire to formulate such a roadmap. Such anomalies are rampant due to various reasons. Firstly, there has been no commitment made by either the politicians or the government agencies, and secondly no monitoring has been done of whether policies were followed, strategies adopted, or programs implemented. The policy part in the plans were either written by subject experts or copied from contemporary literature using popular jargon insincerely, whereas the parts that included the actual programs to be undertaken were written by bureaucrats who give preference to their own choice and interest that mostly contradict the policy



and can not benefit the masses.

For example, after independence, the government adopted a policy of encouraging housing co-operatives but it took no proper strategy to realise this goal (Rahman, 1994b).<sup>30</sup> Instead of allocating developed land to the cooperatives so that they could undertake construction, the real-estate developers were allowed to build high-density luxury apartments on single-family government residential plots. No tax exemption or credit was given to enable cooperatives and large employers like industries and corporations to house their own employees (to reduce the government's burden) according to the declared policy.

The government accepted the responsibility to house the neediest groups in the very first Plan in 1973. Yet public sector activities, instead of aiming to meet the housing need of the poor, favoured already privileged groups. It was decided in the First Five Year Plan (1973-78) to construct multi-storied flats, minimum shelters, nucleus shelter, sites-and-services for co-operatives and industrial workers' housing and temporary settlements by subsidising the capital costs as the 'desirable long-term solution'. However, the government was not in a position to afford subsidising the housing needs of a huge population; the socio-political situation would have inhibited the poor from availing any such benefit that would eventually have accrued to influential groups. Moreover, free provision of resources, baring spontaneous ingenious solutions arrived at by the poor, was not sustainable (Ferozuddin, 1999).

The 1978 Two Year Plan said that "enough was catered for the rich, favoured by the government service and finance agencies, shunning attention and investment for the others." Later the government admitted in the Second Five Year Plan (1980-85) that

conventional approach couldn't solve the massive housing problem. Selectivity ought to be practised by constructing a large number of low-cost semi-permanent housing units fast, using own resources to ease the shortage, increasing the stock by providing plots, utilities and easy-term finance, and reducing the residential entitlement to optimise resource-utilisation.

It was reiterated in the Third Five Year Plan (1985-90) that "the policy of developing posh enclaves amidst the *bastees* was to be reversed by providing civic facilities and comforts to the other classes too." The above statements suggest that the situation has always been analysed correctly; unfortunately, the steps taken were not compatible.<sup>31</sup>

Though the priorities and interests of donor agencies and the NGOs often influenced the programs taken, the mostly large infrastructure and integrated area development projects pursued did not facilitate NGO participation as *development* partners. In the 1980s, emphasis was put on cost-recovery by International Funding Agencies (IFA), based on the motto of affordability-accessibility-replicability (Choguill, 1994). In the 1990-95 Fourth Five Year Plan, the government conceded that it could not meet the housing demand of all because of its meagre resources and the providers approach. In a gradual shift towards an enabler's role, it decided to intervene only to plan and develop land, infrastructures and services, and arrange finance. Otherwise, it intended to formulate policy to stimulate private sector participation, including by NGOs, so that in an environment of public-private cooperation, it could meet the housing need of the greater majority effectively.

The government decided to improve the quality of living and their work environment by providing adequate physical infrastructures and other services in the Fifth Five Year Plan (1995–2000), which envisions development of low-cost multi-storied buildings for resettling the poor, and flats for sale on "hire-purchase" basis for government employees. However, nothing substantial was accomplished during this period. Though the decision to provide supporting infrastructure and services was part of the government's enabling policy, the other two strategies had political motives intended to justify the two favoured programs of the government (limited small-scale housing credits,<sup>32</sup> and 16,000 flats in Bhasantek).

## **Finance and Budget**

Finance, recognised as an important housing resource in many developing countries in the early 1970s, was neglected till the Third Five Year Plan (1985–90). The Plan identified the lack of matching funds in many projects, lack of savings and collateral, and an undeveloped mortgage market, and suggested taking steps to increase the availability of housing finance, including setting housing banks and seeking foreign fund. However, many of those steps were either not taken, or proved less effective. The Bangladesh House Building Finance Corporation (BHBFC), the lone such bank for four decades since the 1960s, has been operating on and off since the 1980s, due to mismanagement, low rate of recovery, and hence lack of seed fund (Rahman, 1994). Setting up of a new housing bank was recommended in several plans, but only implemented in 1999 in the private sector with the establishment of BRAC-Delta Housing Bank and National Housing Finance Ltd.

It would take more than the government's entire housing sector budget to provide all with housing even in the capital city. Yet, most of the meagre budget allocated was spent on staff houses, mainly for upper-class employees. Even then, not all of them got accommodation. Though "the government should not build houses except for emergency staff and in remote areas", as reiterated in the Plans, construction of staff houses has remained a common concern and is often the only program recommended in the Plans. Situated in prime locations, staff houses follow high space standard, have better service and amenities, and allow for a large support staff. That the below-market rent cannot even recoup the maintenance cost make these houses highly subsidised, enjoyed by only a privileged few, and therefore unsustainable.<sup>33</sup> Yet despite admitting in 1980 that the "construction and maintenance of staff housing was uneconomic, wasteful, and a perennial burden upon the government", such projects were continued.<sup>34</sup>

Historically, government allocation for public housing in the budget has been the lowest among all development sectors, reflecting the neglect shown towards it and the government's limited capacity.<sup>35</sup> Many claimants shared the meagre allocation; only a small part of what was available for direct housing activities was used for government offices.<sup>36</sup> In fact, more was allocated for activities other than public housing. Only Tk 212 million was allocated for the purpose in 1973 when 20 times were needed to clear the minimum backlog of 20,000 units in Dhaka city alone. To meet Dhaka's yearly housing requirement, at least Tk 7,500 million was needed in the mid-1990s although the nation-wide allocation was only 10% of that amount (Rahman, 1995b). Moreover, most public housing provisions allocated out of the meagre fund benefited upper-income groups, and were spent in Dhaka. Yet allocated funds were not utilised in due time, reducing the amount actually spent in this sector. Most of the programs undertaken in a plan period were not completed timely due to want of fund, and bureaucratic and political obstacles, more pronounced in the areas of construction.<sup>37</sup> Thus actual achievement always fell far short of the target.

## **Solution**

Scarcity and cost of land and finance, the two most crucial components of housing, define the problems. A solution to the housing problems lies in increasing access to them. The government should intervene in the urban land market extensively, in a context as volatile as in Bangladesh, as recommended in the 1976 Vancouver Habitat Conference. Land is a political issue (entitlement, access), not a technical one (scarcity, production, supply); if properly managed, and ownership and if use and development rights are separated, more people could be provided

access to land in various forms.<sup>38</sup> Without secure land tenure, no agency or bank will cater for *basteebashees*; also no *basteebashee* will want to invest on their own to improve their housing situation even if he or she could. Yet many programs ignore the importance of providing the poor some form of land ownership to allow them a foothold to bargain in the housing market (Peattie, 1987). Dhaka, an unfairly structured city where the rich typically enjoys more opportunities and subsidies than the poor, could benefit most from an effective land policy (Wilcox, 1983).<sup>39</sup> Context-sensitive innovative means applied to address such issues in comparable cities like Karachi, Kolkata or Jakarta show that incremental upgrading of the bastees is among the reasonably successful solutions to the problem rather than eviction.<sup>40</sup> Significantly, the World Bank initiated such approach towards *bastee* problems in the late 1960s (Choguill, 1987; Miah et al, 1989).<sup>41</sup>

In the absence of social awareness and legislative support, *bastee* eviction appears inevitable to many. However, it must be avoided as resources are severely constrained and housing rights cannot be violated to protect property rights (Singha, 1994a). Proper laws on land occupation, forced eviction, temporary transfer of use and development rights need to be enacted to protect the destitute and facilitate innovative unconventional schemes. Subsidies must be avoided except in justifiable cases, e.g. cyclone shelters, night shelters etc. Rather than building staff houses, housing affordability of organised occupation groups should be enhanced with the provisions of hire-purchase flats and long-term loans so that they do not depend on government provisions to meet their own housing needs. Similarly, cooperatives and large employers should be encouraged with incentives like tax exemptions, and assistance like materials credit, land development and servicing, to enable members/employees to house themselves. Infrastructure and services, income generation, and literacy and hygiene projects should be given priority over direct building so that housing improves by default with overall improvement of the living environment.

Immediately, after independence, the government had shown some awareness of land ownership problem in the urban areas, and accordingly had made modest efforts to alleviate the situation. For example, a bar on land ownership and freezing urban land price was declared in 1972 but then it was not imposed rigorously. Also, anyone holding land in urban areas was made ineligible to apply for government plots. But it was possible to deceive the relevant agencies by holding plots in alias since verifying records was a lengthy and flawed process. Guided Land Development, Land Pooling and Plot Reconstitution methods were extensively used to produce and supply developed and serviced plots in and around the many mega-cities of Asia. However, attempts to adopt such methods in Dhaka in the 1990s could not

overcome resistance from vested quarters, and offset the lack of commitment and expertise in the agencies (McDonald, 1997). Spare Plot Mechanism, another method particularly suited to the buoyant land market, was not considered.<sup>42</sup>

Government bodies occupy more land than they need, and often keep them unutilised for years, encouraging formation of *bastees*. In many third world cities, temporary land tenure arrangements for the poor have brought good results. Thus the near-urban land that will inevitably fall to unplanned and haphazard urban sprawls, or unutilised government land, can be handed over to the poor temporarily.<sup>43</sup> The poor should be given some kind of tenure with access to basic services and other resources on the land they occupy if there is no relocation site and no imminent development program on that land; this can be done by separating titles and various rights, or through long term lease. Utility agencies can overlook the ownership issue to extend services to *basteebashees* (Ferozuddin, 1999) who are already paying *mastaans* highly for such services (Matin, 1998), and can use available resources to pay for other housing components (Rahman, 1993).

The government should initiate and support poverty alleviation programs and housing loan schemes so that affordability of housing increases for poor people, and an environment is created to stimulate the informal sector that often provides ingenious cost-effective solutions (Dunham, 1994; Rahman, 1999). Micro-credit or domestic savings based income generating programs can be used to extend affordability. These and other programs could heighten the savings propensity if tied to prospective home-ownership (Jorgensen, 1977; Rahman, 1990, 1993). Besides, zero or low interest credits from the IFAs, available for urban housing and infrastructure development, could form a housing seed fund to be matched by the government's allocation and people's savings (Rahman, 1999). Till now this has not been sought due to ignorance about the existence of such a fund, and the inability of the agencies to prepare proper proposals and financial analysis (Navaratnam, 1985).

Migration and associated demands on infrastructure and services is an inevitable consequence of rapid urbanisation; radical approaches can only slow them down, not retard it (Todaro, 1989). Migrant *basteebashees* contain many people with the expertise and skill that can contribute to building cities, which can be channelled to improve *bastees* by exchanging sweat equity that contributes in reducing costs (Jorgensen, 1977; Payne, 1983; Varkey, 1994). By giving impetus to in situ upgrading and legitimacy, affordable and socio-culturally suitable building capabilities of the poor can be used to reduce the government's burden.

## Conclusion

To conclude with a neat set of recommendations would be pretentious since housing is a vast area that has been inadequately treated till now. A paradigm shift is required where housing could have a comprehensive, rather than a piecemeal solution, dealing holistically with issues of land, shelter, migration, baste, housing rights, income generation, poverty alleviation, environmental improvement, subsidy, resource optimisation, priority, public-private cooperation, community participation, enablement, governance, gender etc. This would include the government assuming the role of a facilitator, rather than that of a provider, to enable individuals, groups and communities solve housing problems themselves and not stress the public sector any further since its capacity is limited.

The government should intervene only to ensure access to such resources that may not otherwise be accessible and affordable to a majority of the population, or may require infrastructure and finances beyond the individual's capacity, e.g. land, finance, transport network, etc. It can be done by instituting regulations and guidelines (broad framework of actions) through various agencies and by creating a congenial market environment. In this framework, intermediaries would be required to mediate resources for allocation to particular groups or individuals. Thus the government should pursue a strategy of development in partnership and by co-operation between public (agencies building infrastructure, providing services, planning and managing cities etc.) and private (NGOs and CBOs, cooperatives, banks, builders, professionals and practitioners, academics and researchers, groups and individuals etc.) sectors (Rahman, 1999).

The government has never made a concerted attempt to solve the problem of the masses. Political parties, who should ideally act to ensure fundamental human needs, has no agenda on housing. Policymakers, impotent in finding a solution with present wisdom, have failed to adopt innovative approaches to provide land, materials and capital. People's participation can provoke pro-people actions through policy makers, NGOs and community co-operation. Adopted policies are not implemented as the political commitment and stability needed are lacking. A democratically elected government's policies should be pro-voter, a majority of whom are poor. Above all, it must possess the commitment and the willpower to solve the housing problem.

## Notes

- <sup>1</sup> Dhaka's current population is estimated at around 13.485 million. Currently, it stands 9th in the world in terms of its population, which is projected to move up to the 4th position with 22 million people in 2025 (UN, 2008). It is growing at an annual rate of between 2.5-2.8%. The city has one of the highest rates of urbanisation in the world (currently 4%+) which was 6.6%+ and 10%+ in 1974-81 and 1981-91 (BBS, 1994). Between 1995-2000, the population in Dhaka increased by 4.24% annually (BBS, 2003).
- <sup>2</sup> Migration in Bangladesh occurs mainly due to extreme rural poverty and landlessness, and the large urban-rural wage differential (Lall, 2006). Dhaka attracts most of both the rural destitute and literate manpower because of its geo-political primacy, accessibility, employment scope, education and health facilities, administrative offices, industries, as well as failed policies.
- <sup>3</sup> Various indigenous Bengali terms for squatter settlements and slums have been used in international literature, including *bastee* (indicates both squatter settlements and slums) and *basteebashee* (bastee dwellers).
- <sup>4</sup> *Bastees* housed 37.4% of Dhaka's population in 2003, an increase from 25% in 1996 (Islam, 2005). Nearly 3 million *basteebashees* lived in 2156 bastees in Dhaka Metropolitan Area, formed from the mid-1980s at 20 settlements/year rate, and at 100 settlements/year rate, increasing to over 2800 clusters in the next decade (IDSS, et.al., 1996). The growth in the last decade has been immense and indeed, nothing short of spectacular. The *bastee* population in Dhaka was 1.5 million in 3007 clusters, out of a total of 5.5 mil people in 1996. In 2005, it grew to 3.4 mil in 4996 clusters out of a total of 9.13 million people. While the population in the same 360 km<sup>2</sup> area is growing at a rate of 4.33%, the *bastee* population is growing at 10%/yr.
- <sup>5</sup> Bastees are characterised by dense unhygienic conditions, unsanitary situations, lack of basic services and amenities, illiteracy, unemployment and crime, environmental and psychological degradation etc. (IDSS, et.al., 1996). The *basteebashees* are employed mainly in the informal sector characterized by low wage, long working hours and insecurity (Le Blanc & Buckley, 2006). The health situation is precarious in comparison with even rural indicators; 19% of households with monthly incomes of less than Tk 2000 reported receiving treatment from modern clinics (Rashid & Hussain, 2006). 9% of the poorest quintile enjoys sewerage, and 27% piped water, only 2.5% of *basteebashees* live within 100m of a toilet. 70% of households under poverty line do not have access to piped water and use tubewells as their main water source; 90% do not have access to sewerage line (Lall, 2006). Existing limited amount of services to the poor are delivered by a mix of government, NGOs, donors and private individuals who often use illegal methods (*mastaans*); these services are limited and are of low quality. Whatever administration exists is marked by incapacity and lack of coordination. Less than 20% of households are satisfied with 8 out of 11 services; among the poor in Dhaka the proportion is less than 5% (World Bank, 2002) as most government agencies ignore the slums (Rashid & Hussain, 2006).
- <sup>6</sup> 28% of Dhaka's population or 3.36 million people were poor and 12% extremely poor in 2000. The incidence of poverty is lower than the national headcount of 50%, rural areas (53%), as well as other main cities of Chittagong (46%) and Khulna (50%). Poverty incidence in Bangladesh decreased by 9% during the 1990s. The poor spend the majority of their budget on food (62%). Other major expenditures are housing (14%) and non-food items (14%). The rich pay 32% on food and 24% on housing (Lall, 2006).
- <sup>7</sup> During the 1970s public housing boom, the government could supply only 2000 housing plots a year

whereas Dhaka alone required over 40,000 units (Rahman, 1991). Most of these were for government staff and upper-income groups comprising less than 10% of the population (MacDonald et al., 1997). Nearly 90% of the current stock is created by the informal sector (Islam & Shafi, 2008). The informal sector is estimated to have produced 85% of 1.0 million housing units in the DCC/DMA area. The public sector's contribution to the housing system in Dhaka has been around 100,000 (Islam, 2006).

<sup>8</sup> For example, in Dhaka land supply has been severely constrained by the flood plains and rivers that periodically inundate the surrounding lowlands. This has forced a north-south elongation of the city over time. Most of the flood-free land is already built up but new buildable land is being produced by filling the flood plain - a process that threatens the ecology. A real scarcity in developable land is reflected in very high density (over 20,000 persons per sq.km. and more than 100,000 people in some areas).

<sup>9</sup> Dhaka annually needed over 83,000 housing units in the mid-1990s- a third of the national urban area requirement. The current requirement has been projected to be over 120,000 units in Dhaka and 400,000 units in other urban areas (IDSS, 1996). More than half of these are targeted for the poor. Islam & Shafi (2008) estimate that for a period till 2025, 2.34 million new housing units will be required for Dhaka city. Of these, 1.17 million will be for the low-income groups and .93 million for the middle-income groups. Nearly a million houses will be required in the short term (within 2010). There is a huge and growing backlog.

<sup>10</sup> The US \$ 170 million consultants' fees for 63 urban planning and infrastructure studies in the early-1990s, like Urban Sector National Program, Urban Sector Development Document, Urban and Shelter Sector Review, Land Development Control and Procedure, Dhaka and Chittagong Integrated Urban Transportation and Master Plans, Multi-Purpose Cyclone Shelter, 15-Year Perspective Plan, Training the Environmental Impact Trainers etc. could instead be used to develop *bastees* in the 20 large urban centres.

<sup>11</sup> For example, the army was asked to shift the near-cantonment camp created on a low-lying land in Bhasantek during the 1975 eviction, with UNCDF finance in 1977. The project was revised thrice due to adoption of costly method, collapse of wrongly designed embankment, overlooked operation and management costs, and lack of co-ordination among the participating agencies (Choguill, 1994). The highly subsidised project was condemned by the UNCDF as not replicable. Shahidnagar-Islambag upgrading scheme never picked up pace. Kaibalyadham project too could not overcome obstacles. In 1985-95, Slum Improvement Project (SIP) replicated in 60 municipality towns benefited 40,000 families as housing improved by default with infrastructure and utility development, income generation, women's participation, and community resource mobilisation.

<sup>12</sup> The credit schemes of the NGOs show that the poor can improve housing which in turn can increase labour productivity and hence their repaying capacity. Pravati Sangha organised the Khilgaon *basteebashees* to generate income from regular savings, and purchase suburban land for housing.

<sup>13</sup> It had a shelter component of US \$ 5 mil to provide night-shelters, rental housing and small loans to poor *basteebashees*.

<sup>14</sup> An eviction attempt of the Bhasantek *Bastee* in 1997 was thwarted as the Association of Development Agencies convinced the Prime Minister that such eviction was against the Housing Policy, and the Housing Minister had to resign. Thereafter, this project of 9024 200 ft<sup>2</sup> flats for the *basteebashees* and 6000 300 ft<sup>2</sup> flats for others was undertaken. The estimated cost, including that for land, was US \$ 770 mil. The price after 25% profit can be recouped in 12 years by the developer. The project has been slowed by political motives and bureaucratic entangles.



- <sup>15</sup> It is estimated that 97% of the urban poor do not own any land in the city. Islam et.al (1995) has found that only 3.2% of the urban poor in Dhaka own a plot of land on which their dwelling unit is located. It is estimated that less than 20% of the poor of Dhaka are owners. Islam et.al. (1995) has found that 16% of the poor in Dhaka are owners, 56% tenants. Only 5% of the poor of Dhaka in 1995 lived in permanent or pucca house and 73% in temporary or rudimentary or *katcha jhupris* (Islam & others, 1997).
- <sup>16</sup> *Bastees* are considered 'overcrowded, ugly, unworthy of existence, and safe haven of miscreants, drug traders and abusers.' The Housing Minister told the BBC on 09.08.99 that- 'Strict measures would be taken to remove the criminals' dens. We can no longer be humanitarian. They have to solve their own problems' (Amirul, 1999).
- <sup>17</sup> There are at least 30 eviction cases in Dhaka that were reported in the media between 1990-92, which affected 200,000 people and destroyed US \$ 2.5 million worth of property (Singha, 1994). This has been compiled from various other sources (viz. Nawaz, 2002; ASK, 2003) that at least 135 eviction cases have occurred in Dhaka in the quarter of a century following 1975. Though the number of *basteebashees* evicted in each case is unknown, the pace has not slowed down. In 2004 alone 40,000 *basteebashees* were evicted from Agargaon.
- <sup>18</sup> The first was aimed at pleasing the Prime Minister who was to pass by the largest *bastee* of the city in February, 1994. Frequent rail accident was an excuse in the other case.
- <sup>19</sup> On 8th August, 100 shelters at Balurmath, Rail Barrack and TT Para *bastees* were burnt, and 2000 people in 400 structures evicted. On the 9th, more than 3000 illegal structures along 4 km of railway in old Dhaka were demolished. The next day, 5000 structures along 2 km of railway in the new city were removed and about 27,000 people were made homeless. An NGO challenged these moves as no arrangement for alternative accommodation had been made and no prior notice given. The Court on August 11 asked the government not to evict anybody till the hearing. The next day, protests by about 60,000 Agargaon *basteebashees*, who were asked to leave by the 13th, turned violent; the Court directed the government to refrain from eviction for 1 week. After 6 days, about 5000 recent evictees started to build shelters in a park to get attention. The Court extended the stay order by another week, and directed the government not to evict the *basteebashees* without rehabilitation. It also stayed the demolition of the Agargaon *bastee* rescheduled for the end of August.
- <sup>20</sup> Four major NGOs, who had invested about Tk 100 billion in income generating schemes, apprehended the negative effects of eviction. The donors opined through the World Bank that it was against development. Due to the harsh criticism, on day 3 of the eviction drive affecting, nearly 50,000 *basteebashees*, the government formed a Committee headed by the Home Minister (responsible for many evictions as the Housing Minister). Taka 50 mil was sanctioned as relief to implement its programs in phases. The Housing Fund Trustee sanctioned Taka 134 mil for constructing 6700 low-cost houses for evictees returning to their villages. After the park invasion (see the note above), the Krishi (agriculture) Bank included 10,000 evictees in its rehabilitation program (see Note 27).
- <sup>21</sup> Shahidnagar-Islambag suffered from arson often; for instance a fire killed innocent women and children, and destroyed small factories.
- <sup>22</sup> The Recovery of Possession Ordinance 1970 asks for a months notice by the District Commissioner before action is taken to evict unauthorised occupants. It may be mentioned that hoodlums take advantage of eviction. They raise false alarms and collect tolls for so-called negotiation with the landowner.

- 23 For example, there were two schools running in a Palashi *bastee* when it was evicted. It could be relocated on 2% of the government land on the west of the road left unused for 50 years.
- 24 Scarce resources and recurring conflict in the *bastees* often provide a power base for a group that dictates terms under which the residents of a particular area have to live. Known as the *mastaans*, it performs key functions which link the socially excluded urban poor to a series of basic needs such as employment, shelter, services etc. through a process of 'adverse incorporation' wherein the excluded and marginal groups are integrated into the pervasive system of clienteles and dependents (Matin, 1998). For consuming public utility the *basteebashees* more often have to depend on illegal connections by paying off the *mastaans*.
- 25
1. Affirming that the practice of forced evictions constitutes a gross violation of human rights, in particular, the right to adequate housing.
  2. Urges Government to take immediate measures at all levels aimed at eliminating the practice of forced evictions.
  3. Urges governments to confer security of tenure to all persons currently threatened with forced eviction and to adopt all necessary measures giving full protection against forced evictions based upon effective participation, consultation and negotiation with affected persons or groups.
  4. Recommends that all governments provide immediate restitution, compensation and/or appropriate and sufficient alternative accommodation or land consistent with their wishes or needs, to persons and communities, which have been forcibly evicted, following mutually satisfactory negotiations with the affected persons or groups.
- 26 According to the statement, "...the practice of forced eviction involves the involuntary removal of persons, families and groups from their homes and communities, resulting in increased levels of homelessness and inadequate housing and living conditions.... forced eviction and homelessness intensify social conflict and inequality and invariably affect the poorest, socially, economically, environmentally and politically most disadvantaged and vulnerable sector of society."
- 27 Many of those advocated the need for innovative policy. For example, the primary objective of the Urban Sector National Program was to improve access to land and shelter. However, no one has addressed the *bastee* problems per se.
- 28 All such added projects are capital-intensive prestigious buildings, for example, the International Conference Centre, Ministers' Bungalows etc., which are not compatible with the housing sector from which the fund was diverted, and therefore they can not be justified as priority schemes.
- 29 Apart from social benefits, housing generates production, income, employment, savings and consumption. It lowers work absenteeism, raises health level, increases productivity, lowers social deviation, absorbs surplus labour, reduces traffic congestion and commuting expenses (Grimes, 1976); while investment in housing increases labour output. Housing can make under-utilised labour productive at low cost. Also, shelter sector investments are attractive for low import requirements; thus incremental investments generate more domestic multiplier than import-sensitive investments (UNCHS, 1995). In addition, it creates investments in other sectors; for every US \$ 10,000 spent on building a house in Bangladesh, over 20 jobs are created. The price elasticity is higher for housing services than for a capital good, with 7-10 capital-output ratio (Jorgensen, 1977). Economic multiplier for the low-cost housing is 2 (Grimes, 1976). A high portion of income is spent on housing by poor families of developing countries (Jorgensen, 1977); governments should invest in it to increase employment among the people (Klaassen & others, 1987). As they have lower marginal

propensities to import, pay tax or save than the rich, multipliers would be greater, which could play an important developmental role if the growth rates for the housing sector can be increased during economic stagnation.

- <sup>30</sup> In the 1973 Plan it was argued that cooperatives could take collective responsibility to acquire affordable housing. It was expected that this would lead to cooperative provisions for services, marketing, transport etc., running the community within a socialist framework. The decision that a committee should find incentives like credit for cooperatives or loans for members, and identify serviced land at suitable locations, guidance and regulations was not followed. Regulations too were not set to check the '*mushroom growth*' of such bodies who were acting as real-estate developers (Second Five Year Plan, 1980-85).
- <sup>31</sup> For example, 2000 new plots were given to upper-income groups in 1978-80 as RAJUK activities were revived after an idle period.
- <sup>32</sup> The Central Bank announced funds (1998) for individuals or groups of poor through NGOs but this scheme did not have much impact. The Krishi Bank took a no-collateral credit program (US \$ 100-6000) in 1999 for 3 million *basteebashees* to encourage them to return to their original rural occupation that was to be disbursed through the NGOs. However, the migrant families resented violation of their right to stay and chose their own occupation and disliked the selection procedure. The experts and NGO activists predicted their compulsive return given the worsening socio-political situation and reducing economic opportunities in rural areas. These were in fact introduced to quell public criticisms immediately after the 1999 eviction drive (see notes 13 & 14).
- <sup>33</sup> Old space entitlement standards were restored after short-lived new space standards were introduced during the 1980's austerity era; smaller flats built accordingly were then termed sub-standard. Government employees get about 45% of the basic salary as housing allowance. Those in government accommodation (staff house) pay 7.5% of salary as rent, which is much below the market value of such houses. Those in substandard houses pay rent on floor area basis, and retain the allowance, and hence are doubly subsidised.
- <sup>34</sup> The Second Five Year Plan (1980-85) mentions that "unjustified construction of staff houses should be stopped given the resource constraints and other pressing needs. It is not possible to provide houses to all employees in two decades. Also, some of them with accommodation discriminates the rest on allowances." Yet the program of 32,000 housing units recommended for the government staff in the Plan exemplifies its contradictions.
- <sup>35</sup> Tk 2720 million (5.8% of the public sector) was allocated for physical planning and the housing sector in 1973-78, and Tk 2500 million (7.8% of the public sector) in 1978-80; the proportion started to decline thereafter. Tk 8200 million (5.1%) in 1980-85 and Tk 5500 million (2.2%) in 1985-90 were allocated for this sector, Tk 12410 million (2.96%) was allocated to the physical planning and housing sector in the Fourth Plan. This amount increased to Tk 49,816 million in the Fifth Plan (4%). See Rahman (1996) for more details.
- <sup>36</sup> 31% of the Physical Planning and Housing Sector allocation was spent on office building construction during 1973-78, made to meet the immediate needs of a war-torn country. But this allocation remained high in subsequent plan periods too (about a fifth of the allocation). 13-36% the fund available for the housing sector was spent on direct housing, though mostly for staff houses (30%).
- <sup>37</sup> The 1980-85 Plan proposed 20,000 new plots that could not be created despite several designs adopted and change of techniques suggested in 15 years. Out of 45,000 new units proposed in 1973,

less than 6500 have been built. Of 40,000 flats and 20,000 low-cost units planned in 1978, only 4731 flats and 5400 low-cost units have been constructed. In the 1985-90 period, only 243 units out of 3645 staff houses targeted were built.

- 38 It was claimed in both the 1981 Dhaka Metropolitan Integrated Urban Development Program and 1995 Dhaka Structure Plan that more than double the current population could be accommodated within the existing Dhaka city conurbation through proper planning and management.
- 39 While the poor constitutes 70% of the city's population, they occupy only 20% of its residential land (Islam, 1988, 2005).
- 40 The Indian Vacant Land Act prohibits landlords from evicting poor tenants. The Urban Land Ceiling Act puts bar on owning more than a fixed amount of within-city land; the government has the right to appropriate extra land for social purposes. In Kolkata, *basteebashees* cannot be evicted; street sleepers can be evicted but must be relocated. In Bombay, they have been provided with potable water and sleeping sheds (Chowdhury, 1994). In 1988, Mumbai's Railway *Basteebashee* Federation negotiated resettlements for 30,000 squatter families living along the railway. It is now gradually linking other such *bastees* in large cities through people-managed resettlement on negotiated Railway land. Mahila Milan is mobilising Mumbai and Pune pavement dwellers to improve their settlements.
- 41 Irregular settlements have been regularised in Mexico and Korea. Eviction is discouraged in ASEAN countries. The Thai government prevents a landowner from evicting people and encourages sharing. After decades of eviction and arson in Bangkok's Rom Klao, the Human Development Centre negotiated lease from the Port Authority for Klong Toey Resettlement Program by re-blocking. Squatters negotiated interim land ownership and development in Towon-dong and Songhak, Seoul. In Payatas Hill, Manila, Golden Shower Homeowners' Association negotiated land tenure and development with the Water Authority in exchange for planting trees. In Samahang, Homeowners' Association negotiated use of part of the National Power Corporation's land. In Ibayo-Tipas, Southeast People's Association negotiated to buy the land they were occupying from the Far East Bank and Trust Company with loans. They developed the land and constructed houses with mutual labour. A set of alternatives like land sharing, land swapping, buying back, voluntary relocation and in situ redevelopment have been used through Pagtambayayong Foundation, Cebu. Housings in Indonesia keep 40% provisions for low-income groups. Governments in Malaysia and Colombia sell subsidised plots to developers who set aside a certain portion for non-profit housing. In Columbia, squatters are given a form of land title after 30 years occupation. The Philippines government has low-income housing programs like CMP, PHASE etc.
- 42 As tried in Mexico where double the required amount is allocated to reap the enhanced value in the future to cross-subsidise the cost.
- 43 Under a tripartite arrangement, land ownership remains with the actual owner and development rights go to the *basteebashees* for a certain number of years. The *basteebashees* can walk out of a contract when they can afford to but the local authority stands as a guarantor as the owner cannot increase the rent beyond a limit in the stipulated period.

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