# Shelter Design and Development- Bangladesh Perspective:

# In search of Sustainable Shelter for the Urban Poor

#### Munshi Shafiul Haque

Deputy Secretary Ministry of Housing & Public Works, Bangladash.

# General

Bangladesh is a sub-Himalayan country situated in the eastern part of the South Asian sub-continent. Bangladesh has a land area of about 1,47,570 square kilometre (56,977 sq. miles). It's alluvial plains provide fertile agricultural lands. Administrative Units: 6 Divisions, 64 Districts, 476 Upazila (Sub district), 556 Police Station, 6 City Corporation and 298 municipalities. The capital of Bangladesh is Dhaka.

## Demography and Health

According to the World Bank data, the country has a population of 141.8 million (2005); density approximately 962 per sq km having an annual growth rate of 1.9 per cent. Life expectancy at birth is 62. The mortality rate of infant is 56.4 and under-5 is 77.0 (WB Group, 2005). The country already has got a huge urban population, which is more than 48 million or just over 34% of its total population. In 1974, the urban population was only 8.78% of the total population while this percentage increased to 34% in 2005(World bank, 2005) and it is estimated that 42.5% of the total population will live in urban areas in 2020. In Bangladesh rapid urbanization has taken place because of three contributing factors, namely:1) rural to urban migration; 2) geographical increase of urban territory; 3) natural growth of population in urban enters. In these circumstances the capacity of urban centres to cater for the basic civic needs of growth is heavily challenged.

"Implications of such urbanization are poverty, gross inequality, high unemployment, underemployment, over crowded housing, proliferation of slums and squatters, deterioration of environmental conditions, highly inadequate supply of clean water, high incidence of diseases, over crowding in schools and hospitals, over loading in public transports and increase in traffic jams, road accidents, violence, crimes and social tension. These features are characteristic of urban centres of Bangladesh, especially Dhaka." (Task Force Report, on Bangladesh Development Strategies, UPL,1990). The main challenges of the urban authorities should be to ensure planned and regulated urbanization and efficient management of urban areas by practicing effective urban planning policies and guidelines. In this respect sustainable shelter for urban poor, whose contribution is the maximum in the development process, is a vital and prime concern to government as well as for professionals and policy makers.

#### Economy

Bangladesh has an agrarian economy with 21.75% of GDP coming form the agriculture, forestry and fisheries sector. Readymade garments occupy the top position among exportable items. Tea, frozen shrimps, leather and leather goods, fish and vegetables, ceramic-ware, flower and handicrafts are also major exportable commodities. With a big population size per capita GDP is currently US dollar 470 (World bank, 05). Bangladesh economy is characterized by extremely high population density, low resource base, and high incidence of natural disasters. These have adverse implications for long-term savings, investment, and growth. About 60 percent of the urban populations live below the absolute poverty line which was determined at Tk 3,500 (about US\$88 equivalent) per household per month and 40 percent are considered hardcore poor with a monthly household income of Tk 2,500 (about US\$63 equivalent).

#### Shelter Situation

At present, housing is considered to be central to survival and human dignity that are universally accepted. Housing status is often a major indicator for economic and social base for development status of the individual and family. The problems of housing of Dhaka city as well as in other metropolitan areas of Bangladesh are very acute. Dhaka city requires between 55,000-83,000 housing units each year, whereas all public and private efforts together can only produce 25,000 housing units a year. The proportion of people living in slums and squatters settlement in the city is between 35-55 percent. A similar situation prevails in other cities of Bangladesh. The household stock of the metropolitans and municipalities are about 5.0 million and the deficit is around 8.5 million (Bangladesh Bureau of Statistics, 2001) The Government of Bangladesh is unable to provide adequate housing for the ever-increasing urban population. The real estate and housing companies of Bangladesh are playing a very important role in solving the housing problems of urban areas especially of Dhaka city. But they are providing housing mostly to the middle and upper income group in the urban areas due to their higher investment cost. The low- income people do not have the scope to manage housing form private/public sector and they are compelled to live in slums. Some of them are street dwellers and they are the poorest of the urban poor.

Slum Issue: - Slum, informal settlement, 'problems' should be understood as the physical manifestation of poverty situation in Bangladesh. Informal, poor settlements with inadequate basic services are also an indicator of the state of governance in our country. Many Government documents have identified the slum problem as a manifestation of poverty processes in this country, all the documents have advocated the application of a mix of steps to alleviate the situation namely: in-situ development; slum relocation; grant of title or lease; land sharing, and; avoidance of forcible eviction of slum dwellers. Government is not in a position to create formal employment for such large group of urban poor. The majority of these communities are self employed and this has given birth to a large informal economy that is very dynamic and gaining momentum. It is well documented that the average income of the urban poor living in Dhaka slums is three times higher than that of the rural poor .

### Basic Services/Infrastructure

Urban poor have hardly access in the formal shelter. Less than 14 percent of urban households are employed in the formal sector. Less than half have access to sanitary toilets. Only 44 percent have formal access to electricity. About 40 percent of school age children do not attend school. A limited number of households use government health care facilities. On the brighter side, the study reports that access to safe drinking water has improved; child immunization rates are fairly good; and over 50 percent of households use family planning measures. In a developing country like Bangladesh delivering essential services is one of the critical issues concerning urban governance for ensuring equitable urban development. The rapid growth of urban population has already created pressure on the service delivery agencies and these agencies are producing services far behind the actual demand. For example, less than 20% people of the country have access to electricity. Gas is an important resource of Bangladesh. It has

an important contribution for industrialization in the country. In the field of transportation, non-existence of transport planning and efficient traffic engineering result in low quality traffic management. In the field of education and health care, although government has earned few achievements but more concentration needs to be given in this sector. However better coordination between physical development plans and economic programs is highly necessary for balanced and sustainable urban development, but, where the management of services by interdependent organization is concerned, the objective should be the design and implementation of complementary of service provisions.

#### Education

The urban poor have little access to educational institute. The Literacy rate of urban 7+ populations is 59.9%. The primary school net enrolment ratio is 95.4%. But the rate of dropout is extremely high and maximum of them comes from hardcore poor family. They are working in informal sector and education is far behind their mind of thinking. The government needs to specific policies to attract and retain urban poor children to school.

#### Existing Housing Policy & Actors in Shelter Delivery and their Roles

Government of Bangladesh has long been aware of both the rapid pace of urbanization in the country and the associated physical, economic and social problems. NHA (National Housing Authority) provided latest rough "Housing Policy" during 2005. The main objectives of the policy is to provide permanent and adequate housing, which is positively responsive to our norms and values, environmentally sound and which will also highlight our heritage, culture and religion and helping poverty elevation.

<u>Housing Research:</u> In Bangladesh only government housing research institute is HBRI (Housing and Building Research Institute). Some other institute like BFRI (Bangladesh Forest Research Institute) also do some research work on their forest product in housing sector. NGO's like ASA, Grameen Bank, BRAC etc. is doing some development work in housing sector basically in rural area.

<u>Authority of Housing Sector:</u> NHA makes the housing policy and also involved in plot and flat development work of the low and middle-income group. There are four development authority in four metropolitan cities:- they are regulatory organization mainly deals with Building Code (Rules and Regulations), plan and design & development. <u>UDD (Urban Development Directorate)</u>:- advice the government on policy matter relating to urbanization, land use and land development. They also prepare and coordinate regional plans, master plans, and detailed area plans.

All above-mentioned organization act under the guidelines of Ministry of Housing and Public Works.

#### The Role of Public and Private Sector

In order to alleviate the existing housing problem, the Ministry of Housing and Public Works has been implementing a number of residential projects under annual development programme. But, little of them have constructed for urban poor. National Housing Authority has already constructed 2600 unit of row houses at Mirpur and 1020 unit row houses at Tongi, Gazipur for rehabilitation of the slum dwellers. In spite of urbanization, the psychology of the people in general did not change much and most people continued to prefer living in individual houses rather than in flats in multistoreyed buildings. Apartment buildings were becoming a vogue in Dhaka city towards the middle of the 1970s and by 1985, the trend gained a momentum with large-scale acceptability of the concept of living in flat houses under acute shortage of land and in a situation of rapid increase in land prices and the cost of construction. At present the private sector developers are mainly working in Dhaka city. In the process of urban land management the main objective of the government is to provide policy outline and administrative framework to ensure smooth operation of the urban land market. The policy framework should ensure the availability of adequate land for all including lowincome people and that environmentally and socio-economically sound and sustainable development can take place.

#### Land Use

Land as an essential factor for the development of human settlements and for the generation of infrastructure services are a major problem in many cities. Land is not only required for the development of services such as water supply, human waste, drainage/flood control, solid waste management, slum upgrading and urban roads. But land management issues have an influence on housing schemes, urban renewal or resettlement programs, land consolidation and Guided Land Development. In Bangladesh, land-man ratio is extremely low and has been worsening. The capacity of our land to absorb the fast increasing population in the urban areas is decreasing.

The land tenure system in Bangladesh has involved over a long historical time and stands now in a complex status. Urban land at present is characterized by a variety of tenure types identified as non-formal defacto tenure; private free hold; government or *khash* land; public lease hold; private lease hold; apartment tenure; community ownership; cooperative ownership; *wakf* (charitable/religious) land and abandoned property and non-resident vested property.

In the process of urban land management the main objective of the government is to provide policy outline and administrative framework to ensure smooth operation of the urban land market. There are two main reasons for which government must give emphasis on land development process. Firstly, this process is very cost effective if large amount of land is developed. Change of existing land use with its building and infrastructure is very costly but efficient land management can considerably reduce future public expenses. Though this process, government can achieve considerable improvement in the existing circumstances with relatively small expense. Secondly, government can resolve housing problems by focusing on land development and management, as the housing problem is acute in most of the big cities in Bangladesh, especially in Dhaka. As government rarely have the resources for large public sector development projects, it should invest in the provision of key infrastructure and deregulate unnecessary processes in order to support and stimulate individual and private sector investments.

# **Critical Shelter Problems**

Globalization with rapid urbanization has triggered ill planned densification areas, significantly in low and middle income residential development. Rapid increase in urban population (Appendix: Table-01) affect the health and safety aspect of the environment and lead to a general deterioration in the physical condition of the city and also leading to slum creations. They are behind a long far to live in an agreeable house, which is a fundamental right. The critical shelter problems in our urban areas are

- Inadequacy of land and shelter for urban poor.
- Over dense population (Appendix: Table-02).
- Haphazard formation of slums.
- Unpleasing urban environment; air, water and land pollution.
- Inadequate power supply, water supply, sanitation facilities etc.
- Unplanned location of commercial and industrial areas.
- Lack of environmentally sound management of hazardous solid and toxic wastes.

- Lack of shelter for urban girls (almost 0.5 million), working in garments sector, is a great problem.
- Increase gap between rich and poor, which create social problems.
- High cost of construction materials compare to household income.
- Lack of green area and area for physical and mental growth.

# Analysis of Critical Shelter Problems

Urban shelter situation analysis shows, the critical shelter problems are unplanned and over crowded housing, proliferation of slums and squatters, deterioration of environmental conditions, highly inadequate supply of clean water, high incidence of infectious diseases, over crowding in schools and hospitals, unplanned locations and inadequacy of commercial and industrial areas, over loading in public transports and increase in traffic jams, road accidents, social violence, crimes and social tension. These features are characteristic of urban centers of Bangladesh, especially Dhaka.

The majority of the urban poor are rural migrants with low affordability. An unfairly structured city and a distorted economy have restricted their access to land. They resort to living under inhuman situations in the slums, rough outside of footpaths, vacant public buildings, railway stations, bus stop, steamer ghats, etc. Scarcity and high cost of land is a major obstruction to the growth of proper housing in urban Bangladesh. The poor rural migrants, majority of them are unskilled, poorly educated agricultural surplus labour to the urban canters, often failing to find gainful employment and residence in the urban centers are compelled to sleep roughly or take shelter in the substandard residential areas known as slums or squatter settlements . But it is also true, ´´poverty is not the only reason for slums and inadequate infrastructure-these are also the outward sign of failed policies, bad governance, inappropriate legal and regulatory frameworks, dysfunctional land markets, unresponsive financial systems, corruption and last but not least- a lack of political will´´ (Goran Tannerfeldt & Per Ljung, More Urban Les Poor-publication of Sida 2006,page-82)

Areas and Issues for Sustainable Shelter Design and Development In Bangladesh, Ministry of Housing and Public Works is mainly responsible for housing, but other household service deliveries like solid waste management, drainage, construction and management of urban road etc responsibilities lies with the City Corporation (Municipalities). Again water supply is the responsibility of another local government agency's (WASA).further more ministry of Land is also implementing a housing project on unused or mere possibility for using government non-agriculture land for low-income families. So some time what happened? There is a gap in the coordination. For development of housing sector very recently separate and independent National Housing Authority has been established. So, for change and improvement of the present housing/shelter situation have to go a long way.

It is already mentioned that in order to alleviate the existing housing problem, the ministry of Housing and Public Works has been implementing a number of residential projects under annual development programme, but still there is a big gap between demand and supply. So, public- private joint effort is necessary to ease the existing housing problem. In that case ministry of Housing and Public Works have to: (a)Develop a pro-poor housing policy, including necessary regulations for subsidies and

technical assistances

(b)Develop public-private housing project development policies

(c)Develop micro-financing policies

(d)Reduce inequality within cities by adopting a people oriented resource allocation, appropriate urban land use and service delivery planning. Particular attention needs to be given to allocation of land for housing of all income categories particularly the low-income groups, and to space for economic activities of the poor, climate and environment friendly air, light and green-space, wood lots, playgrounds parks community centres school-College etc.

(e) Slum upgrading project with the participation of the slum dwellers should be taken up as high priority projects in all urban areas .Urban local government bodies should coordinate the activities of various government and semi-government organizations in this regard.

(f)Development projects need to be undertaken on a continuous basis.To address all above issues, it's a long perspective.

At present first priority is to ease the slum issues, so focusing these issues a study has been made on a ongoing slum upgrading project, that is-

# Dattapara slum upgrading project.

## Objectives of the Study

This project, slum upgrading at Dattapara, Tongi, has been taken by the Governmrnt of Bangladesh in 1974. The objective of the study is to evaluate the present situation on the basis of past and present circumstances and to prepare an appropriate advice paper for the concern authorities to mitigate the present and future demand.

## Project Location and Area

The project is situated at Dattapara of Tongi municipality under adjacent district Gazipur, 30 km from the centre point of Dhaka, which is the capital city of Bangladesh. Tongi is an industrial area. The total project area is 101.00 acres of land.

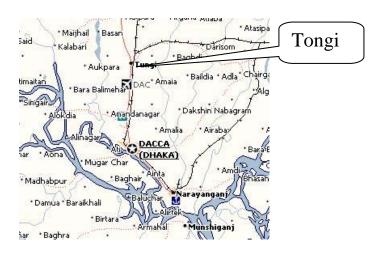


Fig. Location of Tongi

# Background of the project

All major urban centers in Bangladesh have slums and squatter settlements, the largest concentrations being in Dhaka. The magnitude of slum dwellers and squatters is about one-third of the total population of Dhaka city. Keeping in mind the advices of slum development the Government of Bangladesh took a project on 101.00 (one hundred and one) acres of acquired land at Dattapara in 1974 to rehabilitate 5000 (five thousand) poorest to poor family (squatter dwellers), living in unplanned and unhygienic slums of Dhaka City. Initially the project had been taken for rehabilitate the families those who

are forcefully evicted from different part to clean Dhaka city. But till 1985 these poor and low income group families were living in their own arranged built temporary kacha (mud) house within very limited facilities. In 1985, involving the National Housing Authority, the Government took initiatives to construct 3444 nos of semi pucca (brick wall, tin sheded) houses with a minimum facilities of water supply, sanitations, roads and communications(development project proforma of the project). Also, initiative was taken to socio-economic development of the settler to ensure minimum citizen rights.

## Studies/Observation Procedures

I examined and interviewed randomly 100 respondent families of Dattapara slum upgrading project and collected primary data through a questionnaire. The study is based on both primary and secondary sources of data. Secondary data collected from project papers and official records of National Housing Authority and Ministry of Housing and Public Works. And finally arrange two workshops with the concern.

## Findings

Under this scheme officially 600 sft. (30'x20') plot has been constructed in 30 acres of land and 1016 (one thousand and sixteen) squatter families are residing their. But whole 101.00 acres land is occupied by unauthorized low income poor families. Out of 3444 planned houses, till today only 1016 nos. of semi pucca (brick wall, tin shaded) houses containing two bed rooms, kitchen, and toilet have been constructed. And at present 7787 low income group families are residing there (TDH Netherland Survey). Most of the families residing in the project area are industrial labors, garments workers, transport labors and day labors or house keepers with the monthly income range of Tk. 2000.00 to Tk. 10000.00 (On an average 70.00 US \$), family size 4 to 5 members. No legal documents or papers regarding rights and title on land and houses have been handover to the families. Yet to decide whether deed of title rights will be given and value of land and houses will be collect by installment or these houses will be rented. The other findings are briefly described below:

- 1. The project was initially started without proper plan. The land was just an open paddy field.
- 2. There is a coordination gap in the project among different service providers.
- 3. Understanding gaps between dwellers and service providers is a major problem. Actually the dwellers are not aware about authorities plan. Few families are afraid about whether they may be again evicted from the land, specially the

families those monthly income is below Tk. 3500 (50 US \$), they are thinking they will not able to pay the cost of land and houses determined by the authority.

- 4. Some families have already invested large amount of money to construct their own houses. They are also thinking about the losses if new construct will take place on location of their old construction.
- 5. No green areas have seen or planned for the project area.
- 6. Unplanned internal roads are very narrow.

Some positive findings are also visualized from the present study. These findings are briefly described below:

- Almost 100% school going children are attending the school. Only 10% to 15% drop out have been observed and this drop out children are attending to non formal and technical educational institute. Two government primary school and one government secondary school are providing educational support to the settlers. Not only are those, about 8 nos of NGO's also providing primary and non formal educational support.
- 2. Drainage systems are already improved by the local municipal authority with the help of CARE (NGO).
- Almost every family is facilitated by a tube well. There is a waste management committee names CRMC (Community Resource Management System) are working in the project area.
- 4. No major health hazard component has been seen in the project area.
- 5. Finally, government is considering constructing multi storied buildings to accommodate all the dwellers residing there within limited area with a proper plan, to ensure all the citizen rights. But, in that case settler will have to be agreeing with the government's decision.

#### Present Issues

From the findings of the study the following present issues could be mentioned which should be dealt with as a priority to complete the project.

- 1. The project yet not completed due to it was started in an unplanned way. So, proper plan and guideline should be prepared immediately.
- 2. No titles of right of land were given to the settlers. Authority is to decide whether the right of property and what type of right will be given.
- 3. There is a coordination gap in the project among different service providers.
- 4. Understanding gaps between dwellers and service providers is a major problem.

- 5. No green areas have seen or planned for the project area.
- 6. Safety and security is totally absent. As for example, if fire breakout then it is really very difficult to control the fire.
- 7. Unlawful people can hide here.
- 8. There is no community centre.
- 9. Drainage system is yet to further improve.
- 10. The project area developed in an unplanned way.

Analysing the above studies fact and findings, it can be summarised that definitely upgrading of slum bring positive results in socio-economic development of a country. And for the betterment of the society, it is the immediate need to up-gradation of existing slums and Settle the scatter dwellers of Dhaka and other cities.

#### Suggestions/Priority

On the basis of the present study the following suggestions may consider for short-run action plan.

1. Firstly, a detailed survey on existing slums and scatter dwellers is needed and all slums have to upgraded immediately fixing the priority ensuring the basic need like sanitation, water supply, drainage system ,communication schooling of the children community development etc. Here NHA (National Housing Authority ) can play the key role and NGOs may be involved. Even City Corporation as well as local Municipalities can bear the responsibility.

2. Need to aware the beneficiary groups about the government's policies and what the government is going to do .It is the responsibility of NHA:

3. City Corporation, Municipalities, donors, NGOs and private developers could be incorporated along with government organization to facilitate financial support and construct the houses, roads and other related facilities. Policies have to be formulated and coordinated by government.

4. Immediate decision should be taken on ongoing slum upgrading projects, whether the houses will be sold or rented. If the houses will be sold then the terms and conditions for the owner as well as the developer would be made immediately. If it will be rented then all facilities will be provided by the concerned authorities. Also proper maintenance will be ensured by the government agencies including road network, sanitary and sewerage facilities maintenance. This is totally a policy matter of the government:.

- 5. Attempt should be taken to legalize the unauthorized settler where they are and allowing them to pay below market prices for the land and houses (i.e., subsidies should be provided by the government as well as soft loan may grant by the concern financial institution. This is also the policy matter of the government.
- Systematic review of government policies for slum and squatter settlements will be offered here. This review should be conducted by Ministry of Housing and Public Works.
- Subsidized Public Rental Housing Projects should be taken for the low-income group; especially for the garments workers. NHA and City Corporation can shoulder the responsibilities:
- 8. Finally, it should be mentioned here that the only one government or non government agency/ organization can not provide all the necessary service and support to fulfil the objectives of the project like slum up gradation. The government could play the coordination role through its respective authorities.

## Acknowledgements

Many individuals provided assistance by providing oral answer of many questions. Without their efforts these study would not have been possible. Particular acknowledgments are owed to **National Housing Authority, Ministry of Housing and Public Works, TDH Netherland, Institute of Architects Bangladesh** and **Tongi Municipality** for their constant help with providing related documents, data/information and advices.

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# Appendix

Table 01: Urbanization in Bangladesh, 1901-2001

Census	Total	Urban	Percent	Variation	Exponential
year	Population	Population	Urban	Percent	Growth Rate
1901	28,928,000	702,035	2.4	-	-
1911	31,555,000	807,024	2.6	15.0	1.4
1921	33,254,000	878,480	2.6	8.9	0.9
1931	35,604,000	1,073,489	3.0	22.2	2.0
1941	41,997,000	1,537,244	3.7	43.2	3.6
1951	42,063,000	1,819,773	4.3	18.4	1.7
1961	50,840,000	2,640,726	5.2	45.1	3.7
1971	71,479,000	6,273,602	8.8	137.6	6.7
1981	87,120,000	13,228,163	15.2	110.9	10.7
1991	106,314,000	20,872,204	19.6	57.8	4.6
2001	123,851120	28,605,200	23.1	37.1	3.2

Source: Population Census-2001: National Report (Provisional). (Dhaka: Bangladesh Bureau of Statistics, 2003)

Table 02: Population Density

Year	Urban Population Density (person/sq. km.)				
	Bangladesh	Dhaka Mega City	Dhaka City		
1991	2179	4795	15333		
2004	3008	8573	18055		

Net migration rate: 0.68 migrant(s)/ 1000 population (2006 EST.)

# Annex

## **Action Plan**

Problem	Areas have to	Actors/	Process	Remarks
			FIOCESS	Kemarks
identified	address	Authorities		
(1) 35-55% of	Identifying	NHA and local	Through	Contributing
urban poor are	existing slums	government i.e	detailed survey	in the
living in slum	and scatter	City	and appropriate	decision
and squatters	dwellers have to	Corporation	plan	making
settlement with	improve their	/Municipalities.	implementation	process I
unhygienic	living condition	NGOs can be		can share
condition.	immediately	involved.		my
	fixing the priority			knowledge
	ensuring the basic			and
	need like			experiences.
	sanitation, water			
	supply, drainage			
	system, roads.			
(2)Understanding	Need to aware	Ministry of	Meeting,	I can
gap between	the beneficiary	Housing and	discussion and	influence
dwellers and	groups about the	Public Works	workshop.	the process.
service	government's	as well as local		
providers.	policies and what	government (i.e		
	government is	City		
	going to do .	Corporation/		
		Municipalities).		
		Here NGOs		
		also can be		
		involved.		
(3) Coordination	Formulating a	Ministry of	Through	Influencing
gap among	coordination	Housing and	discussion	the ministry
different service	committee and	Public Works	among	and NHA I
providers	assigning the		different	can share

(a) Short Term Action Plan

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- <u></u>				
	responsibilities		service	my
	among different		providers and	knowledge
	service provider		beneficiaries.	and
	agencies			experiences.
	ministry/NHA			
	can play key role.			
(4)Slum dwellers	Attempt should	Ministry of	Through the	Submitting
have no legal	be taken to	Housing and	legal frame	my study
rights, so they	legalize the	Public Works	work needful	report I can
are not interested	unauthorized		and appropriate	influence
for any change.	settler where they		policies may be	the process.
	are and allowing		enacted.	
	them to pay			
	below market			
	prices for the			
	land and houses.			
(5) Land is very	Subsidies rental	Ministry of	Through	Submitting
limited, our	house/dormitories	Housing and	decision and	my study
target is"	may provide,	Public Works	policy	report I can
minimum land	who have	/City	formulating	influence
but maximum	permanent house	Corporation	and	the process.
shelter.	in their localities.	and concern	constructing	
		authorities.	rental houses.	
			1	

(b) Considering the Following a long-run action plan may prepare

- 1. Development of low cost houses, and multi-storied buildings for housing, and resettlement of slum dwellers, the disadvantaged, the destitute and the shelter less poor.
- 2. Preparation of land use master plan for urban areas to derive maximum benefit out of the limited land resources.

# (b)Long Run Action Plan

Problem	Areas required	Actors/Autho	Process	Remarks
identified	change	rities		
Present housing	Present housing	Ministry of	Meeting/	The person
policy does not	policy have to	Housing and	discussion/sh	who have
cover the priority	reform fixing the	Public	aring	access in the
of housing for the	priority coverage	Works/ NHA	experience	decision
urban poor	of the low-cost			making
	housing			process, can
				do.