

Housing delayed is housing denied

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WHILE Dhaka hits the global headlines as one of the fastest growing cities in the world by population, unplanned development, enhanced by land encroachment and flouting of legal requirements, irresponsible approach to professional obligations by all and sundry, and display of the 'thumb' by the greedy and corrupt, has led the housing situation to an ever-shifting brink where today more than a third of the urban population four decades into our independence live in dire conditions, unimaginable for many.

Heartening as it is the initiative of the past caretaker government, as also taken by some previous governments, to seek professional opinion as a start to understanding the depth of the problem and the possible solution, (there can be several more), we are tired of study findings that zero in on the structural and financial weaknesses of government agencies, and the legal shortcomings, because that is from we take a U-turn before embarking on the next study. Studies shall continue, evaluation shall be required, but raw action is what the present government should focus on because futile is the exercise where the objective lies on a death bed.

The delay in piloting some of the proposals of the past and even those recommended by the Centre for Urban Studies (CUS) in today's piece by Professor Nazrul Islam,

Architect-Urban Planner Salma A. Shafi and Planner Md. Moniruzzaman can only multiply the housing demand to a deeper abyss, if that is possible.

The fact that the Detail Area Plan (DAP) of RAJUK's Structure Plan (1995-2015) is in a state of incompletion as well as lacking implementation fourteen years into its supposed launch reflects a tale of abject failure. One way to avoid the disaster that beckons us is to commence with local approaches guided by a thorough interaction of the stakeholders concerned while being aware of wider networking and consequences, especially the critical rural-urban interaction.

The issue of involving agricultural land in development works, however minimally, is always sensitive and gives the wrong encouragement to 'interested' and 'powerful' quarters. For in undertaking any development works, it will pay to remember that even our planned areas have not remained as planned.

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A comprehensive housing development programme

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Introduction

Urbanization in Bangladesh has progressed very rapidly and today more than 25 percent of the total population of the country lives in urban areas. Simultaneously, Dhaka now contains 40 percent of the national urban population. Existing physical and social amenities have failed to provide for even the basic needs of the majority of these people. As a result, today more than 35 percent of the people living in Dhaka City are residents of slums and squatter settlements. A large section of the lower middle income group also lives in very critical conditions. In the face of multifarious deficiencies, housing remains a most urgent need to be addressed.

With an estimated population of about 13 million, Dhaka now suffers from severe backlog of housing provisions for middle and low income population. This study has been undertaken as per directives of the then Honourable Chief Adviser of the then Caretaker Government of

Bangladesh to the Nagar Unnayan Committee of the Ministry of Housing and Public Works (MoH & PW) to guide the government in formulation of a housing development programme for Dhaka City with particular attention to the needs of the poor and low-income groups. The Centre for Urban Studies (CUS) was requested to prepare a proposal for such a housing programme. A vision for a housing programme is presented in this study, but the task of realization of specific projects must be undertaken after detail studies and with involvement of all stakeholders.

The study details a three-phased programme to meet housing needs in a planned manner for a period of 17 years, starting from a base year of 2008 and extending up to 2025. The first phase, from 2008 to 2013 will involve the delivery of the highest number of housing units (2 million) where the rehabilitation of the homeless and the squatters should receive priority.

Examples of workable projects and those which may be replicated are highlighted in the study.

Nature of the problem

Some of the major housing issues are:

a. Inadequacy of liveable housing which implies the need for supply of affordable housing in a well distributed and managed delivery system benefiting all income groups.

b. The inability of the government to provide affordable land and housing to a growing population resulting in huge backlog and takeover of housing delivery system by the informal sector.

c. The housing for the low income groups particularly, is environmentally hazardous and risky for the residents.

Objective

The objective of the study was to recommend a housing development programme addressing the needs of all income groups of Dhaka city, particularly the urban poor. To achieve the stated objectives the following tasks need to be performed:

a. Analysis of existing patterns and processes of housing delivery

b. Assessment of housing backlog and estimation of future needs for the city

c. To propose a short, medium and long term implementable housing development programme for Dhaka city spread over a 17 year period 2008-2025.

Study area and population

Dhaka Metropolitan Development Plan Area (DMDP) also known as RAJUK area with various administrative, statistical, or planning boundaries such as DCC,

DMA, DSMA, etc. The total area within the DMDP is 1530 sq.km. while the area within DCC limits is only 145 sq.km., DMA is 307 sq.km. and DSMA area is 1350 sq.kms. Dhaka has come to be known as one of the fastest growing cities of the world. Corresponding to the population growth, Dhaka has also experienced fast physical expansion, much of it without planning guidance or control. The density is reasonably low within DMDP but outside DCC/DMA limits and varies from less than 1000 to over 8000 persons per sq. km. The future expansion of the city will be mainly within the DMDP area and also beyond.

The study recognizes the reality of the existing socio-economic structure of Dhaka City and tries to identify this structure very simply by a perceptually assumed income classification. Income wise the population of Dhaka city is broadly divided into three groups and some sub-groups in each group (Islam, 2004) as shown in Table 1.

Analysis of housing needs for Dhaka city

An actual housing need is based on numbers required in each type of identified categories detailed below:

a). Housing Backlog or deficit: Backlog or housing shortage will cater to provision of shelter for three groups of people:

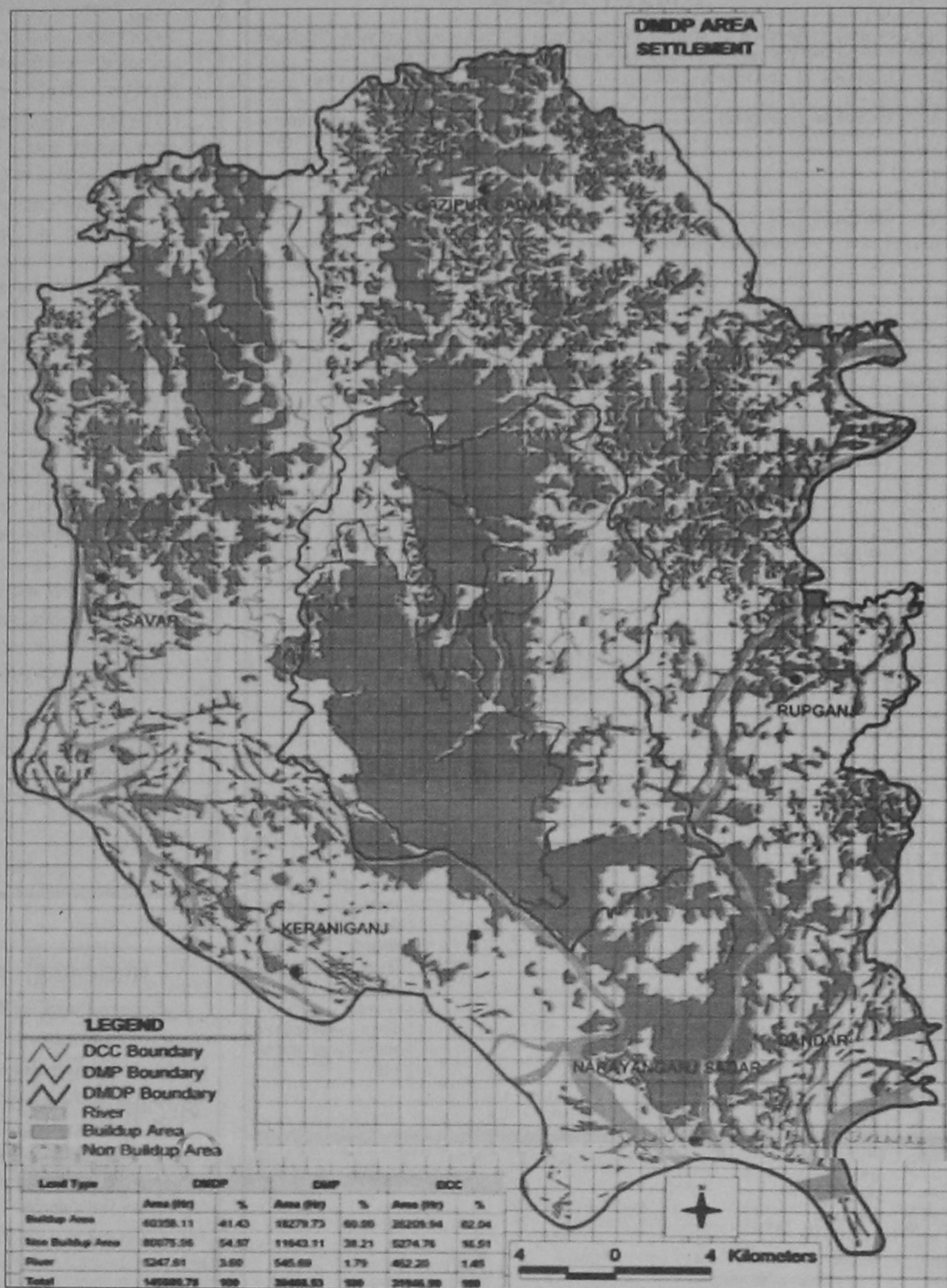
i. The homeless or shelterless: Housing for the homeless such as pavement dwellers and some squatters to be provided through community shelter programmes.

ii. Requirement of additional new housing: Demand due to natural increase of population is considered as additional new housing units required. This will include the following:

- Migrants/Newcomers to the city every year
- Natural growth or new families in the city

b). Housing which need replacement or relocation: Slum and squatter areas identified as illegal settlements belong to this category. Location and design for these groups of poor of Dhaka city types are recommended in most of the policy studies of CUS.

c). Upgrading and standardising: A large section of the existing housing stock belong to the informal settlement areas including slums of Dhaka city. Various techniques for informal upgrading have been recommended in the ADB TA for Land Development Policies and Procedures (1992) study for implementation by RAJUK. Innovative techniques successful in many developing third world countries can be also implemented in Bangladesh.



Housing delivery system in urban areas

The urban housing delivery system in Dhaka city develops both in the formal sector and the informal sector. Each sector has several sub sectors as shown in Figure 1.

It is obvious that a proposal for a housing development programme for Dhaka City cannot be formulated first without considering, on the one hand the role that Dhaka plays in the economic development of the country and on the other, influence that the various economic, social and environmental factors, both national and global, have on the demographic, economic and physical growth of Dhaka. Secondly, a proposal for housing development programme for Dhaka, being also a megacity, cannot be framed without reference to the broader urban sector development policy framework and planning principles. Briefly, the basic issues in such a policy context normally include:

- The pattern and process of urbanization in the country.
- Rural urban linkages
- Migration and population growth pattern

- Economic development and employment and poverty incidence
- Land management
- Housing material resources
- Housing human resources
- Finance
- Environmental management
- Infrastructure and services
- Transportation
- Social services
- Gender issues
- Cultural and aesthetic aspects
- Legislation
- Law and order
- Management and governance
- Research and Development

Phase-wise need for housing

Clearly actions taken by past governments to provide large scale housing have not fully supported the policies, particularly those that are pro-poor. The existing formal housing delivery systems, both public and private, have been more focused towards the high and middle income groups. The lower middle income group and growing number of urban poor have been provided mainly by the informal system. The present study projects the housing needs for

Dhaka city up to 2025 and has proposed an outline of some measures to solve the massive housing need. The estimated housing requirements to be met for each income group by phase are shown in Table 3.

Recommendations

To start the groundwork for implementation of such a programme the government must, however, take the following immediate actions:

Financial Assistance: Assistance to the private sector and NGOs to provide housing at a minimal interest to the poor and lower middle income groups by public, private and donor finance institutions.

Technical support: Support to improve construction and delivery of large scale housing programmes particularly to provide low cost building technology and mass production system.

Capacity building of housing institutions: Government agencies involved in providing land and housing in Dhaka, ie, Land Ministry, DC Office, RAJUK, NHA, HBRI, all are weak in capacity and need to be strengthened.

Encouragement should also be given to cooperatives.

Policy Intervention: Implement the proposed National Housing Policy 2004 and adopt the National Urban Sector Policy and adopt measures to support urban poverty alleviation programmes, following PRSP. Land policies which support large scale public housing such as land banking, land pooling, land

readjustment etc., must be brought into practice. Some specific recommendations are:

- Maximise the development potential of sparsely settled agricultural land in the vacant lands of DMDP through the advanced provision of minimum (but acceptable) levels of infrastructure and social and community services provision.
- Provide a framework and guideline which require minimum public sector intervention and advanced expenditure on land acquisition and infrastructure services provision and maximise private sector involvement in the development process with provision of a good percentage of low income group plots.
- Influence the transformation of fringe urban and sparsely settled rural areas to an appropriate and environmentally acceptable urban structure.
- Complete the Detail Area Plan (DAP) of RAJUK's Structure Plan (1995-2015) and ensure its implementation.

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Table 1: Income groups in Dhaka (DCC (Pop¹ 7.5 m) and DMDP, (Pop² 12 m) in 2004

Income Group (monthly household income in taka)	DCC 2004		DMDP 2004	
	%	million	%	million
Hardcore Poor <2500	25			
Moderate Poor 2500-5000	15	40	3.0	4.8
Lower Middle = 5000-10,000	20		1.5	
Middle Middle = 10,000-25,000	20	50	1.5	3.75
Upper Middle = 25,000-50,000	10		0.75	
Lower Upper 50,000-100,000	7		0.75	
Upper Upper 100,000+	3		0.84	

Table 2: Estimate of existing housing stock in DMDP area by sector, income group and number, in 2007 (Estimated Population, 12 Million)

Housing delivery system		Housing Units by Income Groups			Total	
		HIG (%)	MIG (%)	LIG (%)	Units	%
Formal System [40%]	a. Public Sector Housing Sub-system	10000	70000	20000	100000	6
	b. Cooperative Housing	-	5000	1600	6600	<1
	c. Private Sector Housing Sub-system	60000	10000	--	70000	5
	d. Individual Household Sector Housing Sub-system	120,000	313400	30,000	436,400	25
Sub Total		190,000	398,400	51600	613000	40
Informal System ¹ [60%]	e. Household Sector Housing Sub-system ²	-	200,000	150,000	350,000	21
	f. Slum or Squatter Housing Sub-system ¹	-	-	600,000	600,000	35
Sub Total			200,000	750,000	960,000	60
Grand Total (in million)		190,000 (.19m)	598,400 (.59)	801,600 (.80m)	1573,000 (1.6m)	100

¹ This system also includes occupants in non-residential buildings (in persons), the appropriate number of such people being 400,000, and pavement dwellers numbering approximately 150,000 in DMA alone.
² Unauthorised construction on legally owned land
³ Slums and squatters

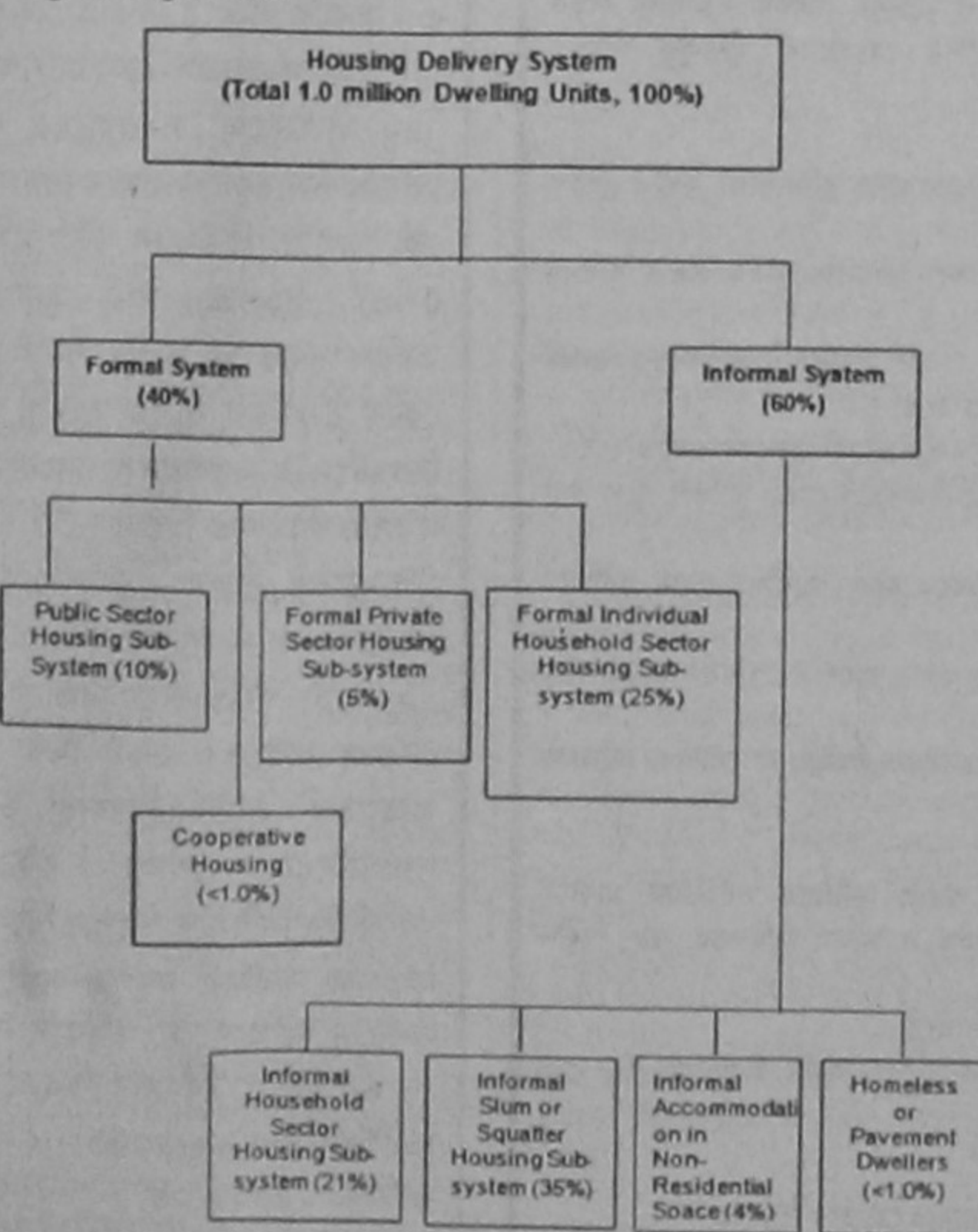


Fig 1: Housing Delivery System

Table 3: Phase-wise need for Housing (2008-2025)

Phase	Time Frame	No. of units to be delivered per year (in million)			Total
		LIG	MIG	HIG	
I	2008-2013	.82	1.10	.08	2.00
II	2013-2018	.57	.80	.08	1.45
III	2019-2025	.42	.50	.08	1.00
Total		1.81	2.40	.24	4.45

Note: Shelter requirements for homeless (1.5 million persons) and occupants in non-residential buildings (40 million persons) are not included.