

# Dhaka's urban planning must balance growth and conservation



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As Dhaka's skyline rises, its agricultural lands and waterbodies are sinking under relentless urban sprawl. The capital, already one of the most densely populated in the world, is expanding in ways that threaten its own ecological and food security. To address this, the concept of Transfer of Development Rights (TDR) presents a powerful opportunity. It can help balance development and conservation, ensuring that growth does not come at the cost of Dhaka's natural assets.

Dhaka, one of the world's fastest growing megacities, is facing an unprecedented crisis. Its rapid and often unplanned urbanisation has led to a stark decline in natural and agricultural landscapes. The Bangladesh Institute of Planners (BIP) found that Dhaka lost nearly 50 percent of its waterbodies between 1980 and 2020. Besides, according to a newspaper article, 60 percent of wetlands in Dhaka city have been lost in the last 30 years of which 23 percent were lost between 2010 and 2019. Simultaneously, agricultural land around the city has shrunk by 11,070.8 ha during the years 1978-2018, impacting not only local food production but also the broader ecological balance.

The consequences of such environmental degradation are dire. The World Bank estimated that the majority of Dhaka's residents face waterlogging each monsoon, leading to annual economic losses worth Tk 1,39,000 crores. Wetlands, which historically mitigated flooding by absorbing excess rainwater, are increasingly being filled for construction, further exacerbating urban flooding.

Another reason behind this crisis is

decreasing flood flow zones. Flood-flow zones, crucial for maintaining Dhaka's ecological balance, are rapidly vanishing, leaving the city increasingly vulnerable to waterlogging, loss of groundwater recharge, and potential flooding. A study by the Center for Environmental and Geographic Information Services (CEGIS) revealed the illegal filling up of Dhaka's wetlands in the last decade, contributing to a severe rise in surface runoff and drainage issues. Meanwhile, BIP found that 36 percent of the water bodies in Dhaka have been lost to earth filling. And if this trend continues, all of Dhaka's temporary wetlands will disappear by 2035, which is alarming. Without strategic intervention, these trends could lead to an even more severe urban and environmental crisis.

Transfer of Development Rights (TDR) is a market-driven urban planning tool that helps preserve critical areas while accommodating growth where it is needed. It works by designating "sending areas" (agricultural or ecologically sensitive zones) and "receiving areas" (zones earmarked for higher-density development). Landowners in the sending areas are compensated by selling their development rights to developers who can then build more intensively in the receiving areas. This is a business-based approach and creates a win-win scenario where conservation is economically incentivised.

International practices and experiences demonstrate TDR's potential to succeed in preserving agricultural or ecologically sensitive areas. In Mumbai, for instance, TDR facilitated the redevelopment of slums while conserving green spaces. The

programme generated a huge amount of transferable development rights, promoting both affordable housing and environmental conservation. The United States has over 283 TDR programmes, among which the majority is aimed at conserving farmland, forests, and water resources. China's Chongqing Land Quotas Trading programme has successfully balanced urban growth with farmland preservation. In the aforementioned cases,

York, Dhaka's informal settlements and complex land ownership patterns would require careful stakeholder engagement and targeted incentives. For Dhaka, TDR could prioritise areas like the Turag River Basin as "sending areas" while promoting higher density development along major transportation corridors. This would not only conserve wetlands but also support the government's transit-oriented development

general public.

The Detailed Area Plan 2022-2035 for Dhaka Metropolitan Region (DMR) has mentioned that TDR will be mainly applicable in preserving agricultural land, floodplain or sensitive areas in the DMR area. However, implementing TDR in Dhaka will not be without challenges. Corruption, bureaucratic inefficiency, and potential market resistance could undermine its effectiveness. Therefore, building institutional capacity and ensuring transparency should be top priorities. Learning from the shortcomings of other TDR programmes globally, Dhaka must develop clear criteria for designating sending and receiving areas and avoid speculative land transactions that could sideline conservation goals.

The benefits of implementing TDR go beyond environmental preservation. A well-designed TDR programme could stimulate the economy by promoting well-planned urban densification and reducing the economic losses associated with waterlogging and heat stress. According to research by the International Centre for Climate Change and Development (ICCCAD), Dhaka's adaptation to climate risks could boost its Gross Domestic Product (GDP) through improved infrastructure and resilience. ICCCAD estimated that the average annual loss due to climate change impacts in Bangladesh is one to two percent of GDP. Additionally, preserving agricultural land would contribute to food security. With Bangladesh already facing challenges in food imports due to global supply chain disruptions, maintaining local production capacity is critical. By protecting peri-urban agricultural zones, TDR can help stabilise food prices and reduce dependency on external markets as well.

The introduction of TDR into Dhaka's urban planning strategy could redefine how the city grows, offering a balanced path that values both development and conservation. As policymakers consider the future of Dhaka, they must prioritise innovative tools to build a city that is not only livable but also resilient.



To conserve wetlands in Dhaka, the Transfer of Development Rights programme can prioritise areas like the Turag basin as sending areas.

FILE PHOTO: STAR

clear policies, strong market demand, and government oversight were the key.

To implement an effective TDR programme, Dhaka must first identify sending and receiving areas. The learnings from the global practices could act as a framework for implementation. However, Dhaka's situation demands a tailored approach, adapting the existing models to local realities. For instance, unlike New

York, Dhaka's informal settlements and complex land ownership patterns would require careful stakeholder engagement and targeted incentives. For Dhaka, TDR could prioritise areas like the Turag River Basin as "sending areas" while promoting higher density development along major transportation corridors. This would not only conserve wetlands but also support the government's transit-oriented development

## Tax education should be included in school curriculum

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A country's economic development is dependent on its citizens' civic responsibility, which includes the submission of taxes. However, the long, complicated, and painstaking procedure of tax return submission often causes fear and confusion among many people when submitting tax returns. Bangladesh is no different. The complication of filing taxes and lack of full awareness about tax return submission process results in errors and non-compliance. To submit tax return, we often seek help from tax return preparers (TRPs) or lawyers. The National Board of Revenue (NBR) of Bangladesh publishes an updated manual on tax submission each year. However, few people can invest the sufficient time and effort to read and understand the often seemingly complicated tax manuals. The inclusion of tax-related lessons in the educational curriculum can help our citizens confront their fear of tax return submission and raise civic awareness.

Tax education should be a part of our financial literacy programme and included in the secondary school curriculum. Classes



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9-10 are the perfect time to teach young minds since they have enough cognitive and mathematical ability to understand and calculate taxes. Moreover, equipped with this new knowledge, students can help their parents and other family members submit tax returns. Most importantly, those young minds will be better aware of their civic responsibility to the nation and will better contribute through taxation by themselves soon. Thus, introducing tax education in the curriculum will maximise the impact on the overall population.

Now, one may argue that tax education is not going to replace professional TRPs and lawyers, so what is the point of having it in the curriculum? The answer to that is, doing

so will ensure an informed population with substantial knowledge on tax submission. They will be much more aware of their tax returns than we are now. At least, people will be more aware of the loopholes that lawyers often use. The objective should be to create a more informed population, not to replace the professional tax lawyers.

Another issue that the naysayers may raise is that any high school graduate is capable enough to read and understand the tax manuals published by the NBR. So, what is the point of giving separate training on tax submission? As argued before, we barely get enough time and guidance in our work life to help navigate the complex system of tax submission that allow us to get the maximum

amount of facilities. Learning tax submission during the school years will give us the necessary training and confidence to help us file taxes later in life.

There are examples of tax submission process being taught in school in a number of countries. The Internal Revenue Service (IRS), the tax-collecting authority in the United States, provides resources for teachers to teach taxation customised for middle school, high school and community college students. The Australian Taxation Office provides resources that can be taught along with school curriculum or at home under the initiative "Tax, Super + You." Likewise, the UK government's His Majesty's Revenue and Customs (HMRC) provides "Tax Facts," free resources for teachers and parents. HMRC has relevant teaching materials on tax education adjusted for different ages of young students. Jamaica initiated the "Schools Tax Education

Programme" (STEP); Kenya introduced the "Schools Outreach" programme. The Inland Revenue Board of Malaysia (IRBM) organises tax education camp for secondary school children.

Like the above-mentioned countries, we can adopt such financial literacy programmes for school children in Bangladesh, where they can learn about taxation and look at various case studies where they can calculate taxes of different individuals with different types of financial conditions. In addition to learning tax submission theoretically, tax camps can give our students the life lessons needed as conscious tax-paying citizens. Thus, those future taxpayers will be more confident about their financial decisions. Young entrepreneurs, especially those who do business online, will be better able to navigate how they should conduct business to their benefit while improving their tax compliances.

Tax education in the secondary school system will create a culture of voluntary tax compliance and increased community services. Informed citizens will have greater trust in the state since they will be able to understand the seemingly opaque tax systems and will have less apprehension towards submitting tax returns. As income tax is one of the key pillars of domestic resource mobilisation, tax education will help the government implement more ambitious fiscal plans. Moreover, a learned tax-paying population will be more aware of the institutional quality of a country. Thus, tax education can maximise social benefit, ensuring sustainable economic development.

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### CROSSWORD BY THOMAS JOSEPH

ACROSS

- 1 Anthropologist Margaret
- 5 Singer Ronnie
- 11 Car bar
- 12 New York tribe
- 13 Brazenness
- 14 Off the path
- 15 Copies
- 17 Opening
- 18 Diving positions
- 22 Crow
- 24 Spending binge
- 25 Colony member
- 26 Binary digit
- 27 Feeds the pigs
- 30 Accords
- 32 Pancake topper
- 33 Swearing-in vow

34 Address ends

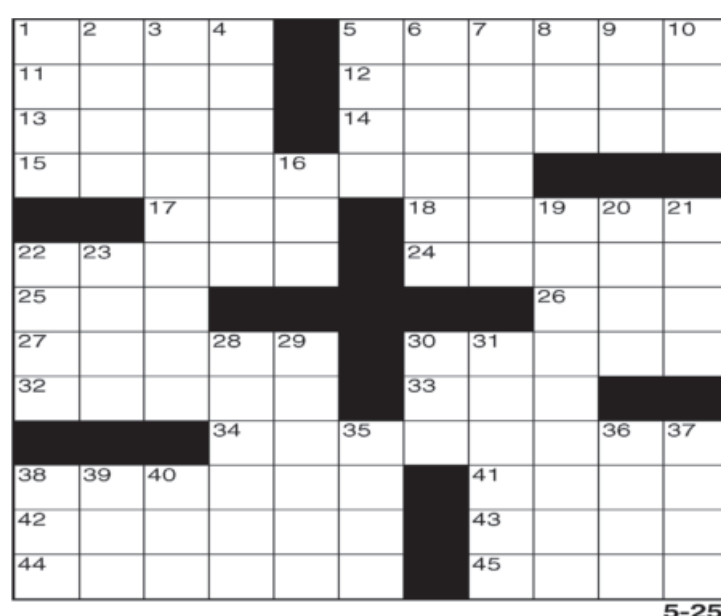
- 38 Frying sound
- 41 Irritate
- 42 Ring islands
- 43 "Frozen" queen
- 44 Unassuming
- 45 Woodland grazer

DOWN

- 1 Christmas travelers
- 2 Final, for one
- 3 Big reptile
- 4 River areas
- 5 Castle circler
- 6 Detail maps
- 7 Abates
- 8 Polite address
- 9 Oklahoma city

10 Fork over

- 16 Fitting
- 19 Big reptile
- 20 English county
- 21 Espies
- 22 Deep voice
- 23 Just
- 28 This is one
- 29 Kitchen goofs
- 30 Snap
- 31 Cherished
- 35 Mosquito or gnat
- 36 Different
- 37 Scorch
- 38 Sleuth Spade
- 39 "How was - know?"
- 40 General who's a foe of Superman



### YESTERDAY'S ANSWERS

