STUDY REPORT

হ্যাবিটাট ফর হিউম্যানিটি
Habitat for Humanity®
Bangladesh

GRM
Born to Build reality from idea...

Policy Barriers Research on Equitable Housing

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Global Research & Marketing



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List of Abbreviation

ADB	Asian Development Bank
ADP	Annual Development Program
BBS	Bangladesh Bureau of Statistics
BNBC	Bangladesh National Building Code
BCR	Building Construction Rules
BCCSAP	Bangladesh Climate Change Strategy and Action Plan
CBO	Community–Based Organization
DMBCR	Dhaka Metropolitan Building Construction Rules
DSCC	Dhaka South City Corporation
DNCC	Dhaka North City Corporation
DAP	Detailed Area Plan
DSK	Dushtha Shaystha Kendra
DMP	Dhaka Metropolitan Area
ECR	Environment Conservation Rules
EPZ	Export processing zones
FAP	Flood Action Plan
FGD	Focus Group Discussion
GO	Government Organization
HIES	Household Income and Expenditure Survey
IDI	In-Depth Interview
INGO	International Non-Government Organization
KII	Key Informant Interview
NDBUS	Nagar Daridra Basteebashir Unnayan Sangstha
NSSS	National Social Security Strategy
NGO	Non-Government Organization
NHA	National Housing Authority
NHP	National Housing Policy
NSMDCIID	National Strategy on the Management of Disaster and Climate Induced Internal Displacement
NPDM	National Plan for Disaster Management
PPP	Public Private Partnership
PRLDR	Private Residential Land Development Rule
RAJUK	Rajdhani Unnayan Katripakkha
SDG	Sustainable Development Goals
SAARC	South Asian Association for Regional Cooperation
SDI	Slum Dwellers International
UN	United Nations
UNDP	United Nations Development Programme
UNCHS	United Nations Commission for Human Settlements
UMIC	Upper Middle-Income Country

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Key Messages

The patterns of migration from rural to urban areas in Bangladesh are rapidly evolving. The urban population is also on the rise, with 30% of the population presently living in urban regions. Those who are underprivileged and moving to cities for the first time often end up sleeping in open spaces such as street corners, bus and train stations, state-owned land (known as khas land), and other readily accessible areas like vacant and abandoned buildings.

Habitat for Humanity Bangladesh (HFHB) conducted research to identify the current policy status, requirements and implementation gaps at the national and local levels. The research findings and were used to prepare an advocacy strategy aimed at launching a policy advocacy campaign to increase equitable access to adequate housing. This study demonstrates the barriers of housing policies and the challenges faced in finding affordable housing.

Project Location

In consultation with the HFHB team, GRM focused on four specific areas of Bangladesh:

[1]Lalmonirhat District
[2]Chittagong Metropolitan City
[3]Dhaka North City Corporation
[4]Dhaka South City Corporation.

Methodology

- Qualitative Research Method
- Primary and Secondary data collection (Primary data from field and secondary literature review from various policies, frameworks, laws, plans, and grey literature)
- Questionnaire (Semi-Structured, Open ended)
- Thematic Analysis (manually)

Data Collection

- **13 Focus Group Discussions (Slum Dwellers)**
  - ➔ **11 In Depth Interviews (Male and Female Slum Dwellers)**
- **18 Key Informant Interview (Government and Non-Government Organizations Staff)**
  - ➔ **01 Validation Workshop with various housing-related stakeholders.**

Primary findings and secondary findings indicate that previous housing policies did not mention the problem of informal urban settlements properly that has an impact on current informal housing.

GAP Analysis

- ➔ **8th Five Year Plan** lacks social security programs in urban areas, and the plan has yet to specifically mention any upgradation of the squatter settlements in the urban areas of Bangladesh.
- ➔ **Funding is limited to invest** in critical urban services like water supply, drainage, sanitation, and waste management.
- ➔ **Uncertain interrelationships between the agencies** create a highly complex situation regarding the city's urban governance system.
- ➔ **No housing policy for proper eviction of squatter statements**. There are court orders but no proper implementation.
- ➔ **No Rental policy guidelines** for informal urban settlements.
- ➔ There is **no mention of relocating the affected parties** due to specific circumstances in the land acquisition law.
- ➔ **Environment Conservation Act** has yet to mention informal settlements improvement.
- ➔ **Some who get apartments sell them and move back into the slum again,** while **others rent out their apartments** to earn additional income.
- ➔ **Policies and implementation of the projects have a massive gap** which is one of the reasons behind the lack of adequate and affordable housing for informal settlements.
- ➔ **Transportation** is a core reason to live in an informal settlement at the city's heart.
- ➔ **Political influence** is another **barrier to implementing the policies in action**.

The right to livelihood is an integral aspect of the right to life. But unfortunately, the demand for affordable housing is missing in the cities we have studied, and the existing policies need to be revised to overcome the informal urban settlements.

According to the project, **a government with a pro-poor land development policy would acknowledge incremental land development to enhance low-income groups' capacity to build purpose-built housing close to where they live**. This suggests that formal development processes and planning standards and regulations should be streamlined for low-income groups.

CHAPTER - 1: INTRODUCTION

1.1 Introduction

Thousands of people living in slums live in poor housing conditions that could be described as inadequate, outdated, and full of untapped potential. By 2025, the housing crisis may affect 1.6 billion people globally, according to the World Bank. Shortages of supplies, labour, financing, and land, among other things, are exacerbating the housing crisis. In order to accommodate the predicted 3 billion people who will require access to appropriate housing by 2030, the world needs to construct 96,000 new affordable houses, according to UN-Habitat [2]. In Bangladesh, 30% of the population lives in urban areas, and by 2030, that percentage will have increased to more than 40% [3].

High urban land prices in emerging nations have made housing out of reach for those with middle and low incomes due to fast population expansion, followed by more significant migration to urban areas [4] [5]. Bangladesh is experiencing a substantial urban population increase owing to rural-to-urban migration. The size of Dhaka city has increased dramatically due to the capital city-centric development strategy, but the infrastructure still needs to catch up. The low-lying portions on the eastern and western sides of the city were covered as the city grew in all directions [6]. Within a decade of the nation's independence, the population rose to 3 million [7], and it reached 14.5 million in 2011 [8] and continued to increase at a higher percentage.

At the expense of swamps and wetlands, new residential, administrative, business, and commercial sectors began to develop. Slums and unplanned low-income neighbourhoods proliferated extensively, posing environmental and social problems. The poor can no longer purchase land or homes because of high land costs. Residential land prices in Dhaka's most desirable neighbourhoods average between US $30 and $60 per square foot, comparable to those in nearby cities like Hyderabad, Kuala Lumpur, or New Delhi. However, land costs are reasonable compared to those in wealthy nations. Areas in the US, for instance, where land costs more than $60 per square foot are uncommon. Due to these costs, it is hard for the underprivileged groups to buy land in the Dhaka City Corporation (DCC) region's open market. The lowest ready-to-build plot in the DCC costs Tk. 700,000 per Katha, or $12 per square foot. On lots less than 1,050 square feet, RAJUK (Capital Development Authority) often needs to issue construction clearance. This would cost Tk 1,000,000 ($12,600), which is almost 20 years' worth of a typical impoverished HH's salary (Tk. 3,000 per month). Housing expenses would be extra. Anyhow, such tiny lots are scarcely ever offered on the free market and are hardly ever supplied by the government in a market with subsidies. As a result, 97% of the urban poor in the city are believed to be landless [9].

Even worse, the metropolis of Dhaka needs more large-scale housing patterns that can accommodate the many socioeconomic strata that call the city home. Housing in the public sector, which serves corporations and government workers, still follows the outdated strategy of creating one building after another without considering the spaces in between. The middle class makes do with what it can in the harsh real estate and rental markets. The low-income groups have received zero consideration in the housing sector.

Additionally, they risk eviction and isolation when they organize independently to build a strong community against an unfriendly environment with their few means but limitless ingenuity and tenacity. Affordable housing is scarce, particularly for those from low-income groups, in a nation where the affluent are becoming wealthier, and the poor are getting poorer. As a result, 1.82 million people reside in slums around the nation, according to the Bangladesh Bureau of Statistics (BBS) 2022 census on slum inhabitants and floating population. The growing population reflects the rising need for dwellings.

1.2 Background of the Study

Habitat for Humanity wants everyone to have access to affordable housing and advocates for policy and system changes to remove barriers. Their vision is for everyone to have a decent place to live. Habitat stated that building is part of the solution, but the less visible aspects of housing, like laws, regulations, systems, and rules about land and environment, are critical components too. Sustainable and inclusive policies can promote access to decent housing, while others can create barriers. Those barriers make it harder to find land for construction, build a home or be able to afford a place to live. Despite various efforts, residents of slums have not yet been able to fully exercise their right to live in a safe, secure, and affordable house with adequate land rights and long-term tenure without the threat of eviction. Furthermore, the participation of informal settlements in negotiations with the government is indirect and limited. Although elections have taken place at the ward, union, sub-district, and district levels, nothing noteworthy has occurred.

The UN recently adopted a New Urban Agenda to help tackle the issue of upgrading slums and grant informal settlements access to safe and affordable housing with essential services by 2030. The global goals, as agreed upon by the world's governments in 2015, include proposed indicators for achieving SDG 11.1: informal settlements should be covered by social protection program, able to access primary health care, access safe water, access safe sanitation and not have poor indoor air quality due to cooking [1].

Land policy is one of the most powerful and potentially more effective ways to encourage the development of affordable and inclusive housing, but in recent years, worries about housing finance have frequently overshadowed this strategy. This is understandable, given the low cost of credit and the growing financialization of society, but it is only one aspect of our complicated housing system. This international review corrects this imbalance by emphasizing land policy tools that support more inclusive and affordable housing, bringing examples from Europe, Asia, Australasia, and North America. The land policy aims to respond to prioritized opportunities and challenges, address perceived spatial issues, and bring about change to produce a desired range of outcomes. Since it interacts with multiple causal processes and involves stakeholders with varying interests, power resources, and contingent conditions, it takes much work to bring about change through land policy. While choosing land policy tools frequently draws from and builds upon prior practice, this dependence may be vulnerable to crises, become politically contentious, or even be open to radical change. We observe these processes taking place repeatedly in land policy and take note of the dramatic change in nations like China [1]. Around 55% of informal settlements in urban Bangladesh have lived in those areas for over 20 years, yet they do not have any land rights or tenure security. The standard of infrastructure (houses and WASH) could be much higher. Overcrowding and minimal or no infrastructure support services further problems accessing sustainable, adequate, affordable houses.

On the other hand, the constitution has accepted housing as a fundamental right for all. To fulfill its commitment, the government passed the National Housing Authority Act 2000 and formed National Housing Authority in July 2001. Furthermore, the government adopted the National Housing Policy in 1997 and, after several amendments, approved the National Housing Policy in 2016. Despite these initiatives, slum residents are yet to enjoy their rights to live in safe, affordable, safe houses with adequate land rights and no fear of eviction.

1.3 Problem Statement

Bangladesh is experiencing rapid urban population growth, as well as rural-to-urban migration. Bangladesh currently has 30% of its population living in urban areas, and by 2030, that percentage will likely increase to more than 40%. Additionally, it can be challenging to separate the roles of the push and pull factors that combine to cause climate migrations [25] [26].

The push-pull model identifies the following push factors as being present at the rural end of the spectrum: landlessness and poverty, frequent natural disasters (particularly river bank erosion and

tidal surge), and a lack of social and cultural opportunities (applicable for rural rich) [26]. At the urban end, the pull factors play a role, including perceived job opportunities and higher wages, as well as differences in access to public services between rural and urban areas.

The underprivileged population that comes to the city for the first time ends up sleeping in open places like street corners, bus and train stations, state-owned land (commonly known as khas land), and other easily accessible places like empty and abandoned buildings.

Financial restrictions deny low-income individuals their fundamental right to adequate and affordable housing, which fuels the rapid expansion of slums without tenure. Although there are no accessible utilities, proper sanitary and drainage systems, or accessible community services in slums, low-income residents are still required to pay high rent for their housing and high rates for illegally managed services [28].

In order to rehabilitate the local low-income families, the Government of Bangladesh launched several housing programs across the nation, typically on government khas lands, but these could have been more successful. Therefore, it is necessary to find more practical approaches to efficiently provide adequate and affordable housing for low-income people [27].

1.4 Purposes of the study

1. To conduct research on policy barriers for decent and affordable inclusive housing for individuals and families living in slums, and provide policy advocacy plan with outlines of the broad strategy.
2. To estimate financial requirements for policy advocacy based on prioritized activities to support this action plan.

1.5 Research Questions

1. How do housing policies regulate housing mechanisms in Bangladesh?
2. How do new projects perform in terms of mitigating the housing crisis in Bangladesh?
3. What are the differences between housing policies and reality?
4. What recommendations could be formulated to promote effective implementation of housing policies in practice?

1.6 Objective of the study

The aim is not to contextualize the different urban housing settlements (e.g., informal settlements, gated communities, governmental housing programs) but to explore their barriers to getting affordable and adequate housing to address some of the housing policies' problematic issues.

1.7 Proposed Study Area Profile

The increasing trend for urban households from 1974 to 2001 reflects the pattern of migration from rural to urban areas. The upward trend of urban households over the period registered a record of 18.93% during 1974-1981, suggesting rapid urbanization at the district-level. For diversification and a fruitful study, GRM has primarily identified four study areas in different locations in Bangladesh. Locations are Dhaka North City Corporation, Dhaka South City Corporation, Chittagong, and Lalmonirhat slum areas to collect primary data.

Study Area - 1: Dhaka City Corporation (North and South)

The Dhaka Municipality was established in 1864. In 1983 it was replaced by Dhaka Municipal Corporation, and finally, in 1991, it became a city corporation. Dhaka City Corporation is the largest local Government unit in Bangladesh. As many as 44 million people now live in Dhaka division, according to the Population and Housing Census 2022 [11]. The great bulk of the urban population is concentrated in Dhaka district, comprising more than one-third of the urban population of the whole country; it is among the fastest growing megacities in the world with a population of nearly 14 million and projected to become the sixth largest megacity in the Asia-pacific region by 2020 [12].

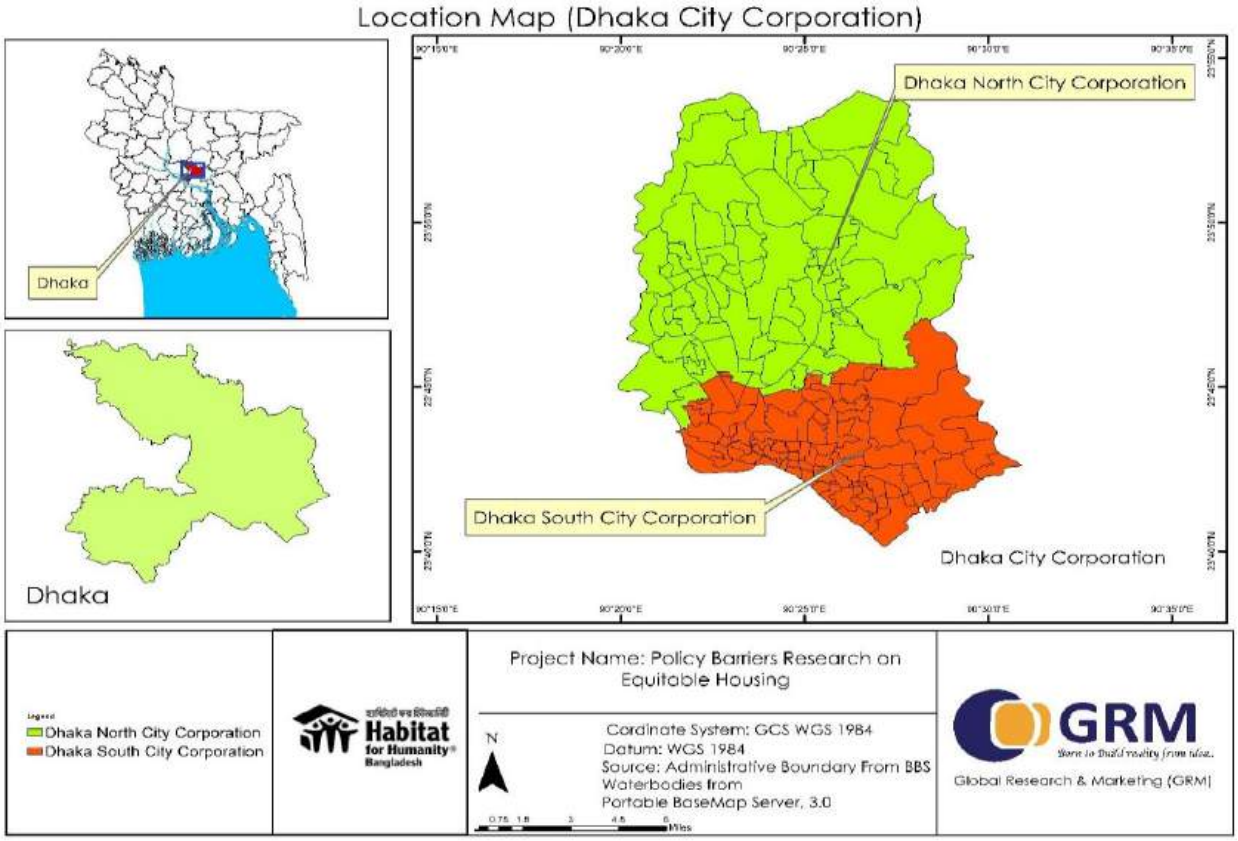


Figure 1: Dhaka City Corporation Area

Study Area - 2: Chittagong City Corporation

Chittagong is now home to over 33 million people. The total household of Chittagong district as enumerated in the Population and Housing Census 2011 is 1,532,014, of which 6,68,542 (43.64%) are in urban areas, and 8,63,472 (56.36%) are in rural areas. The type of household shows that there is 1,509,717 (98.54%) general (dwelling), 3,141 (0.21%) institutional, and 19,156 (1.25%) other households in the district. The available number of households has increased since 1974 in urban and rural areas. The increasing trend of urban households from 1974 to 2001 reflects the

migration pattern from rural to urban areas [13].

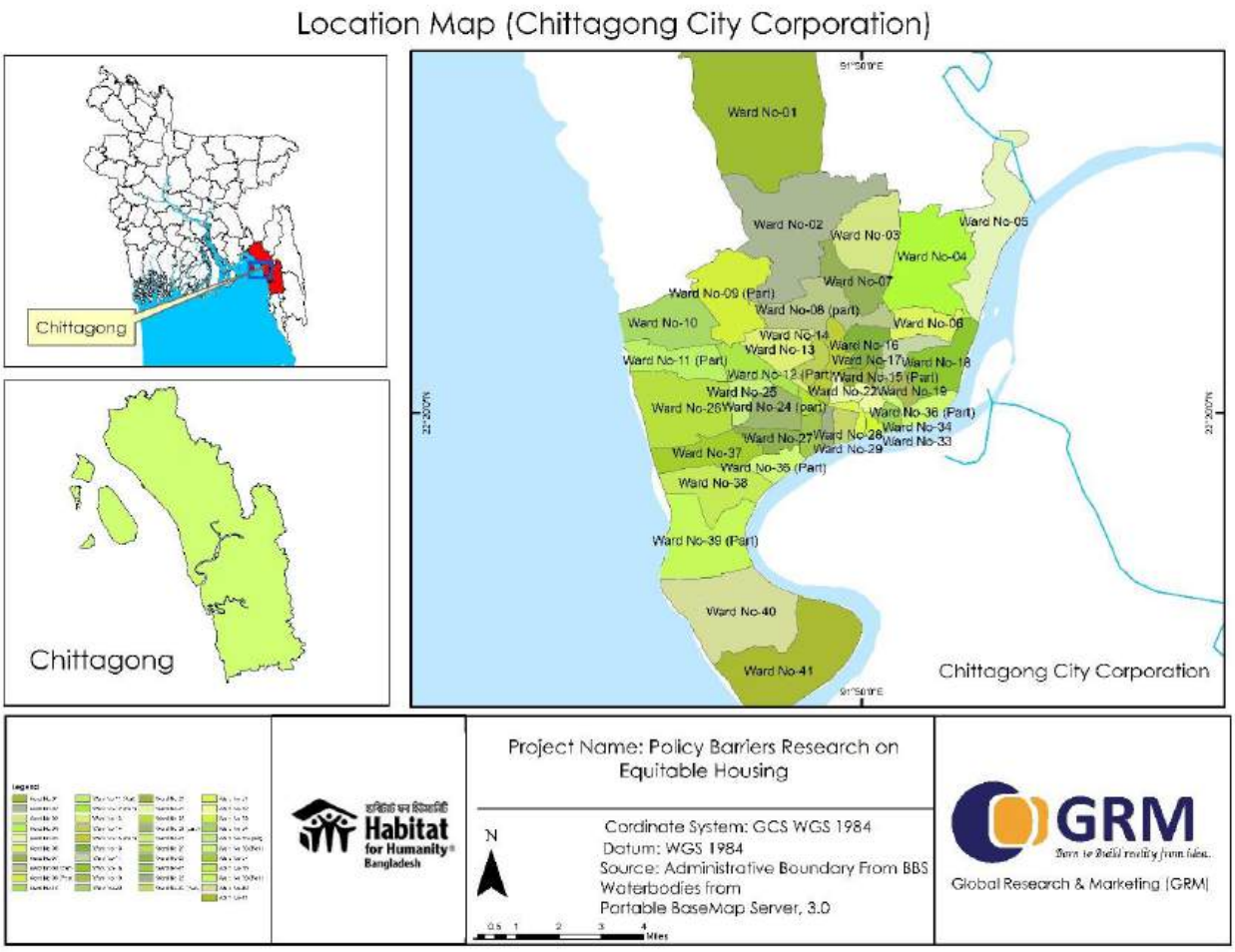


Figure 2: Chittagong City Corporation

Study Area - 3: Lalmonirhat

Lalmonirhat was a sub-division of the former Rangpur district. It was upgraded to a district in 1984. The total area of Lalmonirhat is 1247.37 sq. km (481.61 sq. miles), of which 0.33 sq. km (0.13 sq. mile) is forest area. It lies between 25º46´ and 26º33´ north latitudes and between 89º01´ and 89º36´ east longitudes. The total household of Lalmonirhat, as enumerated in the Population and Housing Census 2011, is 2,90,444, of which 31,213 (10.75%) are in the urban area [12]. Figure 3 shows the area map of Lalmonirhat.

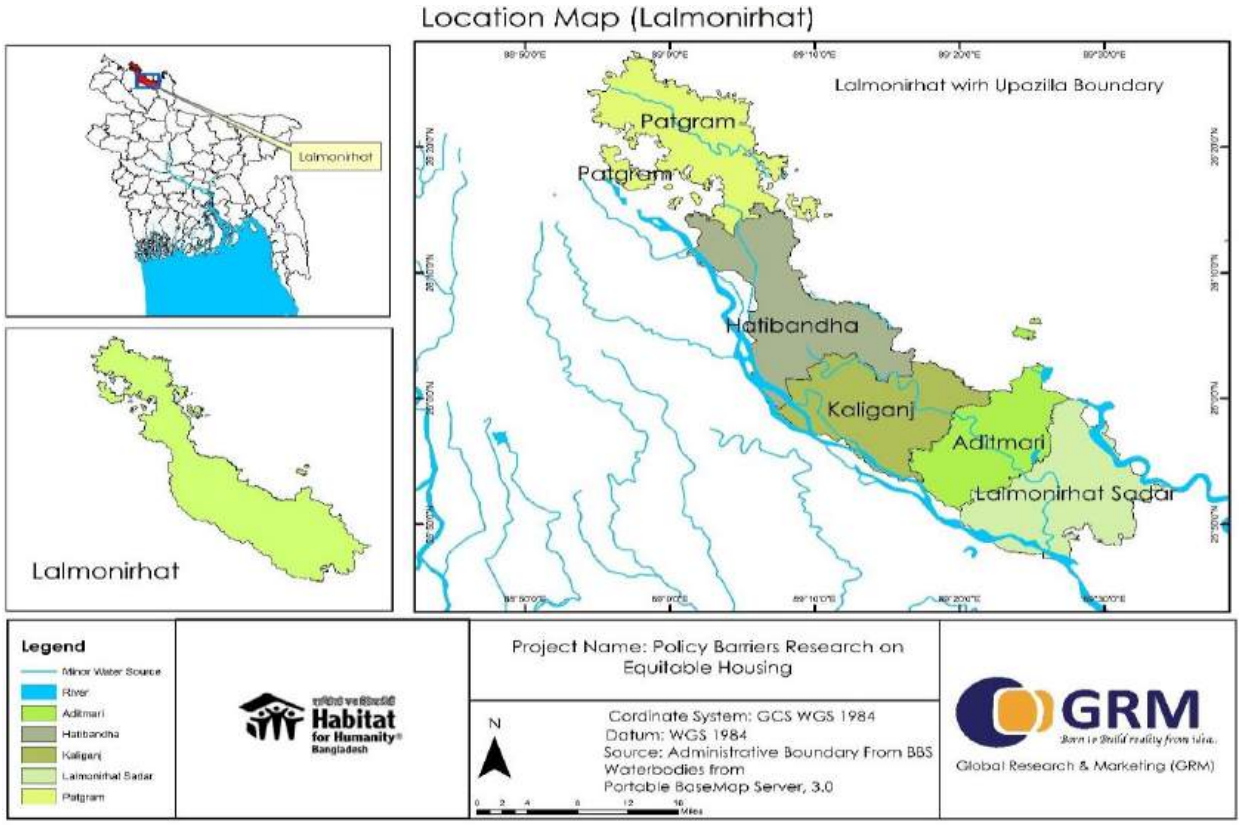


Figure 3 Lalmonirhat District

1.8 Major Study Indicators by Expected Outcomes

Table 1: Analytical framework

S/N	Objectives	Compendium Indicator	Methodology	Expected Outcome
01	To conduct research on policy barriers for decent and affordable inclusive housing for individuals and families living in slums and provide policy advocacy plan with outlines of the broad strategy.	Policy Gap Identification	Desktop Review	- The existing Housing Policy gaps
				- Areas that needs to be considered
				- The group of people those are devoid of housing policy
02	To make policy advocacy based on prioritized activities to support this action plan.	Advocacy Road Map	Desktop Review and Qualitative Research	- Recommendations from experts
				- Recommendations with justification from different levels of devoid groups of people

CHAPTER 2 - REVIEW OF THE LITERATURE

2.1 Urbanization in Bangladesh

Over the following ten years, urbanization in Bangladesh will spread quickly. By 2020, it is predicted that almost every man, woman, and child will reside in an urban area [31]. If this spread is not effectively controlled, the chaotic conditions and associated problems, such as pollution, unemployment, and an escalation of criminal activity, will likely worsen. In addition, increased social and political instability may result from the widening gap in living conditions between wealthy urban elites and informal settlers in Bangladesh.

However, with the proper growth and employment plan in place, this could create jobs in non-agricultural industries and thus help to absorb the surplus labor force that the agricultural sector is producing [30]. A growing portion of Bangladesh's population, like many other developing Asian nations, moves to urban areas in search of employment opportunities in industries other than agriculture or the services sector. For low-income nations like Bangladesh, a historical shift has occurred over the past ten years because, for the first time, the urban population in this group of nations is growing more quickly than the rural population [30].

2.2 Concepts of Housing

One of the five essential needs of people is a place to live. Additionally, it is a constitutionally guaranteed right. Therefore, the provision of "...the necessities of life, including food, clothing, shelter, education, and medical care" is a fundamental principle of state policy, according to Article 15(a) of the Bangladeshi Constitution.

The concept of "housing" is given particular attention in economic literature, but there is no accepted definition. The methods used to characterize the concept of "housing" have evolved, and changes influence these approaches in politics, economics, and other fields. Webster's Dictionary provides the following as one of the definitions for the term "housing" - Housing refers to a place provided for people to live [29].

Nowadays, the costs and benefits of housing are receiving more attention. This means that housing should be suitable, comfortable, and energy-efficient and that the costs of purchasing, building, and maintaining it should be proportionate to the advantages that can be attained.

2.2.1 Housing Budget

Housing is a significant component of most nations' economies and takes up a substantial portion of their overall economic activity. Nevertheless, despite the significance of housing, Bangladeshi banks have only provided a small percentage of their available credit for investments in this sector. The income spent on housing rent has also contributed to the importance of the housing sector. For example, on average, low-income households in urban slums frequently spend one-third of their income on rent.

In 2015, the government took up two projects at the cost of Tk 2.16 billion or US $20.8 million to provide slum-dwellers and low-income people with the chance to own their flats by paying Tk 250-275 daily instalments. There will be some 10,000 flats in the project, costing Tk 148 crore. In its second phase, the flats will be given to 1,001 more families [80].

According to the Finance Minister of Bangladesh, the World Bank has provided US $50 million to help develop standard housing facilities for the lower income people. The project's main objective is to build housing facilities for the poor informal settlements under two city corporations, a pourashava (municipality), and 19 communities, he said. He added that the project would help

develop livelihood in informal settlements by supplying water, electricity, sewerage facilities, and construction drains. [78] [79].

2.2.2 Housing Demand and Supply

The demand for residential housing units in Bangladesh is currently increasing rapidly. According to data from the 2022 IFC, there is currently a demand for 60 lakh housing units compared to a supply of only 31,500 units annually, of which the private sector supplies 17,000 units. By 2030, 10.5 million more people will be in need [35]. The IFC data showed that there is a yearly need for 2,49,000 units of housing to meet the rising demand. The data also revealed that Bangladesh has a potential Tk 4.9 trillion or $47.1 billion for affordable housing, with a current financing requirement for 35 lahks (3.5 million) homes [32], [33].

According to experts, the rate of urbanization is currently between 5 and 6 %, and by 2025, most people will live in cities. For example, the urban population density in Dhaka City increased by about 79% between 1991 and 2004, which was 4,795 people per square kilometer [32].

In order to close the housing supply and demand gap in urban areas, urban and housing policies must have access to sufficient data about the characteristics of housing demand. Adequate supply and demand matching depends on empirical evidence of household preferences at the disaggregated level.

2.2.3 Socioeconomic and Political Aspects

The physical patterns of cities and settlements, the characteristics of communal living, and the health and well-being of the populace are all outcomes of the complex social and economic dynamic that is housing. Since the Second World War, housing has historically received more political and social attention due to the urgent need for human reconstruction and rehabilitation in Europe and the need in recently decolonized nations to raise living standards for their citizens across the economic spectrum. In this situation, Jawaharlal Nehru, India's first prime minister, set a high bar with his vision and actions to provide housing and build role models. Moreover, as environmental changes intersect with sociocultural and economic factors in today's globalized world, housing is increasingly essential.

There are active partnerships between economics and policy because it has been asserted that political attitudes influence the supply of housing [52] [53]. In addition, politicians and town planners hold urban political power because regional and urban planning becomes a matter of regulating interactions between urban residents, developers, and governmental bodies.

The larger political context and people's sociocultural characteristics in light of how institutions have changed over time are both relevant to housing policy. According to Pahl (1975), the unequal distribution of life's chances is explained by the political economy of bureaucracies [54]. However, it is essential to note that there is disagreement over how professional cadres, such as urban planners, continue to exercise active power instead of merely acting as mediators [55].

Housing is a geographic issue in our developing nation because it can significantly impact fragile and priceless ecologies. The People's Republic of Bangladesh's constitution charges the government with ensuring that every citizen has access to housing. According to Article 15 of the constitution, the state must guarantee access to necessities, including housing. While the government is not required to provide shelter to everyone immediately, this implies that every citizen, regardless of social class, has a right to access shelter. Unfortunately, the government has not made much effort to address this problem since independence. Only privileged members of society and government employees have benefited from government action in this regard. The overwhelming majority must rely on their initiative to access this basic necessity.

The low-income and restricted groups have received zero consideration in the housing equation. Additionally, they risk eviction and alienation when they organize independently to build a strong

community against an unfriendly environment with low resources but limitless creativity and willpower.

There needs to be more affordable housing, particularly for those from low-income groups, in a nation where the rich are getting richer and the poor are getting poorer. 1.82 million people reside in slums throughout the nation, according to the Bangladesh Bureau of Statistics (BBS) 2022 census on informal settlements and floating population. The growing population reflects the rising demand for housing.

As a result, the affordability must be considered in order to have quality housing. Therefore, there is a need for policy initiatives and interventions to help those who earn the average wage, as well as the inclusion of social housing as a priority development policy if housing affordability is to be appropriately and adequately addressed.

2.3 Informal Housing

Informal housing implies illegal land occupation, while ex-formal housing usually refers to properties that have extended beyond the initial licensed structure without obtaining building permits. However, there could be unauthorized forms that are not illegal. Informality thus suggests more than one meaning: illegal, substandard, or not conforming to the planning regulations and building laws [35]. According to Hossain, S. (2011), some informal structures in Bangladesh lack access to basic infrastructure and services despite being in adequate physical condition (e.g., water, sanitation, electricity) [36].



Picture: Informal Urban Settlements in Mirpur 12, Dhaka

The UN relies on the term "slum" to draw attention to the urgent nature of urban issues. However, the phrase runs the risk of linking people's characteristics to low-quality housing. This is because the term "slum" naturally refers to the residents' social lives and living conditions. "I was born in the slum, but the slum was not born in me" (Jesse Jackson cited in Clemente and Watkins, 1989, p39)

As a result, it is crucial to use the term "slum" carefully and clearly because of its "social component," which can encourage prejudice against those who live there [37]. A wide variety of people live in slums, which are complex and contradictory environments with a wide range of lifestyles [35].

2.3.1 Characteristics of Slum Households

A house has a variety of characteristics, including physical traits through its material construction, utilitarian qualities through its use and value as a commodity, and aesthetic traits considering its surroundings. Many aspects of private and public life are impacted by the sophisticated structure that would be the home.



Picture: Scenario of a housing structure, City Polli Slum, South City Corporation, Dhalpur, Dhaka

It stands for the secure location—the shelter, the social setting where life performs with all its memorable moments. People's self-perceptions and desired public perceptions are reflected in it.

It is evident from the discussion on the characteristics of informal housing that a large amount of informal housing occurs in developing cities because of a lack of tenancy security, non-compliance with planning and building regulations, and a lack of utility services. A home can serve as both a place of work and psychological comfort from external pressures [39].

In most developing countries, city residents living in slums have poor-quality dwellings and limited access to basic public services and amenities.

A slum household is defined as a group of individuals living under the same roof lacking one or more of the following characteristics [38]:

- Inadequate access to safe water;
- Inadequate access to sanitation and other infrastructure;
- Informal usage of electricity and gas;
- The poor structural quality of housing;
- Overcrowding;
- Uncertain residential status.



Picture: Salma, living in this slum for more than 25 years

2.4 The Right to Adequate Housing

According to International Law, adequate housing should include at least the elements of- security of tenure, availability/access to services such as safe drinking water, energy for cooking, lighting, sanitation and waste facilities, adequate space and protection, access to employment and various social services, affordability, and access ability of the disadvantaged, etc. Various UN resolutions and legal resources were adopted recognizing the issue of housing rights for all citizens. The Universal Declaration of Human Rights, adopted in Dec 1998 (Article 25) enshrines specific rights of tenure and equal access to land for all people including women and those in poverty. UNCHS is active in shelter sector in Bangladesh since 1979 [64].

The rights of the urban poor, *baste bashees* (meaning “slum dwellers”), homeless and destitute have been recognized variously and repeatedly in international and national declarations and charters. According to the "Universal Declaration of Human Rights" of the United Nations, "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, medical care, and necessary social services,” [40]. People have the right to adequate housing, which is recognized by numerous international human rights treaties, including the 1948 Universal Declaration of Human Rights, the 1965 International Convention on the Elimination of All Forms of Racial Discrimination, the 1966 International Covenant on Economic, Social, and Cultural Rights, and the 2006 Convention on the Rights of Persons with Disabilities [41].

Numerous declarations and action plans, such as the Millennium Declaration and Goal 7 of the Millennium Development Goals, Agenda 21 (1992), Istanbul Declaration on Human Settlements (1996), Vancouver Declaration on Human Settlements (1976), Habitat Agenda (1996a), and others have supplemented these international human rights treaties (2000).

Indicator 11.1: "Proportion of urban population living in slums, informal settlements, or inadequate housing" and Target 11.1: "By 2030, ensure access for all to adequate, safe, and affordable housing and basic services and upgrade slums" are both SDG targets and According to International Law, adequate housing should include at least the elements of- security of tenure, availability/access to services such as safe drinking water, energy for cooking, lighting, sanitation, and waste facilities, adequate space and protection, access to employment and various social services, affordability, and access ability of the disadvantaged, etc. Various UN resolutions and legal resources were adopted, recognizing the issue of housing rights for all citizens. The Universal Declaration of Human Rights, adopted in Dec 1998 (Article 25), enshrines specific rights of tenure

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Indicator 11.1: "Proportion of urban population living in slums, informal settlements, or inadequate housing" and Target 11.1: "By 2030, ensure access for all to adequate, safe, and affordable housing and basic services and upgrade slums" are both SDG targets and indicators that support the right to adequate housing. Goal 11 of the Sustainable Development Goals (SDG) is to "Make Cities and Human Settlements inclusive, safe, resilient, and sustainable" [42].

In response to The United Nations' declaration in 1988 for the formulation of Housing Policy by Nations and the 1992 Rio de Janeiro Declaration on Environment and Development by the United Nations, the Government of Bangladesh formulated the first-ever Housing Policy of the country in 1993. In describing the country's housing problems, the policy expressed concern over the concentration of population in major cities, where housing is becoming a severe crisis without the government's influential role in creating affordable housing [43].

In addition, while the shelter is a person's fundamental need everywhere in the world, adequate housing goes beyond that. The term "adequate housing" refers to a place that is safe and private, with benefits such as physical accessibility, structural stability and durability, adequate infrastructure, optimal health-related factors, and environmental quality, all of which are provided at a reasonable cost and meet higher-order human needs such as peace and self-worth. With the active participation of all housing stakeholders, adequacy should be established while allowing for cultural identity on an equal and nondiscriminatory basis (Figure) [44], [45], [46], [47], [48]. A clause in UN-Habitat (2002) [49] states that a lack of funding is not a justification for not enforcing the right to housing.

Table 2 Adequate Housing Components (Un-Habitat, 2014b)

Adequate Housing						
Security of Tenure	Habitability	Accessibility	Affordability	Availability of Services, Materials and Infrastructure	Location	Cultural Adequacy

To develop a comprehensive definition of housing rights, it is necessary to consider various contrasting aspects, including private vs public property ownership, owned vs rented housing, privately constructed vs state-built housing, total vs partial or no state intervention in housing

distribution, and subsidized vs market-priced housing [50], [51]. Despite efforts by governments to adhere to international housing rights agreements, the focus on housing rights is minimal due to potential backlash if they are not met [50] [51]. As a result, the world's poorest people are forced to live on subpar land, such as flood plains, hillsides, along railroads, waste dumps, and in crowded slums because they lack access to land and housing. Therefore, effective policies are crucial to ensure the right to affordable housing for all. To ensure everyone has access to affordable housing, experts advise the government to create appropriate policies, implement a proper land management system, and support real estate investors. The real estate sector should be considered when formulating plans that can be realistically implemented.

2.5 Relevant Legislation and Policies

Housing is an important area of socioeconomic and social policy and can also be implemented as a crucial component of Keynesian socioeconomic policy that is pro-development, interventionist, and anti-cyclical. Therefore, effective policies and strategies, their proper implementation, and access to formal housing are crucial options to decrease informal housing. Urban planning and growth management policies may decrease informal housing as a lack of planning and growth management policies can lead to informal sprawl development.

This study addresses housing accessibility for lower-income individuals. Informally rented housing may benefit from the legalization and regularization of housing by obtaining a secure lease. However, improvements in infrastructure and service delivery may not always lead to improvements in housing if other conditions, particularly security of tenure, remain unchanged. The likelihood of housing investment is positively and significantly affected by increased security of tenure. As a result, legalizing land tenure is covered by policies for upgrading settlements.

Despite the difficulties and criticisms of these strategies, there are few other options for affordable housing solutions and regularization and formalization to reduce informal housing in developing cities. According to the UN Commission on Human Rights resolution 1993/77, every woman, man, and child have the right to a secure place to live in peace and dignity. The Male Declaration of 1990 recognized the need for shelter and urged the member countries of the South Asian Association for Regional Cooperation (SAARC) to work together to provide housing that is appropriate for their particular socio-political and economic circumstances [56]. In fact, the issue of housing rights and environmental degradation, which affects housing in urban areas and is common to all South Asian countries, has frequently come up in regional forums.

In Bangladesh's urban areas, municipalities and development authorities implement housing policies, planning laws for land use, and building construction in accordance with the law. Legal tools used to effectively control housing development in Bangladesh's towns and cities include the East Bengal Building Act of 1952, Building Construction Regulations of 1984, Building Construction Rule of 1996, and Building Construction Act of 2006. Housing, planning, and the environment in Dhaka are impacted by a number of laws and statutory bodies. The following discussion covers the main laws and organizations:

2.5.1 National Housing Policy (NHP) 1993

The National Housing Policy (NHP) of Bangladesh incorporated the recommendations of the Global Strategy for Shelter and Agenda 21, making it the Government of Bangladesh's most comprehensive and conclusive statement on housing. The needs of socially vulnerable groups were given special consideration in the policy. The policy proposed the formation of a National Housing Authority, suggested the relocation of squatters from areas that need to be reclaimed for public interest, and provided for the provision of physical amenities and basic social services in slums and squatter settlements. It also recommended encouraging slum renovation and progressive housing development with security of tenure, and emphasized the importance of neighborhood involvement, volunteerism, and local government management in the housing sector (GoB, 1993).

Additionally, the national housing policy of 1993 commits the government to take initiatives in housing as a provider for weaker sections of the population, and as a facilitator in all housing initiatives. A significant development in the housing sector has been the adoption of the National Housing Policy (NHP) in 1993 (amended in 1997). The basic principle of the 1993 NHP is that the government would play the role of an enabler or facilitator in the housing sector (Article 4.2), rather than the role of a developer or provider. The 1993 NHP also promises special attention to the housing needs of women, particularly women in difficult circumstances (Article 5.12) and disadvantaged women, such as widows, single women, and women-headed households living below the poverty line (Article 14).

2.5.2 Dacca Master Plan 1959

The first approved urban plan for Dhaka was the Dacca Master Plan from 1959. It assumed an average annual population growth rate of 1.75 percent and covered the area that was then known as DIT, which was about 320 square miles (820 square kilometers) and had a population of just over 1 million. As a result of urban renewal, the report placed emphasis on the rehabilitation of displaced people and slums. Two new residential developments were proposed for the low-lying areas of Dhaka to accommodate the city's projected population growth, with the proposed residential area intended to have a gross density of 75 people per acre, raised above the annual flood level.

2.5.3 Dhaka Metropolitan Area Integrated Urban Development Project (OMA/UDP) 1980

To direct and control the future expansion of the Dhaka Metropolitan area, the Integrated Urban Development Project for the Dhaka Metropolitan Area (OMA/UDP) was created in 1980. It established a framework for the development of the Dhaka City Flood Action Plan (FAP) and provided prototype proposals for low-income housing projects. However, the OMA/UDP was never formalized as a legal entity and did not provide official policy recommendations.

2.5.4 Dhaka Metropolitan Development Plan (DMDP) 1995-2015

Government policy on urban expansion and the way it needs to be addressed with increased housing demand is driven by rapid population growth. The Dhaka Metropolitan Development Plan (DMDP) 1995-2015, which was enacted in 1997, was prepared with financial and technical assistance from the United Nations Commission for Human Settlements (UNCHS) and the United Nations Development Programme (UNDP) to support this policy. The DMDP is divided into three tiers of plans: (a) the Structure Plan (1995-2015), (b) the Urban Area Plan (1995-2009), and (c) the Detailed Area Plan (1995-2009). In fact, the first two tiers of the DMDP were completed in 1995. RAJUK started working on the third tier, or the OAP, in 2004, and it was able to finish and put into effect in 2010. The DMDP advocated for Dhaka's outward growth by encroaching on suburban and agricultural land. The idea of a low-rise, low-density city with lengthy travel times is produced by the recommendation to connect new developments with more roads and highways.

2.5.5 Building construction rules

The Building Construction Act of 1952, passed in 1984, served as the first building regulation that applied to Dhaka. In 1996, the Building Construction Rules (BCR) were updated (GoB, 1996). The Dhaka Metropolitan Building Construction Rules (DMBCR), which were enacted in 2008, and the Building Construction Rules (BCR) 1996 were both revisions of the BCR 1996 that included a Floor Area Ratio (FAR) (GoB, 2006; 2008). In accordance with this regulation, the building's coverage area, allowable floor space, building height, and other factors were controlled. It made it possible to create open spaces inside plots and a more livable design. The implementation of the BCR is the responsibility of the Rajdhani Unnayan Kartripakkha (RAJUK). The Bangladesh National Building Code (BNBC), which was published in 1993, was only meant to serve as advice for those who design and construct buildings; it was never put into effect.

2.5.6 Private Residential Land Development Rule 2004

The industry standard for residential land development projects by private businesses is the Private Residential Land Development Rule (PRLDR) 2004. This outlines the requirements for approving land projects, including minimum size requirements, the maximum area that can be sold, land use, and safeguarding client interests. This regulation prohibits the expansion of land projects in environmentally sensitive areas, such as along existing canals, rivers, and other bodies of water (GoB, 2004).

2.5.7 Bangladesh environment legislation and guidance

In 1995, the Environment Conservation Act (Act No. 1 of 1995) was passed to repeal the Environment Pollution Control Act of 1977 and provide for the protection, conservation, and advancement of environmental standards. The Act also controls and reduces environmental pollution. In 1997, the Environment Conservation Rules (ECR) were published, making some key provisions of the Act fully effective. Environmental Quality Standards (EQS) have been established for air, water, soil, and other areas. The implementation of environmental guidance in Dhaka and throughout the country is the responsibility of the Department of the Environment (DoE).

2.5.8 Urban governance in Dhaka for the implementation of housing, planning and environmental policies, rules and regulations

In Dhaka, there isn't a single development authority (DMDP, 1997; Islam, 2005). The system of urban governance in Dhaka is very convoluted and disorganized. According to Islam (2005), at least 41 organizations under 20 Ministries are involved in development work in Dhaka. The uncertain relationships between these agencies create a highly complex situation regarding the city's urban governance system. Some of these organizations are national organizations that operate outside of Dhaka, throughout the country. Some specialized organizations only have jurisdiction within Dhaka. Additionally, not all of these agencies have jurisdiction over the entire city. While some agencies are responsible for multiple goals, others are only responsible for one.

2.5.9 National Policy for Safe Water Supply & Sanitation 1998

The National Policy for Safe Water Supply and Sanitation 1998 aims to regulate safe water and sanitation as essential issues for the development of public health. The government's goal is to ensure that all people have access to safe water and sanitation services at an affordable cost. The policy also states that Water Supply and Sanitation Agencies (WASAs) and relevant agencies should support and promote collective initiatives in slums and squatter settlements to access water supply services on a payment basis.

2.5.10 8th Five Year Plan

The main focus of the 8th Five-Year Plan is promoting prosperity and fostering inclusiveness. The plan aims to bring Bangladesh closer to attaining Upper Middle-Income Country (UMIC) status, achieve major Sustainable Development Goal (SDG) targets, and eliminate extreme poverty.

In addition to institutional reforms to promote the development of strong local government institutions (LGIs), the 8th FYP will invest heavily in critical urban services such as water supply, drainage, sanitation and waste management. The funding needs for the urban sector are significant, and without fiscal decentralization, service delivery will continue to be inadequate due to limited ADP funding.

According to the 8th FYP, urban poverty progress stagnated during 2000-2010, and in 2016, this may partly be explained by the explicit inclusion of the slum population in the 2016 Household Income and Expenditure Survey (HIES). It may also reflect the relative absence of social security programs in urban areas. While the government's emphasis on rural poverty is well-placed given the continued concentration of the poor in rural areas, there is a need to give greater attention to urban poverty due to continued strong out-migration from rural areas to urban areas. The plan also states that government subsidies and grants will be provided for low-cost housing for the poor, but

it does not specifically mention any upgradation of squatter settlements in the urban areas of Bangladesh.

2.5.11 National Housing Policy 2008

The Ministry of Housing and Public Works also developed a draft national housing policy in 2008. The policy states that the housing sector's current institutional arrangement incorporates a variety of governmental organizations, non-governmental organizations, and private developers, as well as public investment policies and programs through the national five-year plans, other national development plans, and the Annual Development Program (ADP) [43]. The Housing Policy 2008 aims to make decent housing accessible to all citizens and to develop homes, communities, and workplaces on an equitable and sustainable basis, so that everyone can access comparable health facilities, secure housing, and other utility services at a reasonable cost.

2.5.12 National Housing Policy 2016 (Draft)

Everyone has a right to decent housing, which is recognized by the National Housing Policy (NHP). The objectives of NHP are:

1. Accessible housing to all strata of society.
2. To make suitably located land at affordable price
3. Rehabilitate disaster as well as fire affected household
4. Develop new strategies and undertake revision of the policy to cope the emerging housing needs and problems
5. Develop a property tax base to promote housing

In the policy 4.7.2 rehabilitation opportunities must be created under the scope of government adopted "Ghore Fera" or similar programs and necessary activities need to be undertaken within the objectives [57]. However, the government and numerous other institutions have conducted forced eviction in violation of the policy's guidelines.

2.5.13 Detailed Area Plan (DAP)

The Detailed Area Plan (DAP) is a comprehensive document containing a vast amount of data pertaining to the future of the city of Dhaka. The document covers various aspects of the city, including land-use plans and the demarcation of canals and flood flow areas. According to the plan, the city will be renamed the Dhaka Metropolitan Region (DMR) and will cover an area of 1528 sq km. [59]. The DAP emphasizes the need for land for low-income individuals to live. However, the construction workers in Dhaka are not familiar with the terms used by governmental bodies, business developers, architects, and planners for different types of housing, such as group housing, social housing, affordable housing, and consolidated housing. It is important to note that the DAP's description of "block housing" served as a model for the emergence of these housing typologies. In order to translate them into policy terms and the production process, it is necessary to understand each of these categories. However, the DAP does not give this issue the attention it deserves.

2.5.14 National Land Use Policy

Bangladesh's land use planning needs improvement. Agricultural land should not be converted for non-agricultural uses or used for irrational housing developments. Intelligent land use planning should be considered a strategic national interest due to the country's high population density. In particular, housing development agencies are increasingly pressuring the conversion of agricultural land for housing development. This conversion often lacks logical integration with the overall urban planning process and negatively impacts those whose livelihoods depend on the land. [60].

The government must take action to improve the current systems for allocating and distributing land by increasing equity, accountability, and transparency. Many urban residents can no longer

afford land prices or housing market rates, which have risen significantly. There is a pressing need to develop and implement strategies to improve the delivery of land for affordable housing options

Additionally, the Ministry of Land has implemented a number of initiatives for the advancement of women and the protection of their land rights. Greater economic security for women is ensured by updating land records and making sure their names appear in the digitized records, which in turn gives them a social standing. Shelters, apartments, sanitary latrines, tube wells, and other amenities are provided for the social security of landless slum dwellers and rootless families, river erosion victims, and rootless people in Dhaka city [61]. In addition to these, the members of these families are receiving loans and training for income-generating projects to help them out of poverty.

Flats under PPP on government land are being constructed to provide the rootless informal settlements and low-income family's women at a very low cost. Agricultural *khas* lands have been allocated among 26,168 landless women during the last three fiscal years through District, Upazila and Union Land Offices under Poverty Reduction Programs. With "Kabuliat Deed" for both husband and wife, agricultural *khas* lands have been distributed among landless families [61].

2.5.15 Acquisition and Requisition of Immovable Property Act, 2017

Land acquisition is the result of a state using its eminent domain authority, which gives the government the right to disregard private property rights in the name of the "public interest." As an excessive use of power may result in the violation of the citizen's property rights, the acquisition of land by the state is a common practice that involves differing opinions, opposing viewpoints, and many complications. In order to carry out development projects in the public interest, governmental, non-governmental, or quasi-governmental private agencies or organizations may purchase land with the state's prior consent. [82].

Bangladesh has insufficient land to support its large population. Many development projects were initiated between 1960 and 1970 without proper relocation plans. The Kaptai Hydroelectric Dam, a well-known project, was completed in 1961. Approximately 100,000 members of indigenous tribes were displaced for this project, and 54,000 acres of land were acquired, but no resettlement facilities were provided as the laws were silent on the matter [84]. As a result, the majority of the time, land acquisition causes distress for private property owners. According to the Acquisition and Requisition of Immovable Property Act, 2017 [83] "Acquisition means acquiring the ownership and possession of any immovable property for any requiring person or organization in exchange for compensation or rehabilitation or both."

2.5.16 Perspective Plan

Perspective Plan 2041 [63] has a vision for urban sector is to:

- Have an economy where 80% of the population lives in urban areas and enjoys a quality of life that is comparable to those found in the present-day high-income economies of North America, Europe and Asia.
- An urban physical environment where there is a proper balance between ecology, the natural environment and the needs of the urban population. In particular, all cities will be flood-free with proper drainage, modern sewerage and proper waste management.
- An urban social structure where there is no incidence of absolute poverty, there are no slums and every household has a basic minimum housing quality.
- An urban service industry that provides quality urban infrastructure and urban services on demand and in good quality.
- An urban governance structure that is elected by the residents, is responsive to the needs of the residents and is largely self-financing with a healthy and sustainable combination of urban betterment taxes, predictable national government transfers, cost recovery from services provided and responsible borrowings.

According to the UN definition, 55 percent of households were considered slums in 2018, but PP2041 aims to reduce that number to 0 percent by that year [63].

The government plans to increase efforts to address the portion of society that is most vulnerable, disadvantaged, marginalized, and socially excluded. The Chittagong Hill Tracts and plain districts' ethnic minorities will receive special attention. Through the full implementation of the National Social Security Strategy (NSSS) of Bangladesh [63], efforts will be strengthened to support individuals with disabilities, dalits, bede communities, people who live in slum areas, chars.

2.5.17 Sustainable Development Goals

Housing, particularly slum housing, is a crucial component of measures taken by the government to achieve the Sustainable Development Goals (SDGs). Adequate and affordable housing leads to improvements in health, education, and economic opportunities. Studies have shown that a 1% increase in urban population growth can lead to a 2.3% increase in the incidence of slums in Africa and a 5.3% increase in Asia.

The reasons for slum formation in developing regions include rapid urbanization, ineffective planning, lack of affordable housing options for low-income households, dysfunctional urban, land, and housing policies, a shortage of housing finance, and poverty. To achieve the SDGs, support must be provided for the world's 1 billion slum dwellers to lift themselves out of poverty and live free from exclusion and inequality. In order to achieve the Sustainable Development Goals, the world's 1 billion slum dwellers must be given the support they need to lift themselves out of poverty and live free from exclusion and inequality. Adequate and affordable housing is key to improving their living conditions.

SDG 11 aims to make cities and human settlements inclusive, safe, resilient and sustainable and access to improved water source will be ensured for all urban dwellers. As well as ensure sustainable urban development that supports increased productivity, investment and employment.

The reason Bangladesh facing challenges to achieve SDGs is because high population density, aging and inadequate infrastructure, lack of affordable housing, slum creation, flooding, pollution and congestion are only some of the issues at the top of today's national, regional and local governments' agendas.

2.6 Slum Eviction

The awareness of the need to increase national and international efforts to produce, deliver, and improve shelter for all was confirmed during the International Year of Shelter for the Homeless in 1987. The UN General Assembly endorsed a proposal by the Commission on Human Settlements



Picture: An old woman who do not have any place to go after the eviction.
Source: Palash Islam/AFP. Scrol.in

(Resolution 43/18; 20.12.88) to undertake a global strategy for shelter for all by 2000. The resolution recognizes that adequate and secure shelter is a basic human right and is essential for fulfilling human aspirations. The goal is to provide shelter for all income groups, particularly those living in slums and squatter settlements, which can only be achieved with a comprehensive shelter strategy that prioritizes, identifies affordable approaches, and allocates resources properly.

The National Housing Policy (NHP) of Bangladesh emphasizes the protection against forced eviction. Paragraphs 5.7.1 and 5.7.2 state that the government will take steps to avoid the forced relocation or displacement of slum dwellers, promote in-situ upgrading, slum renovation, and progressive housing developments with the conferment of occupancy rights wherever possible, and undertake relocation with community involvement for clearance of priority sites in the public interest. Thus, forced eviction of squatters without proper legal notice and without resettlement is a violation of human rights and goes against Bangladesh's state policy.

The objectives of the National Housing Policy (NHP), as outlined in paragraphs 3.1 and 3.3, are to make housing accessible to all segments of society, with a high priority given to disadvantaged, destitute, and homeless individuals. Additionally, the policy aims to develop alternative strategies for reducing the need for slums and to relocate those living in them to suitable places. The government acknowledges the difficult living conditions of the poor in slums and squatter settlements. However, the implementation of all provisions of the NHP is still incomplete, and no law has been enacted based on it, and it is not expected that such a law will be passed in the near future. Therefore, the NHP does not provide significant legislative protection for the urban poor.

2.7 Government Rehabilitation Programme

The government has implemented various housing support projects, such as the Cluster Village project to rehabilitate people affected by cyclones in coastal areas, the Ideal Village project in which land and housing titles were jointly given to low-income men and women, the Shelter project, a Housing fund for NGOs to provide housing for rural poor, and the 'Return to Village Project' to rehabilitate urban informal settlements evicted by the government.

During the 1990s, the market housing supply in Dhaka fell short of the housing needs of the city's growing population, particularly poor urban migrants. As a result, the urban poor built their own housing in informal settlements, often referred to as "slums" or "bostis." However, the government has not recognized the collective capacity of these urban dwellers and has mostly focused on solving the housing problem of the poor through resettlement in recent decades. For example, the government successfully carried out the Baunia Badh Bosti resettlement between 1990-1996 for 2,600 families. In comparison, the Bangladesh Rehabilitation Project (BRP) was unprecedented in its scale. BRP promised to provide housing to nearly 100,000 urban poor in its over 15,000 apartment units.

The project was designed for informal settlement ("slum") dwellers and low-income people from across the city, where low-income referred to third and fourth category low-earning government officials. Currently, in its incomplete state, BRP consists of 18 buildings, out of which six are allocated for informal settlement dwellers. The type-A flats in these buildings are 215 square feet with one room, a kitchen and a toilet.

In 1999, a High Court order by the Awami League government in power announced three rehabilitation schemes designed to encourage slum dwellers to return to their villages. The government sought to simultaneously halt the influx of rural migrants into Dhaka, alleviate urban poverty, and improve the city's environment. Under the Ghore Phera (Return to Home) Project, each family willing to go back to their village was to be given generous loans for the construction of a house and for self-employment. In total, 1,746 families received these loans and returned to their villages [65] (COHRE and ACHR, 2001).



Picture: Asrayan Project
Source: Bangladesh Sangbad Sangstha (2022), National News Agency of Bangladesh

The Awami League government-sponsored scheme was known as the Asrayan I (Village Shelter) program. This project offered basic housing in barrack-like tin structures, with common cooking facilities, use of a common pond for fishing and other needs, and a community room. Through this project, approximately 300,000 homeless families were relocated [65]. Most of these families were not, however, evicted from informal settlements [65].

The Adarsha Gram Prokolpa (ideal village project), was a housing credit program. Due to a lack of employment opportunities and inefficient monitoring, many loan recipients returned to Dhaka (ASK, 2000, 2001).

After a five-year pause from the project's first announcement, the Ministry of Land signed a contract with a private developer, North South Property Development Limited (NSPDL) in September 2003. Earlier that year, before the construction began, the Ministry of Land attempted to evict Bhasantek dwellers.

The BNP-led government initiated the "Bhashantek Rehabilitation Project" in Mirpur in 2004 for the construction of 111 six-story buildings for slum dwellers losing their shelters in eviction drives. The project, initially awarded to the private realtor North South Property Development Ltd (NSPDL), was supposed to deliver 13,000 flats in five years ending in 2009. However, the developer's contract was revoked in October 2010 due to allegations of corruption and failure to deliver the flats on time.

The project was later handed over to the National Housing Authority. Investigation revealed that the NSPDL had pocketed additional profits by selling 1,056 flats in 10 buildings to well-off families at higher prices, depriving poor households of their right to the flats. As a result, the ministry decided in December 2015 to abandon the plan for the construction of remaining buildings and

instead use the land for building quarters for government employees. This project was a major failure on the government's part, not only in terms of delivery but also in terms of making the poor people suffer as they exhausted their hard-earned money in investing in the flats for a better living. Many of them were even assaulted, according to them, by goons allegedly hired by the developer to clear up the settlement.

The purpose of the Asrayan Project 2 is to rehabilitate the landless, homeless, marginalized, and helpless poor in Bangladesh, alleviate poverty by creating income-generating activities, and enable the beneficiaries to make a living by providing loans and training. The government is providing houses for those who do not own land in their home villages but want to return through the Asrayan Project-2. Free food will be provided for six months to assist beneficiaries of the project to find employment opportunities and earn their living. The ADP for the current financial year (2021-22) has allocated Tk 300 crores for this project [66].

The main activities of the project include the rehabilitation of 4,85,092 landless, homeless, uprooted, and helpless families by building 5,149 paved barracks, construction of 5,078 CICIT barracks in char areas, construction of 4,393 semi-permanent barracks, construction of 60 multi-story buildings, construction of 1,120 houses, construction of centers, construction of 580 specially designed houses, construction of 565 ponds, internal roads, box culverts, paved drains, and slope protection. Additionally, the project will include the installation of shallow/deep tube wells in all project villages and construction of internal roads. [66].

According to the Planning Commission, the project will provide housing facilities for landless, homeless, uprooted, and poor people. It will also make a significant contribution to the development of backward rural populations by creating employment through various training programs. In line with the objectives and goals of the Eighth Five Year Plan, this project will improve the lives of those living in slums.

Additionally, the Prime Minister has announced that over 300 apartments in Mirpur have been constructed by the National Housing Authority for slum residents to live in as tenants. She emphasized her government's initiatives to address the housing problem for slum dwellers and highlighted the inhumane conditions of these areas. The new tenants can pay rent on a monthly, weekly or daily basis, according to their convenience. [67].

2.8 Challenges for Bangladesh

Housing is no longer just a question of providing shelter, but rather a commercial enterprise in a neoliberal economy. It is viewed less as a way to build social communities and more as a means of allocating and apportioning land in a climate of real estate extremism, where those who have more receive more subsidies and those who have less receive none. Housing is now understood more through financial terminology, such as, loans, mortgages, and equity. The production of housing has shifted away from the traditional "tower" model, but there is still limited provision for high-density, low-rise developments. The ecological impact of housing is often overlooked in favor of financial considerations, rather than being considered as an important factor in the planning process.

With a housing shortage of six million, the overall housing situation of the country is poor compared to the pace of development. BBS claims there was a housing shortfall of 60 million urban people by 2021. If the total urban population reaches 100 million by 2050, a minimum of 0.1 million housing units should be supplied in the market every year [62].

The bigger challenges are:

- Land scarcity in urban areas. The increasing number of homeless and informal settlements, speculation of land, the high price of housing construction materials, the high rent of the

house, insufficient health service, middle-class and lower-middle-class are not capable to purchase a house within their limited budget –all causes are responsible to create housing crisis nowadays.

- Over the years a minimum of 10 lakh units of new housing will be needed as per the growing populations. To provide housing or housing opportunities for the vast multitude of people living in vulnerable conditions. Creative economic partnerships and incentives may go towards creating housing of diversity.
- Housing demand for the garment workers has put enormous pressure on existing housing stock of Dhaka city.
- Natural Disasters is one of the reasons of migration. And it is difficult to manage the migrant's people in urban areas as they are floating from one place to another. The construction material of most of the houses are not climatic resilient and thus very easily they might be homeless due to natural calamities. The disastrous people need housing (Housing and Public Works, 2017)
- The enhancement of slum dwellers in towns has made severe housing crises in recent years.
- The tendency of building up slums and squatters on private land, illegal possession on government *khas* land and over urbanization have created a housing crisis.
- The provision of housing loans is a big problem in this sector. The housing is still now considered a personal and family issue.
- People who live in slums in Dhaka, the city with the highest density of people, pay more in rent per square foot than those who live in some affluent neighbourhoods.
- Bangladesh is having a lot of trouble relocating the residents of informal urban settlements due to a lack of rehabilitation plans.

Government land may be allocated to developers for the purpose of creating dense, mixed-income communities. In this model, a certain percentage of the area or volume in the development would be designated for low-income housing. For this approach to be successful, it is essential to have developers who are socially responsible and committed to creating new models and opportunities, as well as a state that is actively engaged and willing to support these efforts.

CHAPTER – 3: METHODOLOGY

3.1 Brief Outline of the Methodology

The approach and methodology to be applied in this project is based on our organization's past experiences, previous involvement in similar types of projects, and sound technical and social practices. Our approach reflects our commitment to providing high-quality services that contribute to sustainable development through effective and realistic performance of the consultancy tasks. In light of the project's purpose and scope of work, we have established a multi-disciplinary approach that will be integrated to achieve the services within the contract period. We have developed a logical sequence of structured steps that will lead to the successful completion of the assignments. With this description, we aim to demonstrate our understanding of the core issues and problems and our plan for addressing them.

3.1.1 Research Design

The study employed a qualitative research design to effectively achieve its goals and objectives. The design allowed for the exploration of an under-researched area and facilitated the active participation of participants with limited research experience.

The research design did not adopt a purist approach, but rather was informed by principles of participatory research. This approach counters the power imbalance in the research process and promotes inclusion by actively encouraging the active involvement of all participants. The principles of the narrative research approach were used in the data collection and analysis stages of the study. The narrative research design values human subjective experiences and does not hinder the active involvement of participants. The narrative design principles enhanced the exploration of advocacy outcomes by encouraging participants to express their views, perceptions, experiences, and feelings in a non-judgmental and open space.

In contrast to quantitative research, which is dependent on the sample size to achieve its goal of generalizing sample characteristics to population characteristics, qualitative research size is not affected by the sample size in the same way (Pat ton, 1990; 2002; Glaser & Strauss, 1967; Morse, 1994; Creswell, 1998). In the case of qualitative research, the sample size needs to be figured out in accordance with the goals of the investigation, the amount of time that is allocated, and the resources that are at one's disposal [14] [15]. According to Patton [14] the richness in the information of the cases picked and the analytical expertise of the researchers are more closely connected to the validity, meaningfulness, and relevance of the insights obtained from a qualitative survey than the sample size of the survey. According to the literature, the sample size of a qualitative study needs to be big enough to capture the majority of all of the perceptions, which would ultimately lead to the achievement of saturation [16] [17] [18].

The number of people in the sample ought to be determined by the idea of saturation [15]. According to Morse [16] to properly test the grounded theory, it is necessary to conduct three to four focus group discussions with a total of around 30 to 50 participants each [17]. on the other hand, contends that a total of twenty-five to thirty responders is enough. Interviews for qualitative research reports usually consist of 20 to 30 participants, who are chosen to be representative of the population of interest [19]. Qualitative study will be employed to meet the purpose of the study. The qualitative study will be organized and conducted mainly with the facilitators/ secondary stakeholders. The respondents for the qualitative study will be purposively selected in cooperation

with the project team. The following sections have a closer look at the practical aspects of the study.

3.1.2 Selection of Slums

After extensive field visits, slums were selected for data collection for this study. As most of the slums in Dhaka South City Corporation are small in size, it was decided to select slums from Dhaka North City Corporation, Dhaka South City Corporation, Chittagong metropolitan city and Lalmonirhat district (Chapter 1).

In Dhaka North City Corporation, slums were selected from Mirpur, Mahakhali, and Tejgaon (Chalantika slum, Jhilpara slum, Sat-tala slum, and Tejgaon Railway slum). In Dhaka South City Corporation, slums were selected from Dhanmondi and Dhalpur (City Palli, Hajaribagh slum and Pura). In Chattogram Metropolitan Bastuhara slum, Yusuf Coloni slum, and from Lalmonirhat district Santinogor slum, and Shahjahan Coloni were selected for conducting the research.

3.1.3 Field Team Recruitment Training

Initially, the core research team of GRM conducted the qualitative interviews. However, for our field data collection, we recruited four members to assist with note-taking, facilitation, and arranging focus group discussions (FGD) and in-depth interviews (IDI) with respondents from different slums. Additionally, female Field Workers were also recruited before the fieldwork began. One of the criteria for selecting female Field Workers for a particular area was the proximity of their residence to the field site. The recruited members were trained before data collection on the use of research instruments, data collection devices, and interviewing skills, as well as administering the consent forms.

3.1.4 Semi-Structured questionnaires for in-depth Interview & Focus Group Discussion

The research officer established a semi-structured questionnaire for FGD, IDI, and KII data collection with the help of the Team Leader and Urban Planner. The research team visited each location with the field team to ensure the quality of the data.

Data was collected on various factors such as age, sex, disability, household head, migration (as outlined in the questionnaire found in the appendix), possession of household items, construction materials used for the roof, wall, and floor of the main dwelling, source of drinking water, type of latrine, fuel for cooking, sharing of water sources, latrines, and cooking places, garbage disposal, ownership of land and house, number of dwellings and dwelling area.

3.1.5 Semi-Structured questionnaires (Key Informant Interview)

The views, experiences, and opinions of stakeholders on informal housing in Dhaka were included in this participatory research. Prior to the field visit, interview candidates were chosen from four groups of stakeholders: (a) policymakers, decision-makers, and statutory consultants; (b) professionals and academics; (c) government officials; and (d) NGO representatives.



Taking key informant interview from an old aged person with disability in Jhilpar slum

It is not practical to select a large "representative sample" in qualitative research because the organization and analysis of the data takes a significant amount of time. Instead, the study aimed to gather the expertise, viewpoints, and perspectives of stakeholders from various groups to maintain inclusivity and a collaborative approach. A combination of snowball and reputational selection methods were used to select the professionals from various organizations representing the housing, planning, and utility services sectors.

3.1.5 Pilot Test

Before collecting the field data for this project, the GRM team arranged for a pilot study to test the questionnaire and ensure that the findings would be appropriate with the data collection tools used for this study. Researchers believe that conducting a pilot study prior to the main study can increase the likelihood of success of the main study and potentially help to avoid unsuccessful main studies.

3.2 Data Collection

GRM team has collected data from various sources in order to gain a comprehensive understanding of the current situation and identify the obstacles that prevent individuals from obtaining housing support. This data was gathered through a combination of key informant interviews with secondary stakeholders, focus group discussions and in-depth interviews with target groups, as well as direct observation during field visits through the use of a systematic transect walk. This initial data collection helped to inform and improve the questionnaire survey tools used in the study.

3.2.1 In-Depth Interview

An extensive amount of data has been gathered on the behavior, attitude, and perspective of the interviewees through in-depth interviews, a qualitative data collection approach. The in-depth interview allows for flexibility in exploring areas and altering the course of the interview as necessary, providing a level of independence in research methodology that can adapt to the specific objectives of the study.



Picture: IDI data collection from a transgender resident of a slum in Hajaribagh Slum, Dhanmondi, Dhaka

The study targeted four specific areas - Dhaka North, Dhaka South, Chattagram, and Lalmonirhat – where randomly selected respondents from informal housing were interviewed, including owners, tenants, and occupants.

3.2.2 Focus Group Discussion

Conducting focus group discussions (FGDs) will be a crucial aspect of this research project as it allows for the collection of valuable qualitative data. The effectiveness of FGDs as a reliable tool for providing crucial insights that bridge the gap between research and policy is contingent on the opportunity for members to express agreement or disagreement with each other. FGDs are a fundamental tool for collecting information on a group of specialized topics that cannot be described statistically in any other way. [20]



Picture: FGD data Collection. Male group. City Palli slum, Dhalpur, Dhaka.

The use of Focus Group Discussions (FGDs) as a research tool enables researchers to effectively and efficiently gather valuable qualitative data. The effectiveness of FGDs in providing important insights that bridge the gaps between research and policy is dependent on the opportunity provided for group members to agree or disagree with one another. FGDs are a fundamental tool for collecting information on a group of specialized issues that cannot be described statistically in any other way. Additionally, the use of FGDs allows researchers to gain a deeper understanding of the relevance of people's experiences through the use of qualitative interview techniques. It is generally recommended that the ideal number of participants in each FGD should range between six and twelve individuals [23] [24].



Picture: FGD data collection. Female group. Chalantika Slum, Mirpur, Dhaka

For this study, we conducted focus group discussions (FGDs) with participants who had a common history. Each group consisted of 8 to 10 individuals. The facilitators used a discussion guide, and a record-keeper took notes on the comments and observations made during the session. In total, twelve focus group discussions were held.

3.2.3 Key Informant Interview

One of the most essential tools in qualitative research is the Key Informant Interview (KII). Gaps in existing information and required information from specific key informants have been determined through desk research. A person-specific customized checklist for each interview has been prepared in consultation with the client. Transcripts of the KIIs have been systematically compiled, organized, and analysed.



Taking information from UNDP town manager

A total of 15 KIIs with representatives from the government, private sector, policymakers, academics, urban planners, and NGOs have been conducted. The KIIs were helpful for gaining in-depth understanding of policies, assessing projects, and identifying gaps.

3.2.4 Observation

Personal observation is particularly crucial because it allows the researcher to see details that the respondents might not have considered crucial to the study but which may be essential to understanding the issue at hand. Through assessments of the four chosen study areas, empirical




Picture: Observation through transect walk in Mirpur slum and Mohakhali slum area.

data has been gathered. An explicit understanding of the physical environment, the state of housing, utilities, and services, as well as, the use of land and the implementation of policies and the observance of building and planning regulations, was made possible by the transect walk. In order to gather data, a series of visits to the four study areas were made, during which paper notes were taken about the spatial condition of the sites. Photographic evidence was also taken.

3.2.5 Validation Workshop

Global Research and Marketing organized a Validation Workshop with multiple stakeholders involved in the housing scenario of Bangladesh.




Pictures: Project Validation Workshop with different stakeholders

The main objective was to solicit opinions and guidance from experts in the field of adequate and affordable housing from their distinct viewpoints. This validation workshop is also a component of the quality assurance strategy.

3.3 Analysis of Literature and Qualitative Data

The study examined the information gathered from various sources. The qualitative thematic analysis of textual data from field visit notes, interview transcripts, and literature was used in this study. The research employed this analytical technique to interpret the text's actual meaning, latent content, and context. A useful method for analysing and interpreting qualitative data for this study that improves validity and reliability is qualitative analysis.

The qualitative thematic analysis was carried out manually rather than using any computer-aided qualitative data analysis system, despite being very time-consuming and difficult (because there was a risk of changing the real meaning of the transcripts after translation that would be used as input for computerised content analysis). The transcripts were thoroughly examined for the study. The study produced more sensible classifications for the themes connected to this research.

3.4 Gap Analysis Framework in Roadmap towards Housing Policy Advocacy

The gap will be assessed by the overall data collection process, study, analysis and consultations. The revision focused areas will be identified with better literature review as much Laws, Policies/Acts and Agreements. **Error! Reference source not found.** shows the GAP Analysis Framework.

Table 3 Gap Analysis Framework

GAP ANALYSIS AND GAP STRATEGY DEVELOPMENT					
Focus area	**Current state**	**Desired future state**	**Identified Gap**	**Extended Stakeholder**	**Action plan**
What is Project Focused on?	*What is the Situation now?*	*Where would Project like to be?*	*Difference Between Desired and Current state*	*Identifying new Stakeholder*	*Projection of The gap and Strategy development*
Focus area Policy Analysis					
Focus area Prepare Advocacy Road Map					

Note: *The identified gaps and others information will be disciplined after the proposed survey with the literature review, client consultation and project authority*.

3.5 Research Design Framework

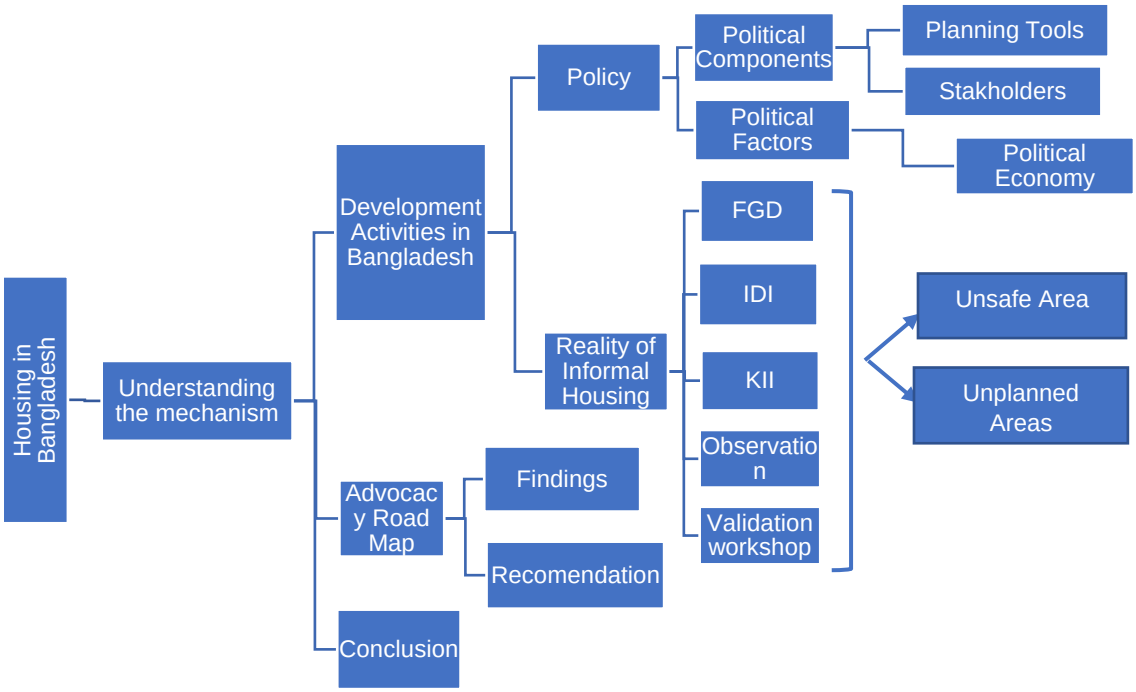


FIGURE 4 RESEARCH DESIGN FRAMEWORK

For the purpose of this study, a framework has been developed to guide the research process from identifying the research questions, to determining the appropriate methodology and data-collection methods, to selecting the research participants, and analyzing the findings to answer the study questions. In order to understand housing mechanisms in Bangladesh, four key questions have been posed (as outlined in Chapter 1). In order to fully understand the current situation, it was necessary to examine the history of urban development in the country (as discussed in Chapter 2).

Housing policies have been examined in order to understand their impact on the housing mechanisms in Bangladesh. By taking a top-down approach, the structure of central and local government, housing programs, urban planning tools, and the roles of stakeholders have been studied to understand how they regulate housing dynamics in the country. Additionally, a bottom-up approach has been utilized to assess how housing ownership mechanisms operate in reality, in order to understand why a lot of people reside in informal areas. The differences between housing policies and reality have been uncovered through these investigations, and recommendations have been offered to help narrow the gap between the two. The conclusion of the research study illustrates Bangladesh's journey towards sustainability, highlighting the need for independent analysis and understanding of various components, such as housing, transport, and infrastructure, in order to achieve sustainable development.

This research has studied housing as a tool of working towards achieving sustainability and the recommendations are designed to mitigate the housing issues, thus directly impacting on the process of reaching urban sustainability.

CHAPTER - 4 FINDINGS AND ANALYSIS

Data analysis for this study began with the data collection process, utilizing in-depth interviews and focus group discussions to understand the lived experiences of the participants. Care was taken during the note-taking process to avoid personal bias and to stay true to the participants' experiences. The transcripts were reviewed for general themes and subthemes across all transcripts, with bracketing used as necessary.

Additionally, a review of the legal and institutional frameworks of the housing sector in Bangladesh revealed a number of laws, policies, plans, and strategies addressing urban development and housing, as well as a variety of actors involved in the sector, such as real estate developers, individual developers, and central and local government agencies. To gather a comprehensive understanding of the housing conditions and policies, researchers also collected information from beneficiaries, service providers, policymakers, and academics through focus groups, in-depth interviews, and key informant interviews.

The themes were organized and translated into a narrative format, highlighting the perspectives of all stakeholders. Moreover, informal settlements from obtaining affordable housing are illustrated below based on the main findings from the qualitative data:

4.1.1 Demographic View of the Slum and Squatter Dwellers

The city squatter settlements provide scarce and insecure accommodation that is appropriate for small households, whereas informal settlements that offer some level of security and relatively larger habitable space attract larger families. As previously mentioned, due to increased job availability in different city locations, city squatter families are dispersed, despite the lack of facilities.

There is also evidence of some members of a family living separately in the city and only meeting during weekends. Variation is also observed among different clusters; except for Lalmonirhat, the household size was found to be lower compared to the squatter settlements in Dhaka. In addition to the nature and type of settlements, the location of settlements also seems to have an impact on household size. For example, Sat-tala Slum is in a prime location for job opportunities but is vulnerable due to its density. He has also mentioned that however, the variation may be due to the following reasons:



Picture: Shop of a slum dweller. Sattala Slum, Mohakhali, Dhaka.

1. The fresh migrants come to the city individually and a good proportion are absorbed in the households of friends and relatives until they can afford to bring their wives and families to join them.
2. As the family grows the squatters get dispersed because of job opportunities in different parts of the city.
3. Once the income level is increased the squatters tend to raise their status to slum dwellers.



Picture: A woman who is cooking in front of a toilet. City palli slum, Dhalpur, Dhaka.

Respondents from City Polli slum said, “We have one room for one family but the room size is very small and in one family mostly 5 to 7 people are living. One of my neighbors has separated from his parents because it is difficult to live in one room with parents after marriage. He has rented a room in another slum nearby”.

“I am the only person who is earning for my family of 5. I have three children. My first two children are studying in class seven and four. For me, it is very difficult to address their needs. I do not think that I could be able to peruse their study without financial help”.

The study found that rural migrants in urban areas, particularly squatters, still exhibit traditional rural characteristics such as high fertility rates. This suggests that traditional values and beliefs may prevent family planning education from reaching city squatters, unlike other urban dwellers where it appears to have a greater impact. The reasons could be associated with a low life expectancy in urban areas which affect more of the poorer section due to congestion, poor income, unhygienic conditions and extremely hard physical labor (like pulling rickshaws or pushing carts etc.).

4.1.2 Migration from Rural to Urban

“Due to the adverse conditions of poverty and unemployment in the rural areas, people migrate to urban areas. In urban areas they find increased employment opportunities and better living conditions.” said a KII respondent from BRAC.

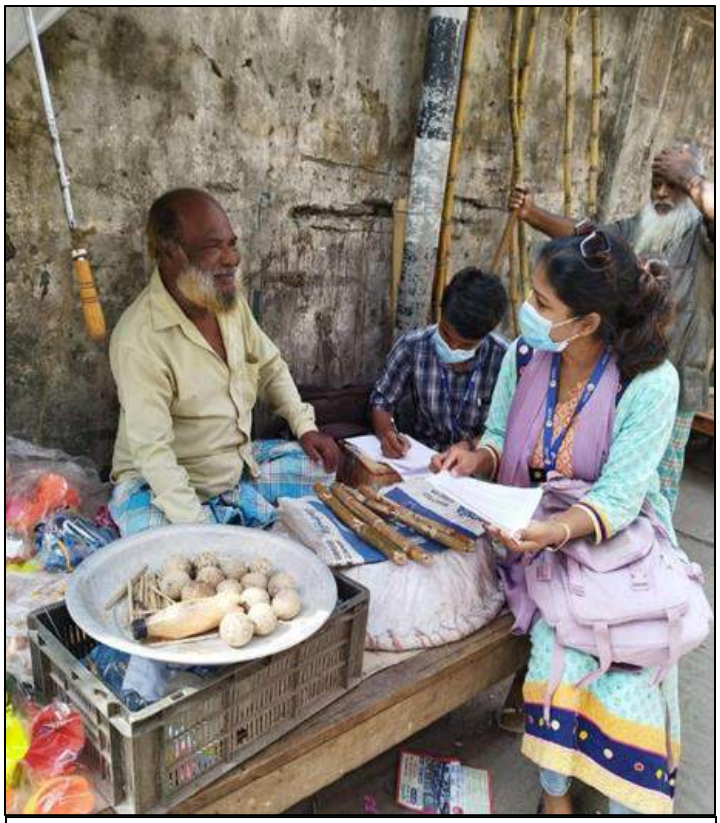
One of the IDI respondents from Chalantika slum, Mirpur has mentioned, “My family lives in the countryside. We are a big family of 9 members. We didn’t have any work opportunities to earn money for fulfilling our basic needs. Then one day me and my husband came to Dhaka and now we are a family of four”.

Another respondent from Chittagong has stated, “We used to live in a village in Bhola. We were happy with our lives but one day a disaster struck and took everything from us. After that my father came to Chittagong for work and then after two years my whole family moved to Chittagong for better living”.

From the above statements, researchers found that selected areas have similar scenarios. Most of the respondents from FGDs and IDIs have mentioned that people came to urban city from different location for better livelihood. Examples are given below:

1. Poverty
2. Job search
3. Landlessness
4. Homelessness
5. Various natural disasters

The main push factors for rural out migration are stated above whereas easy access to informal sectors and slum area, higher income probability, better service facilities are the main pull factors.



Picture: A freedom fighter who has migrated to urban area for not having any land back to his

The National Housing Policy recognizes the issue of high demand for housing in urban areas due to migration, and addresses this problem by suggesting several measures to reduce the demand. One such measure is the creation of more job opportunities in rural areas, which can help prevent people from migrating to urban areas in search of work. This can reduce the demand for housing in urban areas, and provide an alternative option for people seeking employment.

Another measure is the availability of housing materials at a low cost. This can help to reduce the cost of construction and make it more affordable for people to build houses, thereby reducing the demand for housing in urban areas. Additionally, increasing the availability of service facilities such as water, sanitation, electricity, and transportation can make rural areas more attractive and livable, reducing the need for people to migrate to urban areas in search of better services and facilities.

By taking these measures, the National Housing Policy aims to reduce the demand for housing in urban areas due to migration and provide alternatives for people seeking employment and better living conditions. This can help to create a more balanced distribution of population, reduce the strain on urban infrastructure, and contribute to more sustainable and equitable development.

On the other hand, the Government of Bangladesh's 2015 National Strategy on the Management of Disaster and Climate Induced Internal Displacement (NSMDCIID) is the first policy that fully focuses on migration [69], environment and climate change where the Government recognizes that displacements have grave implications for the rights and entitlements of individuals and communities who experience displacement.

Additionally, the National Plan for Disaster Management (NPDM 2021-2025) has core goals for actions to save life, reduce economic losses in every disaster cycle stages which includes Disaster Risk Reduction (DRR), Humanitarian Response and Emergency Recovery Management to develop an early/medium/long-term recovery and rehabilitation strategy with strong inclusion of gender, children, senior citizens and disability for disaster-affected or displaced households [68]. The strategy has provisions for recovery from riverbank erosion, drought, and other localized disasters. It has also mentioned that to develop policies and programs for emergency preparedness and response to human induced disasters including slum firefighting.



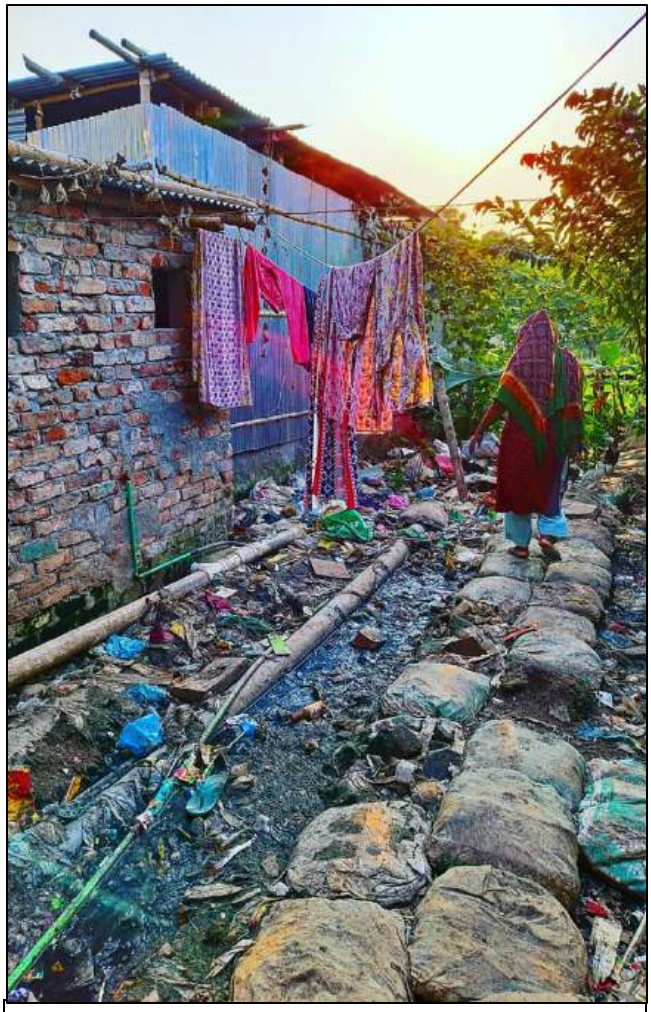
Picture: Minu a young lady who lives in a small room with her two children migrated from a rural area because of river erosion.

Apart from that, the Bangladesh Climate Change Strategy and Action Plan (BCCSAP) (2009) does not address the migration aspect [69].

The Government of Bangladesh is yet to enact any specific law, rule or policy about internal migration in Bangladesh. However, the causes and consequences of such internal migration are already addressed in a number of policy documents. For instance, as stated in the National Industry Policy 2016, the Government plans to establish labor-intensive industrial clusters in the less developed regions of the country, which may indirectly affect reducing the tendency of rural-to-urban migration for employment. The primary findings from the respondents of the informal settlements mentioned that they did get little help from the government bodies which forced them to migrate to urban areas.

A policy framework for reverse migration will be a vehicle for promoting growth and alleviating poverty. So, instead of a biased urban development policy, strategic policy formulation for the rural area can save the country from grave consequences.

4.1.3 Basic Services in Slums



Picture: Lack of drainage system and roads in a slum

The study found that Dhaka ranked poorly in comparison to other major cities in terms of access to basic services. While the city has relatively good electricity coverage, it falls behind in other areas such as drinking water and sanitation facilities. The research suggests that this is likely due to the fact that many of the houses in slums are built without government approval and are therefore not provided with basic amenities.

In the Jhilpar slum, families share one slum and receive water from WASA, which is provided by the property owner so that they are unaware of the cost of the water or electricity bills. They use wood to cook. The main difference between City Polli and Jhilpar is that residents of City Polli claim to have a 99-year lease from the government on the land, so they refuse to pay any rent.

The respondent from the Hazaribagh slum said, "We have been living in inhumane conditions for a long time. Some NGOs support our school-age children's education and educate women about hygiene, pregnancy, and menstruation. We receive no other assistance from anyone. People with voter ID cards from this area receive relief from the local councilor. However, we do not receive government assistance because we are registered voters in our hometown."

Moreover, it can be stated that the living conditions in informal settlements have deteriorated significantly due to high population density. The narrow lanes and single room houses lack basic amenities such as open courtyards or enclosures, depriving residents of natural elements like sunshine and fresh air. In slums, residents often have to use shared latrines or resort to open defecation. They also share common water taps, which are not always safe for use. The streets are cramped and sewage water stagnates in open surface drains, emitting foul odors.

The conditions in informal settlements, also known as urban slums, are often dire and inadequate. The high density of population leads to a lack of basic amenities such as proper sanitation and safe drinking water. The narrow lanes and lack of open courtyards or enclosures in the housing further exacerbates the poor living conditions. Children in these areas are often exposed to unsanitary conditions, with open drains used as latrines. The living conditions in these urban slums are often worse than in the poorest rural areas of the country. Many diseases in cities are spread through contaminated air, water, soil, and food, or through insect or animal vectors, which further contribute to an unhealthy environment.

It is important for the government to understand that the challenges faced by the urban poor are not their own fault, but rather the result of a lack of proper mechanisms on the part of the government. Many of the urban poor also do not have access to government social safety benefits.

The government must take responsibility for its failure to provide basic facilities in slums and implement a national urban policy to ensure a healthy transition to urbanization.

4.1.4 Shortage of low-cost Housing in Dhaka

From the literature reviewed, researchers have found that there is a significant shortage of housing in urban areas, leading low-income individuals who have migrated from rural areas to seek inadequate housing in informal settlements. The residents of these settlements often face a lack of basic amenities and poor living conditions.

The residents of the Lalmonirhat and Pura slums shared their experiences of losing their land and homes in rural areas and moving to the city in search of employment and better living conditions. However, they were unable to find affordable housing in the city and were forced to live in slums with poor infrastructure.

In response, a Pura slum resident said, "We moved to Dhaka because we did not have any land or employment opportunities in my village at the time. My family relocated to Dhaka during the 1990s, as my cousin had found a job for me. We moved from Mangla Upazila to Dhaka, and I now use a rickshaw to generate income for our daily needs. Since then, we've had to relocate frequently because we couldn't find a good location at a fair price. We have found two rooms at an affordable price here, which is why we moved here. However, as you can see, this place does not even have a good drainage system. We don't have much money to invest in a house, even though we would like to live in a nicer area. Additionally, housing costs in better areas are higher than in this location."

On the other hand, the National Housing Authority representative has mentioned that they have taken on many projects to help these people get a house. He has also mentioned that for 233 apartments in Mirpur, 475 applications have been submitted. NHA will rent the apartment for 4500 tk, with other utility bills, it will cost about 7000 tk for one family.

As reflected in the National Housing Policy 2017, a change in the government's approach - from enabling to facilitating - has greatly reduced the public sector's contribution to housing supply. The quantity of existing public housing programs is inadequate compared to housing demand and the government has yet to create a 'landbank' with Khas land to meet the large-scale housing needs. This has enabled the private sector to become the primary housing supplier. However, private housing developers do not cater to low-income households.

According to the Dhaka South City Corporation, they do not currently have any projects involving informal settlements or squatter settlements. "We have some projects related to official quarters," the City Planner said. However, they are engaged in a LIUPC project with UNDP where they are focusing on clean water, sanitation, and roads in urban areas. But,they do not specifically focus on slums.

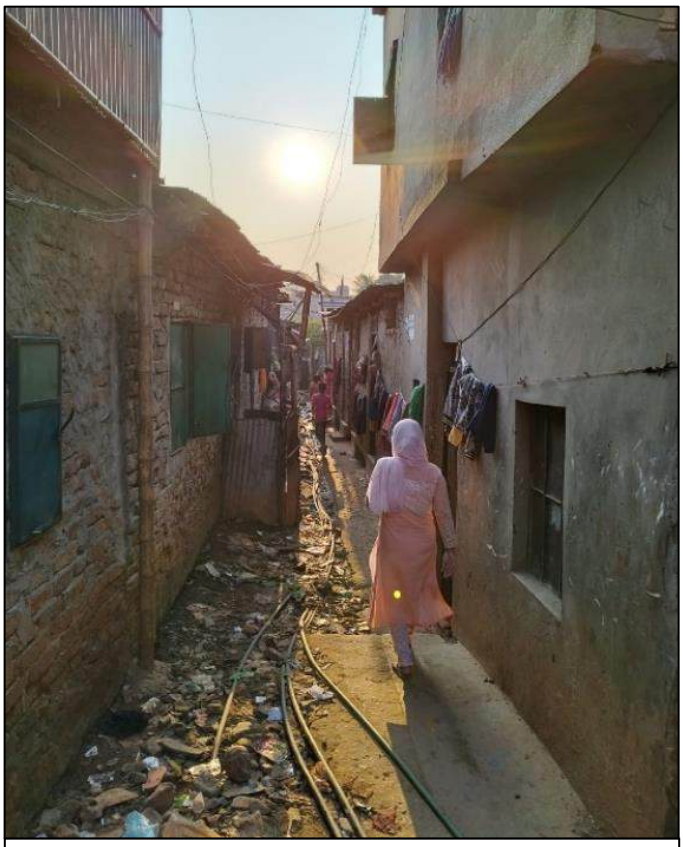
Furthermore, as land becomes increasingly scarce in Dhaka compared to the existing demand, most housing is being developed as joint venture projects between real estate developers and individual land owners who are interested in converting their old residences into apartments. However, there is a limited number of projects aimed at providing affordable and adequate housing for slum and squatter settlements.

4.1.5 No Rent Controls

The low ownership rates in Dhaka compare poorly with other cities such as Delhi and Mumbai, as well as cities in regions such as the Middle East and North Africa, where home ownership is the norm, even for the poor. The root of Dhaka's housing problem is the exorbitant cost of land. Prices are similarly high in most other residential areas of Dhaka, including the periphery, making it

impossible to provide affordable housing for the poor. As a result, a high concentration of the poor has emerged in slum areas, leading to various human, law and order problems. The lack of moderately priced housing is a major issue in the city.

Although there is legislation in place to protect the rights of tenants, in reality, its application is almost non-existent. As a result, landlords are able to fix and increase house rents annually at their discretion. In 2015, the High Court issued a writ petition to form a seven-member commission to investigate tenants' grievances, settle disputes between landlords and tenants, and set rent ceilings based on different areas. The court also directed the police to investigate tenant complaints and ordered the formation of a separate authority to control house rent in cities. However, it is clear from the High Court's directive that there is no enforcement of the House Rent Control Act 1991, which is meant to prevent landlords from raising rents arbitrarily. As a result, tenants have little choice in selecting their abode and have to compromise on quality to adjust with their means.



Picture: Jhilpar Slum

4.1.6 Lack of Land Tenure Security

One of the biggest challenges that slum households face is the security of their tenure. Without legal rights to the land they occupy, they are at risk of eviction, a common occurrence in large cities and metropolises. The insecurity of tenure also discourages households from investing in health, education, and other development actions, as any such investment is at risk of being lost in the event of displacement or forceful eviction.

"I have no place to go. I will have to live on the streets with my husband if I am evicted," said a female respondent who has lived in the Sat-tala slum for the last 15 years. She collects used bottles along the roadside and earns around $45 per month to care for herself and her handicapped husband.

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A 35-year-old household, who survives by selling vegetables in an open market, was just as worried about where he would go if he and his family were put out of their shack. “It is not possible to manage the cost of a rented house with the little amount of money I earn,” he said.

"If an authority wants to make the slum livable, that authority needs so many permissions to carry out that plan," the National Development and Building Utilities Services (NDBUS) has stated in a statement. There is a huge gap between the plan's formulation and implementation and for that reason, projects frequently produce inaccurate results.

According to BRAC, the poorer residents of the capital were not granted ownership of their homes, so they invested the money they earned for other purposes rather than improving their living conditions. “If you could be relocated the following day, why argue for better security or sanitization?” A respondent said. The security of tenure is a major challenge for slum households, as they are at risk of eviction if they do not have the legal right to stay on the land they are occupying. This insecurity also discourages households from investing in health, education, and other development actions, as any such investment is at risk of being lost in the event of displacement or forced eviction. However, the National Development Bureau of the Urban Study (NDBUS) has stated that there is a significant gap between the formulation and implementation of plans to make slums more livable.

Additionally, DSK argued that "land tenure need not be complicated." Giving assurances that people will not be forcibly evicted from their land can be sufficient, which significantly affects what people will invest in. Because it gives each person a name and address, detailed settlement mapping can have a positive psychological impact in addition to being useful. This in turn fosters a sense of belonging to society.

Early attempts to improve slums concentrated on the provision of water, sanitation, and drainage infrastructure. Today, the best planning focuses on providing security of tenure and ensuring that inhabitants live in safe areas, such as away from flood lines of rivers or on stable slopes and landslides. This approach, known as 'urban acupuncture,' uses targeted public interventions to trigger large-scale transformation.

If we look at the Bangladeshi state, then it is far from being a unitary actor in relation to land tenure. First, the state itself is a large landowner, owning about a third of the country's total land surface. According to one news report, Bangladesh Railway owns about 63,000 acres of land, of which 2,000 acres have been occupied by others. Second, the Ministry of Land and the Ministry of Housing and Public Works control urban land management at the national level, with master planning also under the federal government of Bangladesh. Although the local authority, the City Corporations, has a mandate to engage in urban planning under the 2009 Local Government (City Corporation) Act, in reality, it has only limited opportunities to do so.

Third, the City Corporation itself is involved in slum property regimes. The Corporation is divided into wards, which are the lowest territorial urban unit. An elected commissioner, who is also a member of the Municipal Council, heads each ward. Ward commissioners have become involved in slum property regimes on an everyday basis; this should come as no surprise since slum dwellers were (finally) allowed to vote in municipal elections in 1994, and have emerged as a potential vote bank, extending their importance not only at the local, but also at the national level. Therefore, for any project or plan to be carried out, cooperation between all parties involved is essential. And all parties need to be aware of the other stakeholders' plans for further project implementation.

Additionally, the laws governing land acquisition and the evolution of acquisition do not adequately safeguard the rights of those who are impacted. In order to relocate the affected parties, resettlement provisions must be included. Landless people must be provided with adequate assurance that they will not become homeless, and the government must take additional steps to help the displaced owners get back on their feet. To address specific circumstances, procedural laws must be introduced. It is wise to appoint government officials to a committee to ensure proper oversight of the rehabilitation process.

The national housing policy of Bangladesh encourages slum upgrading and tenure security, but it is not consistently implemented. In order to achieve inclusive housing and meet the requirements of Sustainable Development Goal 11, the Bangladeshi government is currently collaborating with various development organizations.

4.1.7 Eviction of Slums

Eviction is a constant threat for urban slum dwellers, disrupting overall livelihoods, especially in the city of Dhaka. The literature and primary findings show that in urban areas, the poor live in small shanties with no utilities and an inadequate supply of water, sanitation, or sewerage. They pay high rents relative to the facilities offered and are at constant risk of extortion by local gangs or eviction by state agencies. Previous literature has shown that in Dhaka, 70% of the population consists of low-income residents, but they have access to only 20% of the land. Therefore, 30% of city elites hold ownership over 80% of the land. [74].

According to different stakeholders, "the problem of slums will not be solved by simply relocating slum dwellers to rural areas; they must be accommodated within the city to maintain a balance."

"For the last 16 years, we have been living in the Tejgaon railway slum. We came here because there is a high demand for housemaids in the surrounding neighborhoods. I work as a housemaid in Gulshan [an adjacent high-income area] and my husband is a construction worker. We were first evicted from this site in January 2007. We didn't receive any notice before the eviction. They treated us very badly and burnt our houses. We lost all our furniture and house materials when they ran the bulldozer over our house. I was helpless. For four days, we stayed under the open field, and nobody cared for us. Then we gathered some plastic, tins, and old cloths to build a temporary house in the same place, with the help of some neighbors. We have no other place to go to, and we cannot risk losing our jobs. We have to stay here. The social networks are not as good as before, because of the constant threat of eviction, there is some tension and sometimes we quarrel very badly. I don't know when we will be forced out of here again." said a respondent who is threatened with physical violence and eviction from the slum area.

“There will be a social problem in the city if a large number of people are evicted without any rehabilitation programme,” said the Executive Director of Coalition for Urban Poor (CUP), emphasizing the need for government assistance.

“It is government’s responsibility to ensure the accommodation for all its citizens,” said an expert on urban poverty. He warned of the adverse impact of eviction on residents. “Without ensuring their rehabilitation, government cannot evict the informal settlements,” he said.

Apart from that, the government was instructed by the Bangladesh High Court in 2008 to put rehabilitation plans in place for the Korail residents before evicting them. However, a respondent from a different slum claimed that they were not aware of the eviction. They would have nowhere to go even if they were aware that they would be evicted after the notice

t is true that informal settlements have no formal or legal ownership over the land on which they have lived for years. However, this issue does not appear to be a major concern for city authorities as forced and violent evictions of slums continue to take place without practical rehabilitation plans in place. The most common reasons cited for slum evictions include infrastructural development, road construction, and the need for space for government projects.

4.1.8 Urban Hazards and Impacts on Slums

Bangladesh is at risk from a variety of natural hazards, such as earthquakes, floods, windstorms, and landslides. Additionally, the country is severely threatened by the effects of climate change, as evidenced by the increasing severity and frequency of hazards as reported in the Global Climate Risk Index 2019. [71].

“Human interventions and unplanned urban development have led to regular flooding and waterlogging in Dhaka and other urban cities. The eastern part of Dhaka is densely populated, with the majority of settlements consisting of low-income settlements, and is most severely affected by floods” said one of the professors of the Jahangirnagar University. Although there is a plan to

build an embankment around this area, experts are concerned that this may impede water flow and cause further water-logging mentioned by Islam, (2005) in his article [72].

The Dhaka Metropolitan Development Plan (DMDP) 2005-15 had extensive provision for large water-retention ponds on the eastern fringe, but this has not been followed and most of the earmarked sites have been or are being built upon. Floods impact the urban poor in a number of ways.

In addition to those, fires in slums are common hazards that destroy everything. For example, in May 2012, a huge fire in the slum of northwestern Dhaka destroyed 150 houses and injured 12 people. It is because of the typically flammable building materials in slums (timber, bamboo, etc), fires ignite and spread easily, especially during the hot dry season (March-May). Various reports suggest that such fires are intentionally lit to evict slum residents, or are a result of feuds between maastan gangs [73]. For high density, firefighting and evacuation are very difficult and it is common for slum residents to lose household assets and belongings, an adversity that the poor are ill-prepared to deal with. Even if fire stations are nearby, given Dhaka's incessant traffic congestion and narrow roads in slums, it proves almost impossible for fire wagons to reach the site on time.

"I've been the victim of three fire incidents in my lifetime", according to an elderly woman from the slum. "I started saving money for my daughter's wedding when I was about 45, but the fire incident destroyed everything. I can't help but cry when I think back on those times. Week after week, we struggled with hunger. We have got food for just one time that was not enough to survive a full day", she added.

Other respondents from the Jhilpar and Sat-tala slums stated that they receive little to no assistance from the government whereas some of the residents who were registered voters in the area do receive support. NGOs like BRAC, Sajida Foundation, and World Vision have donated food and other necessities to the dwellers over time.

Based on responses from different slum dwellers, researchers have found that their housing, which is typically made of flimsy or sub-standard materials, and household assets, can become damaged during storms. The water supply can become polluted or unavailable, sanitation is affected, leading to the spread of contagious diseases, and livelihoods are disrupted. They have also mentioned that even minor windstorms can cause havoc due to the weak construction of their homes. The commonly used corrugated iron roofing sheets can be blown off, wind-driven rain can penetrate inside and damage household assets, and the well-being of the residents is affected. There are no community-based early warning systems or recovery programs, so the urban poor have to face the adversity and struggle to recover on their own.

The architects at HBRI have stated that they do not provide financial assistance, but rather teach the public how to use their products and innovations to construct disaster-resistant homes. In this case, the researcher found that the Housing and Building Research Institute could play a more significant role by investing more heavily in resilient construction techniques and materials and working in collaboration with other government agencies.

Previous literature shows that the urban poor mostly work in the informal sector and their livelihoods, such as home-based businesses, street vending, rickshaw driving, and working in factories, can all be affected by extreme weather events. In extreme floods, they may have to abandon their settlements and seek shelter on roadsides, schools, or mosques. Floods/waterlogging are perhaps the most serious hazard impacting urban slums.

Findings show the following inter-related hazards and vulnerabilities persist in slums and squatter settlements:

- Waterlogging of roads and public spaces due to lack of or poor drainage

- Flooding, related to the above, of roads and public spaces as well as houses with low floors
- Storms /thunderstorms that impact on houses commonly of weak construction and materials
- Heavy rain, which caused waterlogging and flooding, as well as deterioration of buildings
- Inadequate drainage was a key problem, causing waterlogging
- Inadequate living conditions due to poor quality of housing and overcrowding were widespread
- Health hazards were widely prevalent due to some of the other factors listed here, as well as lack of adequate healthcare facilities
- Polluted water from the main supply, which is a city-wide problem; the residents of different slums generally did not have the resources to purify drinking water
- Fire was often a risk because of the widespread use of flammable building materials - timber, bamboo, plastic sheet, etc., and also because of the high density and poor electrical wiring.
- Improper sanitation because the residents could not afford proper toilet facilities; even communal toilets were not maintained because of a lack of community organizational structure
- Garbage is disposed indiscriminately throughout the settlement and there was no municipal waste collection system
- Social hazards including drug abuse, domestic violence, child marriage, dowry demand, etc. were common, in addition to the community bearing a stigma
- Electrocution due to poor electrical wiring is also a hazard

The ongoing influx of people fleeing climate change from rural areas is a significant factor in Dhaka's population growth and exacerbates the city's already extreme levels of poverty. The urban poor are frequently ignored by the government despite its numerous efforts to combat climate change.

4.1.9 Government and Non-Government Projects

RAJUK has previously stated that they were not directly involved with informal settlements, but now they are piloting a project and have identified 58 areas for improvement. RAJUK officials also said their housing projects have reserved housing rights for the poor. They claimed that 1.2% of 20,000 apartments at the Purbachal project, 4.3% of 22,000 apartments of Uttara (3rd Phase), and 7.5% of 10,000 apartments of the Jhilmeel project were reserved for the poor. However, the project has seen little progress.

Some non-government organizations have piloted a number of housing projects, including some successful examples of business models to ensure housing for the poor.

The world's largest non-profit, BRAC, is working to improve the lives and livelihoods of poor people living in slums in Dhaka and other urban areas. The BRAC urban development program coordinator has mentioned that they have been working since 2018 to provide improved housing to 500 families in 12 urban areas, including Khulna, Satkhira, Narayanganj, Faridpur, and Rangpur. Community members formed associations for housing, built their own houses, and distributed them among themselves. BRAC has built their capacity and provided small financial support. He said that the project is still ongoing and they hope to see positive results soon.

BRAC has also mentioned that by 2025, they aim to benefit 1.2 million urban people through hygiene awareness and inclusive municipal services, and increase the household income of 72,000 participants as part of BRAC's strategy for 2021-2025, in partnership with local governments and other stakeholders.

Additionally, Water Aid Bangladesh is a key partner of the agency Water & Sanitation for the Urban Poor (WSUP); WSUP, with funding from the World Bank, is implementing water service improvements and sanitation for more than 100,000 planned slum residents. An important partner of WAB is a local NGO called Dushtha Shaystha Kendra (DSK), which implements innovative community WASH programs in urban slums.

A key aspect of the work of Water Aid Bangladesh (WAB) and its partners involves negotiating with DWASA and DCC, the main governmental service providers, to provide water supply and drainage to slums through collateral guarantees. In most cases, these are bulk connections at slum boundaries, not door-to-door connections inside slums. However, within slums, community hand-pumps and sanitary latrines are built within an integrated program of community development focusing on health and hygiene as key elements of building resilience.

Another NGO forum, the Coalition for the Urban Poor (CUP), is a network of more than forty NGOs supporting the urban poor and active in urban slums. CUP advocates at the government level and with donors for promoting pro-poor policy, particularly to prevent slum evictions. In the past, CUP assisted in institutionalizing voting rights of informal settlements, thus paving the way for the formation of community-based BOSCs (translated: Slum dwellers' Rights Protection Committees) with more than 2 million members. BOSCs have facilitated demands on Dhaka's Ward Commissioners and managed to get access to water supply, sanitation, and electricity in some slums. Since 2007, BOSC has been re-named as NDBUS (Urban Poor Slum Dwellers Development Organization) and funded by the Bill and Melinda Gates Foundation [76].

Furthermore, DNCC in partnership with UNDP, are working on affordable and inclusive housing for all and following some frameworks and policies to overcome the housing problem. UNDP town manager has mentioned, in cooperation with the government under the Community Housing Development Fund, built 346 apartment units in 2010 in Gopalganj municipality. They set 10-12% interest rates with a payback period of 5-7 years. However, acquisition in the name of development has increased the threat to the right to shelter, particularly of informal settlements. Profiteering has led land developers to take over both Government *khas* land and private lands.

The Dhaka Improvement Trust started land development schemes in the late fifties. Later, RAJUK expanded its coverage to Dhanmondi, Gulshan, Banani, Baridhara, Uttara areas and lately to Purbachal. Usually, city expansion occurred in fringe areas where land prices were comparatively cheaper. In most cases, the Government acquired lands from small landowners or farmers at lower than market prices, demarcated individual plots, developed infrastructure, and then allotted these plots to selected applicants, which included senior officials in the bureaucracy, military, professional classes, and political leaders. While providing housing units with a higher standard (compared to the affordability of the target group), the Government fund was depleted very quickly. Consequently, very few low-income families benefited from limited Government projects.

Housing rights activists, however, claimed that no poor people were included in the project. It is obvious that a government agency is defrauding the poor. The chairman of a CBO organization called NDBUS stated that they are unable to work with the government to find these people an affordable and suitable place to live.

4.1.10 Lack of Compliance of Building Standards

Over the years, there have been numerous incidents of casualties as a result of buildings that collapsed, tilted, or caught fire. The 2013 Rana Plaza tragedy serves as a poignant reminder of the absence of regulatory measures and non-compliance of regulations related to land-use planning and building construction. The owner of the building had obtained permission to construct a six-story building but later illegally extended it by three more floors, violating building construction codes.

The condition of squatter or slums settlements is also dire in this regard. In Mirpur, Chalantika slum, on 20 acres of Khas land, 15,000 people live in 3,000 houses. These houses were built by the informal settlements illegally. People live there with limited basic amenities and pay rent to the house owners, with the average monthly rent of a 100 sq. ft room in Dhaka slums being Tk 4,000. Due to the illegal nature of these settlements, they do not receive basic amenities from the government. Some syndicates illegally supply gas, water, and electricity to these informal settlements.

The Bangladesh National Building Code policy states that every building in urban areas should be environment-friendly, but there is no specific explanation for slum or squatter settlements.

No one has the right to risk the lives of slum dwellers. Utility services should be legally provided in the slums. These examples clearly show that the real issue is not so much about the revision or amendment of the building codes, but rather more about the implementation of these codes by the respective authorities.

4.1.11 Insufficient housing finance

Bangladesh is one of the poorest countries in the world, and relies heavily on foreign aid for its development budget. However, a significant portion of this aid is directed towards development projects for middle and high-income groups or rural areas, leaving little for low-income urban dwellers.

The National Housing Policy of 2017 includes measures to improve housing finance, such as involving private real estate companies in the formal capital market, promoting capital accumulation through public shares, building smaller apartments for low-income groups, creating land banks, and preventing land speculation by imposing taxes on unused land.

However, it is too early to determine the effectiveness of the policy in meeting its goals. In Bangladesh, centralized administration with weak coordination and a lack of functional decentralized administration have been an ongoing issue. While local government institutions exist at both urban and rural levels, they are not institutionally, legally, and financially strong enough to independently undertake pro-poor programs, and instead rely on funding from the central government.

In this context, a lack of economic opportunities in rural areas, combined with losses from natural disasters, force people to move to cities. This rural-to-urban migration puts pressure on urban infrastructure, including housing. Additionally, there are multiple entities involved in the development of Dhaka, resulting in issues of poor coordination and overlapping responsibilities. For example, master plans are developed by both RAJUK and city corporations without consultation between them. Additionally, the National Housing Authority, Dhaka City Corporations, and RAJUK all have their own rules and regulations for allocating flats or plots for housing development projects in Dhaka.

4.1.12 Political Pressure

An NHA personnel has said, “There is a big challenge to implement a project because of the political pressure”.

In Bangladesh, it is common for members and associates of the ruling political party to try to take advantage of government facilities. As a result, in many housing projects, vested interest groups take the place of the intended recipients.

For example, in the Dattapara project, housing units were allotted to members/supporters of the ruling party, depriving low-income families of housing privileges. According to a respondent from the Sat-tala slum, due to the government's inadequate attempts to provide basic infrastructure and services, and lack of enforcement of laws to protect residents' rights, these settlements are run by community "mafia" thugs who act as unofficial landlords, charging exorbitant prices for basic services and rent. These thugs also help political and party leaders buy off urban poor voters by maintaining close ties to them.

4.1.13 Excess Subsidy

Low-income housing programs in Bangladesh primarily rely on subsidies, with the proportion of subsidy ranging from 60% to 90% of construction costs. As a result, when the project is completed, there is a shortage of funds for maintenance and replication. The large amounts of subsidy also make it difficult to replicate the project effectively.

4.1.14 Lack of Commitment and Communication

The low-income population of Dhaka is often not considered a priority by the government and their needs and demands are frequently ignored. Before elections, government officials and political leaders visit slum areas and make promises to improve the community, but after the election, these commitments are often forgotten, leaving the low-income people in the same condition as before.

Additionally, there is a lack of communication and collaboration between underprivileged communities, local authorities, service providers, and civil society to address their needs. In this regard, intellectuals, NGOs, and civil society organizations in Bangladesh do not show much interest in engaging with these issues.

4.1.15 Issues and Challenges of Delaying Project Implication

Many sustainability issues can be traced back to inadequate procurement practices. Delays in acquiring equipment, contractors, or materials often result in implementation delays, cost overruns, and substandard services. This can lead to reductions in the project's scope or the elimination of important services, which can degrade the quality of the capital stock and increase maintenance issues. Exclusion of low-income or politically marginalized groups is often a result of the need to make up for lost time or reduce the project's scope. Urban development projects are frequently delayed by land acquisition, which also results in cost overruns and in some cases, the elimination of community services. This negatively impacts sustainability.

Due to irregularities and inadequate monitoring by the relevant authorities and project coordinators, RAJUK often misses deadlines for completing land development projects. Additionally, RAJUK experiences coordination issues with the divisional commissioner's office, which is responsible for purchasing land for RAJUK's land projects.

RAJUK frequently is unable to deliver the plots to the owners on time due to delays in project execution. For the third phase of Uttara, RAJUK began purchasing land in 2000–2001, eventually amassing 812.8 hectares [78]. The project was supposed to be finished by 2002, but it didn’t because of various issues [79]. Construction finally started in 2004. Since the project's third phase was first developed 15 years ago, 75% of it has been developed (ibid). Even in the private sector, delays in project execution and the delivery of plots are not uncommon [78].

During the project validation workshop, a WASH specialist from UNICEF mentioned that “There are several projects that haven't been finished on time, and when the team wants to finish the project quickly and compromise on quality”.

This leads to low-income groups developing land and building structures without adhering to current planning rules and standards in order to avoid complexity and costs. Consequently, informal land development serves as an efficient method for granting low-income individuals access to land in Dhaka. However, since little money is invested in infrastructure, the physical environment of these informal developments is typically of low quality at first, lacking sufficient services and community resources."

CHAPTER- 5 DISCUSSION AND RECOMMENDATION

The challenges of future urbanization in Bangladesh are enormous. Poor management, inadequacy, and lack of coordination among implementing agencies, combined with insufficient financial resources, have been exacerbating the situation. Failure to address them with strong and coordinated planning will have disastrous consequences. Sound planning and a well-thought-out strategy, strong coordination, and a comprehensive implementation plan supported by ample finance, are essential. Here are some key strategic dimensions for the improvement of informal settlements and infrastructures of the country's housing situation in informal urban settlements:

5.1 Recommendation: Bangladesh is facing several housing policy gaps that need to be addressed to improve the housing situation of its citizens. Here are some recommendations:

National Policy Implications: In Bangladesh, housing is considered a basic and constitutional right of the people. As a signatory of various national and international policy documents, the country upholds the right to proper housing and shelter for all. In Goal 11 of the Sustainable Development Goals, Bangladesh has committed to achieving the target of sufficient, safe, and affordable housing by 2030. The current government has emphasized housing as a national goal in Vision 2021, which promises "housing for all." With these commitments in mind, the government has revised and approved the "National Housing Policy 2016" to address housing problems and make the housing market accessible for all.

Despite numerous promises, we have fallen considerably short of providing sufficient quality housing units across the country. In 1993, the shortage was 3.1 million units; by 2000, it had risen to 5 million units, and today, an estimated 8.5 million housing units are needed in the country [77].

A Pro-Poor Land Development Policy is Required: According to this project, obstacles to affordable housing for low-income groups must be removed through the implementation of a pro-poor land development policy. The goal of this policy should be to ensure that these groups have access to legally developed land at a cost they can afford. To be effective, the policy must be technically feasible, participatory, and enforceable. Incremental development, also known as self-help housing, should be considered as a practical tool for both land owners and occupiers. This concept has been discussed by numerous authors since 1960 [81].

Smets (1999) [80] defined self-help housing as the process by which a shelter is built piecemeal and enhanced in terms of quality and size over time. The strategy works with the poor's means of subsistence and circumstances. According to the study, housing can be improved gradually as long as financing and tenure are available. The incremental housing approach may offer the poor in Dhaka a solution to the problem of unaffordable real estate housing. It can be used as an "enabling approach" to set apart processes based on the bottom-up approach.

Community-based Approach: For this research, Habitat for Humanity Bangladesh seeks to solve this problem through various advocacy strategies. Different policies and primary findings indicate that the community-based housing program is an opportunity for various stakeholders to come together and re-imagine the future of their communities, strengthen local accountability, and provide a process by which community members can participate in the design of local policies, programs, and plans.

Strengthen the legal framework: The legal framework for housing in Bangladesh needs to be strengthened to protect the rights of both tenants and property owners. The government can introduce stronger tenancy laws, simplify property registration procedures, and provide a dispute resolution mechanism.

Extending Stakeholders: From a sustainability perspective, stakeholder mapping and its extension is always necessary in any development sector. Therefore, another innovative possibility could be a collaboration between micro-lending agencies and real estate developers, where both can act as facilitators for affordable housing. By combining the expertise from microfinancing and recovery with the expertise of real estate developers, affordable housing can be achieved. The location of the potential project is a crucial factor to consider when providing affordable housing. Housing schemes can be linked to export processing zones (EPZs) as thousands of workers from the middle-income segment are employed there.

Follow-up other Countries' Model: In the global context, other countries have been successful in their efforts to provide affordable housing to the middle class. For example, Singapore went from having one of the worst housing shortages in the world in the 1950s to having about 90% homeownership today. This is due to the fact that citizens are able to take loans from their pension fund from the day they start earning.

India has also started a "housing for all" initiative, with the government decreasing interest rates on home loans to incentivize buying. Renowned real estate companies have also begun to provide affordable housing. As affordable housing complexes are developed, localized amenities such as schools, hospitals, and shopping malls are also growing.

Partnership Approach: Providing affordable housing to middle and lower-middle segments of society in Dhaka is a massive undertaking that will require cooperation between the government, financial institutions, and real estate developers. With the significant gap in the housing market, this project is crucial.

A professor at Jahangirnagar University suggests that there should be a comprehensive set of guidelines for informal settlements. He also said the government and NGOs should work together in a partnership, with a specific role to play in improving the informal settlements.

The demand for housing will only continue to increase over the years, especially with the rising number of climate refugees and other migrants moving into urban areas. Thus, affordable housing should partly be funded by the World Bank's climate change fund. There should be a public-private partnership in policy preparation about housing and a target on how many affordable housing units will be provided per year.

The government has stated in the eighth five-year plan for 2020-2025 that to address the shortage in the supply of housing, the public-private partnership (PPP) mode can be used and that the government can hand over government-owned land to lower and lower-middle-income people. With adequate support from international lending institutions such as the IFC, the World Bank, and the Asian Development Bank, as well as conducive government policies, providing affordable homes in our country is possible.

Media Coverage: As part of the Slum Dwellers International (SDI) network, the Federation of the Urban and Rural Poor (FEDUP) operates under the motto "Nothing for us, without us." This slogan serves as a reminder that community-based planning must continue to be at the forefront, and it is crucial for locals to own the narratives that develop within their communities.

Informal settlements are centres of adaptability and creativity when competition exists there. The dynamic lives of people who live in informal settlements are highlighted when media becomes a significant mode of communication, creating an opportunity to change the conversation publicly.

People are creating cities all over Africa and recording the social production of habitat. Documentation, such as photography, acknowledges these processes as meaningful, and thus recognizes these individuals' actions as contributions to society.

This kind of competition aims to promote knowledge dissemination and seeks to continue learning in light of the innovative media produced by grassroots communities. If we want to use media to bring about change, it is essential to recognize the impact it has on people from all languages and cultural backgrounds.

Advocacy Everywhere: It is important to include advocates from various localities in the affordable housing development process, as each proposal requires discretionary approvals from local government. However, many elected officials, city staff, and neighbors may not understand that modern affordable housing is well-managed, well-designed, and an asset to the community and may oppose such proposals. Advocates can use the Housing Element process to educate them and to get the city or county to adopt policies that enable developers to secure local government approvals.

Promoting Youth: Empowering the youth is vital in every development sector. It is important to identify and give them the opportunity to grow their own ideas for the improvement of slum areas. Providing a platform for the youth in slum communities can not only decrease violence within the community, but also promote innovation and offer local solutions to local problems.

Furthermore, developing affordable housing often requires government funding to bridge the gap between what low-income households can afford in rent or mortgage payments and the cost of building and maintaining decent homes. Advocates can use the Housing Element process to push local governments to commit to making these funds available.

Finally, an advocacy roadmap can be formed based on the directions outlined in section 5.2. A relational database management system should be used to keep track of all relevant business data, using one of three common types: hierarchical, network, or object-oriented systems. A dedicated admin panel or a common platform for all relevant stakeholders should be used to access, track, and monitor the database.

5.2 Advocacy Roadmap

Developing an advocacy roadmap for housing policy gaps in Bangladesh requires a comprehensive and strategic approach. Here are some key steps that can be taken to develop such a roadmap in terms of short term, mid-term and long term:

Short Term (This Coming Fiscal Year)	Mid-Term (2-3 Years)	Long Term (4-5 Years)
An advocacy roadmap for housing policy gaps in Bangladesh by Habitat for Humanity Bangladesh (HfHB) may include the following short-term strategies: **Engage policymakers:** HfHB could organize meetings with policymakers at the national and local levels to discuss the current housing policies and identify gaps that need to be addressed. These meetings could also be used to	A mid-term advocacy roadmap for housing policy gaps in Bangladesh by Habitat for Humanity Bangladesh (HfHB) could build on the short-term strategies and include the following: **Policy research and analysis:** HfHB could conduct further research and analysis to identify specific policy gaps and opportunities for reform. This could include gathering feedback from low-	A long-term advocacy roadmap for housing policy gaps in Bangladesh by Habitat for Humanity Bangladesh (HfHB) could include the following: **Advocacy for policy implementation:** HfHB could advocate for the implementation of specific policy proposals, with a focus on ensuring that policies are implemented effectively and that the benefits are reaching low-income households.

advocate for policy changes that promote affordable and sustainable housing for low-income households. **Raise public awareness:** HfHB could launch a media campaign to raise public awareness about the housing policy gaps and their impact on low-income households. The campaign could include social media posts, advertisements, and public service announcements that highlight the importance of addressing these gaps. **Develop a stakeholder engagement plan:** HfHB could develop a plan to engage stakeholders, including civil society organizations, academic institutions, and private sector partners. The plan could include outreach and engagement strategies that help to build a coalition of support for housing policy changes. **Conduct a policy analysis:** HfHB could conduct a policy analysis to identify specific policy gaps and opportunities for reform. The analysis could include a review of existing housing policies, an assessment of their effectiveness, and a comparison to best practices in other countries. **Mobilize community leaders:** HfHB could work with community leaders and influencers to build support for policy changes at the grassroots level. This could involve training community leaders on advocacy skills and providing them with the tools and resources they need to mobilize their communities.	income households and other stakeholders to better understand their needs and priorities. **Capacity building for stakeholders:** HfHB could provide training and capacity building support to policymakers, civil society organizations, community leaders, and other stakeholders to help them advocate for housing policy reforms effectively. **Stakeholder consultation and engagement:** HfHB could organize roundtable discussions, workshops, and other events to engage stakeholders and build consensus around specific policy proposals. This could help to identify common ground and potential areas of disagreement and allow for more effective advocacy. **Media and communications:** HfHB could continue to use media and communications to raise public awareness about the housing policy gaps and the need for reform. This could include targeted messaging aimed at specific audiences, such as policymakers or low-income households. **Monitoring and evaluation:** HfHB could develop a monitoring and evaluation framework to track progress towards specific policy goals and to evaluate the effectiveness of advocacy efforts. This could help to identify areas for improvement and refine	**Influencing national and local development plans:** HfHB could work to influence national and local development plans to include affordable and sustainable housing as a key component. This could involve working with policymakers, civil society organizations, and other stakeholders to ensure that housing is prioritized in development plans and that funding is allocated accordingly. **Strengthening local capacity:** HfHB could work to strengthen the capacity of local civil society organizations and community leaders to advocate for housing policy reforms effectively. This could include providing training, resources, and technical assistance to help these organizations build their capacity to advocate for their communities. **Establishing partnerships:** HfHB could continue to build partnerships with other organizations and stakeholders to amplify the impact of advocacy efforts. This could include working with international organizations, academic institutions, and private sector partners to mobilize support for housing policy reform. **Building a coalition of supporters:** HfHB could work to build a coalition of supporters from across different sectors and stakeholder groups to

Build partnerships: HfHB could build partnerships with other organizations that have a similar mission and share a commitment to promoting affordable and sustainable housing. These partnerships could help to amplify the impact of advocacy efforts and build a stronger coalition of support for housing policy reform. By pursuing these short-term strategies, HfHB could establish an advocacy team for more comprehensive and sustained efforts to address the housing policy gaps in Bangladesh. These short-term efforts can help to build momentum, establish partnerships, and engage stakeholders, which will be critical for achieving long-term impact.	advocacy strategies as needed. **Piloting and testing:** HfHB could pilot and test specific policy proposals in a small-scale setting to assess their feasibility and effectiveness. This could provide valuable insights into how policies would work in practice and could help to build support for broader implementation. By pursuing these mid-term strategies, HfHB could deepen engagement with stakeholders and make progress towards specific policy reforms. These strategies can help to ensure that advocacy efforts are targeted and effective, and that HfHB is well-positioned to achieve its long-term goals.	advocate for affordable and sustainable housing. This could involve engaging with business leaders, policymakers, civil society organizations, and other stakeholders to build a broad-based coalition in support of housing policy reform. **Monitoring and evaluating policy outcomes:** HfHB could continue to monitor and evaluate policy outcomes to ensure that policies are achieving their intended goals and that benefits are reaching low-income households. This could involve tracking key indicators such as housing affordability, access to services, and overall quality of life. By pursuing these long-term strategies, HfHB can help to transform the housing policy landscape in Bangladesh and ensure that low-income households have access to safe, affordable, and sustainable housing. This will require sustained effort and engagement with stakeholders over a period of years, but by building strong partnerships and coalitions and advocating for effective policy reform, HfHB can help to bring about lasting change.
How will measure the success?		
Performance Measurements		
A description how Habitat for Humanity Bangladesh plans to measure progress toward meeting the documented objectives above in this fiscal year.	A description how Habitat for Humanity Bangladesh plans to measure progress toward meeting the documented objectives by the end of the period as a step towards the five-year vision.	A description how Habitat for Humanity Bangladesh plans to measure progress toward meeting the documented objectives during years 4 and 5.

➢ Number of advocacy meetings held with policymakers ➢ Number of policymakers who have expressed support for the advocacy roadmap ➢ Number of media mentions or articles about the advocacy roadmap ➢ Number of social media shares, likes, or comments on advocacy roadmap posts ➢ Number of stakeholders who have been engaged in the advocacy process	➢ Number of policy changes or reforms implemented as a result of advocacy efforts ➢ Number of stakeholders who have been trained or educated on housing policy gaps and the importance of addressing them ➢ Number of successful partnerships or collaborations established with other organizations or stakeholders ➢ Number of media mentions or articles about the project's progress and impact ➢ Number of success stories or case studies highlighting the project's impact on the community	➢ Improvement in the living conditions of marginalized or vulnerable groups, such as increased access to safe drinking water, sanitation facilities, and electricity ➢ Reduction in the number of families living in slums or informal settlements ➢ Increase in the percentage of households who own their homes or have secure tenure ➢ Improvement in the overall housing policy framework and governance in Bangladesh

Overall, developing an advocacy roadmap for housing policy gaps in Bangladesh requires a multi-faceted approach that involves building coalitions, developing a clear advocacy strategy, engaging policymakers, raising public awareness, and monitoring and evaluating the impact. By following these steps, it is possible to achieve meaningful policy change and improve access to adequate and affordable housing for all.

5.3 Limitations of the Study

The scope of this document review was limited to publicly available central government policies introduced since the liberation of Bangladesh in 1971 in relation to the key objectives outlined in the action plan. This analysis was not intended to thoroughly evaluate the development, implementation, or outcomes of the government's relevant policies, but instead considered the presence of policies as indicators of high-level government commitment and response. As a result, this study cannot comment on the effectiveness of the policies or the extent to which they are being implemented. Additionally, it should be noted that the review process only included publicly available documents and it is possible that some relevant documents have yet to be made publicly available.

Another limitation of this study was the difficulty in obtaining information from the government and donor organizations. The research team had limited time to reach out to stakeholders and as a result, it took a long time to collect data from them. Despite these limitations and difficulties, the research team and project team were able to complete the study on schedule with high-quality data.

CHAPTER - 6 CONCLUSION

The Government needs to adopt pro-poor policies to meet its commitments to the right to shelter for many homeless. The failure to ensure alternative resettlement plans and the lack of protection for public and private lands from illegal encroachments by developers and land grabbers show that Bangladesh needs to catch up to its commitments. The concerned authorities need to comply with existing laws and rules adequately. Human rights organizations and citizen groups have taken legal action to prevent forced evictions and land grabbing. The media has played a significant role in creating public awareness and bringing attention to this crucial matter.

There is an urgent need to prioritize and promote the right to adequate and affordable shelter and freedom from forced evictions, particularly for the more marginalized sectors of society. At the same time, it is important to implement laws to prevent illegal land acquisition and construction. The Government should also establish a rental policy for slum areas to ensure that residents pay a fair price for their homes. From a social perspective, housing and relocation are essential to solving this societal problem.

According to the project, a pro-poor land development policy by the Government would acknowledge incremental land development as a means of enhancing low-income groups' ability to build purpose-built housing close to where they live. This suggests that formal development processes should be streamlined for low-income groups, in addition to planning standards and regulations.

It is important to remember that slums and poor infrastructure are not just a result of poverty; they are also an indication of bad governance, ineffective legal and regulatory frameworks, dysfunctional land markets, unresponsive financial systems, corruption, and, most importantly, a lack of political will.

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