

# Apartments for all: Cutting superfluous costs

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WHEN I first saw the name 'REHAB' I thought it was some kind of NGO working for rehabilitating evicted squatters. It was a time when I was involved with housing rights, worked briefly for ADB on urban poverty reduction where shelter was a small component to be delivered through the NGOs, as a means to provide affordable workspace to the poor that could enhance their productivity. But then learnt that it was the abbreviated version of real-estate developers' association. Ever since I have thought of how to bring apartments closer to affordability of a larger number of families, which in fact was a topic of my PhD completed in 1990. I also had applied the 'theory into practice' by initiating an apartment project by a group of BUET teachers in 1992 which cost about half the market price, and the method has been replicated!

So how can REHAB members reduce their flat price, and thus increase coverage from the present 5 per cent of the stock in Dhaka or 10 per cent of its population?

The reason why there is a housing problem in the cities of Bangladesh is that the resources are scarce and highly priced, and people's affordability is low. When we can reduce the gap between housing cost and affordability, many people can be supplied with standard housing. The gap can be narrowed down by reducing the cost by way of arresting the cost escalation in individual elements on one hand, and enhance affordability through saving and finance on the other.

Land is one essential and the most expensive element (up to 50%) exacerbating short in supply. Lack of management and control has allowed speculation that has made land hard to find, given that Dhaka has a water-locked conurbation and neither

the land-hungry country can afford to loose anymore agriculture land, nor can much of the wetlands be filled up. Yet both 1981 Dhaka Metropolitan Area Integrated Development Programme and the 1995 Dhaka Metropolitan Development Programme (Master Plan) opined that through proper planning and more judicious use (of low-density areas like cantonment) double the present population can be accommodated within the current built-up area.

Other studies suggested that the issue of land is not a technical one (of developing more number of serviced plots), but a political one (fundamental structural adjustment regarding ownership and development rights, etc.; for example, the idea of one plot for one family no matter how small the plot size is has to be completely divorced).

Combining the above two would mean that we need strong willpower and commitment of the government to tackle the land problem, without necessarily extending the city limits and inviting environmental disaster (as a result). Decentralisation, satellite city, efficient commuting system, mass rapid transit etc. have been popular catch phrases heard in every seminar since the emergence of planning profession in Bangladesh. But the government has not wholeheartedly tried any of those in last half century resulting in the worsening of the crisis. It needs a visionary and strong leader who can both foresee where the city is destined for in 3-5 decades ahead, and what need to be done to save it. Just imagine by 2025 we have to accommodate 30 million people in this city!

And all conventional approach would be rendered impotent.

The First Five Year Plan talked about encouraging housing cooperatives (eventually to lead to a socialist society) by providing incentives which were never put in

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place. In countries like Sweden or Israel, which have welfare democracy, and elsewhere, the commune and kibbutz systems have worked excellently where groups of people get together to solve their housing needs. In Malaysia and Columbia, Valorisation has been used where the government provides serviced land to cooperatives and developers conditionally so that a fixed proportion of flats are sold at cost-price.

Land Repealing or Reconstitution technique has given good result in all over SE and East Asia. One such attempt in Dhaka failed due to an absence of motivated workforce to convince the landowners of the benefits. Land Sharing is working in Bangkok, Mumbai or Manila. Spare Plot mechanism has been applied in Mexico. Thus there is no shortage of good practice; only lessons have to be learnt and adopted to local context.

Dhaka's residential land price is one of the highest in the world, which is ridiculous as Bangladesh is among the 50 least income countries of the world! Developers, who are in competition with each other, will do almost anything to entice a landowner, have contributed into that in a large extent. Most of them do not buy outright, and hence can offer anything, and the landowners who have no credit in owning a high price plot are taking advantage. Why cannot the REHAB members put a cap on the land price and practice it judiciously for their own sake? Why cannot they go away from the inner city, and themselves create a

demand for flats in fringe areas. Think about the visionary developers who in the 1950s bought the land, developed housing and are still getting the dividend.

Payment of Gain Tax and other charges by the developer, that legally have to be paid by the landowner, and then transferring the cost on the flat buyers is increasing the price. The idea of gain tax is to capture some of the windfall gains made by the landowner due to increase in land value for which the credit mostly is of the government (who may have put infrastructure, services etc.) and his neighbours (making the area liveable and enhancing the status).

Paying the landowner 3-year rent (as dislocation charge) is another illogical cost incurred, thanks to the developer, who again is added to the flat price. One developer started it, and now everybody is offering more lucrative deal to get a bite in the cake! The land (equivalent price) is the investment by the landowner while the developer's investment is the cost of the building (including such overheads as documentation, fees and levies, construction management, sales promotion). Why then it has to rent a house for the landowner? Why cannot the REHAB members put a stop on such practice for their own sake?

Reducing the cost of other components like materials, services, finish, labour etc. is another way of reducing the housing cost, for which various methods are available, specially targeted at the

low-income groups. Design is also important; by engaging experienced and innovative architects (efficient use of floor area) and engineers (proper structure and service design and strict supervision) cost can be much reduced. For example, some architects would design vertical cores and horizontal circulation in such a way to unnecessarily increase the gross area or reduce the net area.

In Singapore, corridors have moderate finish, and are separated to charge at cost price to keep overall costs less. In all public buildings there, rainwater (from roof and corridor) and gray water (from kitchen sink) is collected and used for flushing toilet, washing car or gardening, and thus maintenance cost is reduced. Unit area of toilet is more expensive than that in any other room due to fixtures and finish. Ninety per cent of European houses have only one toilet and one bathroom! Why do we require attached toilet with each bedroom? Why cannot flats be less than 120 m<sup>2</sup> in Uttara or much below 180 m<sup>2</sup> in Dhanmondi? Why cannot they take up project in large plots so that more facilities can be provided, and yet more open areas are there? Every developer in order to reduce their flat price to reach a greater population should ponder upon these questions.

Finance as an important housing element (as a means to provide fund and increase affordability) is being recognised worldwide from the 1970s. It is mainly based on domestic saving and long-term loan. In many

countries of the world, housing cooperatives, societies and developers work as a finance institute, thereby enabling their own members/clients to buy housing units. Instead of having wishful thinking like there will be housing bank(s) with ready loans at rates as low as 5 per cent, why cannot the nearly 400 members of REHAB develop their own bank? When the inflation rate is 10 per cent, conventional market cannot sustain such low-interest loans. Therefore, other sources for the funding and credit have to be looked for. Insurance money is a good source. International market is another. But long term solution would be to develop a sound financial mechanism with the help of the government, based on contractual saving.

Countries like Sri Lanka or Singapore which have successfully provided all citizens with proper housing have done the miracle through finance mechanism. In Sri Lanka small easy term loans have been provided to a million families so successfully that the housing minister had landslide victory when he contested in the presidential election. Singapore has a supernumery scheme whereby all employees are forced to save 2.5 per cent in the housing fund from their monthly wage. In a country which give birth to micro-credit, or at least for the government employees, why cannot one or several of such methods be introduced?

In fact providing government employees with ready houses has been termed by the government



itself as "perennial wastage of limited national resources", which recommended instead to go for hire-purchase system. Yet the bureaucrats couldn't go above their class interest; on the backside of the same policy paper they wrote construction of numbers of housing units as their programmes. That large employers would be encouraged with incentives to solve housing problems of their own employees remained as an unimplemented policy.

Thus the policies are all full of contradictions. Even if these exist, there is no guarantee of implementation. Sometimes even policies approved by the Parliament are changed by office directives that have vested interest. If we argue that it is the responsibility of the government to meet the fundamental needs of all citizens that includes housing, then it should play the lead role in the concerned sector. But when the requirement is enormous, any conventional solution render government efforts impotent. Instead the government

should play the role of a facilitator or enabler with its regulations, monitoring and control, set systems and incentives in place, so that there is a positively conducive environment for other actors.

Since the 1990s, private-public partnership has been another jargon in the development sector whereby the government(s) recognises its limitations in service delivery or meeting basic human needs, and hence within regulatory framework encourages private enterprises and the NGOs to operate. In housing, it has been increasingly recognised as a valid method particularly since the 1996 Istanbul Habitat. The real-estate developers can play a strong role in this regard. The government on the other hand by taking the real estate developers into confidence can initiate various partnership schemes.

So wake up developers, and address the housing problem of the majority of population.

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# President Bush's war in Iraq



MUHAMMAD ZAMIR

## POST BREAKFAST

The war has now lasted almost as long as World War II and cost almost as much. Only one of its original aims, the overthrow of Saddam Hussein, has been achieved. John Simpson of the BBC has been correct in his remark that of the other aims, one was unobtainable because Iraq had no weapons of mass destruction to be destroyed, and the other -- bringing democracy to the Middle East -- does not appear to be in the immediate horizon. The war has also shown the limits of American power.

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PRESIDENT Bush might be comparing the current wars in Iraq and Afghanistan with that of US involvement in the First and Second World Wars. However, that is not what most of the world thinks.

The unpopular war in Iraq, in particular, has recently hit headlines again for the wrong reasons. Washington's White House spinning department appears to have been undone with recent controversial claims by Scott McClellan, the bland former Whitehouse Spokesman. His confessional memoir, published in May has given his readers a rare glimpse into Washington's world of spin. It has been claimed by the author that instead of effective government, Americans are subjected to a "permanent campaign" that is "all about manipulating sources of public opinion to the President's advantage". McClellan's harsh criticism of Bush appears to have taken the White

House by surprise. His book called "What Happened: Inside the Bush White House and Washington's Culture of Deception" also highlighted that many of the Presidential initiatives from health care programs to foreign invasions "are regularly devised, named, timed and launched with one eye (or both eyes) on the electoral calendar".

In this context, it has also been remarked that Bush relied heavily on an aggressive "political propaganda campaign" instead of the truth to sell the Iraq war. This in turn led the USA to commit a serious strategic blunder. Brookings Institution political analyst Thomas Mann, co-author of a book entitled "The Permanent Campaign", has agreed with such a view.

McClellan's revelations are particularly interesting because, as spokesman, McClellan had earlier ardently defended Bush's decision to invade Iraq and the conduct of his presidency over the course of nearly 300 briefings in two years and 10 months. Now, two years

after leaving the White House, he has pointed out that the reason why USA went to war in Iraq was not Saddam Hussein's supposed weapons of mass destruction, but Bush's fervor to transform the Middle East through the spread of democracy. In the process, it has been observed, Bush turned away from candor and honesty and misled the country.

Into the sixth year of combat, Bush and his team continues to come up against more difficulties than they anticipated and bargained for. On the ground, US troop fatalities in Iraq, by the end of May, had reached nearly 4085. Various sources have put Iraqi casualties at over 120,000, a vast majority of them civilians.

I have been following this war with care for the last few years and have written more than twenty times about the way US engagement has evolved in Iraq. It is sad that even now, after spending hundreds of billions of US tax dollars, security, democracy and freedom for the common person in

Iraq have not been ensured. We have followed with interest the recent testimonies given by US Gen David Petraeus (US Commander in Iraq) and Ambassador Ryan Crocker (US envoy to Iraq) on what can be expected next for Iraq. There were no real surprises in their recommendations. Similar lack of precision exists in the mind of the presidential hopefuls.

Both Senator Clinton and Senator Obama, leaders of the US Democrat party want the withdrawal of US forces from Iraq. Senator Clinton, particularly, has also insisted that it was irresponsible of Bush not to take necessary steps to arrange a withdrawal in a responsible and carefully planned manner. Senator McCain, the Republican contender for the US Presidency, on the other hand has been warning against any such move on the ground that it might lead to 'genocide'. One can only conclude from this that the US seems to be stuck in a twilight zone in Iraq, with very little in terms of an agreed exit strategy.

In the meantime there have also been media reports of scam and corruption on a massive scale in Iraq. An audit of US-funded reconstruction projects for Iraq has found tens of millions of dollars wasted because many schemes were never completed. The Special Inspector General for Iraq Reconstruction has blamed delays, costs, poor performance and violence for failure to finish some 855 projects. It has also come to light that many projects have also been falsely described as complete. It may be noted here that the current ongoing 47,321 reconstruction projects in Iraq has already cost US taxpayers more than \$100bn so far. This is indeed a depressing picture.

It has been interesting to note that despite such enormous misuse of funds, the United Nations is now trying to raise additional funds for oil-rich Iraq. Envoys from nearly 100 countries gathered recently in Sweden for a UN forum on economic and political reform in Iraq. The UN called the conference outside Stockholm to review a

five-year package it brokered last year, called the International Compact with Iraq. It may be recalled that this was reached after a conference in May 2007 at the Egyptian Red Sea resort of Sharm el-Sheikh.

The gathering in Sweden was ostensibly organised to support Iraq's efforts to restore stability and rebuild a functioning economy. US Secretary of State Condoleezza Rice urged the international community to stand by Iraq as it continued to rebuild. Iraqi Prime Minister Nouri Maliki also demanded that countries reopen embassies and cancel debts. Saudi Arabia suggested that it might, but most of the others appear to have been lukewarm about the idea. Instead, many openly put pressure on Maliki's government for political reconciliation between Sunni Arabs, Shia and Kurds. They also urged clampdown on both Sunni and Shia extremism.

The US military is now saying that violence in Iraq is at its lowest level for years. Despite such assertions, reality appears to be slightly different. Inside Iraq, daily militant activity has not tapered off. On an average 30 persons are kidnapped daily for ransom and suicide bombings are common occurrences. Progress on security, the economy and political reform continues to remain fragile. This has been reflected in the largest Sunni Muslim bloc suspending talks on rejoining Iraq's Shia-led government.

Added to this state of chaos is the tangled web of Shia politics. I believe that what Iraq needs

today is aggressive national reconciliation. There should be more intensive efforts towards a comprehensive package of improvements in infrastructure and the provision of services, as well as in job creation. This, I think, will considerably reduce the number of criminal acts by militant groups in urban areas. Most of them are financially motivated rather than based on ideological reasons.

Over the last five years, we have witnessed in Iraq a disturbing amount of death and injury, and the creation of more than a million refugees and asylum-seekers. The war has now lasted almost as long as World War II and cost almost as much. Only one of its original aims, the overthrow of Saddam Hussein, has been achieved. John Simpson of the BBC has been correct in his remark that of the other aims, one was unobtainable because Iraq had no weapons of mass destruction to be destroyed, and the other -- bringing democracy to the Middle East -- does not appear to be in the immediate horizon. The war has also shown the limits of American power.

Both Iraqis and Americans also need to note that in an overwhelmingly Arab region, it is non-Arab Iraq that has established the strongest ties with the new regime in Iraq. President Mahmoud Ahmadinejad has been there on a symbolic visit (without too much of substance) but no other comparable Arab leaders has visited Iraq officially since the fall of Saddam Hussein. Iraqi Prime Minister has also been to Tehran in the second week of June where he had discus-

sions with the Iranian Supreme Leader Ayatollah Ali Khamenei and the Iranian President. Iran has also helped Iraq reduce its chronic shortage of electricity through new transmission lines to the Iraqi national grid from power stations in Iran. Iran wants to be seen as playing a positive role in Iraq and Ahmadinejad made it clear that he believes Iranian and Iraqi stability are mutually dependent. From this point of view it might be useful for US policy planners to be more pragmatic with regard to Iran. This might just restrain Iran from meddling negatively in Iraq.

There is also another factor. There have been some US policy makers who have openly expressed their unhappiness with the manner in which Shiite Prime Minister Maliki has been performing his duties. There have even been murmurs that he should be replaced. One needs to be careful in this regard because Maliki is an important backer--Sistani. It is true that Maliki's cooperation with the Sunni section of Iraq's population has been minimal and that has been a hindrance in finding real peace. Nevertheless, the current US administration and the one coming after this need to be very careful and not be seen as taking sides between the different Shiite factions and the other religious and ethnic groups. This can only exacerbate an already delicate situation and delay their eventual exit from that country.

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# Mathematics and English influenced this year's SSC results

MD. MASUM BILLAH

THE results of the S.S.C. exams of 2008 came out on June 26, with the highest pass percentage and number of GPA-5 holders ever achieved. The results have created much enthusiasm in the country in general and the educational arena in particular. At the same time, they have provoked some questions as well.

The results were published under the grading system introduced in 2001, and showed a tremendous rise in pass rate -- 70.41 in the general education boards and 72.18 in the combined general, madrasa and technical boards -- with an increase of 13.82 percent from last year. The following factors can be attributed to this year's upward trend:

- Setting English and Mathematics questions with much care. Easy questions were set.
- Being liberal in examining the scripts.
- Taking steps for ensuring due marks to students.
- Steps to penalise the schools with poor performance.
- No serious political turmoil stood in the way of students' normal functions and activities.
- No political or local pressure to send the irregular and failed students in the test examination to public examination.
- Students' and guardians' rising awareness about education.

No scope to adopt unfair means in the examination has made the students more sincere and attentive to studies.

Imparting training to teachers, both in the government and non-government institutions.

The following features surface in this year's SSC results.

- GPA-5 holders increase by 13.88%.
- Pass rate increases 13.44% from last year.
- Pass percentage in Mathematics and English increased 10 percent in all the boards.
- Pass percentage increased but the number of students was 50 thousand less than the previous year.
- Boys' pass percentage is 73.69 and girls' 70.45.
- The number of zero percentage schools has decreased from 248 to 91.
- The number of hundred percent pass schools increased from 778 to 2272.
- Science students marked a significant progress with 84.32 pass percentage, humanities 59.85.
- In the capital city the pass rate stands at 88.12.
- The education advisor said about the results: "The increase in pass rates has continued gradually since 2001, which proves that education standard is improving. Last year, 3763 students obtained 78 and 79 marks in Bengali, English, Mathematics, Higher Mathematics and Physics.

This year, those who obtained such marks were awarded full 80 marks to increase the number of GPA-5 holders. Low performing schools were given show cause notice first, which was followed by cancellation of MPO, and this step worked well to change the results, claimed the education adviser.

Apparently, it demonstrates that the standard is improving, but is there room for complacency? This global village gets tougher day by day, where only quality talks and quantity receive less importance.

Eminent educationalist Prof. Serajul Islam said: "A germ has already entered our society. Education has turned into a commodity where investment gets priority. For this reason students of urban areas perform better in SSC." Last year, CAMPE conducted a research, which revealed that 88 percent students of government school had private tuition, whereas it was 78 percent for non-government school students. Educationists say: "Capitalism has engendered the country's education system, where students backed by solvent families achieve glorious results while rural students from poor families struggle to obtain even pass marks as their schools cannot provide quality education. The non-uniformity in our education sector seriously surfaces through this year's SSC results."

Professor Zafar Iqbal has rightly said: "This year's results make it clear that education is accessible mainly to the rich and to those living in the urban areas. Government's willingness is the only way to come out of this cycle. Of course, this disparity is widening every year but nobody seems to be bothered about it."

In spite of record-breaking results this year around three lakh students, mostly from rural areas, failed in English or Mathematics -- or in both. Examiners were highly liberal in awarding marks this year, but they failed in two major and important subjects.

It was also alleged that twelve lakh students got registered in class nine whereas only six lakh appeared in the examinations in general education boards, the rest dropped out of the schools. Quite a dismal picture, indeed. Penury and social disparity compelled them to leave school. Who bothers about their fate and future?

Rural schools suffer serious dearth of English and Mathematics teachers, resulting in very poor performance in the public examinations. Brac has taken some pragmatic initiatives to address these issues. Training for English and Mathematics teachers, remedial support for rural SSC candidates, and RAISE (Remedial Assistance In Strengthening

English) support for class ten students so that they can show better results in the test examinations and can be allowed to sit in greater numbers for public examinations.

Special model tests are arranged under these remedial and RAISE programs, as village students cannot afford to take special tests in the coaching centres or from private tutors, like urban students.

In Brac, training along with the test items, has been incorporated. Not only that, writing different kinds of answers in the examinations are practically demonstrated in the training sessions so that the village teachers can deal with different test items in a classroom situation.

Teaching grammar communicatively is another significant side of Brac training. At the government level also training has been taken as an essential part of teaching and many teachers have been trained under different government projects, which produced positive results in the public examinations.

Both government and non-government interventions are the prime factors to narrow the gap between rural and urban education standard, which is widening gradually. We cannot afford to deny the fact.

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# Let Adibasis overcome their woes

ADVOCATE BABUL RABI DASH

ABORIGINAL people or 'Adibashis' are sons (and daughters) of the soil. They are here for ages. But they have been taken on and/or deprived as well as persecuted by others because a number of reasons such as their simplicity (no intrigue ever crossed their mind), ignorance,

especially of law, shaky personality (their sheer small number seldom helped them stand against odds put up by the majority and win), landlessness (gradually being dispossessed of land) and lack of security (law of the land or law enforcers came to little help, unfortunately). And because of these reasons they have been facing so many problems without any appreciable solution as yet. Let us discuss briefly the problems in the light of the reasons.

Simplicity: The aboriginal people of Bangladesh are just simple in mind and habit and way of life much away from all sorts of tricks, frauds and even from being clever to fulfil their humble desire. As a result the shrewd people other than tribals cheat them in all respects particularly for grabbing their landed property by means of forged deeds, impersonation etc. Ignorance: The aboriginal

people are mostly illiterate. Being away from the mainstream they are away from, rather deprived of, facilities including healthcare and education, not to speak of having any knowledge of land laws, water laws and forest laws etc. This creates loopholes for them to maintain their existing and legal access to land, water and forest resources.

Shaky personality: Having wantonly undergone formidable odds just because they had ancestral land and were small in number, the aboriginal peoples are mentally shaky and are unable to fight to safeguard their rights.

Landlessness: Once the only human inhabitants of forests and vast tracts of nearby lands the aboriginal peoples now-a-days have turned into landless being driven out by the greedy non-tribal majority and have become victims of torture and oppression and persecution of the reactionary, treacherous and knavish land grabbers.

Insecurity: The aboriginal peoples here time and again feel insecure in respect of tenurial matter, in respect of their very existence. Out of their bitter experience they always apprehend encroachment by the non-tribal majority without any preventives extended by law and law enforcers.

This sort of mental set-up and drawbacks are required to be overcome soon as possible to become the potential member of the society. So that they can have easy access to land, water and other resources for agricultural and industrial benefit and in this regard the NGOs and concerned government authorities should make arrangement for the aboriginal women folk to get access to land and water and forest resources for the betterment of the society.

The government of Bangladesh can have the responsibility to make arrangement so that the real aboriginals can get back their previously lost land and forest from the black hand of the so called tough grabbers and hence they can easily access to their old land and forest for survival. Many Bangladesh indigenous peoples can get back their lost land easily under section-97 of 1950 Bengal Tenancy Act if it's really exercised by the government.

Let us take an all out effort and take active initiative socially, nationally, regionally and globally, so that the indigenous peoples can easily get access to land, water and forest and turn these into resources for the well being of themselves as well as of the regional societies.

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