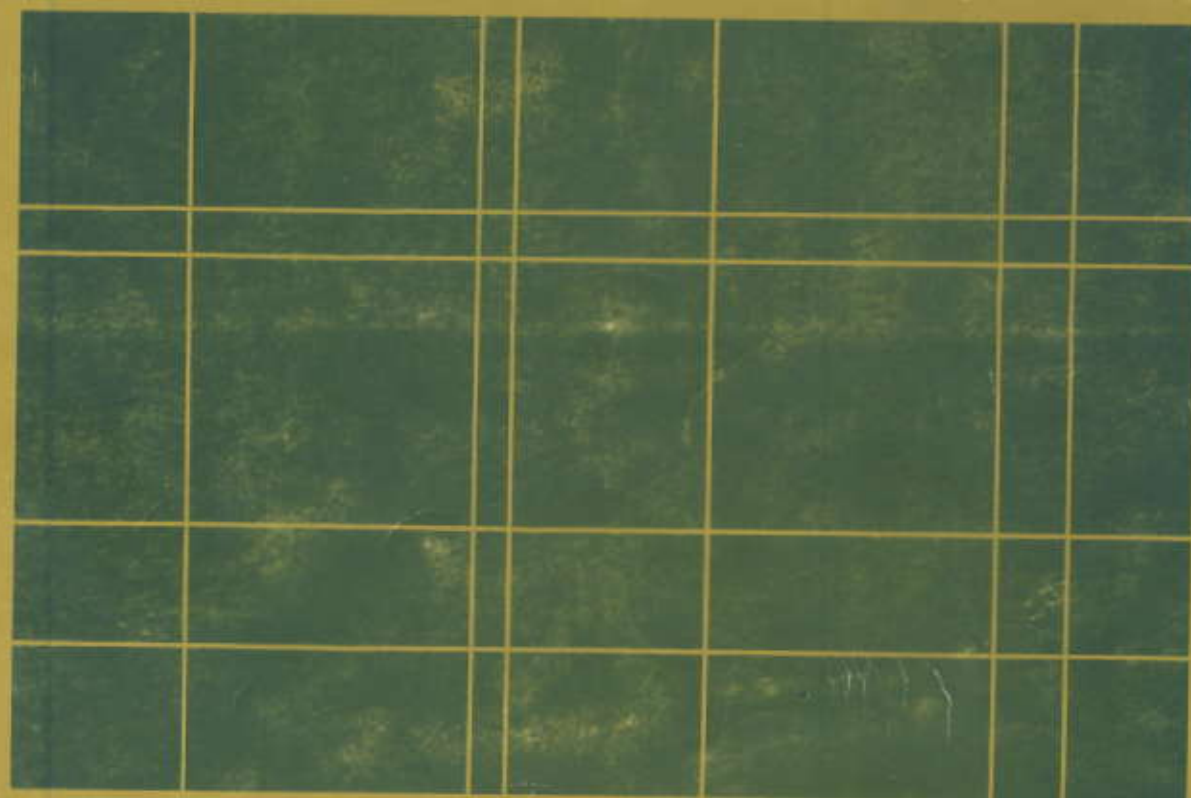


**GOVERNMENT OF THE
PEOPLE'S REPUBLIC OF BANGLADESH**



BANGLADESH NATIONAL REPORT



**United Nations Conference
On Human Settlements (Habitat II)
Istanbul, Turkey
3-14 June, 1996**



**GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH
MINISTRY OF HOUSING AND PUBLIC WORKS**

**UNITED NATIONS CONFERENCE ON HUMAN
SETTLEMENTS (HABITAT II)**

BANGLADESH NATIONAL REPORT

DHAKA 1996

FOREWORD

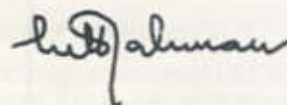
The Government of the People's Republic of Bangladesh takes great pleasure in presenting the Bangladesh National Report to the Second United Nations Conference on Human Settlements (Habitat II) being held in Istanbul. Habitat II is the last and most eventful UN Conference of the Twentieth Century.

Dr. Wally N'Dow the Conference Secretary-General initiated many important meetings including three Preparatory Committee meetings. He also initiated many regional meetings. One of these was the South Asian Conference at Colombo at Ministerial level. Dr. Ganti L. Rao, Director Habitat II Conference, and Special Representative of the Conference Secretary-General visited Bangladesh and other SAARC countries in June 1995 and very successfully assisted in formulating the Colombo Declaration. This declaration together with other regional declarations would certainly facilitate arriving at consensus on 'Sustainable Human Settlements in an Urbanizing World' and 'Adequate Shelter for All'.

I express my gratitude and thanks to UNCHS for their aid and assistance in various ways; the UNCHS mobilized funds for Urban Indicators Programme and other preparatory activities for the Conference.

I am indeed grateful to the National Preparatory Committee, Subject Committees, Editorial Board, conscious citizens and civic leaders, experts, NGOs and officers and staff of the Ministry of Housing and Public Works for their zeal, enthusiasm and sincerity in preparing the National Report.

The Report highlights the problems and issues of human settlements and the National Plan of Action reflects national programmes in developments which are in conjunction with the Habitat Agenda. It is hoped that the deliberations on the problems of sustainable human settlements and adequate shelter confronting other nations will generate sufficient concern to bring about understanding, commitments and cooperation and mutual assistance on an international scale. This in turn would lead towards adopting appropriate policies and programmes with the instruments of enablement and participation, both at national and international levels, to tackle the human settlements and shelter problems which confront the world as a whole.



(Md. Hasinur Rahman)
Secretary,
Ministry of Housing and Public Works,
Government of the People's Republic of Bangladesh.

CONTENTS

SUBJECT	PAGE NO.
FOREWORD	i
FACTS ABOUT BANGLADESH	ii
CONTENTS	iv
EXECUTIVE SUMMARY	ix
ABBREVIATIONS AND GLOSSARY	xix
PART A INTRODUCTION	
1.0 Consultative Process for Preparation of National Report	1
1.1 Introduction	1
1.2 The Participants, Systematic Information and Coordination	1
1.3 Process of Ensuring Participation of key Actors for Consultation	1
1.4 Source of Data and Information	1
1.5 Wider Participation in Consultation Process	2
1.6 Support by the United Nations	3
PART B ASSESSMENT AND PRIORITIES	
SECTION 1 BANGLADESH : THE BROADER SETTING	
1.0 Location and Area	4
1.1 Physiographic Regions and Settlement Pattern	4
1.2 Administrative System	5
1.3 Population Growth and Density	5
1.4 Natural Hazards and Their Impacts	5
1.5 Impact of Man Made Developments	6
1.6 Relationships Between Human Settlements and Socio economic Development	6
SECTION 2 CURRENT CONDITIONS	
2.0 Current Conditions in Human Settlements and Shelter	8
2.1 Introduction	8
2.2 Urbanization	8
2.3 Poverty, Employment and Urban productivity	9

SUBJECT	PAGE NO.
2.4 Landlessness, Shelterlessness	10
2.5 Women's Share of Land	10
2.6 Employment Growth, 1991-1995	10
2.7 Urban and Rural Productivity	11
2.8 Social Development	11
2.9 Housing and Related Infrastructure	13
2.10 Water Supply	16
2.11 Sanitary System	16
2.12 Energy	16
2.13 Telephone Connections	17
2.14 Transportation	17
2.15 Treatment of Waste Water	18
2.16 Solid Waste Generation and Disposal	18
2.17 Drainage	19
2.18 Housing Destroyed	19
2.19 Local Government	19
SECTION 3 PAST TWENTY YEARS	
3.0 Record of Achievements and Lessons Learnt : GSS and Agenda 21	21
3.1 Habitat I Recommendations	21
3.2 National and International Initiatives	21
3.3 Human Settlements, Housing Policy and Strategies	21
3.4 Planning of Big Cities	23
3.5 Shelter, Infrastructure and Services	23
3.6 Trends and Policies at National and International Levels	25
3.7 Experience of Implementing Agenda 21	28
SECTION 4 EXAMPLES OF BEST PRACTICES	
4.0 Introduction	30
4.1 World Bank Supported Urban Low Income Housing Project in Chittagong	30
4.2 Dhaka Urban Infrastructure Improvement Project (DUIIP)	30
4.3 Slum Improvement Project	31
4.4 Secondary Towns Infrastructure Development Project	33
4.5 Shakti Foundation for Disadvantaged Women	33

SUBJECT	PAGE NO.
4.6 Mirpur, Dhaka Bastuhara(Homeless) Project	34
4.7 Shelter and Development Centre for Migrant and Low Income Working Women.	34
4.8 The Grameen Bank's Rural Housing Programme	35
4.9 Rehabilitation and Development Organization for the Landless.	36
4.10 Adarsha Gram	37
4.11 Durable House Building by Proshika Manabik Unnayan Kendra	38
SECTION 5 LEGAL FRAMEWORK	
5.0 Introduction	40
5.1 Recent Benchmark Studies	40
5.2 National Level Human Settlements Development and Legal Framework	40
5.3 Regional Planning and Legislation	40
5.4 Legal Framework for Local Level Planning	41
5.5 Housing Development and Legal Measures	41
5.6 Urban Land Use and Legislation	42
5.7 Infrastructure Provision and Legal Aspects	43
5.8 Water Supply For Urban Poor	43
5.9 Natural Gas and Electricity	43
5.10 Informal Garbage Disposal	43
5.11 Environment and Legislation	43
SECTION 6 IDENTIFICATION OF PRIORITY ISSUES	
6.0 Introduction	44
6.1 Background	44
6.2 Imperative of National Housing Policy, GSS and Agenda 21	44
6.3 Priority Issues	44
PART C BANGLADESH NATIONAL PLAN OF ACTION	
SECTION 1 DECLARATION OF STRATEGIES AND POLICIES	
1.0 Introduction	46
1.1 Declaration of Policies, Strategies and Priority Issues	46

SECTION 2 OBJECTIVES

2.0	Development Objectives	48
2.1	Immediate Objectives	48

SECTION 3 IDENTIFICATION OF PROJECTS

3.0	Five Year Programme	52
3.1	Introduction	52
3.2	Project 1: Preparation of Human Settlements Policy	52
3.3	Project 2: Infrastructure Development and Environmental Protection	52
3.4	Project 3: Urban Basic Service in Urban Poor Communities and Poverty Alleviation	53
3.5	Project 4 : Improvement of Access to Land and Shelter	54
3.6	Project 5 : Transport	55
3.7	Project 6 : Improvement of Urban Social Services	56
3.8	Project 7 : Development of Urban Research and Training Capacity	57
3.9	Project 8 : Urban Management and Strengthening of Local Government	57
3.10	Project 9 : Women's Rights	58
3.11	Project 10: Disaster and Environmental Mitigation	58
3.12	Project 11: Partnership in Development	58

SECTION 4 MONITORING PROGRESS

4.0	Method of Monitoring Process	59
4.1	Commitments	59

PART D INTERNATIONAL COOPERATION AND ASSISTANCE**SECTION 1 HIGH PRIORITY PROGRAMMES FOR INTERNATIONAL COOPERATION**

1.0	Background and Introduction	60
1.1	Background	60
1.2	Perceptions of the Government and the Donors	60

SECTION 2 TECHNICAL ASSISTANCE REQUIREMENTS

2.0	Introduction	61
2.1	Preparation of National Human Settlements Policy	62

SECTION 3 INTERNATIONAL FINANCIAL ASSISTANCE

3.0	Introduction	64
3.1	Areas of Financial Aid Requirments	64

SECTION 4 TRAINING

4.0	Introduction	66
4.1	Training Components and Programme	66
4.2	Participants in Training Programme	66

ANNEXES	67
----------------	----

REFERENCE	102
------------------	-----

EXECUTIVE SUMMARY

Bangladesh National Report for United Nations Conference on Human Settlements (Habitat II)

PART A : DESCRIPTION OF CONSULTATIVE PROCESS

- 1.0 Pursuant to resolution 47/180 of 22 December 1992 of the UN General Assembly, considering the procedural steps provided in the Guidelines of the Habitat II Secretariat regarding national level preparatory process, the Government formally appointed in July 1994, a 66-member National Preparatory Committee headed by Hon'ble Minister of Housing and Public Works, Subject Committees and an Editorial Board to prepare and adopt the National Report.
- 1.1 The Guidelines of Habitat II Secretariat required the preparation of the Report in four parts. Part A is the description of the Consultative Process, Part B is regarding assessment of current conditions in human settlements and shelter sector, achievements during the past 20 years and identification of high priority issues. Part C of the report is devoted to preparation of the National Plan of Action for 1996 to 2000 AD and beyond. Part D is related to International Cooperation and Assistance.
- 1.2 This systematic approach of the Habitat II is multi-dimensional as well as multi-sectoral. The Government, therefore, appointed the Committees with representatives from (a) all levels of government (b) politicians and prominent personalities; (c) academics and experts in human settlements and shelter; (d) private sector representatives and NGOs, and (e) the representatives of the media.
- 1.3 Subject Committees I and III were headed by Prof. Nazrul Islam, Director, Centre for Urban Studies, (CUS), Dhaka and Prof. Dr. Golam Rahman, President, Bangladesh Institute of Planners and Dean of the Faculty of Architecture and Planning, Bangladesh University of Engineering and Technology (BUET), respectively. These Committees shared the tasks under Part A and B of the National Report. Part C is related to the preparation of National Plan of Action by Subject Committee II headed by the Chief Engineer, Housing and Settlements, Directorate of the Ministry of Housing and Public Works. Part D dealing with International Cooperation and Assistance has been prepared by Subject Committee IV headed by the Joint-Secretary (Development), Ministry of Housing and Public Works.
- 1.4 In addition to the inbuilt consultative process established by the Government, an additional opportunity was available through the Habitat II Substantive Preparatory Sessions and some of the international conferences and meetings organized by the UN system, USAID, World Bank, Asian Development Bank, among others. Some of the resource persons also acted as resource persons in these international forums.
- 1.5 It is noteworthy that the Bangladesh Television, the Radio Bangladesh, newspapers and columnists in their own way have been providing coverage to various issues and aspects in human settlements, shelter related services in urban and rural areas.
- 1.6 A National Seminar on the Bangladesh Report for Habitat II was organised by the Ministry of Housing and Public Works, Nari Uddog Kendra, Centre for Urban Studies and Coalition for Housing Rights, Bangladesh on 30 December 1995. The Secretary, Ministry of Housing and

Public Works presided and Hon'ble Minister of Housing and Public Works inaugurated the Seminar as the Chief Guest.

- 1.7 The National Preparatory Committee (NPC) met on 11 and 21 January, 1996 under the chairmanship of the Hon'ble Minister of Housing and Public Works and considered the comments and suggestions of the members of NPC and the experts who participated in the National Seminar. The NPC formally approved the Report in its second meeting held on 21 January, 1996.

PART B : ASSESSMENT AND PRIORITIES

- 2.0 Assessment of current conditions of human settlements and shelter is based on a basic set of 46 indicators designed by the UNCHS and World Bank in March 1995. This indicators programme requires use of most recent data, at least up to the year 1993. The main source of data is that of the Bangladesh Bureau of Statistics (BBS) who have assembled data on all sub-sectors in shelter and related services. Other sources of data and information are the recent Technical Assistance Projects of the UNDP, UNCHS, UNICEF, UNESCAP, USAID, World Bank and Asian Development Bank, among others. The indicators concern country-specific and city specific information.
- 2.1 As noted with interest by the Secretary General of the United Nations, the Habitat II Conference is to be given the dimension of a 'City Summit'. The message of the city focus is that, ever since the Vancouver Conference of 1976, the world's urban population has doubled and the rural population has also continued to increase. More than one billion people are living in poverty situation without adequate shelter. Despite the efforts by all, such as, the government, the UN and donors, there has been no significant improvement in shelter conditions of the poor. During the same period there has been a marked deterioration of environment. Many UN and other conferences were held after Habitat I and all of the decisions made led to the preparation of a Global Plan of Action. A major function of Habitat II is to continue this process, by bringing solutions to the world's problems one step nearer providing sustainable human settlements in an urbanizing world and adequate shelter for all. The National Plans of Action of member nations would contribute to the Global Plan of Action.
- 2.2 The goals, objectives and strategies of the Global Plan of Action are in relation to urbanization which is held to be a catalyst of development combining urban development with rural development as they are interrelated and mutually reinforcing. The resource persons in Subject Committees I and III, some of whom also contributed to Bangladesh National Report for Habitat I, reiterate the situation with more emphasis this time.
- 2.3 Relationship of Human Settlements with Socio-Economic Development: Bangladesh is the most densely settled country of the world. Within an area of 147,570 sq.km live over 116 million people. The average density is around 755 persons per sq.km. The level of population density would be much higher, about 806 persons per sq.km if we exclude areas under standing water bodies of 1,922 sq.km and mangrove forest area of the Sundarbans of 5,890 sq.km. This is perhaps not enough to explain the effect of population growth during the past three decades. An overriding consideration is also to be given to the massive growth of urban and rural settlements. According to BBS, there are 522 urban areas including 4 city Corporations and 120 other municipal towns and as many as 85,500 rural villages. There are therefore, one urban centre in every 267 sq.km. and one rural village in every 1.63 sq.km, on an average. In this consideration, there are about 135 villages within the urban catchment area of

267 sq.km. Subject Committees I and III, therefore, emphasize urban to rural and rural to urban relationships in the following manner: Cities are catalysts of development as they contribute to absorption of increment population, provide base for more diffused productive activities and provide infrastructure and services required for marketing within the country and exporting to other countries. Thus, eventually linking national productivity to regional and globalization of trade. Cities provide large share of GDP relative to this population and labour force. Within this system, the rural villages act as suppliers of agricultural produces and the urban areas bring about structural changes to the city economy and the economy in the hinterland.

- 2.4 Trends show that, during 1961 to 1989 contribution to GDP by the manufacturing sector increased its share of employments from 4.8% to 13.9% and the service sector increased from 10% to 19.7% while that of agriculture declined from 84.6% to 65%. During the second half of the 1980s, GDP in manufacturing industries was growing at an average rate of 6.7% compared to agriculture at 2% per year. The cities are growing as hub of production. In the context of gaining self-sufficiency, the rural areas also have more organized market centres and some industrial production. These urban-rural interactions are changing land uses and the major cities of Megacity Dhaka, Metro Chittagong, Khulna Metropolitan city and Rajshahi Metropolitan city have already grown up as urban constellations.
- 2.5 Having mentioned the positive roles of human settlements and socio-economic development, it is of necessity and desirable to mention the problems in our urban and rural settlements.
- 2.6 Poverty and Employment: Poverty is widespread all over the country. The incidence of poverty is indicated by the proportion of population of living below poverty line in urban and rural areas. The UNDP/UNICEF/UNCHS Project, 'Urban and Shelter Sector Review' (BGD/92/008) in conjunction with the ADB assisted Project, 'Strengthening of Housing Sector Institutions' (ADB TA No. 1670-BAN) together with Household Expenditure Survey of 1991-92, defined Poverty Line 1 fixed at 2,112 kilo calorie intake of food and Poverty Line 2 fixed at 1,805 kilo calorie intake. The consultants of Dhaka Metropolitan Development Project (BGD/88/052) defined levels of poverty as the 'Destitute', 'Hard core poor', 'Very poor', 'Poor' and 'Low income groups' representing 10%, 15%, 25%, 15% and 10%, respectively, for Megacity Dhaka. Adapting these percentages of HES 1991-92, the absolute number of population below poverty lines has been estimated for 1993 as 72.7 million in rural areas and 10.8 million in urban areas.
- 2.7 Women Headed Poor Households : According to BBS, HES 1991-92 female headed households increased in rural areas notably from 4.4% in 1988-89 to 7.5% in 1991-92. In urban areas the corresponding figures were recorded as 4.1% to 6.6%. adopting these percentages, the estimated number of female headed population would be about 4 million nationally, 0.7 million urban and 3.3 million rural. In Dhaka, these households are estimated to have increased from 85,000 in 1991 and about 96,000 in 1993. In Chittagong these households increased nominally from 32,500 to 33,200 during this period. In the secondary cities, like Tangail, the number of female headed households increased marginally. However, due to various constraints and lack of opportunities most women headed households are surviving in poverty situation.
- 2.8 Housing Problems: Problems of housing and related services such as potable water, sanitation and energy are of serious magnitude all over the country. According to 1991 census, the backlog in housing was 3.1 million units, composed of 2.15 million units in the rural areas and 0.95 million in urban areas. By 2000 AD, the housing shortage is likely to exceed 5 million. The target will be

much more if we take into account the replacement needs of the rudimentary thatched houses. About 90% of dwellings in rural areas and about 60% in urban areas are non-durable.

- 2.9 Besides the poor structural quality, access to minimum moderate housing is constrained by the lack of access to land, finance, improved building materials and technology, as envisaged in the National Housing Policy 1993. The poor and even the lower middle income groups who constitute the large segment of our households, about 80%, have little or no access to these basic elements of housing.
- 2.10 There exists a critical imbalance between housing price to income ratio. This affects both home ownership and renting. Roughly, if land can be purchased at a minimum rate of Tk 150,000 per 'Katha' (68.76 sq.m) in the urban fringe areas and a two-room house can be built at a cost of Tk. 200,000, without cost of land filling a household with an investment of Tk. 4,000 per month would be able to own this kind of house in more than 7 years time, and that too would claim, a very high percentage of the household income. Only the high income groups with income of Tk 20,000 or more per month would be able to own such a house comfortably, but would not like it. If longer time is allowed, say 20 years, about Tk. 1500 per month will have to be invested. Access to poor with Tk. 3000 income per month is harshly constrained.
- 2.11 The effect has been disastrous. According to a recent study of the Centre for Urban Studies and ICDDR'B (1993) there are 2,100 slums within the Dhaka City Corporation area. About 3 million people are living in these slums in overcrowded, unhygienic and squalid environment. What is more disturbing is that there are growing number of people, men, women and children who pass their night in railway and steamer stations and on the footpaths under the open sky. Their number is increasing almost at the same rate, at about 4.8%, as of the urban population and the hard core poor. The number of street children was 1.82 million in 1991 and they might increase to 2.34 million in 1995 and 2.95 million in 2000 AD. Needless to say that all these men and women are vulnerable to health hazards and social maladies like begging, prostitution, theft and violence.
- 2.12 Water Supply and Sewerage System : Reliance is given on piped water and tubewells. In rural areas water supply is provided by tubewells installed by DPHE with the help of national and donors' support. In urban areas households connected with piped water supply increased from 22.48% in 1991 to 44.01% in 1994. In Dhaka City Corporation, not over 60% of its area is connected with piped water. D'WASA produces around a half of the total requirements. Recent studies such as 'The Urban Poor in Bangladesh' carried out by the Centre for Urban Studies in 1990 and the Flood Action Plans (FAP 88) of JICA (1991) state that only 15% to 20% of Dhaka's population is currently served by D'WASA's sewage system.
- 2.13 Solid Waste Disposal : Solid Waste Management (SWM) in Bangladesh is poor. In 1993 there were 23 million urban dwellers generating on an average 5.5 kgs. of household solid waste. About 50% of the garbage is collected and most garbage is just left or dumped on open waste lands, ponds and road side drains. In Dhaka, the City Corporation vehicles can not enter the congested slum areas nor bins can be provided by DCC. The DMDP project (BGD/88/052) identified much more difficult situations with regard to wastes generated by hospitals and clinics, commercial garbage, industrial wastes and tanneries. Pollution of air and water is a threat to environment. Dumping of solid waste on ponds and low lands serves the purpose of land filling and land reclamation; but the soils and the standing waters nearby are polluted.
- 2.14 Urban Transport : In recent years urban transport has become hazardous with increasing traffic jams and number of fatalities. In recent months emission of smoke and sound,

particularly in down-town areas of big cities have become a menace to health. All studies of the World Bank aided Bangladesh Transport Sector Study and Dhaka Integrated Transport Study suggest lack of efficient mass transit of passenger and cargo at inter-city and intra-city destinations. Cost of transport and accessibility to overloaded public transports are not at all easy to the women and children. The management of traffic and transport is weak; even the broader priorities like efficient management at junctions, between the junctions and movement of trucks during peak hours, parking of vehicles and stacking of building materials on road sides are not taken care of properly.

- 2.15 **Public Convenience :** Public convenience like toilets and urinals are almost absent in central business areas of the cities. People like the aged, women and children, are therefore, facing inconvenience. There are public toilets in all the inter-city bus terminals but are not maintained properly. The DCC is now providing toilets in the CBD areas, effort are being made to make sites are available for this purpose.
- 2.16 **Energy Supply :** With no other mineral fuel, the development of Karnafuli Hydro electricity Power Station and the discovery of natural gas come as a great relief to the country. This has led to Dhaka, Chittagong axis of development with urbanization, industrial and commercial development. More and more areas of cities east of the Padma, Jamuna have come under piped gas supply. However, for the majority of the urban poor cooking gas is still a dream. A survey of slum areas in Dhaka show that only 8% of the dwellers have gas connections. Electricity connections in Dhaka and Chittagong account for 84% and 74%, these also probably include the illegal connections. Now a days breakdown of electricity has become more frequent than before.
- 2.17 **Medical and Health Care :** Bangladesh has both general and specialized medical, health and family planning facilities both as preventive and curative measures. There is also a medical policy that prohibit production and dispensation of harmful drugs. But the rampant growth of slums, squatter settlements, pollution of air and water have continuously been increasing health hazards. Most of the facilities are concentrated in big cities. Although there are health complexes at Thana and Rural Health Complexes, relief to the general masses is not yet satisfactory. Price of medicine is also not easily affordable by the poor and even by the lower middle income groups.
- 2.18 **Infant Mortality :** About 44.2% of all urban children suffer from chronic malnutrition and about 6.9% suffer from acute malnutrition. Slum Improvement Projects and upgradation activities, garbage disposal with people's participation in densely settled housing areas and the recent Integrated Nutrition Programme would help ameliorating the worsening situation.
- 2.19 **Education :** There are as many as 55,000 primary schools and madrasas in the country yet the literacy rate is only 36%. Female literacy is much lower, around 26%. The Government's recent Food for Education Programme for female children and adult literacy programme have been widely acclaimed.
- 2.20 **Recreation :** In all urban areas recreation facilities are generally limited to the cinema. Play fields and parks are very limited.
- 2.21 **Natural and Man Made Disasters :** Natural disasters and man made hazards have become a factor in development. Floods, cyclones, droughts etc. almost regularly destroy housing, properties and infrastructure. Water works in countries across the border and operation of deep tubewells for irrigation within the country have been lowering the underground water

tables and the water levels in the rivers. The South West region of Bangladesh is facing problems of intrusion of salinity in sweet water aquifer. There is also process of desertification in northern part of the country.

- 2.22 Growth of Civilian Labour and Actual Employment : In 1991 there was 58.3 million civilian labour, aged 15 years and over, comprising 30 million male and 28.4 million female. In 1995 the labour force increased to 70 million, male 38 million and female 32 million. In urban areas labour force grew from 12.5 million to 16.8 million, a net increase of 4.3 million during this period. Megacity Dhaka and Metro Chittagong together employed 6.07% of national labour and 28.3% of all urban labour as per an estimate of 1993. The Bangladesh National Urban Sector Programme Document and studies of the Bangladesh Institute of Development Studies and the Centre for Urban Studies state that probably two thirds of all the employed are in the informal sector, particularly dominant in retailing (92%), construction (85%) and transportation (45%).
- 2.23 Achievements During the Past 20 Years : Achievements in the implementation of the shelter strategy as a mandate of the Global Strategy to Shelter (GSS) and environmental improvement and sustainable development of the Agenda 21 of UNCED are not very encouraging.
- 2.24 In housing sector the private informal sector, i.e., the individual builders, meet the bulk demand, especially of the low income groups . Government sector's contribution is said to be around 5% of the housing supply, however, if the houses built with the HBFC loans, the share of government sector would be somewhat higher. Among the government agencies, the Housing and Settlement Directorate is the only agency who cater to the needs of the general public and the urban poor. The PWD builds public flat housing for the government employees; the ratio of low and upper income accommodation is known to be 1:4 . Many other sector agencies built flats for their own employees. The City Development Authorities serve the upper income groups. Recently, RAJUK has proposed to undertake a programme of developing 108,000 plots which would include housing for the poor with income generation.
- 2.25 The contribution of the Grameen Bank with Government funding and funding by the donors particularly the destitute women, has become a model for housing the rural poor. In about 8 years the Grameen Bank alone built as many as 0.3 million houses, covering no less than 1 to 1.5 million population. The recovery position is almost 100%, even with upward revision of interest/service charges. Several NGOs have also contivuted to providing access to housing by the poor.
- 2.26 The Ministry of Land has been implementing the Adarsha Gram (Ideal Village) project to resettle the rural landless in vacant government owned lands. This programme is supported by local administration and NGOs, and is likely to be completed by 1998 at a cost of Tk 1000 million.
- 2.27 The Slum Improvement Project (SIP), and the Secondary Town Infrastructure Development Projects of the LGED are commendable approaches with application of the instruments of enablement in the form of linking employment with housing and related infrastructure in the poor communities.
- 2.28 The Housing and Settlement Directorate (HSD) resettled 2,600 squatters at Mirpur, Dhaka and a regular programme in this regard is awaiting approval. PWD has undertaken a 3000 flat housing scheme for government employees in Dhaka. CDA, KDA, and RDA developed 2,067 2,063 and 7,845 residential plots respectively, during 1976 to 1993.

- 2.29 Achievements During Past 20 Years : Habitat I had 64 recommendations involving human settlements and policies, settlement planning, shelter and infrastructure, institutional arrangement with legal framework, land, finance, building materials and promotion of public participation. A lot of works have actually been done, although the living environments have not improved appreciably.
- 2.30 Human Settlements Policy and Settlements Planning : There is no formally developed human settlements policy except implementation of administration decentralization from District Thana level in 1983. In this way, a hierarchy of urban settlements was formalized and plans for 60 District Towns and 398 Thana towns were prepared by UDD, some of which were done by LGED. Development Plans of Megacity Dhaka and Metro Chittagong have recently been completed by RAJUK and CDA with UNDP's aid and assistance. Government is now undertaking preparation of new plans for Khulna and Rajshahi with its own funding through local consulting firms. The achievements in the form of the policies and development activities are as follows.
- 2.31 The National Housing Policy : In December 1993, the Government approved the National Housing Policy. The Policy has incorporated the imperatives of the Global Strategy to Shelter and Agenda 21. It recognizes the increasing backlog in housing, requirements of the poor, the destitutes and women and children in difficult circumstances. The Policy clearly underlines the strategy of enablement in the form of promoting house building in the formal and informal private sector. Specific guidelines have been given in managing land, finance and building materials and technology.
- 2.32 Housing and Services : In shelter sector many programmes were identified and implemented and many are in the pipeline. The examples are continuing public housing programmes of PWD, HSD, metropolitan city development authorities, sector agencies, donor assisted SL and upgradation projects, Adarsha Gram, the Grameen Bank's comprehensive projects and NGO projects in providing shelter in the flood and cyclone affected areas and shelter for single males and females. The HBRI and Grameen bank have developed model durable houses. HBRI has developed the Bangladesh National Building Code. There are now National Environmental Action Plan (NEMAP) for sustainable environmental management.
- 2.33 The National housing policy has a proposal to establish a National Housing Authority (NHA) which will promote and support rural and urban housing.
- 2.34 Industrial and Investment Policy : The Government has approved Industrial Policy on the free market operational approach. The policy has liberalized local and foreign investments and established Export Processing Zones in Dhaka and Chittagong.
- 2.35 Integrated Nutrition Policy : As mentioned earlier the policy has proposed advocacy on nutrition and emphasized nutrition for babies and mothers rather than seeking costly food intake for maintaining health.
- 2.36 Environmental Protection Act 1995 : The Act prohibits pollution of air, water and soil by any means.
- 2.37 Development of Improved Indigenous Building Materials : The HBRI has developed wire mesh ferro cement and improved indigenous materials which can reduce the cost of house building and increase affordability of houses to the poor and the lower middle income groups. The Grameen Bank has also developed durable low-cost houses with RCC pillar.

PART C : NATIONAL PLAN OF ACTION

- 3.0 Strategies, Policies and Commitments : The current conditions described in PART B set out the basis for Bangladesh National Plan of Action commensurate with the goals, objectives and strategies of the Habitat II.
- 3.1 Objectives : The development objectives are planned development of urban and rural settlements incorporating their relationship with socio-economic development. The immediate objectives are housing development with employment generation and provision of affordable infrastructure. These are stated here in terms of specific Projects and Subprojects.
- 3.2 Programmes for 1995-2000 and beyond : Recent TA Projects of the UN and other donor agencies and bilateral sources recommended programmed activities in Bangladesh National Urban Sector Programme Document of 1993.
- 3.3 The motto is not only to tackle the problems nationally but also to contribute to the Global Plan of Action by which other countries may benefit.

The Subprojects are as follows :

(1-1) Subproject 1 : Preparation of Urban Policy to rationalize urban development in all regions of the country so that the catalyst of urbanization can be captured in order to raise national GDP and to effectively resolve the housing and service problems of the people. This will also serve as a technical support to Government's decentralized investment policy.

(1-2) Subproject 2 : Preparation of District, Thana and Union level Plans . These will strengthen the functions of local authorities up to Union Councils. The executing agency of the study project is UDD of the Ministry of Housing and Public Works. .

(2) Project 2 : Urban Infrastructure Development and Environmental Projection : Extension of sustainable water supply through treatment of surface water, energy supply and sanitation and urban area-wide network of basic infrastructure.

(2-1) Subproject 1 : Water supply Extension to Major Cities, District Towns and other Urban Areas through utilization of surface water : This Subproject would require planning support. The executing agencies are UDD, WASA, DPHE city corporations, municipalities and metropolitan city development authorities.

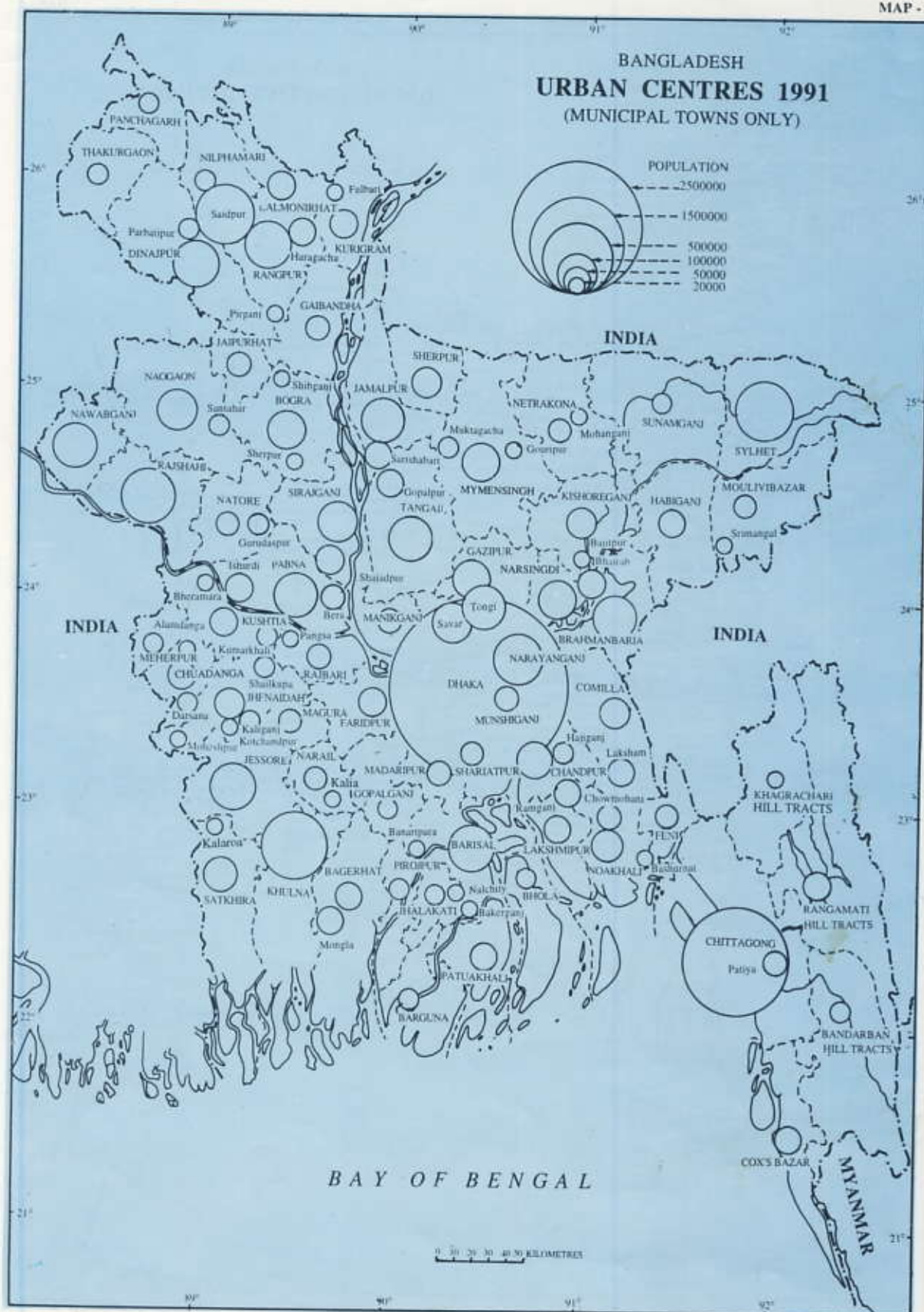
(2-2) Primary Infrastructure Support for Urban Basic Services: The executing agencies are the city development authorities, LGED and line service agencies. Donor support would be necessary.

(2-3) Infrastructure Development Assistance to Municipalities: This is a city-wide network of services.

(2-4) Infrastructure for Creative Land Uses: This sub-project will be combined with agencies for subprojects 2-1 and 2-3.

(3) Project 3 : Urban basic Service in Urban Poor Communities and Poverty Reduction: The fundamental long-term development goals of Bangladesh, as stated in the Fourth Five Year

- Development Plan, and in the Task Force Reports, are substantial reduction of poverty and infrastructure development as a ground work for absorbing investment at these levels.
- (3-1) Subproject 1 : Provision of basic services for estimated number of 15 million urban poor including women-headed households, and 2.34 million street children by 2000 A.D. The executing agencies are the local government agencies and NGO institutions with support of urban research bodies and donors.
- (3-2) Subproject 2 : Employment Generation in Micro Enterprises: It would be a feasibility study commencing in 1997. There will be need for facilitating products of Bangladesh to overseas countries.
- (3-3) Subproject 3 : Rehabilitation of Squatters and Bustee dwellers : There are over 3 million squatter and slum settlements in Megacity Dhaka alone. All other big and medium size towns should be surveyed as is being done by the Planning Commission with ADB's assistance. The executing agencies are the LGED, DPHE, WASAs, local authorities, NGOs and donors. Settlements for urban poor being undertaken by LGED with ADB assistance would serve as preparatory technical support. Urban research bodies shall provide technical support.
- (3-4) Subproject 4 : Urban credit for the Poor : This Subproject would prepare modalities for establishing Low Income Housing Board, Low Income Housing Bank and National Home Lending Programme. The executing agency should be the proposed NHA.
- (3-5) Subproject 5 : Advocacy on Urban Poverty : This is a continuous programme to be executed in conjunction with government agencies and post-Habitat II follow-up action by the Bangladesh Institute of Planners (BIP), and Centre for Urban Studies (CUS) and NGOs and the media.
- (4) Project 4 : Improvement of Access to Land for the Urban Poor.
- (4-1) Subproject 1 : Facilitating New Urban Area Development. The executing agencies are UDD, City Development Authorities, CBO's PVDOs and NGOs.
- (4-2) Subproject 2 : Financing Land and Shelter Development : These include allocation of lands for the low income housing, business, commerce, recreation and street hawkers and women's housing and enterprises. The executing agencies are UDD and local authorities and the Ministry of Land.
- (4-3) Subproject 3 : Improvement of Efficiency of Land Markets: This approach is related to efficient transaction of land in private and public sector with improved cadastration with all attributes of land and land titling. The executing agencies are Ministry of Land and the DGLRS.
- (5) Project 5 : Transport in inter urban and intra urban context and facilitating access to the low income settlements.
- (6) Project 6 : Improvement of Urban Social Service : Primary health, vocational training, combating of potential threat of AIDS etc, are the targets. In addition to the efforts being made by government, involvement of Ward Commissioners, Urban research bodies NGOs and donors are necessary.



(6-1) Subproject 1 : Primary health care.

(6-2) Subproject 2 : Primary, nonformal and vocational education with programmes for women.

(6-3) Subproject 3: Basic social service delivery.

(6-4) Subproject 4 : Rehabilitation of drug addicts.

(6-5) Subproject 5 : Combating potential threat of AIDS.

(6-6) Subproject 6: Rehabilitation of beggars and prostitutes.

(6-7) Subproject 7: Advocacy.

(7) Project 7 :Development of Urban Research and Training Capacity: The mechanisms are to be explored for immediate attention to utilize urban research organizations within and outside the Government.

(8) Project 8 : Urban Management and Strengthening Local Government : The tasks ahead are: establishment of Urban Policy Council with technical support to be provided by UDD and the proposed NHA. The DMDP and CMDP projects have identified metropolitan city-wide management together with services management. There should be preparatory technical study to be assisted by donors. Support to be provided for development of centres and institutions of urban studies and research.

(9) Project 9: Women's Rights: Women's rights are part of human rights. Right to housing, medical and health care, industries and business are to be promoted. These would start from the big cities.

(10) Project 10: Disaster and Environmental Mitigation: The Environmental Policy and Environment Act 1995 and National Environmental Management Action Plan are to be put into effect to control pollution of water, air and soil.

(11) Project 11: Partnership in Development: The government envisages enablement for revitalizing partnership of private sector, NGOs, donors and research organizations in carrying out the massive task of housing and human settlements development.

PART D : INTERNATIONAL COOPERATION AND ASSISTANCE

4.0 There is a need for international cooperation for studies, programme planning, project preparation, monitoring and evaluation, implementation of development projects. The following are the main areas of needing aid and assistance. Technical assistance for study projects planning transport planning and environmental and disaster mitigation experts.

- Funding for infrastructure development and housing for special target groups , e.g., the aged, destitute women and children and footpath dwellers.

- Training of planners, architects, engineers, social scientists like geographers, economists and municipal finance analysts.

Within the next five years there should be at least one team of experts comprising planners, engineers, architects and social scientists like geographers, economists and sociologists for each of the municipal cities with population of over 100,000.

ABBREVIATIONS AND GLOSSARY

ABD	Asian Development Bank
BBS	Bangladesh Bureau of Statistics
BIDS	Bangladesh Institute of Development Studies
BIP	Bangladesh Institute of Planners
BIWTA	Bangladesh Inland Waterways Transport Authority
BSC	Bangladesh Shipping Corporation
BRDB	Bangladesh Rural Development Board
BNBC	Bangladesh National Building Code 1993
BTv	Bangladesh Television
CNN	Cable News Network
C'WASA	Chittagong Water Supply And Sewerage Authority
CUS	Centre for Urban Studies
CDA	Chittagong Development Authority
CCC	Chittagong City Corporation
DPHE	Department of Public Health Engineering
DTW	Deep Tube well
DCC	Dhaka City Corporation
D'WASA	Dhaka Water Supply And Sewerage Authority
DUIIP	Dhaka Urban Infrastructure Improvement Project
DMB	Disaster Management Bureau
DC	Deputy Commissioner
EDM	Enfants du Monde
EPZ	Export Processing Zone
FAP	Flood Action Plan
FUDP	First Urban Development Project : World Bank/IDA Credit/UNCHSTA and grant
Fy	Financial Year.
GOB	Government of the People's Republic of Bangladesh
GPA	Global Plan of Action
GSS	Global Strategy to Shelter
HES	Household Expenditure Survey
HDP	Housing Development Project (aided and assisted by UNDP/UNCHS)
HSD	Housing and Settlement Directorate
IAB	Institute of Architects, Bangladesh
ICDDR'B	International Centre for Diarrhoeal Diseases and Research, Bangladesh
ISACPA	Independent South Asian Commission on Poverty Alleviation
IWT	Inland Water Transport

ABBREVIATIONS AND GLOSSARY

IYSH	International Year of Shelter for the Homeless
KDA	Khulna Development Authority
LGED	Local Government Engineering Department
MLGRDC	Ministry of Local Government, Rural Development and Cooperatives
NAP	Not Applicable
NAV	Not Available
NGOs	Non-Government Organizations
NPC	National Preparatory Committee
NPD	National Urban Sector Programme Document
NHA	National Housing Authority
NUK	Nari Uddog Kendra
ONPP	Outline National Physical Plan
PIC	Project Implementation Committee
PPTA	Project Preparatory Technical Assistance
PREP COM	Preparatory Committee of Habitat II
PVDOs	Private Voluntary Development Organizations
RAJUK	Rajdhani Unnayan Kartipakka (Capital Development Authority)
RDA	Rajshahi Development Authority
RADOL	Rehabilitation And Development Organization for the Landless
RMP	Rural Maintenance Programme
SAARC	South Asian Association of Regional Cooperation
SIP	Slum Improvement Project
SWR	South West Region
STW	Shallow Tube Well
STOL	Short Take Off and Landing
SWM	Solid Waste Management
UDD	Urban Development Directorate
UMP	Urban Management Programme
UN	United Nations
UNCED	UN Conference on Environment and Development
UNCHS	United Nations Centre for Human Settlements (Habitat)
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
USAID	United States Agency for International Development

MEASUREMENTS

1 Katha	= 68.7 sq.m
1 Bigha	= 0.134 hectare

PART A

INTRODUCTION

1.0 Consultative Process for Preparation of National Report

1.1 Introduction : The Government of the People's Republic of Bangladesh, considering the national goals, objectives and strategies in human settlements and shelter sector and those of the Second United Nations Conference on Human Settlements (Habitat II), the 'City Summit', has drawn up a National Plan of Action as documented in PART C of the National Report. The principal objective of the Plan is aimed at reversing the deterioration of living environment of the people in cities, towns and rural areas and making the settlements productive, safe, healthy, equitable and sustainable. The imperatives and priorities are based on assessment of current conditions of human settlements and shelter which again is guided by a set of country-specific and city-specific indicators designed by the UNCHS and the World Bank in March 1995 (Annex 1).

1.2 The Participants, Systematic Information and Coordination

1.3 Process of Ensuring Participation of Key Actors for Consultation : Recognizing the multi-sectoral dimension of the task of preparing the National Report, the Government established in July 1994 a broad based consultative procedure through appointment of a 66-member National Preparatory Committee headed by the Hon'ble Minister of Housing and Public Works. The National Preparatory Committee has representations from all levels in Government , national and local level politicians, civic leaders, prominent personalities, human settlements and housing development professionals , academics, private sector initiatives and NGOs. Pursuant to the Guidelines of October 1994 of the Habitat II Secretariat, the National Report has been prepared in four parts. **Part A** is the **Introduction to the Consultative Process**; **Part B** is the **Assessment of Current Conditions** on urban as well as rural situation, experience and best practices in the implementation of the **Global Strategy to Shelter (GSS)** and **Agenda 21** of the United Nations Conference on Environment and Development. **Part C** is devoted to **National Plan of Action** for 1995-2000 and beyond. **Part D** addresses **International Cooperation and Assistance**. The Government also appointed four Subject Committees to deal with each of the parts and an Editorial Board to synthesize and to prepare the final Report . An honorary consultant assisted the Editorial Board. The composition of the Committees and the Editorial Board is shown separately in **Annexes 2 to 7**.

1.4 Source of Data and Information : The Bangladesh Bureau of Statistics is the main source of statistical data .The BBS besides undertaking census and surveys, collects data from various agencies in Government. Habitat II requires latest information at least up to 1993. In some cases, where BBS data was not available, information was collected from the sources of some Technical Assistance Projects, government agencies and organizations, publications of research organizations, such as, Bangladesh Institute of Planners, Bangladesh Institute of Architects, Institution of Engineers, Bangladesh, Centre for Urban Studies, Dhaka and Bangladesh Institute of Development Studies, the United Nations, the World Bank and the Asian Development Bank, among others.

1.5 Wider Participation in Consultation Process

A. Seminar on National Report : The Ministry of Housing and Public Works in association of Nari Uddug Kendra, Centre for Urban Studies and Coalition for Housing Rights, Bangladesh held a National Seminar on 30 December 1995 for consultation on the Report.

B. Contributory Role of the Electronic Media : The Radio Bangladesh organized discussions on such issues which are intimately related to human settlements and housing development activities in various ways. Examples are : 'Ajker Dhaka' (Dhaka Today); dialogues on civic facilities covering education, health and nutrition, poverty alleviation, plantation, environmental and disaster mitigation. The Bangladesh Television (BTV) telecast news on various aspects of human settlements, environmental and disaster mitigation aspects, trade and commerce, poverty alleviation, health, family planning, pisciculture and fisheries, big, medium and small size towns and villages in various regions of the country. The BTV organized 'Abhimat' (Opinion), i.e., discussion among Ministers, Members of the Parliament, conscious citizens, and facilitated instant telephonic communication to elicit opinion of the viewers at different times. The BTV also organized and telecast interesting drama series covering social and human relations. SAARC audio-visual films and addresses of High Commissioners and Ambassadors and documentary films on their National Days were shown through the electronic media.

C. Contributory Role of Newspapers : The national dailies and periodicals published articles and editorials focussed on the problems and issues which are related to human settlements and housing and social situation. The Daily Star published a series of articles on 'Save Dhaka' in May-June 1995. A symposium on 'Save Dhaka' was held by the Daily Star and it was participated by the Hon'ble Mayor of Dhaka City Corporation and eminent urban researchers among others. Many other dailies, also published important articles and editorials which are relevant to the thematic aspects of Habitat II. On the World Habitat Day special supplements in national dailies and periodicals were published regarding the significance of "Our Neighbourhood". On this Day, Radio Bangladesh and BTV also broadcast discussion by the Hon'ble Minister and the Secretary of the Ministry of Housing and Public Works, experts and academics.

D. International, Regional, Sub-Regional Meetings and Consultations : Throughout the year the governments, UN system, donors and public and private sector key actors organized seminars, meetings and workshops in 1995 considering it as a 'Year of Learning'.

(D-1). Asia-Pacific Regional Group : By the end of 1990s, nine out of world's 13 new megacities will be in Asia. These are: Beijing, Seoul, Jakarta, Bangkok, Manila, Dhaka, Delhi, Bombay and Karachi. There is a common Asian goal and Plan of Action for the Habitat II Conference.

(D-2). SAARC Sub-Regional Entity : Heads of States and Governments in SAARC Sub-Region established a forum, Independent South Asian Commission on Poverty Alleviation (ISACPA) in 1991 at Colombo. The Habitat II Secretariat promoted SAARC Sub-Regional participation in unison towards preparation of the Global Plan of Action.

(D-3). The Global Conference of New Delhi (January 1996) and Asian Regional Consultation on Access to Land and Security of Tenure (Jakarta- 28-30 August 1995) considered land issue as vital for socio-economic, cultural, and environmental aspects of

development with private sector initiatives. These meetings were organized by UNDP/UNCHS/World Bank, UMP, USAID and Habitat II Committees of various countries. These Conferences were also facilitated by Private sector initiatives and NGOs.

1.6 Support by the United Nations : The Habitat II Secretariat , the UNDP and the UNCHS provided all out support to Bangladesh in various ways such as, facilitating participation in the PREP COM meetings and supplying a wide range of documents. The UNCHS facilitated the in-country preparatory activities and appointed a National Consultant for establishing Urban and Housing Indicators for Bangladesh. Representatives of the Bangladesh National Preparatory Committee participated in the above regional and Global Conferences.

PART B

ASSESSMENT AND PRIORITIES

SECTION 1

BANGLADESH : THE BROADER SETTING

1.0 Location and Area : Bangladesh is located in the north-eastern part of South Asia, between 20°-34' and 26°-38' North Latitudes and 88°-01' and 92°-41' East Longitudes. The country is bounded on west, north and northeast by India and the southeast by India and Myanmar. On the south is the Bay of Bengal. Through the Bay of Bengal, it is linked with world wide maritime trade and commerce. It is almost centrally located on the northern tip of the Indian Ocean Rim, an open market communication link, being initiated by Mauritius and Australia. In regional situation, the country is a member of the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) and a member of the South Asian Association for Regional Co-operation (SAARC) . The total area of the country is 147,570 sq.km including 18,559 sq.km. of forest land and 1,922 sq.km of standing water bodies.¹

1.1 Physiographic Regions and Settlement Pattern : Bangladesh is a flat alluvial country of the Ganges-Meghna delta. Active delta formation is still continuing in the coastal areas. A network of 700 major rivers criss-cross the country of which the Padma, the Jamuna, the Teesta, the Brahmaputra, the Meghna and the Karnafuli are prominent. The rivers and their tributaries and distributaries flow down to the Bay of Bengal and deposit enormous quantity of alluvium over the vast deltaic plains thus gradually building up the land and maintaining its fertility. The rivers and other water bodies serve as source of water and facilitate communication and transportation. The riverine condition that created and rejuvenates the fertility of land is also responsible for the destruction of human settlements and causing homelessness over the large part of the country due to summer monsoon floods and river bank erosion. Physiographically, the country is divided into six regions . These regions have typical settlement patterns :

(1) The **piedmont alluvial plain** and the area of old alluvium deposits, high above the general plains, which merge with the Barind area and the Madhupur Tract area north of Dhaka. There are nucleated settlements along the main thoroughfares. In these regions the influence of rivers are not so important except in the rainy season and the areas along the Rivers Teesta and the Jamuna.

(2) The **central valley flat** lies in the middle of the country and is made of comparably recent alluvial deposits. The settlements are scattered. The homesteads are built on artificially raised mounds and thus increasing in haphazard growth of villages.

(3) The **south-west region** is a high moribund delta and the rivers are either dead or dying. It is flanked by the Sunderban mangrove forest region along the Bay of Bengal; this region is liable to be affected by intrusion of salinity from the south. The settlements are linear along the levees of the rivers.

(4) The **coastal areas** are still unstable and the process of land erosion and accretion is continuing. The settlements are dispersed and isolated. Many islands are being formed continuously by alluvial deposit. Bhola island is large enough to form an administrative District of Barisal Division.

(5) The **north-eastern part** in Sylhet Division have large basin-like formations, popularly known as 'haors'. The settlements are clustered with highly dense homesteads built on artificially raised mounds.

(6) There are **hilly regions** on the southeast and to some extent in the northeast. There are very sparsely and also linear settlements in these regions.

- 1.2 Administrative System :** For the purpose of administration the country is divided into six administrative Divisions, each placed under a Divisional Commissioner. Each Division is further sub-divided into Zilas or Districts (Map 1). The total number of Zilas is 64. The administration of each Zila is headed by a Deputy Commissioner. Each Zila consists of several Thanas. There are 460 Thanas out of which 62 have merged in the Megacity Dhaka, three Metropolitan Cities and some other cities due to the extension of the limits of the cities. The rest 398 are functioning as administrative Thanas.
- 1.3 Population Growth and Density :** Bangladesh has become the most densely settled countries of the world excepting some City States. The population dramatically increased from 55.2 million in 1961 to 111.45 million in 1991. In 1995 the national population was 119.70 million of which 49.44 percent were females and 50.56 percent were males. The gross density of population increased from 345 persons per sq.km to 720 during the period.² Excluding 5,890 sq.km of the Sunderban mangrove forest land which are uninhabited and standing water bodies of 1,922 sq.km,³ the actual land area under prominently human habitation is 139,758 sq.km. The levels of gross density by the habitable land area increased from 395 persons per sq. km in 1961 to 547 in 1974, 643 in 1981, 797 in 1991 and 806 in 1993 (Annex 8 and 9).
- 1.4 Natural Hazards and Their Impacts :** Natural hazards, like floods, river bank erosion, cyclones and tornadoes, droughts, rising of river beds due to siltation, lowering of water levels, intrusion of salinity together act as a factor in human settlements, housing and socio-economic developments. Every year about 18 per cent of the country is normally flooded, during summer monsoon, and during severe flood 36 per cent of the country and nearly 60 percent of the net cultivable areas are inundated.⁴ There was a severe flood in 1974, followed by more severe floods in two consecutive years of 1987 and 1988. Bangladesh is thus subject to exceptionally severe flooding, causing deaths in which women and children were larger in number and widespread destruction of housing and infrastructure and work places. Due to these natural calamities women and children are worst affected. In the cases of housing destroyed, the women become worst affected and also become detached from places of work. With the population growth rate every year over 20,000 people are rendered homeless through one hazard or the other, causing thousands to seek emergency shelter most of which can be found in urban settlements. In addition to the victims of the major events, there is a constant flow of people who lose their homes, their land and their livelihood through the routine processes of river-bank erosion, increased landlessness and disruption of joint family system. Poor female headed households are contributing significantly to the migration flow to the cities. Though the majority of such in-migrants are likely to return to the rural areas once the danger has abated, not all will do so. Furthermore, the temporary squatting that takes

place in urban areas is difficult to control and likely to make other regularisation procedures more difficult.⁵ Given the frequent recurrence of natural hazards it is unlikely that measures to control their effects are likely to be put in place in the foreseeable future, though it is hoped that disaster mitigation measures will be able to limit the extent of damage. As a result, urban areas will probably have to continue to be subjected to a regular and repeated influx of population rendered homeless or seeking refuge from one calamity or the other. This adds yet another dynamic to usual rural urban flow of population, especially the poor including the poor women.

- 1.5 Impact of Man Made Developments :** Fringe areas of cities have been extending considerably mainly with individual unplanned building activities. In the process, the natural water courses are filled up. The road-side or underground drainage can hardly cope with the heavy rainfall and increasing generation of sewage with the rising number of population. Together with extinction of natural drainage, there is haphazard excavation of ponds and ditches for raising mounds on which to build houses at individual efforts. Extraction of ground water for drinking and irrigation purposes and water works in other countries across the border have been decreasing the water levels of the rivers and lowering the water tables. This ground water fluctuation is now a reality across the country. Until mid-1960s the water table of the whole of the country was within 8 metres from the ground level except in Greater Rajshahi due to high topography. It is predicted that by 2000 AD, as much as 50 percent of the traditionally high water table would experience water table below the present suction level.⁶ In northern Bangladesh a kind of desertification has started. In the SW region another form of man-made disaster is likely to happen with the operation of DTWs, and Tara Pumps (a special device for suction of water from greater depth). In Khulna City, DTWs operate up to a great depth during dry season. It is very likely that the underground sweet water aquifer may be replaced by intrusion of saline water from the south. And once this happens, it would be very difficult to rectify.

1.6 Relationships Between Human Settlements and Socio-Economic Development

A. Macro Level Relationship : Urbanization and national economic development are more closely and positively associated processes, with complex mutually reinforcing links. Cities contribute to growth by (i) absorbing population increase, (ii) affording a base for more diffused productive activities across the country, and (iii) providing infrastructure and services required for marketing and exporting of goods, linking it eventually with the globalization of trade. The cities provide a larger share of Gross Domestic Product relative to their size of population and labour force. Labour productivity is much higher for manufacturing, medium and small scale industry and services than in agriculture, and relative productivity gains in non-agricultural sectors are critical for sustained economic development of the country.

B. Micro Level Relationship : Urban Rural Continuum Process in Socio-Economic Development

(B-1) Rural to Urban Relationship : The rural villages have been playing the role of suppliers of primary products, such as, food grains, forestry, fish, poultry and dairy products, the latter two and much of the post-harvest agricultural work being carried out by women. Marketing of agricultural produce takes place in a system of market network. In the beginning the farmers sell their produces at the smaller primary markets, which are moved by traders through somewhat large assembly and then secondary markets and finally to the

terminal markets. It is expected that with the continuous increase of urban centres, the demand for all the above products should increase. But in the case of Bangladesh there is a visible reverse trend, as well. As early as in 1976 it was stated in the following manner: 'due to simultaneous and usually higher increase of population in the rural areas, surplus in the primary sector is getting reduced, and often the direction of such supplies seem to be getting reversed.' The urban centres often supply such items to rural areas having been imported from abroad, the positive intensity of rural-urban interaction in the economic field is somewhat decreasing, particularly in the sphere of grain supply.⁷ In the context of gaining self-sufficiency the rural villages should also have more organized market centres and even some industrial production which will also tend to put agricultural land to semi-urban production. The LGED has been planning and developing rural markets by categories of investments. The rural market places are therefore becoming urbanized. This fact has been established with the decrease of rural markets from 5000 in 1974 to 2,200 in 1994. It has become a priority to prepare land use plans for such rural villages⁸ as growth centres (Annex 13).

(B-2). Urban to Rural Relationship: The urban to rural interaction is versatile. This can be classified as administrative and political, economic, commercial and financial, socio-cultural, educational, information, transportation, services and amenities. Under the present administrative system the National Capital City, Dhaka, obviously covers the whole of the country as the seat of the central government, justice and producer and distributor of goods and services. Export of Bangladesh products and import of foreign goods by air are performed in Dhaka. For higher learning, specialized medical and health care and shopping facilities many people come to Dhaka from all over the country. Chittagong is the second Metropolitan Area and is developing as the industrial and commercial capital city of the country. It provides links between railways, and inland waterways with international trade and commerce through ocean going maritime transportation and now a days the city has been linked with international air routes. There is both export and import facilities with container facility. Khulna together with Mongla port is performing a similar role. With the improvement of road transports, passenger and cargo transfers from Dhaka and Chittagong to all other Divisional, District and Thana and even small size urban places and rural markets are becoming easier than before. The cities generate employment opportunities incrementally both in formal and informal sectors. With the expansion of transportation and electrification, modernization in employment and cultural transformation are gradually taking place.

PART B

SECTION 2

CURRENT CONDITIONS

2.0 Current Conditions in Human Settlements and Shelter

2.1 Introduction : Assessment of current conditions in human settlements and shelter centre around humankind, their basic needs and rights and responsibilities and overall living environment. The key indicators of assessment provide the objective conditions on which to develop National Plan of Action with participatory approach. In Bangladesh context, the situation analysis has been addressed to country-specific conditions in urban and rural areas and city-specific conditions concerning Megacity Dhaka (9 million), Metro Chittagong (3 million) and secondary city Tangail (0.13 million).⁹ Both the positive and problematic aspects of urbanization have been considered.

2.2 Urbanization : Over the last four decades, a substantial urban population increase has taken place in Bangladesh, both in absolute terms and as a percentage of the total population. In 1961, the urban population was 2.6 million people, or only 4.8 percent of the total population; at the 1991 population census, the figure reached 22.45 million people or 20.15 percent of the total national population and 14 percent of all females of the country were found living in urban areas. In 1993 projected national urban population was 23 million.¹⁰ Between 1981 and 1991, the urban population grew at a rate of 5.4 percent annually. By the year 2001, the urban areas are likely to account for about 25 percent (or possibly more) of the national population. In terms of the distribution of urban centres irrespective of size, Bangladesh presents a fairly well balanced spatial pattern irrespective of size class distribution.¹¹ Most of the urban population are concentrated in Dhaka and Chittagong Divisions followed by Khulna Division in 1981, Dhaka Division had 19.90 percent of total urban population and Chittagong Division had 15.00 percent. In 1991, these Divisions continued to have dominance over other Divisions; Dhaka Division accounted for 40.67 percent and Chittagong 18.93 percent. Rajshahi still suffers from Growth Pole type of metropolitan centre. BBS classified urban areas in three categories over census years from 1901 to 1991. The number of large, medium and small sized towns and cities have been increasing in recent years (Annex 14). Rural urban migration has been a dominant factor besides natural growth. A World Bank projection also forecasts that the national population is likely to be 141.1 million by 2000 AD and 184.6 million by 2015 AD. The corresponding figures for urban population are 37.3 million and 67.9 million.¹² Besides the growth of urban population there has been phenomenal growth in the number of urban and rural settlements. There are 522 urban centres and 85,500 villages. There is, therefore, 1 urban centre per 283 sq.km and 1 rural village per 1.7 sq.km including 4 City Corporations and 120 Municipalities.

A. Negative Aspects of Urbanization : Urbanization is considered as having some negative impacts in the traditional society. Urbanization attracts larger share of investments, creates congestion crisis and deprivation of adequate housing, squalid environment and has negative impact on social norms and standards. The DMDP Project study identified principal urban deprivations in Dhaka. An updating of 1988-89 data to 1993 shows half the urban

households receiving less than Tk. 4600 a month, with 20% receiving less than Tk. 2700 a month. In 1988-89, 44% of the urban population was estimated to be below the poverty line, with 21% below the hard core poverty lines (85% of minimum energy requirements).

B. Positive Aspects of Urbanization : Urban areas are the hubs of production and modernization. Compared to its size of population and labour force, it has larger contribution to GDP. If skilfully managed, socio-economic developments can be possible with structural changes in economy within the cities and their hinterland. Sustainable human settlements and shelter are possible all over the country. Bangladesh has a potential for undertaking in an urban-rural continuum process of development.

2.3 Poverty, Employment and Urban Productivity

A. Households below poverty line : Poverty is widespread all over the country. The incidence of poverty is indicated by the proportion of population living below poverty line in urban and rural areas. The UNDP-UNICEF/UNCHS aided Project, 'Urban and Shelter Sector Review' (BGD/92/008) in conjunction with the ADB assisted Project, 'Strengthening of Housing Sector Institutions' (ADB TA NO. 1670-BAN), implemented by the Urban Development Directorate, defines poverty line in terms of household income below TK 2,600 (US \$66.00) per month. The Household Expenditure Survey (HES) 1991-92, defines poverty line 1 fixed at 2,112 k.calorie per person per day intake of food ; and poverty line 2 ; i.e., 'hard core' poverty line fixed at calorie intake of 1805 k.calorie per person per day . The details of poverty situation are shown in tabular form in Annex 15. Consultants of DMDP (BGD/88/052) defined levels of poverty in Dhaka as the 'Destitute', 'Hard Core Poor', 'Very Poor', 'Poor', and 'Low Income Groups' representing 10 percent, 15 percent, 25 percent, 15 percent and 10 percent, respectively.¹³ The situation in Metro Chittagong is a little better perhaps because of less number of population compared to the growth of employment opportunities in industry, commerce and port facilities. There was no Household Expenditure Survey after 1991-92 and the changes in terms of percentages of population below poverty situation are not available. Adopting the percentages of HES 1991-92, the absolute numbers of population below of poverty lines are estimated for 1993. According to this estimate, the numbers of population below poverty line 1 are 42.7 million in rural areas and 10.8 million in urban areas. Populations below poverty line 2 are 25.4 million in rural areas and 6 million in urban areas. Although no nationwide data is available it is estimated that females are poorer as they receive lesser job opportunities and thereby lesser amount of food and health care facilities.

B. Women Headed Poor Household Under Poverty Situation : The female headed households increased in rural areas notably from 4.4 percent in 1988-89 to 7.5 percent in 1991-92 nationally. In urban areas, percentage of female headed households increased to 6.6 percent in 1991-92 from 4.1 percent in 1988-89. The number of female headed households in 1993 based on projected population (national, urban and rural) was 4 million nationally, 0.7 million urban and 3.3 million rural. Women headed households in Dhaka increased from 85,000 in 1991 to about 96,000 in 1993 (estimate).¹⁴ In Chittagong these households increased from 32,540 to 33,230 and in Tangail these households increased nominally from 1,200 to 1263, during this period . A study of the footpath dwellers in Dhaka city found 29 percent being female headed among the migrants.

C. Poverty Alleviation Efforts under LGED : LGED is implementing projects for poverty alleviation of the disadvantaged group living in 4 City Corporations and 33 Secondary Cities. The activities are being expanded in another batch of 21 Secondary Cities under STIDP-II which is scheduled to be implemented during 1996-2001.

2.4 Landlessness, Shelterlessness : There is no good statistics on the distribution of land ownership at national level after the Land Occupancy Survey of 1977, 1978 and 1979 carried out by BBS with the assistance of USAID. At that time landless households in rural areas were not so numerous, perhaps 10-15 percent of the rural households, but households with less than 0.2 hectares (0.5 acres) of land were functionally landless and they represented a half of the rural households.¹⁵ In 1993 the total net cropped area was 18.89 million acres during 1992-93 and the estimated rural population was 89 million. Therefore, the situation further aggravated with the growth of rural population. According to BBS, the per capita share of net cropped area was only 17 decimals or 0.06 ha.¹⁶ There are instances of squatting on rural road sides, river banks and embankments. In urban areas ownership of land is much more complex. Several features characterize urban land and its development in Bangladesh: (i) unplanned development, (ii) a slow rate of supply, (iii) high costs, (iv) complicated tenure and transfer systems, (v) unused or under-used government land, (vi) poor institutional and management capacity and (vii) inability to capture increases in value brought about by government action. In urban Bangladesh not more than 50 percent of the households own any land.¹⁷ Access to land is dominantly for the higher income groups. A household interview survey showed that of the new landowners surveyed, over 70 percent had incomes exceeding Tk 5,000 per month, and over 11 percent had incomes exceeding Tk 20,000 per month.¹⁸ Throughout the urban areas of Bangladesh the monthly average income is below Tk 5,000 per month.¹⁹

2.5 Women's Share of Land : The women both in urban and rural areas seldom have minimal share of land for housing, business and industry. Although the muslim women's right on the parental property and husband's property has been ordained in the law of inheritance and use rights of women of christian community is also lawful, but actually they generally do not enjoy these rights, due to social constraints like bias in male dominated society. The Hindus do not have such rights. Thus, most women are landless. There is, however, no established data on this kind of deprivation established by any agency or authority.

2.6 Employment Growth, 1991-1995

A. Growth of Labour Force - Employed and Not Employed : During the last five years there has been substantial growth of civilian labour force (15 years and above) in Bangladesh. In 1991, there were 58.3 million labour, male about 30 million and female 28.4 million. In 1995, the labour force is estimated to have increased to about 70 million (male 38 million and female 32 million), recording a total growth of over 11 million. In urban areas, the labour force grew from 12.5 million to 16.8 million, a net increase of 4.3 million during this period. The growth of civilian labour in rural areas was a little less than in urban areas, increasing from 45.8 million to 48.9 million, a net increase of 3.1 million. The reason might be migration of rural labour to urban areas and slow rate of population of growth in rural areas (1.5 percent pa). Megacity Dhaka and Metro Chittagong together employed 7.83 percent of national labour and 36.56 percent all urban civilian labour (Annexes 16 to 20) in 1991. The estimates for 1995 are 5.8 and 24 percent, respectively. Women labour increased from 28.4 million in 1991 to 31.9 million in 1995 nationally. The net increase in 1995 in urban areas was 2.4 million and 1.6 million in rural areas. There has been structural change in employment in rural and urban areas.

B. Informal Employment : According to the authors of the NPD, The informal sector is responsible for probably two-thirds of all urban employment. The role of the informal sector is particularly dominant in retailing (92 percent), construction (85 percent) and transportation (45 percent) as well as manufacturing (45 percent).²⁰ in which many women are playing an important but invisible role in many ways.

- 2.7 Urban and Rural Productivity :** In Bangladesh, the relative share of agriculture declined from 53 percent to 38 percent, industry increased from 11 per cent to 15 percent, and service sector increased from 36 percent to 46 per cent during the twenty five year period from 1965 to 1990. Due to structural change in economy the share of agriculture sector to GDP further declined to 35.9 percent in 1992-93 and to 34.9 percent in 1993-94.²¹ Average annual rate of growth of the GDP in Bangladesh was 1.7 percent between 1965 -1980 (as against 4.3 percent in the low -income group of countries) and 4.3 percent between 1980-1990 (as against 6.1 percent in low-income economies). However, trends show that the manufacturing and service sectors in cities are growing in share of both national employment and GDP in which women are also playing important role in garment factories as well as in other sectors of employment. During the period 1961 to 1989, the manufacturing sector increased its share of employment from 4.8 percent to 13.9 percent, and the service sector expanded from 11.1 percent to 19.7 percent agriculture declined from 84.6 percent to 65 percent.²² During the second half of the 1980s, GDP in large scale industry was growing at an average rate of 6.1 percent compared with small -scale industry at only 1.9 percent pa and agriculture at 1.9 percent pa, while services grew 5.1 percent pa.²³ Much of this growth in manufacturing industry and services is located in the large urban centres and their surrounding areas. The four metropolitan districts of Dhaka, Chittagong, Rajshahi and Khulna in 1992/93 accounted for 69.0 percent of GDP in manufacturing, including 77 percent of GDP generated by large scale industry; these figures compare with their 34 percent share of total GDP for all sectors and 9 percent share of national population.²⁴ (Annex 21)

2.8 Social Development

A. Medical and Health Services : Bangladesh has specialized curative medical services such as general hospitals, diabetic centre, T.B. and chest diseases hospitals, eye hospital and cardiovascular diseases hospital and orthopedic hospital, most of these are concentrated in Megacity Dhaka and some in Metro Chittagong. Private sector medical services are available in these large cities. In total there were 903 hospitals run by the government and private sectors all over the country. The number of maternity hospitals, however, are far less than necessary. The number of patients per bed has been increasing. There were 3,189 patients per bed in 1991, the number increased to 3,208 in 1993.²⁵ The urban poor have very limited access to the hospitals except as outpatients in cities. In rural areas there are 384 Than Health Centres and Rural Health Complexes but with limited equipments and effective services for curative measures and family planning. The poor children and women have very limited number of separate wards and beds in the hospitals. In recent years national drug policy discontinued production of certain medicines which are having deleterious effect on health. The government is patronizing Homeopathic, Herbal Medicine like Ayurvedic and Unani medicines because these are cheap. Preventive measures are not very successful because a very large segment of urban population, live in the squalid environment of the slums and squatter settlements and they are vulnerable to diseases. These people are vulnerable to malnutrition, and communicable diseases like diarrhoea, respiratory tract infections, skin diseases, fever, typhoid, whooping cough, measles and eye diseases. Besides diseases malnutrition and poverty, the increasing number of shelterless people are creating disequilibrium in social situation in our present society.

B. Infant Mortality : Infant mortality rates for 0-5 years of birth differ in rural and urban context and in slums and squatter settlements. 'About 44.2 percent of all urban children suffer from stunting of chronic malnutrition and about 6.9 percent suffer from acute malnutrition.²⁶ For survival, some of the poor including children, male and female, work as waste pickers and all of them are vulnerable to skin diseases and other ailments. However in recent years infant mortality rates per 1000 live births have been declining nationally with the preventive measures of inoculation for measles, TB, polio and diphtheria. According to BBS the infant mortality rate, nationally, was 116 per 1000 live births in 1988, it reduced to 92 in 1991 and 77 in 1994.²⁷ The position in rural areas is somewhat different. In 1988 the infant mortality rate was on the high side i.e. 112 compared to the rate in urban areas. In urban areas the infant mortality rate declined from 91 in 1988 to 69 in 1991 and to 57 in 1994; and in rural areas the infant mortality rate declined to 94 in 1991 and 79 in 1994. By sex, infant mortality rate is slightly below for males, i.e., 116 for males and 105 for females in 1989, reducing to 95 for males in 1991 against 90 for females. In 1994 male -female difference narrowed down to 77 infant deaths for males and 76 deaths for females.²⁸

C. Education : The per capita total public expenditure on education at current prices in 1993 was Tk. 200 (US \$ 5.0). The number of primary schools increased from 45,339 in 1988-89 to 50,898 in 1992-93, and that of madrasas from 5,514 to 6179 during the same period. Total number of primary schools and madrasas in 1992-93 was 56,412. This means that there was at least one elementary educational institution within a land area of 1.89 sq.km (total land area was 107,972 excluding waterbodies and forest areas). Despite these facts, the percentage of literacy (7 years and over) was only 32.4 in 1993. Urban areas show better situation than rural areas; in 1981 the percentage of literacy was 34.5 in urban areas as against 23.8 percent in rural areas. In 1991 the literacy rate was 36 percent for males and 26 percent for females. Therefore, the overall improvement in 1993 over 1991 was 9.4 percent. Megacity Dhaka and Metro Chittagong together have the largest share of primary schools. However, absence of separate girls school has been a barrier to female education. In urban areas male and female literacy rates were 50 percent for males and only 27 percent for females. For the poor, education for girls have been made free up to class eight in government run schools under food for education programme. In recent years informal education has been enhanced by NGOs and PVDOs and by LGED in urban slums in the form of 'functional literacy' and satellite schools under SIP and STIDP.

D. Vocational Training : Vocational training facilities were located mainly in urban areas. Informal education and vocational training centres are currently being established in rural areas in phases with the patronage of the Ministry of Women and Children Affairs. The number of government run vocational training centres was 51 in 1992-93.²⁹ Many NGOs with donors aid and assistance are providing elementary education and vocational training for males and females.

E. Crime Rates (Theft and murder) : The incidence of theft was 7,185 in 1992 and it decreased to 6,981 in 1993. The number of murders also decreased from 2,470 to 2,291 during this period as per police report. Number and proportion of female beggars are increasing in Dhaka City. A recent study reveals 60% of the beggars to be female.³⁰

F. Sports : There is a Ministry of Youth and Sports which promotes and facilitates expansion of youth activities in development and physical training and sports in the country. Playgrounds exist in almost all primary and secondary schools and physical training is a part of daily assembly in the schools. There is a Physical Training College in Dhaka. There are girl guides and boy scouts in many cities. Besides the conventional play fields there are stadiums

in the big cities, secondary and Thana Towns. There are also play fields established by the Army, Paramilitary, Police, Ansar and VDP authorities. National and international sports and athletics are held in Dhaka as well as in Chittagong. However, access of the poor to these facilities are very limited, particularly in the large informal settlements. Physical training for self-defence for the girls and women folk are virtually non-existent except for some facilities in major cities.

G. Recreation : There are limited number of parks and open areas in the cities. In 1991 there were 395,684 seats in cinema halls and in 1993 the number increased to 411,193.³¹ The Bangladesh Parjaton Corporation (Tourism Corporation) have developed tourism and recreation facilities in Dhaka, Chittagong, Cox's Bazar and many other places like Kuakata or the Bay of Bengal. A network of tourism facilities are being developed gradually.

H. Places of Worship : There are places of worship for Muslims, Hindus, Christians and Buddhists in Bangladesh. The numbers of mosques, temples and churches are 131,641, 20,328 and 958, respectively. There is a Gurduara for the Sikhs in Dhaka.

2.9 Housing and Related Infrastructure

A. Housing Problem : The problem of housing in the country is of serious magnitude. The problem has various dimensions of physical and socio-economic characteristics.

(A-1) Shortage of Housing : There is acute shortage of adequate housing, particularly for lower income groups. This has resulted in homelessness and rampant growth of slums and squatter settlements in urban areas, especially in the big and medium size secondary cities. Now-a-days, these people are squatting on road sides and embankments in the rural areas as well. The housing shortage was estimated in 1991 to be about 3.10 million units, composed of 2.15 million units in rural areas and 0.95 million units in urban areas; with the bulk of the backlog consisting of kutcha unserviced units. The housing shortage is likely to exceed 5 million units by the year 2000 A.D. The current housing stock is deteriorating fast due to ageing, general neglect, poverty and civic apathy on the part of the dwellers.

(A-2) Rising Cost of Land and Building Materials : There are increasing costs of lands and building materials. The poor, even the lower middle income groups have already been priced out of these components of housing building.

(A-3) Restricted Access to Finance : There is no institutional finance available to the poor segments of the population, because land serves as the collateral for funding. Malpractice of underhand 'mahajani' (money lending) system is therefore persisting.

(A-4) Non-Durability of Housing Stock : About 90 percent in rural and 50 percent in urban areas are made of straws which are easily destroyed by fire and floods. A special aspect of housing problem is the natural disasters which destroy housing and related infrastructure.

(A-5) Living Condition : The quality of living is not at all satisfactory because of the inadequacies of potable water, lack of proper sanitation and civic services.

(A-6) Congestion : There is extreme congestion in the rental accommodations in slum areas.

(A-7) Limited Access to Modest Rental Housing : In Dhaka, modest housing is something access to which for the general mass population is harshly limited.

(A-8) Limitation of Housing Finance : There is no housing market as a component of free market economy.

(A-9) Footpath Dwellers : An especial concern is the growing number of footpath dwellers and street children . All these men and women and children are liable to social maladies with increasing female headed poor households vulnerable to health hazards.

(A-10) Physical Constraints : There are many other aspects of the problem. One of these are the low lying terrain which requires lot of investment for land filling. For example, the River Buriganga, Balu and Shitalakkhya and the low lying flood affected areas are the principal physical constraints in Dhaka and in many other cities particularly those that are located in the central flood prone physiographic region of the country. This has led to large scale informal developments in fringe areas where the owners of land individually make unplanned land sub-division, haphazard excavation for earth filling leaving out hardly any space for roads and accesses and communal spaces. Moneyed people as well housing companies and housing cooperatives buy lands from the farmers and develop housing estates and flat houses for sale. These housing estates cater to the needs of the upper income groups, for the poor there is no alternative but to live in the squalid environment of the slums and squatter settlements. A recent survey of CUS and ICDDR'B³² (1993) shows that there are 2,156 slums within DCC and in the adjoining areas. About 3 million people live in these settlements.

B. Housing Stock and Structural Quality : According to BBS in Megacity Dhaka, there were 1.21 million households in 1991 of which there were about 0.8 million households in municipal areas. The stock of housing was stated to be about 0.7 million of which 0.17 million was owned, 0.45 million rented , 0.05 rent free and 0.01 million were institutional housing (hotels, hospitals, clinics, jails). The BBS mentioned that there were 0.09 million floating population including the footpath dwellers. The total number of all categories of dwelling was 589,163 units.

C. House Price to Income Ratio : In the city proper areas of all the cities the target groups have long ago, say after the decade of 1970s , been priced out of land and consequently of institutional finance for which possession of land serves as collateral to credit funds. The median income of households is around Tk. 4,000 in Megacity Dhaka. In Metro Chittagong it may be a little more, but in Khulna , Rajshahi and most of the secondary cities and small urban areas it would be less, because urban economy in these cities might not have sufficiently improved the economic condition of the general masses. However, considering the monthly expenditure pattern adopted by the Consultants of DMDP from 9.57 percent to 17.40 percent of household income are spent on housing. In that prognosis, if land is available at a rate of Tk. 150,000 per katha (68.70 sq.m) and Tk. 200,000 for the cost of building two-room small size house, the capital cost would be 350,000. This means a household prepared to invest about Tk 4000 monthly would own a house of this category in 7 years in the peripheral areas of Dhaka. This excludes cost of earth filling. This indicator, i.e, house price to income ratio, suggests that in all well functioning housing market, housing expenditure should not take up an undue portion of household income . Maximum number of households can hardly pay Tk. 4,000 per month. There is an underlying problem which is restricting affordability or causing instability in housing supply.

D. House Rent to Income Ratio : In urban areas over 40 percent of households rent houses for living. In Dhaka the figure is over 65 percent. About 25 percent of the renters pay only up to Tk 500 per month as rent, 40 percent pay up to Tk 1000 and 14 percent can pay Tk 3000. In Megacity Dhaka and Metro Chittagong more households pay even more than Tk 5000. In "mess" houses, the rent per head is lower than family quarters. The emerging situation leads to believe that most people shall have to live in the rental quarters in slum areas.

E. Available Floor Space Per Person : From the earlier prognosis, it is evident that a small size one katha houses i.e., 68.70 sq.m. floor space, provide a grim picture of only 13.75 sq.m. per person for those households whose size is 5 persons. For the low and the disadvantaged people the floor space per person would be much less. In fringe areas floor areas per person are minimal even for middle income households. A CUS publication (1990) shows that 50 percent of the semi-permanent and temporary dwellings had total 50 sq.m. of floor space another 30 percent had 51-100 sq.m and 7 percent were larger houses.

F. Land for Housing and Recent Approaches of the Government : The Ministry of Land is considering land as a key issue in socio-economic development and resource base, has started modernization of land records and allocated Tk 1000 million (US \$ 25.55 million) for computerization of ownership and attributes of lands. The landless people in every Than would be brought under the programme of Ideal Village. The Ideal Village Programme is now linked to income generation with participation of local administration and NGOs. In urban areas taxes would be levied on the built area of the plots at usual rates and the vacant part of the plots on rates on agricultural uses. But the price of land has already skyrocketed and therefore only a small proportion of the households can afford raw or developed land. There are also underhand and land speculation practices. About 2 percent i.e., the upper income groups own 15 percent of residential land in Dhaka. The middle income groups representing 28 percent of the households own 65 percent of the residential land. The poor (70 percent of the households) own or use only 20 percent.³³

G. Housing for Women by NGOs : In view of the fact that number of single women is increasing in the cities as students, job holders, garment workers, construction workers, retired women etc, it is felt that shelter for single women is essential. In this perspective shelter for women has become an important issue to be considered by the Government.

H. Housing Finance : Accelerated growth of population, poverty, unemployment and underemployment retarded the economic growth nationally as well as at household level. National savings can hardly cope with rapidly rising demand of housing and related services. Some of the main objectives of the Fourth Five Year Plan (1990-95), currently being operated as Three-year Rolling Plans, include enough thrust on (i) acceleration of economic growth; (ii) increased self reliance and poverty alleviation; and (iii) employment generation. Since 1990 the real growth of GNP was 3.2 percent for FY 190-91 and 4.5 percent in FY 1991-92 and the projection for FY 1992-93 was 5 percent. The consultants of 'Strengthening of Housing Sector Institutions' provided an indicative affordability of adequate housing. Loans are issued by the HBFC at 11 percent interest in DCC area and at 9 percent in District Towns repayable in 20 years. House Building Loans are also issued by scheduled banks and commercial banks. But much depends on the collateral factor, that is land which is not possessed by the poor and even the lower middle income groups in urban areas. The National Housing Policy 1993 considers the problems of housing finance in the following manner: 'The formal sector housing finance programmes, such as House Building Advance from the Ministry of Finance to Government employees, loans from HBFC and commercial banks meet only a small portion of finance required by the different groups for a variety of shelter activities. The bulk of the

population is left outside its reach owing to a number of structural and operational inadequacies of the prevailing financial system.

2.10 Water Supply : The water supply is provided through pipe lines, TWs, and wells through city-wide networks as much as these services provide area coverage. In rural areas, water supply is made through hand tube wells (TWs) and also by wells, now-a-days declining with the increasing coverage through TWs by the DPHE and donors. In respect of drinking water supply there may be two alternative forms of reliability. One is the reliability on piped water and the other is reliability on piped water together with TWs and wells. In urban areas, the percentage of households access to piped water increased from 22.48 percent in 1991 to 44.01 percent in 1994. During floods TWs and wells become almost inoperative. In rural areas TWs are the main sources of water and percentage of household having access to TWs increased substantially from 77.56 to 91.31 percent during this period. In Dhaka, not over 60 percent of the DCC area are connected with piped water. Other areas e.g., Savar, Tongi and Gazipur have TWs of DPHE. D'WASA produces 790 million litres of water which is less than 50 percent of the demand. Much of the water shortage owes to the system loss and piracy. Processions and water riots are visible in Dhaka. Chittagong has a little better situation, C'WASA and Railway depend on surface water sources, e.g., Foy's Lake and Kaptai Lake.

2.11 Sanitary System : The percentage of sanitary latrines increased from 54.64 to 63.07 during this period nationally. Similarly, electricity connection to households rose from 68.31 percent to 76.43 percent. Sewerage lines are available in cities. The situation of sanitation in Dhaka is highly unsatisfactory. Although accurate information on sanitation is not available, various fragmentary information particularly the ones provided by CUS (1990) and JICA (1991) suggest that only approximately 15 percent to 20 percent of the city population is currently serviced by D'WASA sewage system. Of the rest about 25 percent are serviced by inside septic tanks. 15 percent are pit latrines and 5 percent are bucket latrines. The remaining 35 percent to 40 percent of the population are serviced by unsanitary systems, consisting typically of kutchra (open) latrines. Public latrines are very few in the capital itself, ladies toilet system is unheard of excepting for railway stations.

2.12 Energy : With no other mineral fuel available, the discovery of natural gas in Bangladesh in the 1960s came as great relief to the country. Most of the gas fields are in the north-east and south-east of Bangladesh. Most areas in the cities east of the rivers Padma and Jamuna are now served with gas connection and yet the total population served is still only a fraction. For the majority of the poor households gas is still a dream. A slum survey of Dhaka shows that only 8 percent of slum households had access to gas in some form or other around that time. The rest used various traditional forms of fuel, such as kerosene, wood, cowdung, waste paper, tree leaves, etc. For industrial consumption, gas is now an important fuel along with electricity. Out of the total consumption of gas about 80 percent is taken by the industrial users. The supply of gas is nearly without any interruption. There is some prospect for use of bio-gas in the suburban areas of the megacity Dhaka if arrangements are made to generate biogas from solid waste dumping sites. The LGED has established 196 bio-gas plants throughout the country and about 73 of these are linked with latrines. These are mostly located in urban areas. Electricity connections in Dhaka and Chittagong are satisfactory. Over 84 percent of households in Dhaka and 74 percent in Chittagong have access to electricity supply. Probably these include illegal connection.

2.13 Telephone Connections : There has been lot of efforts in modernization of telephone services. The telephone system is being digitalized and private sector and public sector facilities are being opened up for overseas and city-wide fax and card phones. The number of telephone connection to household increased from 192,861 in 1988-89 to 245,947 in 1992-93. Dhaka and Chittagong have well developed telephone service comprising household connections, connection to business, commercial and industrial enterprises. There is now growing number of Fax and ISD in these cities. The government has undertaken a massive programme of expanding digital telephone connections in Dhaka and all Secondary and other municipal towns.

2.14 Transportation

A. Transport Modes : Bangladesh has all modes of transportation system comprising of rail, road, IWT and air services . There are also inter-modal links at strategic points. The Rivers Padma and Jamuna serve both as a physical divisor or barrier between the eastern and the western regions and as a transportation link through IWT . There are two networks of rail and road transportation one in the east and the other west region. All cities are connected with these networks. The performances of urban transportation as a system and its sustainability are illustrated in this section in terms of intermodal split of the volume of transport , transport fatalities in relation to number of accidents and deaths , fuel price and fuel consumption, roads in poor repair, vehicles and sustainable use of private improvement and facilitation of mass transport services. Megacity Dhaka has all modes of transports e.g, road, rail , waterways and air service. It has direct road links with all Metropolitan and District level cities and most of other cities by road. All inland river ports and the maritime ports of Metro Chittagong and Metro Khulna are connected with Dhaka through IWT. LGED's feeder road programme has linked many of the rural areas to the regional roads and this are replacing bullock carts by rickshaws and vans which again are establishing a kind of rural industries and generating employment.

B. Transport Modal Split : The Task Force Report (1991) recorded the position regarding Inter-modal split considering. Transport sector Study (1995), Bangladesh Energy Planning Project and BIWTA Master Plan (1989). The Task Forces Report provides data on the intermodal shares in 1985, 1990 and made projection for 1995 and 2000 AD. Share of both cargo and passenger increased from 51 percent in 1985 to 56 percent in 1995, while it decreased from 28 percent to 17 percent for passenger. Rail recorded higher share in cargo transfer. Bangladesh Biman and private sector Short Take Off and Landing (STOL) services to Chittagong, Khulna through Jessore, Rajshahi, Saidpur, Sylhet and Barisal. Dhaka, Chittagong and Sylhet operate international flights. The Bangladesh Railway established during the British rule connects all important administrative and commercial cities . The railway link between the east and the west regions are provided by through the Jamuna-Padma Ferry cross. There are regular inter-city railway services from and to Dhaka. Although there is no metropolitan railway, the inter-city and other trains serve the purpose to some extent.

C. Transport Number : The number of vehicles by various descriptions increased in recent years. In two years time there has been phenomenal increase of autorickshaws, followed by motor cycle, car and truck. There were 362,187 rickshaws including 276,163 in urban areas in 1990-91 and their number increased to 411,411 (including 322,210 in urban areas) in 1992-93. The number of motor vehicles in 1988-90 was 237,020 and in 1994-95 the number increased to 261,271. Non-motorized vehicles increased from 364,271 to 413,594 during this period. The

total increase of non-motorized vehicles was 13.6 percent compared to 10.2 percent of motorized vehicles.

D. Transport Routes by Rail, IWT and Air : Against these fleet of national total number of vehicles by categories, the high type roads (cemented, concrete and bituminous) and low type roads generally paved with stones and brick gravel or ordinary earth together increased from 12,960 km in 1989 to 15,053 km in 1993 (provisional figures of BBS). These roads are built and maintained by RHD. The local Government agencies built 153,837 kms of road in 1988-89 and 185,923 kms in 1993 (34). In railway sector, the route kilometre decreased from 2,792 in 1987-88 to 2,706 in 1992-93. The number of motorized waterways vessels under BSC also decreased from 22 in 1988-89 to 18 in 1992-93. As mentioned above, Dhaka has all modes of transportation: road, rail, IWT and air services. The surface transports are well representing 60 percent of average trip length up to 15 minutes having daily trips of 5.15 million. Rickshaw, a non-motorized tri-cycle make about 1.5 million trips a day and represent 17.3 percent of total trips. Auto-rickshaw represent 1.0 percent i.e., 88,671 trips of total 8.6 million trips. Private and publicly owned buses together represent 0.8 percent of the total trips, cars 1.4 percent, motor cycle 1.5 percent, bicycle 0.9 percent and multi trip water transport 0.7 percent. Recently, there is dramatic increase of auto-rickshaws or baby taxis, perhaps generated by the airport, riverport, railway and 4 inter-city bus terminals. Rickshaws have also increased in number. There is an intra-city railway service for Dhaka-Narayanganj; the inter-city trains also service the intra-city distances to some extent. There are regular IWT outer-regional waterways transportation and similar services by public buses. Dhaka is an international and domestic air port.

E. Transport Facilities for Women and Children : Government is considering the problems of women and children in transports. Ladies compartments in buses and trains which existed previously have now become inoperative. Ladies toilets in bus terminals are existing but very few in number.

F. Transport Fatalities : Transport accidents increased from 2,681 in 1989 to 3,134 in 1993, however, it decreased from 4,012 in 1992. There were 1,754 deaths and 3,016 injuries in 1989 and 1,487 deaths and 2,434 injuries in 1993. Transport fatalities according to police reports are believed to be on the low side. However, DITS report assemble data on accidents and fatalities at 21 location for 12 months in 1991 and the final report shows that there were 292 accidents and 109 deaths.

2.15 Treatment of Waste water : Sewerage channellisation through underground networks and its treatment at plants are being done in parts of the built up areas of Megacity Dhaka covering maximum 15-20 percent of the population, according to CUS (1990 and JICA (1991). In all other urban areas except parts of Metro Chittagong, the septic tank method is prevalent. In rural areas the UNICEF has been providing sanitary latrines, not always connected to soak pits for natural process of treatment. In urban areas improved toilet facilities, on which some reliance may be given, increased from 54.64 percent in 1991 to 63.07 percent in 1994; in rural areas there was an increased from 7.25 percent to 14.89 percent during this period.

2.16 Solid Waste Generation and Disposal : Solid waste management (SWM) in Bangladesh is poor. In urban areas the City Corporations and Municipalities and other bodies existing in non-municipal towns carry out the task of collection and disposal of solid waste. In 1993 there was a little over 23 million urban dwellers generating almost 6,000 tons of solid waste a day out of which perhaps only 20 percent was collected, most of garbage was just left or

dumped in open waste land. It is a cause of air and water pollution. Some of the waste is used for land filling although this practice creates more problems than it solves. The polythene bags and plastic materials which are not absorbed in soil create another environmental problem, because lands being reclaimed with solid wastes including plastic materials are not consolidated properly for building activities. Some of the waste including plastic materials are recycled in the informal sector. In rural areas, the problems are of different kind. Most wastes are incinerated or used in various other purposes or dumped on the cow-dung accumulation pits. These pits though serve as a source of manure for crop fields, create a condition for breeding of mosquitoes, flies and hook worms. With haphazard growth and densification of rural settlements associated with rapid population increase during the last three decades, the problem of solid waste has already become visible, but its management is hardly attended upon.

2.17 Drainage : Flooding and drainage problems affect and disrupt both the urban and rural areas. The regulated and unregulated urban growth have led to the filling up of natural water courses which used to carry the rain water and domestic water to the canals and rivers. Road side drains and underground drains have not always been efficient in draining out the rain water and household water. During floods, the drainage system as well as the sewer lines are badly affected.

2.18 Housing Destroyed : There is no dependable data on this aspect. For several reasons the housing stock is destroyed frequently. First, most houses, over 70 percent are fragile i.e., walls and roof are made of straw, bamboo as well as thatches. In rural areas, these constitute over 75 percent. Second, as revealed in 1991-92 HES, only 10.43 percent of average monthly consumption expenditure on housing and house rent is made nationally. In urban and rural areas 16.44 percent and 10.43 percent, respectively, are invested on housing and house rent. For low income groups, who constitute not less than 75 percent of the population, the figures are much less, i.e., 7 to 8 percent. Third, the natural disasters like cyclones and tornadoes and sea surges regularly cause colossal damage to life and property including housing. Last but not the least, the poor who live in the slums and squatter settlements face man made disasters like fire.

2.19 Local Government

A. Urban local governments have different forms and fulfill many different sectoral development activities. Habitat II guideline (Key Indicators, March 1995) suggests that the local governments are the major organizations for the governance of the city and provision of local services and are also the first point of contact for most citizens. Therefore, the local government comprises of all local level governments whether they may be legally, fiscally and politically autonomous jurisdiction; centrally influenced but legally distinct local governments; and some form of quasi-government organization which exists to deliver services locally.

B. Local governments in rural and urban areas are different in terms of nature of activities. In rural areas the local authority is the Union Parishad, an elective body managing a few villages. There are 4,451 Unions in the country. As stated earlier, in urban areas there are 4 City Corporations and 120 municipalities and in other towns there are no municipal bodies. At present urban development activities are being carried out by both municipal and sectoral agencies. The activities of municipal authorities and scheduling of their programmes are not always coordinated in a time frame and spatial consequence. For the big cities and the secondary cities these problems are becoming acute. However, with the aid and assistance of

ADB, the LGED has been assisting the municipalities. The City Development Authorities e.g., RAJUK, CDA, KDA, and RDA under the Ministry of Housing and Public Works are managing the metropolitan area planning and developing policies and strategies. Land use planning and policies are dwelt with by the UDD. All local government institutions are dependent on central government and the donors for funds. Collection of rates etc. are not so satisfactory. The largest defaulters are government and semi-government bodies. Property tax, which includes four different taxes and rates, is the most important source of income followed by fees charged for different services and income from markets and other properties. Very recently, steps are being taken to operate local services like electricity and water supply through private sector. From November 1995 gas bills are being collected by government through deduction from salaries.

PART B

SECTION 3

PAST TWENTY YEARS

3.0 Record of Achievements and Lessons Learnt: GSS and Agenda 21

3.1 Habitat I Recommendations : The Vancouver Conference on Human Settlements (Habitat I) held in 1976 formulated 64 recommendations for implementation by the National Governments, the UN system, donors, and international techno-financial organizations. The major recommendations are summarized here.

(1) **Human Settlements Policies and Strategies** to make the habitat as the place of residence and economic and social development within the territorial limit of all countries for all; to prepare and pursue **national housing policy**; and to the issues of **human settlements transparent** for all citizens ;

(2) **Settlements Planning** is to be consistent with self-sustainability, civic facilities and housing for all linking it with the urban and rural areas, and so on;

(3) **Shelter, Infrastructure and Services** through integrated approach, affordability, standard, local technology, industrial and commercial developments linked to households in communities like co-operatives ;

(4) **Institution and Management** at all levels in government, transformation and modernization;

(5) **Land** is to be used optimally for all purposes through acquisition, as appropriate, preparation of land records and ensuring security of tenure ;

(6) **Public Participation** in all developments in human settlements and shelter; and

(7) **Environmental protection.**

3.2 National and International Initiatives : These recommendations began to be practised in the UN system with the participation of all member nations and the donors. Government of Bangladesh implemented projects and the donors provided Technical Assistance in planning and development of housing, infrastructure and services in urban and rural areas. World Habitat Days began to be observed from 1986 and after the observance of IYSH in 1987, the Global Strategy to Shelter (GSS) was initiated in 1988. In 1992, the UNCED prepared Agenda 21 in order to lay stress on the protection of environment in the process of development. The GSS and Agenda 21 form the core of consideration regarding achievements in human settlements and shelter developments during the past 20 years.

3.3 Human Settlement and Housing Policies and Strategies : There is no formal human settlements policy in Bangladesh except implementation of administration decentralization up

to Thana level in 1983. In this way, the former administrative centres from the national capital city to Divisional Headquarters, District/Secondary city and Thana towns were formalized and for the planners it provided a responsibility in preparation of land use plans of the urban centres. But inter-urban and intra-urban strategy without cost comparisons are yet to be evolved. A series of studies were undertaken in various agencies in government and research organizations such as BIP, IEB, CUS and BIDS. Studies concerning almost all aspects of human settlements and shelter were covered in TA projects and other projects implemented by involved ministries and their agencies, particularly of the Ministry of Housing and Public Works and the Ministry of Local Government, Rural Development and Cooperatives. In this connection it may be mentioned that LGED, under STIDP-II, has taken up two pilot projects on housing for low and middle income urban population. One of the projects is at Comilla Pourashava which will be implemented on Guided Land Development method while the other one at Barisal will be implemented with basic improvement of sites and services.

A. Technical Assistance Projects : In 1976, the National Physical Planning Project (Phase I) was launched with the aid and assistance of the UNDP/ UNCHS. This project was mainly scheduled for training of planners. Several technical papers of strategic importance were prepared including the Terminal Report (1979). The Terminal Report forecasted and analysed the demographic trends in terms of possible rapid growth of the labour force to be absorbed in urban areas. In 1978, National Physical Planning Project (Phase II) was taken up by the UDD with UNDP/UNCHS assistance. An Outline National Physical Plan (ONPP) was prepared which forecasted the urban growth up to 2000 AD and identified gaps in services in the former District Regions. For study of housing problems Urban Housing Policy and Programme Development Project was launched by UDD in 1976 with UNDP/UNCHS aid and assistance. In 1978, Housing Development Project (HDP) was commissioned with the same UN agency. The outputs were identification of 2,600 squatters resettlement Project at Mirpur, Tongi and environmental improvement of slum areas in old Dhaka. The World Bank's Urban Development Programme study (1981-84) identified low-income settlements planning at Kaiballadham in Metro Chittagong and the Bank included this project together with Environmental Improvement Projects at Chittagong and old Dhaka in their First Urban Development Project. The former component has been implemented by the HSD and the later two components by the DCC and the CCC.

B. Recent Studies : Task Forces prepared a series of 26 reports covering transport, social implications of urbanization, among others. An Urban Poverty project was recently implemented by the Planning Commission with the aid of ADB. Besides Urban Policy Study and Settlements of the Urban Poor with the aid and assistance of ADB are in the pipeline.

Technical Assistance Support Projects in Urban and Shelter Sector : During 1992-93 the UDD implemented Urban and Shelter Sector Review Project (BGD/92/008) and Strengthening of Housing Sector Institutions (ADB TD 1670- BAN). All these projects call for imaginative and innovative approaches in settlement planning which will have scope for participation of all stakeholders. Subsequent to and in follow-up of these TA Projects, the UNDP prepared Bangladesh Urban Sector Programme Document (NPD) in 1993 which was adopted in 1994. The NPD Programmes, except transportation, are directly related to GSS and Agenda 21.

3.4 Planning of Big Cities

A. Metrolitition Development Plans for the RAJUK and the CDA areas have been completed through GOB and UNDP/UNCHS grant finance. Similar plans for the Metropolitan cities Khulna and Rajshahi are in the pipeline for implementation.

B. Settlement Planning : The National Physical Planning Project (Phase II), terminated in 1987, prepared the **methodology and standards for town planning and services provision** in urban areas. 6 model city plans and 4 Thana sub-regional plans were prepared applying the standards, depending on the local situation. With the decentralization of administration in 1983, the UDD prepared plans for 52 District and 392 Thana towns. The LGE prepared plans for 6 District and 10 Thana towns. In all these plans, the Habitat recommendations for optimal use of land in housing and services development were proposed. The land uses proposed in these plans identified projects for implementation in phases by the GOB agencies. Dominance of informal and unregulated developments are continuing as revealed in the UNCHS Indicators Programme (1995). Most housing developments are taking place in the unregulated manner.

3.5 Shelter, Infrastructure and Services : In shelter sector many programmes have been identified by GOB agencies, the Grameen Bank, donors and NGOs in urban and rural areas.

A. Shelter

(A-1) The construction agencies under the Ministry of Housing and Public Works implemented a large varieties of projects since 1976. The **Public Works Department (PWD)** is the largest individual supplier and provider of a wide range of dwelling types to a range of government employees of many ministries and agencies. PWD builds institutional and administrative buildings, carry out construction works involving places of historical and architectural importance. After mid-1970s, PWD built and renovated State Guest Houses. It maintains the abandoned houses (left by Pakistanis after the War of Liberation in 1971) those that were allocated to the Ministry of Housing and Public Works. PWD built the core administrative sites and buildings and employees houses at 60 District and 398 Thana headquarters during 1980s and early 1990s. The PWD built 1,820 flats for low-income government employees and 1,587 government officers flats during 1981-91. Recently, PWD is building up 3,000 flats for employees in Dhaka. PWD together with LGED and other agencies and donors participate in Cyclone Shelter Programme.

(A-2) The HSD caters to the needs of the general public including the poor and the disadvantaged. HSD constructed 65,168 dwelling units during 1958-1993, these include settlement of 2,600 squatters and 24,143 core houses. HSD has a programme of developing 19,433 plots and 5,164 houses in different cities of Bangladesh during 1991-95. The Dhaka Urban Infrastructure Improvement Project (DUIIP) in Mirpur, Dhaka, and Kaiballyadham low income project at Metro Chittagong are both funded through international aid agencies the Asian Development Bank and the World Bank, respectively.

(A-3) RAJUK so far developed 14,925 plots for upper income groups and has undertaken a programme of 108,000 plots for all income groups in Dhaka. RAJUK is also going to develop satellite towns to deconcentrate the crisis conditions, particularly of transports, in the downtown area of Megacity Dhaka. CDA developed 2,067 plots, KDA 2,063 plots and

RDA 7,845 plots during 1976-93 for low -to middle income groups . It is advocated that some land is to be allotted for destitute women.

(A-4) The Ministry of Education, the Ministry of Health and the Defence Forces provide separately for some of their staff. Other Government institutions and agencies such as Bangladesh Bank, Bangladesh Railway, Port Authorities and Bangladesh T&T Department provide housing for some of their staff.

(A-5) Adarsha Gram (Ideal Village) Project : Details of this project are given in section 4 of PART B as a best practice. **Ministry of Land** identified and undertook the Cluster Village Programme (now called Adarsha Gram Project) during mid 1980s.. The Adarsha Gram Project implemented by the Government of Bangladesh with assistance from the European Commission is the largest poverty alleviation project focussing the re-settlement of the 'hard core poor' in rural Bangladesh. The implementing agency of the project is the Planning, Promotion and Monitoring Unit (PPMU) of the Ministry of Land. The beneficiaries of the project are the landless , rootless and homeless in rural Bangladesh presently constituting 10 million peoples. These families are selected and settled in communities ranging from 20-300 families and provided with Government 'khas' land (Government owned land) for homesteads, agricultural and community purposes and resources for income generation, production, human resources and community development.

(A-6) The Bangladesh Rural Development Board (BRDB), an agency of the Government under the Ministry of Local Government, Rural Development and Cooperatives, has a primary objective to help small and marginal farmers and the landless poor in rural areas to improve their economic condition through a range of projects to increase agriculture production and to create employment opportunities. The BRDB is involved in the UNDP aided Rural Housing Project as one of the participants in rural housing.

B. NGO Activities : Shelter Sector activities of Non-Governmental Organisations (NGO's) are praiseworthy in Bangladesh.

(B-1) NGO Activity Prototypes : These are activities relating to housing, economic and social development, such as, education and training , health and community care, infrastructure provision, employment generation , savings and credit schemes. Low income households are the target groups. There are over 13,000 NGOs registered and operating in Bangladesh of which about 600 could be described as having significant development activities and 639 NGOs are registered to receive foreign funds. Foreign funds are major sources of income and currently about US \$ 150 million is received annually of which 80 percent is channelled to the 25 to 30 largest NGOs. In the Housing Sector, NGOs are involved in two main activities, namely, the provision of housing for low income groups as a grant and provision of housing loans. With a few exceptions, the majority of the NGOs became interested in rural housing after the 1987 flood. Initially the NGOs built houses and donated them to the landless poor and flood and cyclone victims. Many NGOs provide interest bearing (from 5 to 10 percent) loans; the amount vary with different housing models used . Most of the housing programmes use locally available materials and houses are designed to withstand normal natural calamities. Currently income generating activities are becoming an essential part of the activities of NGOs. The free provision of housing to the poor has been led by Caritas, a Catholic Church, sponsored by internationally linked aid agencies. Caritas has had an International Housing Project throughout Bangladesh from 1971 until the present time. During this period it has supplied approximately 270,000 dwellings to poor households in rural areas. The types of housing that they have provided have varied over the period of the

programme but at present the standard model is approximately 3 metres by 5 metres reinforced concrete pillars with an iron roof truss. Although the dwellings are provided the beneficiaries are expected to construct a solid plinth for the house. The beneficiaries determined locally through local leaders. The programme covers rural areas only. On a small scale, Enfants du Monde (EDM) also provides low cost housing units as a grant to landless families some of whom have been affected by floods and typhoons. To date over 100 dwellings have been provided by EDM.

(B-2) A number of other NGOs such as the Comilla Proshika, Proshika Manabik Unnayan Kendra, Palli Karma Shahayak Foundation, RADOL, and international aid agencies provide at times, to households affected by floods and cyclones, houses, free of charge. It is understood that there are no other NGOs operating a house provision programme of the scale of Caritas and EDM in urban and rural areas. Nari Uddug Kendro has been undertaking projects for provision of shelter for the disadvantaged women in urban areas.

(B-3) The Grameen Bank, not an NGO, is making contribution towards rehabilitation of women in the rural areas with GOB and donors finance. The details of such activities are given in Section 4 of PART B.

C. Upgradation : HSD, LGED, DCC and CCC have undertaken upgradation projects in Metro Chittagong, Megacity Dhaka and many Secondary cities with the aid and assistance of World Bank, ADB and UNICEF. These are mainly upgradation of infrastructure to improve the living conditions in the slum areas.

3.6 Trends and Policies at National and International Levels

A. Trends and Policies at National Level

(A-1) City-wide and Housing Infrastructure Development : The DMDP, CMDP Projects have recommended city-wide infrastructure and local area level infrastructure related to housing for Dhaka and Chittagong. Similar projects for Khulna and Rajshahi are in the pipeline. Secondary Towns Infrastructure Development Project (Phase I) with ADB aid is nearing completion in 11 Secondary Cities and Phase-2 for another 21 towns are beginning shortly. The Urban Indicators provide evidence of shortage of water, waste water treatment, sanitation and electricity supply. WASAs, DPHE, PDB, DESA and T&T Board have however made a lot of improvement since 1976. During 1991-'94 electricity connection to rural households increased from 7.23 percent to 14.89 percent. In Urban areas the corresponding figures are 68.31 percent and 76.43 percent. Tap water supply to households increased from 24.48 to 44.01 percent in urban areas. Sanitary toilets increased from 54.64 to 63.07 percent in urban areas.

(A-2) National Housing Policy 1993 : In December 1993, the Government approved the National Housing Policy. Recognizing the crisis condition in urban and rural areas, the policy provides guidelines in the context of (i) shelter and services development with the broad perspectives of urban and rural settlements clearly indicating elements necessary for housing production; (ii) facilitating the formal and informal private sector in the enablement approach for land, finance, building materials and technology and (iii) special attention to the poor and (iv) the disadvantaged including destitute women.

(A-3) Proposal of Establishing National Housing Authority (NHA) : The National Housing Policy proposes to establish a National Housing Authority to fulfill the objectives and imperatives of housing in urban and rural areas.

(A-4) Proposal of Establishing Techno-financial Institutions in Housing Sector : The existing financial institutions such as the House Building Finance Corporation does not serve the low-income and lower middle income groups who do not own any land. These segments of the population constitute about 80 percent of the population and have already been priced out of the raw and developed land and consequently, they are not entitled to HBFC loans. There are proposals to establish a Housing Board and a Low Income Housing Bank. These institutions would also cater to the needs of the poor women.

(A-5) Industrial policy : The Government approved Industrial Policy on the free-market operational approach. The Policy encourages investment by the local investors at 5 percent rate of interest. There is a Biniyog Board (Board of Investment) which facilitates enterprises to receive credit funds and land. The Government has adopted liberalization of local-foreign joint-ventures and foreign investments. This policy entitles a foreign investor to bring any amount of foreign capital fund in Bangladesh and to transfer facilitate money in foreign currency. The Bangladesh Bank and the Scheduled Banks have adopted a kind of easy transfer of money in foreign exchange. There are Export Processing Zones (EPZs) already established in Chittagong and Dhaka . Khulna and Rajshahi might develop EPZ areas. The motto of liberalization is to create more jobs and to attain growth.

(A-6) Integrated Nutrition Policy : This policy has proposed advocacy on nutrition and emphasized low-cost nutrition for babies and mothers rather than solely depending on costly food intake to maintain health.

(A-7) Women in Development : In Bangladesh the participation of women in development has been a little encouraging in recent years. There is legislation to eradicate violence against women and problems in their participation in industrial and commercial sectors. Women's participation has become recognizable in garments industries and manufacturing of electronic goods and in shrimp industries. Special programmes of expansion of education, health care and family planning and nutrition has been recently proposed to be augmented . Food for education of girls in government run schools and the Grameen Bank loan funding for destitute women are notable examples. Government has also been pursuing preferential recruitment of women in administration services. For the primary level, there is a quota of 50% allocated for women. LGED, under both SIP and STIDP organized 61000 women. They are now aware of their health and hygiene as well as their rights in the family. They are also now engaged in income generating activities. In future 10,000 more women are being brought under the programme.

(A-8) Empowerment of Women : Empowerment of women, i.e., gaining greater control over local resources requires development of leadership and method of taking decision. Keeping in mind the strategic gender needs, the Grameen Bank in addition to work by LGED and NGOs, there has been a significant breakthrough in involving and empowering rural women, notably income generation, house building and participation in construction and infrastructure development. The projects of Grameen Bank and LGED are aimed at promoting wider participation and recognition of women, particularly the destitute rural women, in development activities as well as for removing the wage disparity variation between male and female workers. Road maintenance component of LGED is expected to provide employment to over 36,000 destitute rural women on a year round basis for a period of 4 years where the

Income Diversification Component is expected to assist 10,000 rural women to achieve employment annually. Rural Maintenance Programme (RMP) under LGED's operation been designed to combine rural infrastructure works with poverty alleviation as well as to prevent the beneficiaries from returing to destitution. Another approach of the LGED towards gender equality is the involvement of women in its **project implementation committees**. There is also promotion of women's participation in non-traditional economic activities outside household, especially in trade and commerce. The women's marketing section at Faridpur District west from Dhaka across the Jamuna-Padma) can be regarded as an innovation in regard which provides the women a new role in their quest for economic self-sufficiency. LGED also provides women with the elite jobs of engineers and architects on equal terms with their male counterparts.

(A-9) Urban Poverty : The Planning Commission, recognizing the urgency of poverty alleviation as stated in all Development Plans, implemented a study on ADB aided project, namely 'Study of Urban Poverty in Bangladesh'. This study will provide a benchmark data base on which to suggest programmes for amelioration of urban poverty.

(A-10) Settlements for Urban Poor : As follow up of TA No 1670-BAN, the ADB will soon launch an ADB assisted project undertaking projects in low income communities. This project would also prepare modalities for strengthening institutions and establishing techno-financial institutions with their financing plans and operational guideline.

(A-11) Transport Sector Study : There were two studies. One was prepared by the World Bank in 1992 and the other is the Dhaka Integrated Transport Sector Study (DITS) prepared in 1993. The former study is a nation-wide sectoral report of the World Bank. This study is basically the Bank's Staff Working Paper in which the problems and prospects in the short and long-run steps to be undertaken have been discussed. The latter is based on Dhaka city specific study. Some recommendations are embodied in the Immediate Action Plan (IAP) involving mass transit system, stabilizing operation cost and reducing travel cost, accessibility to the poor communities and allocation of classified roads with traffic and transport.

(A-12). Development Programme Coordination : The Programming Division of the Planning Commission with the aid and assistance of the World Bank project and the UNDP, implemented a project which stressed the need for coordination in allocation of funds for various sectors in a coordinated manner over a time frame and in spatial consequence.

B. Policies and Approaches at International Level

Human Settlement and Socio-Economic Development : Policies regarding promotion of the interrelationships between human settlements and socio-economic development have continuously been evolving in the UN system with the cooperation of techno-financial donors, e.g., the World Bank. The United Nations General Assembly and the various legislative bodies and organizations like the UN Commission of Human Settlements, the ECOSOC, the UNDP, the UNCRD, the UNCHS and the UNEP etc. are evolving such policies.

(B-1) Ministerial Conferances on Urbanization in Asia and the Pacific : This conference together with the decisions of some earlier conferences considered that urban population in the ESCAP region doubles in 10-15 years time. The state of urbanization in this region calls for laying emphasis on energizing of urban economy and productivity, urban poverty alleviation, environment, financing for effective management of urban areas. The Ministers signed a Regional Action Plan. Actions at country level, such as, policies and strategies, economic

policies and resource allocation, intergovernmental coordination, strengthening of local government, investment in human capital, monitoring, evaluation of urban policies were proposed. There are also Urban Management Programme (UMP) for Asia, the CITYNET as an intra-regional metropolitan environmental policy framework. The ESCAP regional action plan called for the aforesaid national level proposals, assistance at regional level establishing linkages between regional and country level programmes, regional research and development, regional coordination and cooperation and support for regional networks.

(B-2) Globalization of Trade : The ministerial level Conference held at Canberra (November 1994), recognised that trades are related with industries and commercial developments that take place in the gateway cities. International trading is channelized through airports and seaports. These major urban centres have relationships with sub-national and local level urban centres and therefore, have positive impact on socio-economic development within the countries.

(B-3) South Asian Forum : The SAARC is sub-regional entity in South Asia. Special attention to socio-economic development with human settlements development are tied to national commitments and resource mobilization at local municipal level to self-sustaining development. Poverty is the stark reality in South Asia. An independent South Asian Commission on Poverty Alleviation (ISACPA) was the direct outcome of the Sixth SAARC Summit (1991).

(B-4) Asia Pacific Consultation on Land : The UNDP/UNCHS/World Bank/ USAID organized and held the Asian Pacific Consultation on access to Land and Security of Tenure at Jakarta (28-30 August 1995). The meeting was facilitated by the Habitat II Committee of Indonesia and the Lippo private sector company. The meeting adopted 40 recommendations on social justice and cultural vibrants; environment; private and public sector partnership; and decentralization of land management. The meeting urges upon all Governments to consider the recommendations. The Bangladesh National Housing Policy 1993 is responsive to the recommendations. This was followed by Global Discussion meeting on access to land and security of tenure in Delhi in January 1996.

(B-5) Management of Megacities in Asia : The Asian Development Bank organized Regional Seminar on Megacities Management in Asia and the Pacific at Manila in November 1995.

3.7 Experience of Implementing Agenda 21

A. The Agents of Environmental Degradation.

Nature of Environmental Degradation : The agents of degradation are both natural and man-made. These are mainly as follows: Lowering water level in rivers due to water works across the national boundaries have created problems of IWT and delay in passenger and cargo transfer. A process of desertification has already started in Rajshahi Division. Intensive irrigation and tube wells for water supply are lowering of water table. There is a possibility of intrusion of salinity in the SW region. Overuse of chemical fertilizers without adequate supplementation of organic manure and use of wood and biomass as fuel are leading to deforestation causing natural hazards, loss of life and property and destruction of houses and infrastructure. Haphazard growth of residential clusters with haphazard digging and earth filling are leading to wanton destruction of scarce agricultural land and environmental degradation due to ponds and ditches which serve as breeding places of mosquitoes.

Haphazard settlements also claim high per capita cost for providing services. Poverty, underemployment of educated youth, malnutrition and ill health deteriorate social situation with crimes, violence and drug addiction. Inadequate safe drinking water supply, water riots, waterborne diseases, inadequate sanitation and sewerage disposal are degrading the environment. Power cuts are hampering industrial, commercial, education and health, domestic functions. Traffic problems and congestion have retarded mass transit system, besides causing air pollution and noise. Inadequate solid waste disposal generated by households, industrial and commercial enterprises like tanneries make environment unsafe with air and water pollution. Growth of slums, squatter settlements and footpath dwellers create unhygienic condition, social unrest, beggary, crimes and violence, ill health and spread of communicable diseases.

B. Measures to Mitigate Environmental Degradation : The Government has approved Environmental Policy 1992 and enacted Environmental Protection Act 1995. The enactment will gradually be enforced. The Act may declare any area as environmental problem area provided that there is proven evidence.

C. National Environmental Management Action Plan (NEMAP) : The Plan combines built and natural environment and calls upon all actors in human settlements and shelter to maintain an ecological balance as well as to take adequate measures to check pollution of air, water and soil. There is a proposal to establish a NEMAP cell, as appropriate, in the relevant organizations at national, regional, Thana and Union levels with people's participation. There is an environmental policy and Act of Parliament to prohibit environmental degradation.

D. Natural Disaster Management : There is a Disaster Management Bureau (DMB); for disaster mitigation in the form of preventive measures and post-disaster rehabilitation. The preventive measures include increasing the number of durable houses, Flood Action Plans, afforestation, construction of comprehensive cyclone shelters, besides warning signals and evacuation of people. The post-disaster responses include also a very large varieties of relief and rehabilitation activities. All the preventive and post-disaster activities are generously supported by all levels in government, NGOs, donors and bilateral sources of grant finance and Technical Assistance e.g., FAPs.

PART B

SECTION 4

EXAMPLES OF BEST PRACTICES

- 4.0 Introduction :** Best practices in relation to City Summit , are model examples of making the cities, towns and villages more healthy, safe, equitable and sustainable. These are related to any one or more of the following : alleviation of poverty, protection of environment, affordable housing, upgradation, informal low income settlements, water supply and sanitation, crime reduction, public transport and communication, inner-city revival, disaster mitigation, gender sensitive approaches and partnership. The best practices are consensus driven examples of sustainable human settlements and shelter in urban and rural areas of Bangladesh. Some of these are replicable in Bangladesh and in many other developing countries of the world.

I. Replicable Urban Projects

4.1 World Bank Supported Urban Low Income Housing Project in Chittagong

In the past, attempts were made to provide housing to low income households by the Government agencies. The role of the government has been that of a provider. Such schemes attained a limited success. The Urban Development Directorate prepared a low income Housing Project in Metro Chittagong with technical and financial assistance of the World Bank. The project area is a little over 40 ha. The HSD implemented the project with IDA loan and Technical Assistance of UNDP/UNCHS. The target group is the poor whose monthly household income ranged from Taka 1400 to Taka 5000 (US \$ 35.7-127.7) per month . Affordability of the target group was given the prime considerations. This was done, through iterative process of standards and affordability. This process allowed internal cross-subsidy and long term easy loan for construction of housing on self-help basis and utilizing improved indigenous building materials together with other conventional materials. The beneficiaries are supported with credit fund by IDA through a scheduled bank for house building on on-lending terms.

4.2 Dhaka Urban Infrastructure Improvement Project (DUIIP)

About 100,000 people, out of an estimated total population of 350,000 in Mirpur Housing Estate in Dhaka, was living in slums and shanties. Infrastructure facilities provided before, became inadequate with increasing density of population. Consequently, the environmental condition of Mirpur Housing Estate deteriorated.

The Dhaka Urban Infrastructure Improvement Project is a joint venture scheme, funded by Govt. of Bangladesh (GOB) and Asian Development Bank (ADB). The objective is to improve the living environment within the framework of an integrated area development and general environmental improvement approach. The project aims to provide serviced land for residential purposes in a cost effective manner. The planning and implementation of the works were assigned to four executing agencies: (a) Dhaka City Corporation (DCC); (b)

Dhaka Water Supply and Sewerage Authority (DWASA); (c) Housing and Settlement Directorate (HSD) as the coordinating agency and (d) Department of Environment (DOE). The DCC is constructing and rehabilitating major roads of 31 km length, minor roads covering 65 ha area and minor drains covering 400 ha area, 140 waste disposal bins, improvement of existing streets covering 20 ha area including reticulation works. DwASA is constructing two deep tube wells of 200 mm diameter at 127 metre depth, capable of providing 56 litres of water per second with pumps, chlorination equipments and pump houses, 22.00 km of water supply pipe lines, two overhead R.C.C water storage tank of 908 kl capacity, 88 km of new small bore sewerage, PVC pipe line work to establish new sewerage network to serve the existing septic tanks and new septic tanks in infill plot areas, five minor pumping stations for sewage flow.

HSD prepared overall master plan showing the existing facilities and marking the future areas suitable of plot development and community facilities, developing 4210 residential plots 118 small scale industrial plots 172 plots for shops, 97 prime commercial plots privatization of 2580 existing Bastuhara (homeless) project sites constructed during mid seventies, and nucleus houses for the homeless (Bastuhara) within 520 ha, 377 new septic tanks for plots in new infill area, 5921 squat plates to new infill plots and existing Bastuhara houses and connecting the same to septic tanks. The Project was completed in late 1995.

4.3 Slum Improvement Project

The Slum Improvement Project (SIP) is a community based effort of providing environmental improvement, primary health care and empowerment of poor women's living in slum communities of urban areas of Bangladesh. The project consists of two main components: (a) physical development of slum areas in terms of improvement of roads/lanes, drains, footpath and sanitation and water supply, etc, and (b) social or human development through the provision of health, literacy, and income earning facilities. The components are interdependent, i.e. in the long run sustainability of physical improvements depends largely on the success of human development.

The specific **objectives** of SIP as enunciated in the Project Manual are: (a) to increase the capability of the Paurashavas/municipal corporations to work with the urban poor communities in the planning and provision of the basic services. (b) to promote the benefits and possibilities of extending basic services to urban slums and to encourage planning for expansion of the urban basic services commensurate with the growth of country's urban centres. (c) to increase government attention to urban areas and their rapid growth, especially regarding the need to develop policies and plans related to the urban poor. (d) to involve poor women in project activities for their own benefit. (e) to promote self-reliant community development efforts through mobilization of community resources, female power resources and improve access to Government services. (f) to improve the nutrition and health condition of children and women through the provision of an integrated basic services package to be supplemented by promoting access to existing health (immunization, ORS, Vitamin A) and water / environmental sanitation programmes.

The SIP started in Bangladesh in the mid-1980s and has gradually been expanding its coverage through phases. The first phase of the project began with 57 slums in the five district towns of medium size categories, viz, Dinajpur, Kushtia, Mymensingh, Noakhali and Sylhet in 1986. The second phase of the project started in 1990 through a number of stages. In the first stage, the project activities started in 1990 in four new urban centres (Rangpur, Jessore,

Khulna and Chittagong). In the following year, 11 other cities (Lalmonirhat, Rajshahi, Shirajganj, Pabna, Barisal, Jamalpur, Narayanganj, Faridpur, Brahmanbaria, Comilla and Dhaka) were included in the project. In 1993, five more towns, Bogra, Bhola, Barguna, Cox's Bazar and Feni were added. In two phases, by 1994, SIP covered slum households including about 40,000 women in 185 slum clusters spread over 25 cities. The expansion took place from comparatively smaller towns to larger ones on an experimental basis.

The main operational strategy of the SIP involves community organization and participation. Involvement in the community organization takes place through the mobilization of government staff as well as slum communities. Participation, on the other hand, is reflected through involvement of community members in the project activities. One of the important aspects of SIP strategy is the enhanced role of women in development. Most of the activities of SIP have been carefully designed so that the women can participate in it. Third, inter-agency collaboration has been emphasized in carrying out activities of SIP. Convergence of services has been emphasized as one of the important strategies of SIP. The project activities are geared to linking existing services infrastructure towards the slum communities. Finally, SIP seeks to enhance the capabilities of local and national government activities for working with urban poor communities. The concepts of sustainability, cost effectiveness, participation and improvement, etc. remain in the heart of the project. A three-tier management structure operates at three different levels. At the national level, Central Coordination Committee, headed by a high level government official from relevant Ministry and participated by a number of representatives from the Ministries of Social Welfare, Women and Children's Affairs, Health and Family Planning, Education, Housing and Public Works and Land; and from organizations such as the Planning Commission, LGED, DPHE, PDB, selected Paurashavas.

The City Corporations and the UNICEF, provide the policy inputs, co-ordination and supervision activities and control financial and technical matters. At the city level there are Project Implementation Committees (PIC) headed by respective municipal Chairmen or the representatives of Mayors. Representatives from all the concerned departments work as members in this committee, while normally an Engineer from the Local Government Engineering Department (LGED) works as the project Manager. This committee translates strategies formulated by the City Corporation into action at the city level. Besides, the PIC takes the decision on major issues and approves schemes. At the community level, there is also a committee in each slum undertaken for improvement. All the group leaders (the loan recipient groups) are members of this committee including representatives from NGOs working at that level. The committee operates disbursement and collection of loans advanced to the slum households put forward proposals for their implementation by the group on matters such as development of the area. The achievements of SIP is tangible in several fronts. Successful organization of women of slum communities around various economic and social activities is one of the notable achievements. The slum women in the project areas are now contributing towards their households incomes through effective utilization of the project loans. The second area of improvement is the physical environment of slum communities. The environmental upgrading components with footpaths, drains, latrines, tubewells, access roads, etc. have resulted in general improvement of slum area environment. The increased family income due to the credits and saving components of the project helped increase their affordability. In the human development side, the project shows considerable achievements. Important of all are the increased awareness of health, sanitation and community participation. In the project area, environmental diseases like diarrhoea, respiratory problems and scabies have been reportedly reduced. The improvements as noted above are, however, not free from problems. Inadequate backstopping to the field level workers from higher

authority, rigidity in the implementation of physical components, dual management at municipal level and inadequate preparation for the expansion of the project and conservative attitude towards female involvement are serious set backs in achieving targeted objectives. To achieve a higher rate of success, concerted efforts are required by all concerned in a planned way.

4.4 Secondary Towns Infrastructure Development Project

This is a high profile development project of the Local Government Division being implemented through LGED. The project has been building urban infrastructure and services in 10 Secondary towns as a preparedness and as precondition for absorbing of economic and social development. In addition to infrastructure development the Project is also looking at environmental improvement as well as institutional capability building of the Municipalities in terms of administrative and financial management with a view to ensure sustainable development and O & M of all the municipal services. Public awareness raising and more peoples participation, Urban poor and women in particular, have been ensured in the project. ADB has now approved STIDP phase II, another project of the same nature, which is scheduled for implementation during 1996-2001. This Project has a new dimension of housing and land development at Barisal and Comilla Pourashavas which will be implemented in the respective Pourashavas under the assistance from LGED.

4.5 Shakti Foundation for Disadvantaged Women

With a view to alleviate the poverty in the low income areas, and in order to assist disadvantaged women in the slums and squatters of Dhaka city, Shakti Foundation for Disadvantaged Women, set up in April 1992 started its Urban Credit Programme in the same year. Based on the popular Grameen Bank Model, the project has two main components: Credit Delivery and Savings Mobilization. The Foundation adopted the credit operation strategies also from the Grameen Bank. In this model five like minded poor women form a group. The group elects its own secretary and chairperson. Ideally six groups form a 'Kendra' (Centre). The 'Kendra' elects its own "Kendra Prodhan" (Centre Chief) and "Assistant Kendra Prodhan." In February 1995 there were over 5035 members in 1007 groups. The positions of Group Chairperson, Group Secretary, Kendra Prodhan and Assistant Kendra Prodhan rotate annually. As a result, a democratic process of participation and involvement in project activities has been initiated. The groups and Kendras are administered by branch offices of the foundation. Each branch is staffed with a Branch Manager and 6 project officers who are responsible for operation of the project in a particular area in terms of women's capabilities as members, investors, entrepreneurs and leaders. Groups hold meetings in respective kendras once every week on a fixed day and time. In these meetings discussions are held on various issues according to set agenda on discipline, investment, skill training, workshops, health, literacy, etc.; Uptil February 1995 Taka 209 million has been disbursed for loans. The rate of recovery continues to be 99 percent. The loans are utilized for three broad categories; trade, processing and manufacturing. These products have the potential for developing into micro enterprises, such as leather shoes, cane products, weaving, garments, artificial jewellery, imprints on glass, greeting cards, cosmetics, etc.

So far three skill training programmes have been conducted on embroidery on request by members for export of quality products, shoe making and tailoring. To facilitate participation of women in the project activities, regular workshops are held. The workshops are of two kinds: (a) the general workshops for all the members, to discuss group solidarity

characteristics of a good Kendra Prodhan, management of mini workshops, loan investment, literacy, etc. Women from different kendras participate in these workshops according to the needs and interests, (b) Mini workshops are held in the kendra and are participated by the local kendra members.

A major threat to the operation of the Urban Credit Programme is slum eviction. In May 1993, the Balurmath Slum in Mirpur was evicted and among others 178 women of Shakti Foundation were affected. In Balurmath, not only were the houses gutted down, the meagre belongings of poverty stricken households were completely destroyed. In such circumstances, Shakti adopts special approaches to rehabilitate the affected families. LGED is gradually emphasizing on gender issue. In recent years many of the LGED's activities are performed by women labours and professionals. Few items of implementation like road side plantation of LGED are solely done by women. They also work in local contracting society with males for development and improvement of rural infrastructure through out the country. The contribution of women in road maintenance programme of LGED is quite substantial. They are also engaged in growth centre for daily cleaning and similar other activities. Apart from these, many similar activities draw heavily on women labours in different Project under LGED.

4.6 Mirpur Dhaka Bastuhara (Homeless) Project

While adequate housing supply has failed to keep abreast of its demand a severe housing crisis prevails in Megacity Dhaka. The Mirpur Bastuhara Project is an example of a government built lower income housing development in Mirpur area, where the incremental development of the dwelling units have been undertaken by the dwellers themselves. The scheme was undertaken by the Ministry of Relief and Rehabilitation and later executed through the Housing and Settlement Directorate in 1973. The aim was to provide only a shelter described as more provision of a single habitable room of 17'-11" X 8'-9" (average) size and an adjacent 'verndah'. Later on a field survey in 1986 revealed that there were 251 households in different sections of Mirpur. Out of them 194 were original allottees. About 141 additional rooms were made from 194 units in response to the demand for more spaces with the increases in household size and income generation motivated by subrenting the rooms extended.

4.7 Shelter and Development Centre for Migrant and Low Income Working Women in the City-Sponsored by Nari Uddog Kendra (NUK)

In Dhaka City, nearly one million women work in the garment industries. These women face acute problem of residential accommodation, as neither their employers nor the garment has provided housing for the private informal sector supplies housing for these people. Most of the accommodations are in shared in non family situation, either in mess or in a sublet unit under a male acting as guardians. In the living situations, they share rent and food expenses with other three to five workers and 65% of them hold less than two square metres per person. Most of them have no access to basic utilities (water, gas, electricity), but commonly they must share toilets, bathing and cooking arrangements. In some cases, these women obtain living spaces by becoming paying guests of low income families in the slum areas. They sleep crowded on the same floor with the members of the family. Many of them must do household works for the host family before or after their factory work. The range of payment as a paying guest is between Tk. 300-700 per month including food and lodging. These rents sometimes represent worker's entire income. But in a rented situation, the average rent they pay is Tk. 430 per month excluding food. Estimates also show that number of women living in

rent-free situations such as squatters, with continuous threat of eviction, harassment and sexual violence.

Due to the social problems hardly any facility exists for the women. Therefore, Nari Uddug Kendra, or NGO, took straight forward approach by renting accommodation in hired buildings and organizes shelter for making an option of safe and affordable living with all shared facilities. The shelter centre also provides opportunity to improve educational and social wellbeings such as basic literacy, health care services, human rights, awareness counselling and child care support by combining these services with the housing.

Recreational facilities like, TV, radio, games etc., which individually they would not be able to afford are also provided. The rent of the space is covered by the 300 Taka monthly charged to the women occupants at an actual rate. Three meals per day are supplied under mess system dining facilities and charged an additional 300 Taka per month at fixed rate for each woman. The combination of shelter and development services institutionalizes to protect the greater interests of the migrant and young women in the urban areas. So far, the Nari Uddug Kendra has sheltered some 5,015 migrant working women Dhaka. In course of time after marriage or any other family arrangement they manage their settled living within and outside the cities. The new migrants and single women would continue to be the occupants.

The programmes not only have immediate practical benefits for low income single and female headed women, but it contributes to the increasing recognition of the necessary gendered approach to focus on women in human settlements to urban development. The programs have furnished a model for others interested in methods, strategic objectives and priority programme to improve the social and physical conditions of the rapidly growing urban population of low income working women. The programme has a great impact as being first of its kind in Bangladesh. Almost all the factories have been convinced about the strategic intervention toward housing the migrant working women in large number are continue at work garment factories. Meanwhile more positive response and demands are raised from workers parents and the worker's rights organization in the country and abroad.

II. Replicable Rural Projects

4.8 Grameen Bank's Rural Housing Programme

The Grameen Bank in Bangladesh with its innovative approach to banking operation is unique in many respects. First, the Bank is exclusively designed for the rural poor with special consideration for females, specially for those who can not borrow money from the conventional commercial banks against adequate collateral. Second, Grameen Bank provides an institutional base for organizing the rural poor around productive economic activities with its specialized credit programmes. Third, in addition to credit programmes for the poor, the Bank provides sufficient efforts to mobilize the rural poor socially so that they can raise their awareness regarding education, health and family planning, and environment. The Bank is also unique for its specialized delivery mechanism with a set of procedures within the broader national policy framework of poverty focussed programme. Since its inception in 1983, Grameen Bank has experimented with the problems of alleviating poverty, stagnation, inequality, landlessness, unemployment, etc. with its carefully designed programmes.

The Grameen Bank reached nearly 2 million households in over 34,000 villages throughout Bangladesh some time ago. The operational aspects of the Bank have been shaped by the

Bank's field experiences. Learning from experience is, therefore, an important element of the successful operation of Grameen Bank. One such experiment of Grameen Bank is its Rural Housing Programme. Since the borrowers of Grameen Bank loans are landless rural poor their general housing condition is bad. Many of the landless households do not own even a piece of land to build a house on it. Moreover, those who own only small huts, face severe vulnerability from floods and cyclones. To support these landless and homeless people, Grameen Bank, along with its loan for income generating activities, began to advance money for housing. This is another unique experiment of Grameen Bank. After successful operation at a limited scale on an experimental basis during 1984, housing loan of Grameen Bank is now a vital part of the Bank's overall development programmes. Like the rest of the Grameen Bank loans the housing loans are also without collateral. Grameen Bank advances housing loans which ranges from Tk. 8,500 to 18,000 (US \$ 212-450) per household, depending on the need and situation of the individual borrower. After the devastating flood of 1987, the Bank advanced even a lower amount, Tk. 7000 as Basic Housing loans. However, normally a sum of Tk. 15,000 to Tk. 18,000 is given to construct a moderate house. The Basic Housing Unit is constructed on four RCC pillars in the four corners and roofing by CI sheet on wooden frame. Every house has sanitary slabs and 4-5 rings. Pillars and sanitary slabs are supplied by the GB's House Building Materials Project, located at different areas where GB operates. The CI sheets are to be procured by the loanees from the open market. Along with Moderate House Loan (upto Tk 18,000) and Basic House loan (upto Tk 10,000), GB also extends a loan of Tk 1000 for repairing of old houses to its members. The original rate of interest on the housing loan was 5%, it has recently been raised to 8%. The number of houses built with GB loans are on the increase. The number as on November 1995 was 329,515 as against 54,284 in April 1989, or 1600 in 1985. The total cumulative disbursement of housing loan as of November 1995 is about Tk. 536897 million or approximately US \$ 144 million. Grameen Bank follows certain criteria for choosing possible housing loanees. These are (a) GB members who are homeless (b) the women members having no earning male members in the family (c) female loanees will get preference and (d) the most needy persons among the group members. These criteria are applicable for housing loans of above Tk. 10,000. For the Basic Housing loan criteria are relaxed. Grameen Bank's housing programme is a big step forward towards rural housing in Bangladesh. Despite some weakness in the structural designs of housing units, the housing loan programme is highly appreciable. The Grameen Bank Rural Housing Programme received the prestigious Aga Khan Award in 1990. The Grameen Bank funding is largely supported from Government source.

4.9 Rehabilitation and Development Organization for the Landless (RADOL's) Programme

The Rehabilitation and Development Organization for Landless (RADOL), an NGO, commissioned its low cost rural housing and income generation activities programme with the broad objective of giving a special thrust in the prevailing rural housing sub-sector. After a comprehensive socio-economic survey and assessment, it has earmarked the area of Gopalpur for implementation of the programme and to bring about qualitative improvement. The target beneficiaries are organized in small groups, consisting of five members in each group. They have the scope for change of opinion in matters of improving their socio-economic condition. The target group beneficiaries are given motivation and awareness training for improving their condition on self- help basis. The low cost houses are constructed locally with the participation of the selected beneficiaries. RADOL has constituted an agreement with HBRI to implement their modern technology in building up low-cost housing which are durable and affordable. This model of houses are made of corrugated folder cement made sheets, concrete

beam and Tarzamat wall with wooden door and window. The organisation has so distributed 450 low-cost houses to the beneficiaries of Gopalpur target areas. Although type of house is calamity resistant but local people are not yet familiar with the elements is not replaceable, resaleable and easy to rebuild. Moreover, the plinth area of such house only 120 sq.ft. which is too small to accommodate a family having a number of children. Given due importance to the traditionally built house has shifted to another own option of house with C.I. sheet roofing, concrete pillars, Tarzamat wall, wooden door and windows at plinth area of 180 sq.ft which is found durable and high wind resistant. They repay the whole amount of Tk. 15,500/= for each unit house including the cost of water sealed latrine through weekly installments. They have to pay 35 Taka each week including 5% service charge. Although it requires huge resources to ensure sustainability operation for changing the lot of the landless poor and the marginal farmers and destitute is proved to be the best means to ameliorate the serious housing issues at the outreach of rural Bangladesh.

RADOL has already set up its field offices in the area of operation to provide necessary supports and guidance to the target beneficiaries. The staff moves from house to house to assess the real condition of the incumbents.

4.10 Adarsha Gram

The Adarsha Gram Project is a revision and extension of the European Commission (EC) assisted Project ALA 88/15 May 1991 - June 1993 'Establishment of Adarsha Gram for the Rehabilitation of Rootless and Landless Families' for the extended period of July 1993 - June 1996 as agreed by EC and GOB. The project is located throughout Bangladesh, except the Districts of Rangamati, Khagrachari and Bandarban.

To facilitate and support the human development of landless families through helping them to settle as small rural communities in Adarsha Gram established on land which belongs to the Government and which is effectively redistributed to such families under the project.

The beneficiaries of the Adarsha Gram Project are the landless, rootless and homeless in rural Bangladesh presently constituting about 10 million families. These families are selected and settled in communities ranging from 15 - 500 families and provided with Government khas land for homesteads, agricultural and community purposes and resources for income generation, production, human resources and community development.

The main project components are: Identification of khas land, selection of target groups of landless families (being the hardcore poor in Bangladesh) for each Adarsha Gram, settling the selected families by enabling them to build houses and facilities on their homestead plots, providing facilities for community activities, income generation, providing registered title deeds for homestead plots and individually allotted agricultural land, long term lease to the settlers as a community for collectively used facilities, facilitating social and human development, of education, health, nutrition, skill development, social awareness and empowerment etc with special emphasis on the women, support of appropriate farm or non-farm income generating activities; and, (9) Developing Adarsha Gram as communities capable of exercising their social and democratic rights, discharging community obligations and integrating themselves as self-respecting and respected members of the broader neighbourhood groups of villages and communities.

The institutional arrangements are provided under sponsored by the Ministry of Land, promotion, Planning and Monitoring Unit of Land in a coordinating role with the local Government Administration (at District and Thana level), Government agencies and Non-Government Organizations (NGOs). Deputy Commissioners, Thana Nirbahi Officers, Assistant Commissioner (land), Agricultural Officer, Fisheries Officer and Health Officer are involved in the project.

By the end of October 1995 the performance of NGOs was 'Very Good/Good' in 44 percent of the Adarsha Gram and 'Satisfactory' in 36 percent. The EC provides the project with three foreign Consultants and five National Consultants as Advisors to the Project Management. In six phases ending January 1996, 43,140 families were brought rehabilitation programme.

4.11 Durable House Building by Proshika Manabik Unnayan Kendra

The Government of Bangladesh, in its National Housing Policy 1993, has given clear perspective and guideline to resolve the housing problems of the poor and the disadvantaged.

Due to the natural process of wear and tear and lack of repairs due to poverty of the rural population, rural housing conditions have deteriorated. At present about 30 percent of the rural families do not have their own homesteads. In 1984, after the destructive tornado Proshika Manabik adopted a programme to assist the rural poor organized in groups. Many houses built with the assistance of Proshika Manabik were destroyed in 1988 floods as the materials were not durable. There was also vicious circle of rural indebtedness. Proshika's strategy of empowerment of the poor for sustainable development is not complete without reducing their vulnerability due to housing problems. A properly organized housing programme of assisting the poor with a loan and a technology to build durable, sturdy but low cost dwelling houses having sanitary facilities can make significant contribution to the reduction of vulnerability and thus to empowerment.

Such a programme has also environmental protection significance, as it utilizes mostly non-wood materials and thus reduces pressure on forestry.

Homeless women who are Proshika group members and also heads of families are given priority to have housing loan; The member of the group selected for having housing loan must attain the maturity of one year in the case of man and nine months in the case of women; A house loanee is selected by a team from Village Coordination Committee. It usually selects a real homeless person through proper discussion with the group; A maximum loan of taka 10,000.00 (Ten thousand) is extended for each house with a 10 percent service charge per annum. A loanee has to repay the loan within 75 months (6.25 Years) at an installment of Tk. 144.00 per month; A loanee gets one set of sanitary latrine, 6 RCC pillars and treated bamboo materials with each house from the production groups; A five-member implementation committee on behalf of the groups together with a technical worker from Proshika supervises the proper construction of the house, ensures the quality of the house materials and streamlines the loan recovery; Income and employment generation opportunities are extended to a loanee so that a steady loan repayment rate is maintained. In doing so loans are provided to them on agriculture, plantation of various fruit bearing trees, nursery, small business, cattle and poultry rearing Rickshaw pulling etc; The concerned people are imparted training for implementing this programme.

So far a total number of 30,506 homeless families have been brought under this programme, out of them, 17,100 are headed by women and 13,505 are by men. A total amount of Tk 193.5 million has been loaned out by Proshika. The realization rate upto June '95 has been 78.6 percent.

Considering the enormity of the housing problem, Proshika Manobik Unnayan Kendra, has proposed a budget of about Tk. 482 million in the coming five year plan under Housing Programme. It has been decided that under the proposed plan, 240 bamboo preservation plants will be set up and 100 MCR and cement block production units will be established. If this plan is materialized, 1675 people will have permanent employment and 240 people will be self reliant through their own establishment. In addition to that use of alternative and durable housing materials will be enhanced. This will ensure shelter for 45,000 homeless people.

PART B

SECTION 5

LEGAL FRAMEWORK

- 5.0 Introduction :** In this Section the gaps and potentials in the existing legislations relevant to human settlements and shelter and related services development activities have been discussed. Gender - specific conditions have been dwelt with as a special feature.

Thana Plan book was introduced several years ago and started functionally in 1990-91 for five year period to match the 4th Five-Year Plan. All the Thanas(460) were supplied with the plan books followed by intensive training to Thana technical staff. The process of revision and updating of the plan book by LGED is under way.

In consensus with GOBs decentralization policy, LGED introduced Union Plan book in 1992 to further strengthen the Local Government. All the Unions were supplied with the plan books followed by orientation training of Union Parishad (Council) Chairman and Secretary of the Unions. The planning tools are under further reinforcement to ensure people's participation.

- 5.1 Recent Studies :** Recent studies, such as, the Urban and Shelter Sector Review (BGD/92/008), Strengthening of Housing Sector Institutions (ADB TA No. 1670-BAN), Formulation of Land Development Control and Procedures for Dhaka City (ADB TA No. 1609-BAN) besides the National Physical Planning Project (Phase II) considered the legal framework at national and local levels.
- 5.2 National Level Human Settlements Development and Legal Framework :** There is no definite national level physical planning legislation. The macro level planning at the Planning Commission has addressed all aspects of development. Population growth, rural urban migration, urbanization and its distribution pattern, poverty situation, labour force absorption in non-farm, off -farm and formal and informal urban sectors are properly addressed within the scope of sectoral and sub-sectoral dimensions, and these are followed by all Ministries and the agencies and organizations. For the purpose of coordination at spatial consequence there is a need for a national physical planning legislation. Such a legal framework would help bringing all areas under government's control, supervision and support. This legislation would enhance performance of all local authorities in urban and rural areas. In 1985, a Draft National Physical Planning (Landuse Control) Ordinance was prepared in UDD under the UNDP/UNCHS aided National Physical Planning Project (Phase II). This legislation proposed to empower the local authorities to plan and control developments and collect revenues.
- 5.3 Regional Planning and Legislation :** The existing regional planning procedures are historic. These functions are performed by the District Councils headed by Deputy Commissioners. The District Councils are not elective bodies. However, a lot of development activities are carried out by these regional authorities. In 1973, the Regional Planning Project (Phase I) of the UDD was approved by the government. Under this project , which was not activated , there were proposals to prepare plans for District Regions and Urban Regions. The Thana Plan Book of the LGED is a practical approach but there is no legislation by the Parliament by which the Thana Plans become the components of a District Plan.

B. The latest form of regional approach was the District and Upazila (now Thana) administration decentralization under the Local Government (Upazila Parishad and Upazila Administration Reorganization) Ordinance 1982 (Ordinance No LIX of 1982 and modified up to August 1988). Under the Ordinance 60 administrative Districts and 398 Thanas were created.

5.4 Legal framework for Local Level Planning

A. Prospects and Gaps in Urban Planning : There are City Corporations, for Dhaka, Chittagong, Khulna and Rajshahi and they are governed by Ordinances. The municipalities numbering 120 are governed by Pourashava Ordinance of 1976. These bodies are under the MLGRDC. The big cities have respective urban agglomerations and have Metropolitan Development Authorities; namely RAJUK, CDA, KDA and RDA under the Ministry of Housing and Public Works. There are Cantonment Boards under the Ministry of Defence. These sets of local authorities are empowered to prepare Master Plans, housing and service development plans. The City Corporations and Municipalities have additional responsibilities of taxation. There are sector agencies for provision of urban housing related services, e.g. water, sanitation, electricity, telephones, roads and accesses. There is no close link among the local authorities.

B. Legislation for Planned Development of Rural Areas: There is no legislation for planned development of rural settlements although most of the villages are having the characteristics of the urban fringe areas in many ways. Invasion of new households on the crop fields is going on unchecked in the absence of legislation. The Property Transfer Act prohibits conversion of agricultural land to other uses when land ownership is transferred. This is a good law but the changing situation with new household formations over time which needs planned development of these settlements require new regulations for clustering of settlements and conservation of agricultural land unless required under Emergency Property Acquisition Act of 1989.

C. Development Control Legislation : The Ministry of Housing and Public Works amended the BC Act in 1988 to enable the Upazila (now Thanas) authorities to impose control over land uses. 398 non-municipal and municipal towns are therefore under regulatory controls. The rest of the urban areas are still not under any formal law. The LGED's growth centre planning for weekly and bi-weekly rural markets and small size centres would not cover many other urban centres.

D. Control of Informal Development : All urban centres have large unregulated or informal settlements. The City Development Authorities, City Corporations and municipalities can hardly control the haphazard developments effectively. There is no procedure adopted in the legislations for application of instruments of enablement, such as, Guided Land Development Programme (GLDP). Upgradation projects, slum improvement projects (SIPs), provision of basic needs, etc., are taken up at a time when the problems had already overtaken the situation.

5.5 Housing Development and Legal Measures

A. Housing for Poor : The National Housing Policy 1993, requires undertaking of such programmes. Steps are being undertaken towards realisation of the goals, objectives and strategies through institutional measures. There is no law or regulatory measure as yet to guide

housing development agencies and authorities to prepare and undertake need-based programmes in proportion to the number of income groups, particularly of the poor and the disadvantaged. The executive orders, such as, Martial Law Committee Report, of 15 May 1983 enjoins upon the HSD to implement housing development for the general masses, which include sites and services, flats, core houses and squatter resettlements. But in practice such orders are not fully responsive to many other need-based situation that emerge from the indicators. The indicators of Megacity Dhaka, Metro Chittagong and Secondary cities like Tangail suggest immediate steps for development support to housing for the single females and males, the aged and the people at difficult circumstances. Link between employment and income generation and housing has not been addressed in any statute or legislation or executive orders except that of the Grameen Bank which is empowered by an Act of Parliament.

B. Non-Permanent Housing : There is no provision in the city development rules and procedures for giving planning permission for the building of non-permanent huts that provide shelter to the burgeoning poor. A minimum standard could be adopted as in the case of Kaiballadham Project at Chittagong implemented by HSD with IDA loan. The low income groups may build low cost houses using improved indigenous building materials such as bamboo and wood.

5.6 Urban Land Use and Legislations

A. Land Use Planning : In urban areas land use plans are prepared according to some adopted standards of land requirements, e.g., the standards adopted by UDD in 1985. These standards later on seemed to be on the high side in some cases such as, for parks and hospitals. The land use plans also conformed to land value contours of the cities. The success lies in the response of government and non-government agents in development. Although UDD was created for proper planning of urban land, the plans prepared by them or any other agency are to be mandatory to all other agencies by an act of Parliament. The economic growth potentials of urban areas and their relationship with socio-economic development therefore, remain as a side issue.

B. Planning and Building Regulations : Planning and building regulations as of 1984 version of BC Act are limited in scope and do not have provisions for need-based aspects of rapidly growing non-permanent thatched houses for the poor in urban areas. Changing situation demands allocation of land for all stakeholders, e.g., small scale and informal business and industries, housing and other development programmes for women who live on pavements and the poor communities like hawkers and construction workers.

C. Development Standards : The BNBC 1993 is comprehensive and steps are being undertaken to adopt the standards in phases. The HBRI prepared the BNBC with GOB finance.

D. Land Acquisition and Transfer : Land acquisition has been simplified legally. For development, land can be acquired at market price and possession can be assumed after payment of 90 percent of assessed value. This is a good procedure but compensation in terms of money value is not enough, in most cases the low income groups, whose lands may also be acquired, should be rehabilitated to check the growth of slums and squatter settlements. The compensation is based on the quality of lands. In the absence of proper cadastration and registration records with all attributes of land, it is difficult to control underhand practices and consequently, the development costs are artificially inflated. Land transaction in the

informal sector, at individual and cooperative efforts, are done through middle men, their jobs should be recognized and legalized through licencing to reduce malpractices.

- 5.7 Infrastructure Provision and Legal Aspects :** Human settlements and shelter related infrastructure include physical infrastructures such as water, sanitation, electricity, natural gas, drainage, FAP, solid waste disposal, telephones and community services in large shopping areas and parks. Detail plans provide these services in broad perspectives. More requirements, such as gender-specific requirements are not provided in the planning provisions. Recently, DCC is advised by a team of experts in a Task Force.
- 5.8 Water Supply For Urban Poor :** In water sector, the legal system does not provide for the urban poor who are living in slums without legal possession of land. D'WASA, C'WASA, DPHE, City Corporations and municipalities provide a limited number of stand pipes free of charge. But recent studies exhibit a high profile feature of the poor's capacity to pay for water and at a higher rate than the current rate fixed by D'WASA. In the absence of possession of land, any facilitation by D'WASA to the poor with the support of NGO and users committee is to be termed legally as 'irregularity'.
- 5.9 Natural Gas and Electricity :** Electricity and gas supplies are regulated by legal ownership of land and houses. Illegal ownership of land and properties is not recognized for providing household connections. So electricity supply is uncertain and may be refused in the poor communities as the dwellers are living in unauthorized areas in most cases. In such cases the owners or musclemen are known to collect charges from the dwellers on some estimate decided individually. In this situation, there should be progressive increase of rates due to higher consumption. There is every likelihood that less payments are being made to the service agencies or more payments are being made by the poor dwellers. The possible answer lies in planned bastee development wherever possible and then supplies can be made through metered payment for every rental household. There should, therefore, be a provision to do so with NGOs who may act as guarantor for paying the installation charges by instalments.
- 5.10 Informal Garbage Disposal :** In the densely populated slums where the lanes and bi-lanes are narrow and no garbage bins exist; local community may hire services of municipal service people on some payments and the household garbage may be collected and deposited in the bins on the streets. Such a system started in Kalabagan in Dhaka on the initiatives of local conscious people. The existing rules of the City Corporations and municipalities should incorporate this informal system. In DCC area this has already started and the LGED is providing support for location and construction of bins on some of the roads. Recycling of garbage is practised informally through scavengers who deliver goods to the small factories through agents. This practise should be encouraged and formalised since it encourages economic activities and provides sustenance to the urban poor.
- 5.11 Environment and Legislation :** The present legal system for solid waste management (SWM), are the conservancy laws applicable in DCC area and the Environment Protection Act of 1995. These legal foundations do not cover solid waste disposal operations comprehensively. The DMDP study on SWM (Waste Management Report of October 1982) proposed environmental impact analysis (EIA) and formation of SWM committee with representation from DOE, DCC, Ministry of Health, Ministry of Industry, MLGRDC, municipalities, RAJUK, D'WASA and Ministry of Housing and Public Works for Dhaka. There should be comprehensive rules for SWM. The Ministry of Environment and Forest established in 1980 enjoins upon all sector agencies and civil population for protection of environment.

PART B

SECTION 6

IDENTIFICATION OF PRIORITY ISSUES

6.0 Introduction:

6.1 Background : The Constitution of the People's Republic of Bangladesh vide Articles 15 to 20 provide that the people are the utmost concern for the State (the Constitution 1972). They are entitled to enjoy the benefits of human settlements for a healthy and productive life in harmony with nature and in harmony with shared spiritual and moral values and ethnical considerations. Inadequate income, poor shelter and homelessness threaten health and security of life, particularly of the helpless children, women and men.

6.2 Imperatives of National Housing Policy, GSS and Agenda 21 : The Bangladesh National Housing Policy 1993 recognizes human settlements in the urban and rural areas as an integral part of culture and planning and economic development. Pursuant to the United Nations Global Strategy to Shelter (GSS) adopted by the UN in November 1988, and the UN Conference on Environment and Development (UNCED) held in June 1992 at Rio de Janeiro the Government has proposed to adopt enabling approach and environmental and disaster mitigation for achieving the goals of the strategy in the field of human settlements.

6.3 Priority Issues

A. Recent Studies on Priority Issues : The Interim Government in 1990, established 26 Task Forces to prepare reports on all sectors of Development Planning. The Report on Social Implications of Urbanization is a comprehensive document in this context. Later on, concurrent with the formulation of National Housing Policy 1993 and implementation of the ADB and UNDP/UNICEF assisted TA Projects, namely, 'Strengthening of Shelter Sector Institutions' and in follow up of the 'Urban and Shelter Sector Review', the UNDP assisted the Government to formulate Urban Sector Programme Document (NPD). There were extensive consultative process with involved agencies in government, private sector and NGOs. The NPD identified eight priority issues after analysing urban population growth, urban economy and poverty situation, shelter, land and services, transports and urban environment.

B. Priority Issues : The priority issues conform to the initiatives in government's Development Plans, particularly in relation to the Physical Planning, Water Supply and Housing Sector. The issues are as follows:

- 1) Preparation of national human settlements policy;
- 2) Infrastructure and environmental protection;
- 3) Urban basic services provision in the poor communities with special consideration for poor women and poverty alleviation with income generation;

- 4) Improvement of access to land, finance and shelter giving special preference for the poor including female headed households;
- 5) Improvement of urban social services keeping in consideration women's requirement such as, public toilets for women in business and commercial and industrial areas and parks;
- 6) Income generation and economic development with special opportunities for women;
- 7) Development of urban research and training capacity;
- 8) Urban management and strengthening local government;
- 9) Improvement of access to transport;
- 10) Priority issues for women and inconsonance with social norms and standards and the commitments of Beijing Conference;
- 11) Disaster and environmental mitigation ;
- 12) Partnership in development in public and private sector as initiated in the National Perspective Plan ;
- 13) Delegation of power to all local government agencies to coordinate development activities and to enforce regulatory measures in the use of land, finance and improved indigenous building materials and technology.
- 14) Institutional arrangements at national and metropolitan levels.

PART C

BANGLADESH NATIONAL PLAN OF ACTION

SECTION 1

DECLARATION OF STRATEGIES AND POLICIES

1.0 Introduction : The strategies and policies are derived from the Constitution of the Republic, recent studies and assessment and review of the current conditions stated in PART B. To recapitulate, there are urban and housing modules disaggregated into 46 indicators. The indicators provided (a) background information on land use, population growth including women headed households, city product per capita and households by tenure; (b) socio-economic development indicators on employment, education, medical and health facilities and crimes like theft and murder, infrastructure, transport and environmental management, and local government; and (c) housing indicators in relation to availability and affordability of housing and housing provision.

1.1 Declaration of Policies, Strategies and Priority Issues

The policies and strategies in human settlements and shelter sector are consistent with the Five-Year Development Plans, Rolling Plans and Perspective Plan. These are also in conformity with Commitments of the GPA as follows: Adequate Shelter for All, Sustainable Human Settlements, Enablement, Financing Shelter and Human Settlements, International Cooperation and Assessment of Progress.

(1). Priority Issue 1: Preparation of National Human Settlements Policy : The current conditions indicate that there has been phenomenal change in the characteristics of human settlements in the urban and rural areas associated with rapidly rising population during the last three decades. Within a land area of 147,570 sq.km, live over 112.65 million (1993) people in 522 urban areas and 85,500 village settlements. The level of density is to be considered both in terms of population and human settlements. The need for management of this massive number of population and human settlements cannot be over emphasized. A second cause of concern is poverty situation, particularly in urban areas, which are experiencing record growth of population, 5.4 percent compared to national population growth of 2.17 percent. Migration of the rural poor to urban areas and natural growth have led to a critical situation.

(2) Priority Issue 2 : Infrastructure Development and Environmental Protection

In Bangladesh, as in all other third world countries, infrastructure development and environmental protection are taking place in a manner which do not adequately ensure ecological balance and sustainable environment. Consequently, both physical and social environment are facing rapid degradation. A special situation in Bangladesh is that the rural settlements are also facing the problems.

(3) Priority Issue 3: Basic Services Provision in the Poor Communities and Poverty Alleviation

The poor are the worst affected and a source of discontentment, violence, crimes and so on. Adequate income only is considered to ensure a person to live in good health and decent

housing with access to related infrastructure and services. This priority issue would ensure access to micro-credit for hard core poor with special consideration of poor female headed households; skill development training and marketing of products at home and abroad. There should be a link between local bodies national agencies and urban researchers.

(4) Priority Issue 4: Facilitating Access to Land, Finance and Shelter

The National Housing Policy 1993 sets the objective to 'ensure housing for all strata of society and to accelerate housing production in urban and rural areas with major emphasis on the needs of the low and middle income groups.

(5) Priority Issue 5 : Transport

The Government considers relationship of transport with national and socio-economic development. The development plans recognize the role of transport as a vital issue in urban management. Big cities like Dhaka transport problem has already become acute.

(6) Priority Issue 6: Improvement of Urban Social Services

The urban social services are to be provided in order to increase efficiency in health, family planning, nutrition, education and to check vagrant life styles.

(7) Priority Issues 7: Development of Urban Research and Training Capacity

The rapid pace of urbanization and the associated problems in development require continuous research and analysis. There is no formal relationship of government agencies with urban research organizations private sector, NGOs etc. except in a limited manner such as, participation in seminars, workshops and consultancy/ advisory services as and when asked for. This is a priority issue..

(8) Priority Issue 8 : Urban Management and Strengthening Local Government

The local authorities do not have technical and administrative capacity to carry out the responsibilities commensurate with the increasing demand of services. Special measures for managing the big cities shall be an integral part.

(9) Priority Issue 9 : Women's Rights

Women's rights are considered as priority issue by the government. It is consistent with the commitments of Beijing Conference.

(10) Priority Issue 10 : Disaster and Environmental Mitigation

Natural hazards are a factor in our development activities, similarly sustainable environment is a critical issue as also mentioned before in this report. Government, NGOs and donors therefore, identify disaster and environmental mitigation as critical issues. The Ministry of Forest and Environment has developed NEMAP, Environmental Policy and Environmental Protection Act.

(11) Priority Issue 11 : Partnership in Development is a critical issue Participation of private sector initiatives would energize development. This has not so far been fully exploited.

PART C

SECTION 2

OBJECTIVES

2.0 Development Objectives : The development objectives are planned development of urban and rural areas incorporating their relationship with socio-economic development; poverty alleviation with income generation together with housing and related infrastructure development for the period 1996-2000AD considering the Five-Year Development Plans and existing situation. There are recommendations concerning land, finance, affordable infrastructure and informal sector interests in the ADB assisted TA Project (No 1670-BAN).

2.1 Immediate Objectives : The National Urban Sector Programme Document (NPD), subsequent to the ADB assisted study and Urban and Shelter Sector Review Project (BGD/92/002) envisaged eight comprehensive objectives. The NPD and the GOB suggest development sustainable human settlements and shelter with measurable target and expected results. Added to these are the priorities of transport facilities.

1) Objective 1: Preparation of National Human Settlements Policy

(1-1) Introduction : Urbanization has a positive role in economic growth and distribution of infrastructure and social services within the urban centres and the rural areas and small size growth centres in their hinterlands. At present there is a skewed distribution of urban population in the country, as in many other developing countries of the world. After Dhaka which is already one of the 13 megacities in Asia, the population of other metropolitan and secondary cities (District Headquarters) are comparably on the low side. Dhaka has the population boom but provision of minimal shelter and services are not adequate to the majority.

(1-2) Expected Results : Formulation of a human settlements policy is expected to gradually achieve equitable distribution of investments in all regions of country. In the long run it would release pressure on big cities and create conditions for distribution of increment population in all urban centres together with provision of physical infrastructure and social services.

2.2 Objective 2 : Infrastructure and Environmental Protection :

(2-1) Introduction : Development of infrastructure, mainly transport, safe drinking water, sanitation and cleanliness, energy, drainage and sewerage, waste collection, particularly in low income settlements and its planned disposal are considered essential. Expansion of these services in the urban peripheries and rural areas would be considered as urgent to protect environment. There is acute shortage of funds, equipments and research works in public works and technology. The potentials of the users groups are being utilized and practised. The Ward Commissioners should organize groups for participation and privatization. These activities shall have to be supported by urban research organizations.

(2-3) Expected Results : This objective would maintain environment and public participation would be possible in urban and rural areas.

2.3 Objective 3 : Basic Services in Poor Communities and Poverty Alleviation

(3-1) Introduction : As stated in PART B, about one third of the national population is below poverty line defined by less than 2,112 calorie intake and another one third is with the hard core poverty trap, having calorie intake of some 1800 and below. The UNICEF in report styled, 'The State of the World's Children Report 1995', only 7 percent of the children in Bangladesh get normal nutrition and the rest are under weight and stunted before reaching the age of two.

In urban areas more than 44 percent of nearly 23 million people are poor and approximately 10 million of them live in slums and squatter settlements (among whom about 30% are headed by females) in hazardous physical and social conditions. In most slum and squatter communities, particularly in Dhaka, Chittagong and Khulna, the living conditions are worse than in rural areas and in this way poverty is becoming more concentrated in urban areas. Forecasts indicate an expected increase of the 'hard core' urban poor may increase from 2.34 million in 1991 to over 11 million by 2000 AD. Street children, a special term, would increase from 2.34 million in 1991 to nearly 3 million in 2000 AD. The Fourth Five Year Development Plan (1990-95) and the Task Force Report recommend alleviation of urban and rural poverty in the 20-year Perspective Plan period (1995-2015).

(3-2) Expected Results : The cities and rural settlements would have buoyancy in economy and this would eventually contribute to poverty alleviation

2.4 Objective 4 : Facilitating Access to Land, Finance and Shelter

(4-1) Introduction : Home ownership and adequate rental housing by the low income and lower middle income groups, who constitute over 75 percent of the population is hardly constrained by the lack of access to land, finance and infrastructure. The National Housing Policy 1993 sets the ultimate goal to 'ensure housing for all strata of society and to accelerate housing production in urban and rural areas with major emphasis on the needs of the low and middle income groups; the high priority groups will be the disadvantaged, the destitute and the shelterless poor' with special consideration for women.

(4-2) Expected Results : This objective would benefit poor and the disadvantaged including women and children.

2.5 Objective 5 : Transport

(5-1) Introduction : Transport infrastructure is not adequate in Bangladesh. The surface transport network consists of 155 thousands km of roads (including rural and urban) of which 14,000 km is paved; 2746 route-kilometerage of railways (BG-924 km, MG-1822 km) and 5200 km of perennial waterways which increases to 8372 km during monsoon. Thus there are only 9.70 km of paved roads, 1.91 km of railways and 3.61 km of perennial waterway per 100 sq.km in the country.

The transport system of Bangladesh consists of railway, roads, inland waterways, two-sea ports, maritime shipping and civil aviation, catering both domestic and international traffic. Provision of infrastructure such as roads, ports, airports rests with the public sector.

Responsibility for the construction and maintenance of rural roads, including the connections to growth centres and market places, is entrusted to local government institutions and LGED. Municipal roads are constructed by the respective municipal authorities. Megacity Dhaka and now-a-days the ferries have already assumed the state of critical problems.

The DITS recommends Immediate Action Plan (IAP). The IAP includes four types of roads according to purpose. The IAP proposes Traffic Management Authority, Bureau of Transport Planning and Public Transport Authority, Public Transport Services as a common facility, urban goods movement within the improved fleet usage with matching supply to demand, road user education, Traffic Management Engineering for more effective traffic control implementation of traffic rules and better use of existing road space, Roadside Management for parking, appropriate use of footpath and Environment and Heritage to preserve community transport uses.

(5-2) Expected Results : The benefits are manifold. Some of these are reduction of suffering of the people and reduction of transport fatalities. The DITS recommendations would simplify the transport problems of other cities. Transport sector would also generate employment.

2.6 Objective 6: Improvement of Urban Social Services

(6-1) Introduction : The urban social services are to be provided in order to increase efficiency in health, family planning, nutrition, education and to check vagrant life styles.

The Government gives free elementary level of education and food subsidy for female education to eradicate illiteracy.

(6-2) Expected Results : This programme objective would contribute to human resource development in terms of health, education etc.

2.7 Objective 7: Development of Urban Research and Training Capacity

(7-1) Introduction : The rapid pace of urbanization and the associated problems in development require continuous research and analysis. The present institutions in government are, among others, the Bangladesh Institute of Development Studies and the National Institute of Local Government. Outside the government there are urban and rural research institutions like the Bangladesh Institute of Planners, the Centre for Urban Studies and the Universities. The problem is that there is no formal relationship of government agencies with such institution except in a limited manner such as, participation in seminars, workshops and consultancy / advisory services as and when asked for.

(7-2) Expected Results : This is a kind of continuous planning and research. The programmes and projects would be transparent and this would be prepared through a consultation process.

2.8 Objective 8 : Urban Management and Strengthening Local Government

(8-1) Introduction : Urban management would include national human settlement policy whereby redistribution of increased population; investment and development of urban areas as well as rural villages would be ensured. The Government has already upgraded the status of 4 City Corporations. The Mayor of City Corporations and Chairman of municipalities and the Union Parishads and Ward Commissioners are elected public representatives. But these local authorities do not have technical and administrative capacity to carry out the responsibilities commensurate with the increasing demand for services. The local government authorities are also caught in the vicious cycle whereby they cannot persuade people to pay taxes unless they provide services; and local Government agencies cannot provide services until they collect taxes.

In order to break this impasse, the National programme sets forth a programme of gradual improvement in their performance in service delivery and income generation over a five year period. This includes training of officials in financial management, incremental investment in Government and external finances and greater decentralization and public participation.

(8-2) Expected Results : Strengthening of local government institutions would ensure better management of services and improve environment.

2.9 Objective 9 : Women's Rights :

(9-1) Introduction : Women constitute about a half of the population and they contribute to socio-economic development in various ways. But the rate of literacy, gainful employment and various other rights are not fully ensured.

(9-2) Expected Results : Programme would ensure social peace and tranquility beginning from the family to all other walks of life.

2.10 Objective 10 : Disaster and Environmental Mitigation

(10-1) Introduction : The objective is to help achieve preventive measures in various ways in reducing natural hazards. The Environmental Policy, Environmental Protection Act and NEMAP Programmes shall have to be put in force.

(10-2) Expected Results : These would reduce the hazards and at the same time increase the good cooperation among the neighbouring countries.

2.11 Objective 11 : Partnership in Development

(11-1) Introduction : The objective current development planning approach has undergone changes. The changes aimed at unwinding public sector activities from the responsibility of the giver to the promoter.

(11-2) Expected Results : Pressure on the public sector would be substantially reduced and the potential of private sector, formal and informal, would be utilized in our development process.

PART C

SECTION 3

FIVE YEAR NATIONAL PLAN OF ACTION IDENTIFICATION OF PROJECTS

3.0 Five Year Programme (1995-2000)

3.1 Introduction : Five Year Programme of Project with sub-project components are mentioned here. These projects relate to activities stated in Section 6 of PART B and in Section 2 of PART C. These are need-based programmes and have relationship with the Five Year Plans and Rolling Plans that might be undertaken by the Planning Commission, Ministries, agencies and organizations. Participation of private sector urban research organization and NGO, would be essential in most of the programme components.

3.2 Project 1: Preparation of Human Settlements Policy

(1) Subproject 1 : Preparation of Urban Policy Executing Agency: UDD Time frame : 2 year TAPP beginning FY 1996-97

(2) Subproject 2 : Preparation of Human Settlements Policy Plans at District, Thana and Union levels. Executing agencies : UDD, LGED, sector agencies and local authorities. Time frame : All plans would be prepared from FY 1996-97 to 1999-2000 and may continue beyond 2000 AD.

3.3 Project 2: Infrastructure Development and Environmental Protection

The current situation analysis in PART B, Section 2, indicated that the infrastructure and primary urban service requirements of the cities and Pourashavas in Bangladesh are tremendous. Objective of this activity package is to improve urban infrastructure and betterment of urban environment. We understand this activity would not jeopardise the ecological balance and affect natural and social environment.

(1) Subproject 1 : Water Supply Extension to Major Cities and District Towns and other urban areas. Sustainable water supply through extraction of underground source is becoming increasingly difficult. Possibilities of surface water purification and supply would be explored and land use planning in low lying areas may integrate planned excavation to promote such options. Reliance is given on tap water and TWs and currently (1994) 90 percent urban households have access to these sources according to BBS.

Executing Agencies: UDD, City Corporation, Municipalities and City Development Authorities D'WASA, C'WASA, DPHE and BWDB etc. This is a continuous process. City Corporations and Municipalities and private sector urban research organizations, CBO and NGOs would provide support.

Time Frame : Continuous programme on going up to 2000 AD and beyond.

(2) Subproject 2 : Primary Infrastructure Support for Urban Basic Services. This is related city-wide network of line services. The network should be sufficient to conform to increasing demands due to densification which is almost unavoidable.

Executing Agencies : Land use planning agencies like UDD, LGED, line service agencies.

Time Frame : 1997 for feasibility study and negotiation with donors.

(3) Subproject 3 : Infrastructure Development Assistance to Municipalities. This is a city wide network of services.

Executing Agencies : LGED, DCC, CCC, KCC, RCC, other municipalities with assistance of sector agencies and donors. This is a continuous process.

Time Frame : 1996 to 2000 AD and beyond.

(4) Subproject 4 : Infrastructure for Creative Land Uses

Executing Agencies: May be combined with the agencies for sub-project 2 and 3 immediately above.

Time Frame : 1997 for feasibility study and will be in phases up to 2000 AD and beyond.

3.4 Project 3 : Urban Basic Service in Urban Poor Communities and Poverty Alleviation Executing Agency

UDD, in phases of 5 years through local consulting service to be advised by an expatriate under a TAPP. Modified by inclusion of 'LGED, Municipalities, City Corporations, DPHE and sector agencies NGOs would form local coalition in execution of services development, maintenance and review. IMED would monitor progress. Urban research agencies would provide technical support services. The most fundamental long-term development goal of Bangladesh is to reduce poverty progressively in all urban and rural. This goal was reflected in the Fourth Five Year Plan for Bangladesh and in the Task Force Report, which both expressed the need to upgrade or improve the conditions of slums and alleviate poverty as amongst their primary objectives. But these goals can only be achieved incrementally and over a long period. Thus, this Element of the National Programme for the Urban Sector adopts a twenty year national perspective. However, activities in the form of projects and subprojects during 1995-2000 period and beyond are proposed in phases as stated immediately below.

Time frame : First Year feasibility (1996-97) and TOR for consulting services 15 cities per year altogether 70-75 cities by 2000 AD.

The National Urban Sector Programme Document states the following : 'All urban dwellers are involved in some kind of work or the other in order to survive. However, most of employment for the urban poor are in the informal sector which is temporary, insecure and remuneration is not guided by any regulation. Most urban poor work in the rickshaw industry, as day labourers or as hawkers. Employment opportunities should be created for them in order to bring some security to their lives. The entry of women in the garment industries is a significant step towards creation of employment for women in the formal sector. Yet these industries are not unionized and, therefore, exploitative. The necessity of creating

employment is seen as essential because only adequate income can ensure a person to live in good health and dignity. This project has the following subprojects:

(1) Subproject 1 : Basic service for estimated 15 million urban poor including 8 million hard core poor including women headed households and 2.95 million street children.

(2) Subproject 2 : Employment Generation in Micro Enterprises

Time Frame : Feasibility Study to be done in 1997 and negotiated with donors and NGOs in 1998.

This is a continuous project.

Executing agency : LGED (Settlements for Urban Poor) to be aided by ADB, DPHE, WASAs, Grameen Bank in rural areas and BRDB, City Corporations, municipalities and NGOs.

Time frame : One year (1996-97) for feasibility study and negotiation with donors and NGOs. 1997-2000 for phased implementation with donor financing and TA. This will continue beyond 2000 AD.

(3) Subproject 3 : Rehabilitation of squatters to be combined in sub-project 1. In Megacity Dhaka alone there are about 3 million squatters and bastee dwellers.

Executing agency : LGED, HSD, City Corporation, municipalities, DPHE, WASAs and NGOs.

Time frame : First Year (1997) for feasibility and programming and negotiation with donors and NGOs. It will continue beyond 2000 AD.

(4) Subproject 4 : Urban Credit Scheme; Establish Low Income Housing Board, Low Income Housing Bank etc. combined with settlements of Urban Poor.

Executing agency : Bangladesh Bank, Scheduled Banks, HBFC, especial banks and donors. Government agencies like NHA (proposed), in phases, 2000 AD and beyond.

Time Frame : 1997-98.

(5) Subproject 5 : Advocacy on Urban Poverty. This is a continuous programme.

Executing agency : Post-Habitat activity by urban research organizations and agencies in government and outside the government e.g. BIP, CUS, Women's forum, and the media.

Time Frame : Continuous programme under post-Habitat II programme to be determined.

3.5 Project 4 : Improvement of Access to Land, Finance and Shelter

Shelter needs of the population has been hampered by the limited supply of buildable land. This problem has been particularly compounded in the urban areas where rapid urbanization

has fuelled an enormous increase in the demand for shelter and has resulted in widespread speculation.

The National Programme, therefore, attempts to increase the supply of serviced land, simplify procedures for the transfer of land, encourage involvement of the private sector in land development and increase access to serviced land and secure land tenure and renting for the poor and disadvantaged. There should be innovative group/community led and government led interventions.

(1) Subproject 1 : Facilitating New Urban Area Development Innovative Group/Community led Interventions : a continuous process.

Executing Agencies : UDD, LGED, RAJUK, CDA, KDA, RDA, DCC, CCC, KCC, RCC, and other municipal bodies, CBOs and PVDs.

Time Frame : Dhaka and Chittagong will be covered with detail area plans from 1996 to 2000 AD. Secondary/District-Towns to be covered at least 5 towns per year 1997.

(2) Subproject 2 : Financing Land and Shelter Development:: Creating/Strengthening Fund: and Targeted Finance with Female headed households receiving some special attention

Executing Agencies : Grameen Bank, HBFC's special programme for lending to NGOs serving working class women to be explored and developed. NHA (proposed) with Urban and Rural wings. A Low Income Housing Bank would be set up with donor's aid and assistance.

Time Frame : Feasibility study of all big cities in FY 1996-97 and negotiation with donors and NGOs. Therefore it would be a continuous programme up to 2000 AD and beyond.

(3) Subproject 3 : Improving Efficiency of Urban Land Markets through legal/procedural reforms and Rationalizing Urban Control Mechanisms This approach is related to efficient transaction under market price but checking illegal possession of land through land titling with computerization. Intermediaries, i.e., the 'dalals' should be licenced to check malpractices in land transfers in the private sector.

Executing Agencies : Ministry of Land, Director General of Land Record and other involved agencies, such as LGED, City Corporations, Municipalities, City Development Authorities and Union Parishads.

Time Frame : Land/property survey with all kinds of attributes in 1997. Land titling to be recorded and computerized for which training of manpower would be necessary in 1998. Computerization and mapping to continue up to 2000 AD and beyond.

3.6 Project 5 : Transport

The Fourth-Five Year Plan (1990-95) realizing the importance of transport development and its critical role in promoting and integrating economic development through creation of facilities for the economic forces, set out by the Planning Commission some objectives and policies as follows :

(a) Facilitate development of the production sector as identified in the plan;

- (b) Maximize utilization of the existing transport assets in preference to over creation of new facilities and assets.
- (c) Tackle the urban transport problems, particularly in the metropolitan areas with special emphasis on land use and water management system.
- (d) Ensure higher level of accessibility in rural area.

The main strategies proposed for development of the transport sector are as follows :

- (a) Limiting choice of new projects to economic consideration only.
- (b) Addition to the existing transport network only on the basis of economic viability and maintenance provision.
- (c) Development of transport network to complement the overall water transport operation.
- (d) Promotion of private sector, participation in road and water transport operation.
- (e) Development of balanced required transport network.
- (f) Transport policies and programmes in coordination with the land use plan.
- (g) Efficient and optimum use of existing facilities through appropriate tariff adjustment on the basis of the inter-modal transportation economics and maintenance of existing system. Special emphasis has been given towards solution of traffic and transportation for Megacity Dhaka in DITS report prepared with UNDP support (BGD/88/011). The UNDP aided DMDP project considered the Immediate Action Plan (IAP) and provided policy guidelines in structure Plan for RAJUK and association of concerned agencies.

The DITS-IAP recommended programmes to be taken up by the appropriate transport sector agencies mainly in the short-term for relatively low cost, but potentially high returns. The second primary focus is on the strategic planning and long term development in RAJUK area. The proposal of

DMDP consultants include inter-city and inter city development of road, rail and IWT. Jamuna Bridge connection at Gazipur Railway Station will merge with an Eastern Bypass leading to Chittagong. The Buriganga Bridge links Dhaka with Khulna through Mawa. The inner-city traffic would link the inter-city modes. There was lack of E-W connections, some of these roads, e.g., Bijoy Sarani and Panthapath, and similar other roads have been proposed. For other cities similar efforts of inter-city and intra-city roads in conjunction with embankments would be undertaken. The Land Use/ Master Plans of UDD/LGED STIDP projects and Guided Land Development options of LGED are under active consideration of the Government and the donors.

Time Frame : 1997 to 2000 AD and beyond.

3.7 Project 6 : Improvement of Urban Social Service

There is an overriding need to bring about an improvement in the over all urban social services. There is a need first of all to identify the major areas that need improvement and a concerted effort to address them at the same time for greater impact. For example, it has been recognized that family planning intervention alone does not work without education or the provision of health services.

Combating the problems of drug addiction, venereal diseases, potential threat of AIDS, all require education and appropriate health services along with rehabilitation.

The government's existing social service agencies in Bangladesh work nationally, although without specific responsibilities for provision of services in urban areas. It also provides a link between existing urban community-based activities, and government's overall urban development objectives.

At present, there are two general approaches proposed for social service provision in urban areas. The first approach is the implementation of some cases, they have not been done on a scale which has caught the attention of policy makers. The National Urban Programme Document identified 7 Sub-projects.

- (1) **Subproject 1** : Primary health care in cities and towns with special emphasis on women
- (2) **Subproject 2** : Primary, nonformal and vocational education with special programme for women.
- (3) **Subproject 3** : Basic service for social service delivery.
- (4) **Subproject 4** : Rehabilitation of drug addicts
- (5) **Subproject 5** : Combating potential threat of AIDS
- (6) **Subproject 6** : Rehabilitation of beggars and prostitutes
- (7) **Subproject 7** : Advocacy

Executing Agencies : The Government has already undertaken preventive and curative measures and giving wide publicity through media. Additionally, the Ward Commissioners may be involved.

3.8 Project 7 : Development of Urban Research and Training Capacity

The mechanism and opportunities are to be explored. Immediate attention should be given to organise urban research agencies and organizations within and outside GOB, NGOs and similar organizations.

Executive Agencies : BIDS, UDD, LGED, local agencies like RAJUK, CDA, KDA, RDA, and the municipal bodies. The programmes should be vetted by the proposed Urban Council as proposed in study project regarding institutional arrangement.

Time Frame : A post- Habitat II work programme would be established and then the studies would be an intermittent but continuous process. In this process urban research organizations, NGOs and donors assistance would be ensured.

3.9 Project 8 : Urban Management and Strengthening of Local Government

The need for reorganizing institutions for the purpose of coordination has already been stated. The tasks ahead are stated here. Urban Policy Council to be established by an act of Parliament. The council should be headed by the Hon'ble Minister for Planning. For Technical Support a National Human Settlements Policy should be prepared and the Technical Secretariat Service should be given by UDD. The urban management portfolio for big cities

would be taken up separately with participation of all stakeholders and urban research organizations. Time Frame : These tasks would begin in 1996-2000 and would be continuing beyond.

3.10 Project 9 : Women's Rights

Women's rights in housing, health business, industries and social services are recognized by GOB. Gradual developments would take starting from big cities.

Time Frame : This would be taken up as a follow-up action after Habitat II Conference.

3.11 Project 10 : Disaster and Environmental Mitigation

The National Environmental Management Plan (NEMAP), Environmental policy and Environmental Act would be adopted gradually NEMAP cell should be established in all agencies in government. The current corporate efforts of government preparedness would be pursued. For both these purposes donors assistance and funding should continue.

3.12 Project 11 : Partnership in Development

The government underscores the urgency in partnership in development by all stakeholders in private sector. Civil engagement, participation of community based organizations would be included in the approach. Exchange of ideas, information and orientation among SAARC countries would be mobilized in consonance with Colombo Declaration and Kathmandu Declaration.

Time Frame : This would be undertaken in 1997 and be tied to a Post-Habitat II Follow-up Action by concerned GOB agencies and urban research organization, NGOs and donors.

PART C

SECTION 4

4.0 Method of Monitoring Process

There is a well developed monitoring system for progress of the activities. The Implementation Monitoring and Evaluation Department (IMED) of the Planning Commission has a set of procedure in monitoring progress during the execution of the projects and evaluation after their completion. The donors also have a procedure. However, the progress of work is monitored in terms of the achievement of the objectives in physical terms, and relative utilization of manpower and equipments and funds. In housing projects none but the government sector may come forward for shelter for the poor and the disadvantaged. According to recent studies there will be about 6 million houses as backlog. The poor being the majority, the government sector would also have to promote and facilitate production of housing in a massive scale to cover the backlog and to meet the demand of new households. This is where the task of monitoring and evaluation would be concentrated.

4.1 Commitments

As stated earlier in Section 6 of PART B the Government of Bangladesh is committed to implement the Projects. There are various Ministries and agencies and organizations, local government institutions and NGOs committed towards realisation of the national goals and objectives through implementation of the Projects.

PART D

INTERNATIONAL COOPERATION AND ASSISTANCE

SECTION 1

HIGH PRIORITY PROGRAMMES FOR INTERNATIONAL COOPERATION

1.0 Background and Introduction :

- 1.1 Background :** A general description of the national preparatory process has been stated in PART A of the National Report. In PART B assesment has been made on the current conditions in human settlements and shelter situation in urban and rural areas. Policies and strategies and success stories of programmes including donor assisted projects and priority areas have also been described in PART B. PART C of the Report provides National Plan of Action relating to human settlements planning, shelter , income generation and targets up to 2000 AD and beyond . Planning approach evolved by the Planning Commission in the Physical Planning and Housing Sector in conjunction with other relevant sectors includes initiatives of the public and private sectors, groups, NGOs and CBOs.

The Government agencies and the donors have been working together in various sub-sectors of human settlements and shelter. These are relevant to GSS and Agenda 21 of the UNCED. The general consensus is that the national setting in human settlements and shelter is interrelated with high rate of population growth, slow rate of the growth of per capita GDP and general poverty. Associated with these are the problems of natural hazards and disasters, like floods, droughts, river bank erosion, cyclones and tornadoes. The rural and urban settlements are growing both in number and size and poverty makes up the socio-economic condition. As stated earlier there are now 522 urban settlements and 85,500 rural villages all over the country, within a land area of 147,570 sq.km.

The national population as recorded in 1991 census was 111.45 million and it is estimated to reach 141.80 million in 2000 AD and 184.60 million by 2015 AD. Infrastructure development in rural and urban areas are being undertaken increasingly by the government and the donors in order to create condition for generating investment, employment and social development. The National Report highlighting these objectives identified high priority programmes in the form of planned development of urban and rural settlements and provision of shelter to be healthy and environmentally safe and sound.

- 1.2 Perceptions of the Government and the Donors :** The desirability of urbanization is regarded as a catalyst of development. About 60 percent of the GNP of the developing countries is generated from urban areas. In Bangladesh context, cities also manufacture inputs that raise agricultural production. But there are growing concern on the deterioration of environment associated with the lack of better housing and related services and poverty alleviation. UNDP's urban agenda for 1990s is to assist the developing countries to deal effectively with these urban problems.

PART D

SECTION 2

TECHNICAL ASSISTANCE REQUIREMENTS

2.0 Introduction

The goals and objectives of Habitat II are international responsibilities particularly of the UN system and all donors. The Global Plan of Action (GPA) comprise of the responsibilities of 'Sustainable Human Settlements' and 'Adequate Shelter for All'.

Sustainable Human Settlements : The Global Plan of Action aspires for healthy, safe, equitable and sustainable human settlements all over the world. The objective is to achieve world peace, harmony, justice, help checking international migration and re-settling the migrant population. There are needs for substantial reduction of poverty, income generation and provision of support to regions, sub-regions and States. In the context of GPA there are commitments for provision of support for globalization of trade in South-South and North-South, alignments.

Adequate Shelter for All : The United Nations with the member States commit to the goals of improving living and working conditions on an equitable and sustainable basis without discrimination.

The GPA to be successful should be considered as a collective responsibility of States, donors, private initiatives and NGOs.

Conventional planning and development would not just be enough to achieve the goals and objectives of the GPA. There are need for adjustments in the world wide free market operation. The difference in the achievement of progress between the North-South has not been reducing at all. Adjustments and transfers of finance are necessary. There must also be transfers of knowledge and technology consistent with physical, social and economic conditions, culture and tradition in the group of 77 countries.

There must be continuous self analysis, dialogue, innovative technological break through and exchange of information among the countries of South-South alignment. In that way the GPA is a collective responsibility.

Response of Bangladesh to GPA : Bangladesh as a member State of the United Nations is committed towards achieving the goals of GPA. The Development Planning approach within the Physical Planning and Housing Sector is related to the goals of GPA. However, there are many things to learn from the evolving world-wide approaches. Bangladesh has certain problems of her own. Efforts of donors, GOB, national and international NGOs have success stories. In that way Bangladesh would also strive to contribute to other countries. Bangladesh would evolve a follow-up action of Post-Istanbul Habitat II Conference.

Nature and Requirements of International Aid and Assistance for Bangladesh : Broadly, following are the areas of international aid and assistance :

- * **Technical Assistance** for identified priority projects as proposed in Part C;

- * **Transfer of financial resources** from the donors to energize the efforts being made nationally. The national efforts of financing developments include partnership between GOB agencies, private initiatives and the initiatives of NGOs, CBOs etc.

- * **Manpower development** has been considered as need-based urgency. The current stock of manpower at national level is capable of handling the tasks to a great extent. There are urban research organizations both within and outside the government, but there is acute shortage of trained planners, engineers, architects and social scientists at the regional and local levels. The LGED has been developing such skills in various ways at the local levels. But most other organizations and agencies have acute shortage of trained manpower.

Linking Products of Bangladesh in the Globalization of Trade : Although this has not been proposed in Bangladesh National Plan of Action as a project, it is of necessity that Bangladesh seeks a share in marketing various products in the world market. Many products in rural and urban areas are cheaper and therefore have competitive price. Several women NGOs have already started to channalize these products within and outside the country. Such initiatives are to be supported in the international free market operation. The result would be both economic growth and as the products are made in private sector, social distribution of income take place without the efforts of macro-economic adjustments. This international cooperation would certainly contribute towards poverty reduction. The areas of international cooperation in terms of identified projects are stated hereunder.

- 2.1 Preparation of National Human Settlements Policy :** The Sub-projects namely urban policy and rural settlements policy at the Union Council Level are tied to macro and micro-economic considerations. The econometric findings are to be incorporated in planning, identification of projects and methods of implementation. There would be a need for establishing data-base and systematic information with the support of international Technical Assistance and GOB counterpart staff.
- 2.2 Infrastructure Development and Protection of Environment :** Massive infrastructure development activities are taking place and in future these will increase tremendously with urban growth. Although there are Environmental Policy, Environmental Protection Act and National Environmental Management Action Plan, the complexity of putting them in action is not yet well developed. International TA would be needed to orchestrate the various functionaries in government and private sector organizations.
- 2.3 Basic Services Provision in the Poor Communities and Poverty Alleviation :** The Technical Assistance in the Project would require both technical support and provision of all shelter related services. But the problem of tenurial rights of the stakeholders shall have to be examined and resolved with the owners of land. This is a question of participatory approach. The SIPs of LGED are successful to the situation where problems of relocation or land titling are not involved. The TA would make situation analysis and cost recovery in a time frame.

- 2.4 **Facilitating Access to Land, Finance and Shelter** : The proposals of establishing Low Income Housing Finance Board, Low Income Housing Finance Bank and National Home Lending Programmes are to be prepared in the form of PPTA from international sources .
- 2.5 **Transport** : Urban transport planning is highly technical. The TA is required to make situation analysis and make recommendations of managing urban transport with BRTA and private sector.
- 2.6 **Improvement of Urban Social Services** : The TA would examine and recommendation for energing on-going social services being done within the country. Specific attention are needed in the field of checking vagrant ways of life.
- 2.7 **Development of Urban Research and Training Capacity** : The existing research organizations of the government are to be supported with logistics , systematic information with transparency. There is also need for training of trainers.
- 2.8 **Urban Management and Strengthening of Local Government** : Many studies have so far been made, but their successful implementation in terms of recommended policies and strategies are to be put into action. The TA in this respect would be an advisory service. Urban management in big cities and secondary towns are to be recommended with participation of GOB agencies and the private builders.
- 2.9 **Women's Rights** : The TA would examine in detail the needs of all categories of women, the housewives, professionals, business enterprises and social services.
- 2.10 **Disaster and Environmental Mitigations** : Modern technologies on these matters are to be proposed as an action plan. Durable and affordable shelter and related infrastructure are required to be brought into action plan. The TA would be an advisory service supported by local experts.
- 2.11 **Partnership in Development** : There is hardly any practice in partnership in development. Advisory service would be extremely useful in various fields of human settlements and shelter development. The reserve capacity of formal and informal builders and of the poor are to be utilized.

PART D

SECTION 3

INTERNATIONAL FINANCIAL ASSISTANCE

3.0 Introduction

There are needs for supporting the poor and the disadvantaged groups whose interests are not taken care of adequately. There is preparedness to establish National Housing Finance Board, National Home Lending Bank and Low Income Finance Board. These are yet to be put into action.

3.1 Areas of Necessary International Financial Aid Requirements

So far the Government with the aid and assistance of the donors like the UNDP, UNCHS, UNICEF, the World Bank and the Asian Development Bank, has identified the poor and the disadvantaged. Their number has been increasing almost at par with the rate of urbanization. Besides, these groups there are other project activities which are required to be supported with international finance. There are two streams of developments as listed below.

I. General Development Activities

(I-1) Infrastructure Development : Needless to say that the UN system, international techno-financial agencies i.e., the World Bank and Asian Development Bank and bilateral donors are providing massive financial support for development planning and implementation of infrastructure development projects in urban and rural areas. This stream of financial support shall have to be continuing, primarily for the period of National Plan of Action (1996-2000) as per Habitat II Agenda. The task of reducing the increasing gap between demand and supply is not likely to be halted within this period although a take-off stage is looming large in the horizon. The stream of support would therefore continue beyond 2000 AD. The expected results are (i) preparedness of all regions and human settlements for absorbing investment funds from GOB and donors; and (ii) the socio-economic condition of the poor would improve gradually.

(I-2) Strengthening of Housing and Human Settlements Institutions : As a follow-up action of implementing ADB TA NO 1670-BAN, funding would be required to strengthen capacities of institutions, private sector and NGOs in preparation of financial plans for supporting the targetted objectives in the human settlements and housing sector.

(I-3) Funding for Advisory Services : In matters of big cities medium and small size towns and Union Council Level planning and project identification and project preparation, services of expatriate and local consultants and NGOs, resource persons in urban planning and research organizations would be utilized for studies and research works.

(I-4) Funding for Disaster and Environmental Mitigation : Although there are Environmental Policy and Action Plan, and Environmental Protection Act the imperatives would be

undertaken for implementation in phases. Donors and GOB funding would be needed for the purpose.

(I-5) Procurement of Equipments : The country is fast moving towards modernization and this has generated use of computers and many other equipments. International funding for these purpose would be useful.

II. Finance for Special Target Groups

(II-1) Funding For the Disadvantaged, Women and Children : The target groups are ' the poor' including footpath dwellers and street children and vagrants.

(II-2) Funding for Business and Shelter for Women : Empowerment of women would gradually take place. At the outset, funding for their needs of emancipation in micro enterprises, shelter and credit funds are needed.

PART D

SECTION 4

TRAINING

4.0 Introduction

Bangladesh is committed to increase capacity building in the public and the private sectors, as well as, of the NGOs. The gigantic tasks of achieving sustainable human settlements and shelter for all. As stated earlier there is need for massive training of manpower. International assistance would be essential to carry forward the project activities.

4.1 Training Components and Programme

There are two components, namely, training of trainers and the trainees at the local levels. Although training requirements in numerical terms have not yet been estimated, it is undoubtedly massive in number. The following components are identifiable keeping in view the project activities of the National Plan of Action :

- * Urban Planners
- * Project preparation staff
- * Urban finance analysts
- * Monitoring and evaluation experts

There is a need for undertaking the task on a programme basis, say for five years. There may be in-service training , joint programme of UN system with donors and local and foreign universities and technical institutions.

4.2 The Participants in Training Programme

There are a large variety of training requirements and consequently a large segments among the key actors within and outside the government. The groups to be under the training programmes are visualized as follows :

- * Social scientists,
- * Geographers,
- * Economists,
- * Engineers,
- * Architects,
- * Other human settlements and shelter related actors like project preparation and evaluation experts,
- * Women and children affairs experts,
- * Environment and disaster mitigation experts,
- * GIS/CAD computer programmers, and
- * Data bank experts.

The recipients of the training programme would be gender-specific in government, local government bodies and NGOs. Skill development courses would be needed for the personnel involved in human settlements and shelter.

KEY INDICATORS
Urban and Housing Indicators

BACKGROUND DATA MODULE INDICATORS				
	Dhaka	Chittagong	Tangail	National
Indicator D1 : Land use				
a. Total areas sq.km	1528.00	989.34	32.24	-
b. Residential : formal (%)	9.00	10.00	2.20	-
c. Residential : Informal (%)	10.00	12.50	18.00	-
d. Business, Industry (%)	8.90	4.00	1.50	-
e. Agricultural, Water bodies, hills (%)	54.09	45.00	61.50	-
f. Transport (%)	12.00	15.00	7.30	-
g. Others (%)	7.00	12.00	9.50	-
Indicator D2 : Population in million, 1993				National
Total	7.50	2.40	0.154737	112.65
Male	4.21	1.37	0.080076	58.00
Female	3.29	1.03	0.074661	54.65
Indicator D3 : Population growth rate (%)				
	5.51	5.34	3.37	2.17
Indicator D4 : Women headed households (%)				
	7.20	6.60	6.00	7.80
Indicator D5 : Average household size				
	5.63	5.89	5.26	5.57
Indicator D6 : Household formation rate (%)				
1981-'91	7.91	4.32	4.70	2.85
1991-'93	4.23	2.77	0.84	1.20
Indicator D7: Household income (US \$)				
1st quintile	160.47	160.65	76.54	81.85
2nd quintile	260.83	261.11	124.42	135.89
3rd quintile	357.11	357.50	170.35	191.63
4th quintile	508.00	508.56	242.32	270.57
5th quintile	1102.96	1102.00	526.35	531.30
Indicator D8 : City Product per person (US \$)				
	219.41	260.71	172.32	

BACKGROUND DATA

MODULE INDICATORS	Dhaka	Chittagong	Tangail	National
Indicator D9 : House by tenures (%)				
A1 : Owned	31.84	52.43	75.00	88.00
A2 : Purchasing	0.08	NAV	NAV	NAV
B1 : Private rental	53.55	31.93	15.00	6.65
B2 : Social housing	1.16	1.25	0.72	--
C : Sub-tenant	NAV	NAV	NAV	--
D : Rent free	6.50	2.94	0.33	5.28
E1 : Squatter no rent	NAV	NAV	NAV	--
E2 : Squatter paying rent	NAV	NAV	6.79	--
F : Others	6.77	11.45	2.16	--

URBAN INDICATORS

MODULE 1 : SOCIOECONOMIC DEVELOPMENT

Indicator 1 : Households below poverty lines (%)

Poverty line 1

- Very poor :	40	40	40	46.7
- Poor :				
- Low income	12	10	10	

Poverty line 2

-Destitute :	25	25	25	26.2
- Hard core poor :				

Indicator 1.1 : Female headed households below poverty lines

Absolute poverty	41	40	34	44.7
Hard core poverty	23	20	22	28.1

	Dhaka	Chittagong	Tangail
Indicator 2 : Informal employment (%) 1995			
- Industry	67	67	68
- Water, gas	67	67	-
- Construction	65	67	68
- Business	65	67	70
- Service	65	67	70
- Others	67	67	70
- Transport & comm.	85	85	85
Indicator 3 : Hospital beds (persons per bed)			
	924	5240	143
Indicator 4: Child mortality, 1993 (0-5 year) (%)			
- Male	10.60	13.1	12.6
-Female	10.03	14.8	13.9
-Total	10.60	12.9	10.6
Indicator 5 : School classroom (students per class- estimate), 1993			
- Primary	56.6	34	31
-Secondary	75.8	90	38
Indicator 6 : Crime rate, 1995			
	NAV	NAV	NAV
- Murder per '000	0.02 (DCC)		
-Theft per '000	0.84 (DCC)	NAV	NAV
MODULE 2 : INFRASTRUCTURE			
Household Connection Levels (%), 1993			
Indicator 7 : Household connections			
a. Water	91.08	85.61	24.14
b. Sewerage	43.66	53.31	NAP
c. Electricity	73.82	75.22	67.00
d. Telephone	63.00	30.00	0.02

	Dhaka	Chittagong	Tangail
Indicator 8 : Access to potable water (%)			
- Piped Water	50.32	43.54	6.04
- Hand tubewell	58.68	61.20	49.00
Maximum	97.48	56.46	55.04
Indicator 9 : Consumption of water (water-pays) Litres/person			
	119	137	233
Indicator 10 : Median price of water (US \$), scarce season (user pays)			
	0.40	0.40	0.40
MODULE 3 : TRANSPORT			
Indicator 11 : Modal split (%)			
-Car, jeep, taxi	3.1	22.1	4.9
-Train	0.0	0.1	NAP
- Bus, minibuss	1.0	2.4	-
-Motor cycle	1.8	4.4	25.9
-Water transport	0.6	22.0	NAP
-Bicycle	0.9	NAV	20.5
-Auto rickshaw and Tempo	1.4	4.9	18.9
-walk	70.9	8.9	NAV
-Rickshaw	20.2	19.7	32.1
Indicator 12 : Travel time in minutes, 1993 (estimate)			
- Car			
Maximum	47.3	15.20	15
Minimum	21.0	200	5
- Bus			
Maximum	47.3	47	NAP
Minimum	29.0	25	NAP
- Autorickshaw			
Maximum	33	25	12
Minimum	30	20	9
- Autotempo			
Maximum	27	25	NAV
Minimum	30	17	NAV
- Motor cycle			
Maximum	21	15	10
Minimum	27.0	-	-

	Dhaka	Chittagong	Tangail
- Rickshaw			
Maximum	23.5	18	15
Minimum	21	21	10
- Train	77	48	NAP
- Water Transport	31	63	NAP

Note : Minimum trip lengths are assumptions.

Indicator 13 : Expenditure on road infrastructure per capita (US \$)

	1.73	0.96	1.87
--	------	------	------

Indicator 14 : Automobile ownership per 1000 population, 1993 (estimate)

- Bus, minibus	0.23	3.32	3.21
- Car, jeep, taxi	7.63	0.64	3.22
- Motor cycle	0.003	4.62	9.64
- Autorickshaw, tempo	2.93	2.50	0.75
- Rickshaw	22.61	NAV	0.75

MODULE 4 : ENVIRONMENT MANAGEMENT

Indicator 15 : Percentage of waste water treated, 1993 (estimate)

	55.12	82.03	64.06
--	-------	-------	-------

Indicator 16 : Solid waste generated (Metric Ton) per capita

	0.03	0.01	0.02
--	------	------	------

Indicator 17 : Disposal methods of solid waste (%)

a. Sanitary landfill	50	50	NAP
b. Incinerated	NAP	2	10
c. Open dump	50	2	30
d. Recycle	35	35	5
e. Other (littering)	15	8	55

Indicator 18 : Regular solid waste collection, 1993 (%)

	50.26	50.14	NAP
--	-------	-------	-----

	Dhaka	Chittagong	Tangail
Indicator 19 : Housing destroyed (last 10 years average) per thousand.			
	57	57	0.01

MODULES 5 : LOCAL GOVERNMENT

Indicator 20 : Major sources of income : FY 1992-93 (%)

(1) Octroi compensation	1.62	3.22	5.22
(2) Other taxes	39.19	14.20	20.47
(3) Rates	22.21	10.85	22.46
(4) Fees & tolls	3.75	4.66	included above
(5) Property income	6.65	1.66	2.77
(6) Misc. receipts	9.81	5.92	2.63
(7) Govt. grants	17.94	59.46	10.64
(8) Works programme	NAV	NAV	NAV

Indicator 20.1 : Local government per capita income 3 years average (1990-91 to 1992-93) in US \$

	27.69	9.18	1.39
--	-------	------	------

Indicator 21 : Per-capita Capital Expenditure 1993 (Last 3 years) US \$

	Dhaka (DCC & WASA)	Chittagong (CCC)	Tangail (Municipality)
Pop'n : 6.61 million		Pop'n : 1.40 million	Pop'n : 0.154739 million
	27.15	21.85	14.94

Indicator 22 : Debt Service charges as % of total expenditure

	Dhaka (DCC)	Chittagong (CCC)	Tangail (Municipality)
	13.40	5.45	5.33

Indicator 23 : Local Government employees, 1993

	7246	4798	302
--	------	------	-----

	Dhaka	Chittagong	Tangail
Indicator 24 : Local Government wages in the budget, 1992-93 (%)	21.13	25.80	39.4
Indicator 25 : Contracted recurrent expenditure (%)	7.40	40.50	32.10

HOUSING INDICATORS

MODULE 6 : AFFORDABLE AND ADEQUATE HOUSING

	Dhaka	Chittagong	Tangail
Indicator H1 : House price to income ratio	0.05	0.05	0.08
Indicator H2 : House rent to income ratio	0.71	0.70	0.05
Indicator H3 : Floor area per person (sq.m)	2.65	5.34	1.17
Indicator H4 : Permanent structure in %	59.74	50.26	54.47
Indicator H5 : Housing in Compliance %	46.7	38.5	42.8
Indicator H6 : Land development multiplier	5.71	6.78	4.32
Indicator H7 : Infrastructure expenditure on housing (US \$)	32.82	68	34
Indicator H8 : Mortgage to credit ratio (%)	0.053	0.048	0.006

MODULE 7 : HOUSING PROVISION

Indicator H9 : Housing Production per '000 population	6.93	9.18	3.9
Indicator H10 : Housing Provision investment 1993 (%)	10.03	19.33	18.75

The National Preparatory Committee for Habitat II

1. Honb'le Minister, Ministry of Housing and Public Works	Chairman	17. Secretary, Ministry of Forest and Environment	Member
2. Mayor, Dhaka City Corporation	Member	18. Secretary, Ministry of Energy and Mineral Resources	"
3. Mayor, Chittagong City Corporation	"	19. Secretary, Ministry of Women and Children Affairs	"
4. Mayor, Khulna City Corporation	"	20. Director-General, Ministry of Foreign Affairs (MEA)	"
5. Mayor, Rajshahi City Corporation	"	21. Division Chief, Physical Planning Water Supply and Housing Division	"
6. Member, Parliament, Dhaka Division	"	22. Chief Engineer, Public Works Department	"
7. Member, Parliament, Chittagong Division	"	23. Chief Architect, Architecture Department	"
8. Member, Parliament, Khulna Division	"	24. Chief Engineer, Housing and Settlements Directorate	"
9. Member, Parliament, Rajshahi Division	"	25. Director, Urban Development Directorate	"
10. Member, Parliament, Barisal Division	"	26. Chairman, Rajdhani Unnayan Kartipakkhya (Capital Development Authority)	"
11. Secretary, Ministry of Housing and Public Works	"	27. Chairman, Chittagong Development Authority	"
12. Secretary, Ministry of Finance	"	28. Chairman, Khulna Development Authority	"
13. Secretary, Ministry of Local Govt. Rural Development and Cooperatives	"	29. Chairman, Rajshahi Development Authority	"
14. Secretary, Ministry of Land	"	30. Director, Housing and Building : Research Institute	"
15. Secretary, Ministry of Information	"	31. Director General, Bangladesh Television	"
16. Secretary, Economic Relations Division	"	32. Director General, Radio Bangladesh.	"

33.	Director General, Disaster Management Board	Member	48.	Director General, CONCERN	Member
34.	Director General, Department of Environment	"	49.	Director General, CARITAS	"
35.	Director General, Bangladesh Rural Development Board	"	50.	Managing Director, Eastern Housing Ltd.	"
36.	Chief Engineer, LGED.	"	51.	Managing Director, Sheltech (Pvt.) Ltd.	"
37.	Chief Engineer, Public Health Engineering Department	"	52.	Managing Director, Property Development.	"
38.	Chairman, Dhaka Water and Sewerage Authority.	"	53.	President, Real Estate and Housing Association of Bangladesh	"
39.	Chairman, Chittagong Water and Sewerage Authority	"	54.	Mr. A. H. N. A. Chowdhury, Retd. Joint Secretary, Ministry of Housing and Public Works	"
40.	Head of the Department of Urban and Regional Planning, Bangladesh University of Engineering and Technology	"	55.	Prof. Meer Mobashsher Ali, Department of Architecture, Bangladesh University of Engineering and Technology	"
41.	Dr. Atiur Rahman, Senior Research Fellow, Bangladesh Institute of Development Studies.	"	56.	Prof. Dr. Rosie Majid Ahsan, Department of Geography, Dhaka University	"
42.	Prof. Nazrul Islam, Director, Centre for Urban Studies, Dhaka.	"	57.	Prof. Moudud Elahi, Department of Geography, Jahangir Nagar University	"
43.	Managing Director, House Building Finance Corporation	"	58.	Prof. Jafor Reza Khan, Department of Geography, Rajshahi University	"
44.	Managing Director, Grameen Bank	"	59.	Dr. Anwar Hossain, President, CHEC, Bangladesh	"
45.	Managing Director, Proshika	"	60.	Dr. Dibalok Singha, Secretary, Coalition of Housing Rights	"
46.	Managing Director, Comilla Proshika	"	61.	Mr. Shafiqul Bashar, Special Correspondent, The Independent, Dhaka	"
47.	Secretary General, Rehabilitation and Development of the Landless	"			

- | | | | |
|---|--------|---|-----------------------|
| 62. Prof. Dr. Golam Rahman,
Dean, Faculty of Architecture
and Planning, Bangladesh
University of Engineering and
Technology and President,
Bangladesh Institute of Planners. | Member | 65. President, Institute of Diploma
Engineers | Member |
| | | 66. Joint Secretary (Development),
Ministry of Housing and
Public Works | Member-
Secretary. |

63. President, Institution of
Engineers, Bangladesh

64. President, Institute of
Architects, Bangladesh

"

"

16. Mr. Mustafa Kamal

Joint Chief Engineer, Housing
and Public Works Department

17. A. S. Akbar, Joint National
Institute of Housing

Department

18. Chief Information Officer

Public Information Department

19. Secretary to the Ministry of Housing

and Public Works

20. Mr. M. A. Hossain

General Manager, Housing

Building Finance Corporation

Subject Committee I

Convenor :

Prof. Nazrul Islam, Director, Centre for Urban Studies, Dhaka .

Members :

1. Director, Urban Development Directorate
2. Mr. A.H.N.A.Chowdhury, Retd. Joint Secretary, Ministry of Housing and Public Works ;
3. Dr. A. S. M. A. Quium, Department of Urban and Regional Planning, Bangladesh University of Engineering and Technology ;
4. Prof. Moudud Elahi, Department of Geography, Jahangir Nagar University.
5. Director, Housing and Building Research Institute ;
6. Ms. Salma . A. Shafi, Sheltech Consultants (Pvt.) Ltd ;
7. Dr. Humaira Islam, Shakti Foundation, and
8. Ms. Mashuda Khatun Shefali, Nari Udyog Kendra (co-opted).

Subject Committee II :

Convenor : Chief Engineer, Housing and Settlement Directorate.

Members :

1. Additional Chief Engineer, Planning and Monitoring, Public Health Engineering Department;	Member	12. Chief Engineer, Chittagong Water and Sewerage Authority ;	Member
2. Additional Chief Engineer, Local Government Engineering Department ;	"	13. Mr. M. Khorshed Alam, Former Senior Planner, Urban Development Directorate;	"
3. Chief Engineer, Dhaka City Corporation ;	"	14. Dr. Shahidul Ameen, Associate Prof., Architecture Department, Bangladesh University of Engineering and Technology ;	"
4. Chief Engineer, Rajdhani Unnayan Kartipakkhya ;	"	15. Dr. Taufiq M.Seraj, Managing Director, Sheltech (Pvt.) Ltd ;	"
5. Chief Engineer, Chittagong Development Authority ;	"	16. Dr. Dibalok Singha, Secretary, Coalition for Housing Rights ;	"
6. Chief Engineer, Khulna Development Authority ;	"	17. Mr. Syed H. Loton, Secretary-General, RADOL;	"
7. Chief Executive Officer, Rajshahi Development Authority ;	"	18. Mr. Mushfiqur Rahman, Asstt. Chief Engineer, Housing and Settlement Directorate ;	"
8. Chief Engineer, Chittagong City Corporation ;	"	19. A.K.Abdul Aziz, National Institute of Mass Communication;	"
9. Chief Engineer, Khulna City Corporation ;	"	20. Chief Information Officer, Press Information Department ;	"
10. Chief Engineer, Rajshahi City Corporation ;	"	21. Representative from Department of Environment ; and	"
11. Chief Engineer, Dhaka Water and Sewerage Authority ;	"	22. Mr. Sirajuddin Ahmed, General Manager, House Building Finance Corporation	"

Subject Committee III :**Convenor :**

Prof. Dr. Golam Rahman, Dean , Faculty of Architecture and Planning, Bangladesh University of Engineering and Technology and President ,Bangladesh Institute of Planners.

Members :

1. Mr. A.S. M. Mahbubun Nabi, Associate Professor, Department of Urban and Regional Planning , Bangladesh University of Engineering and Technology;
2. Prof. Mirza Mafizuddin, Chairman, Department of Geography, Jahangir Nagar University;
3. Mr. Alauddin Ahmed, Director, Urban Development Directorate;
4. Mr. M. Khorshed Alam, Senior Planner, Urban Development Directorate;
5. Mr. Rafiul Karim, Housing and Building Research Institute;
6. Mr. Zakir Hossain, Town Planner, Rajdhani Unnayan Kartipakkha (Capital Development Authority); and
7. Representative from Disaster Management Board.

Subject Committee IV :

Convenor :

Joint Secretary (Development), Ministry of Housing and Public Works.

Members:

1. Representative from Economic Relations Division ;
2. Representative from the Ministry of Foreign Affairs ;
3. Representative from the Ministry of Finance ;
4. Representative from the Planning Commission ;
5. Representative from the Chamber of Commerce ;
6. Director, Housing and Building Research Institute ;
7. Mr. Nurul Hossain, Deputy Chief, Ministry of Housing and Public Works ; and
8. Director, Urban Development Directorate (co-opted).

Editorial Board

Chairman :

Director, Urban Development Directorate.

Members :

1. Prof. Nazrul Islam, Director, Centre for Urban Studies, Dhaka;
2. Chief Engineer, Housing and Settlement Directorate;
3. Prof. Dr. Golam Rahman, President, Bangladesh Institute of Planners;
4. Joint Secretary (Development), Ministry of Housing and Public Works;
5. Head, Department of Urban and Regional Planning, Bangladesh University of Engineering and Technology;
6. Prof. Dr. Rosie Majid Ahsan, Geography Department, Dhaka University;
7. Director, Housing and Building Research Institute, Member - Secretary;
8. Mr. Shafiqul Bashar, Special Correspondent, The Independent (co-opted); and
9. Dr. M. A. Mohit, Associate Professor, Department of Urban and Regional Planning, Bangladesh University of Engineering and Technology (co-opted).

A consultant was given the responsibility in coalescing the reports of 4 Subject Committees and to establish indicators of human settlements and housing. He was supported by a Consultative Advisory Committee.

Population Projection for Bangladesh (Moderate Projection)

Year	National population (million)	Population growth rate %	National urban population (million)	Urban growth rate %	Urban pop'n % of national pop'n
1991	111.45	-	22.45	5.43	20.14
1995	126.80	2.18	29.04	5.00	23.18
2000	141.80	2.13	37.03	4.80	26.30
2005	155.80	1.98	46.40	4.40	29.78
2010	170.50	1.80	56.80	4.00	33.29
2015	184.60	1.56	67.90	3.60	36.78

Source: The World Bank, 1985; 'Bangladesh, Urban Government Finance and Management, Issues and Opportunities' -Sector Report No. 5790 BD.

Urban and Rural Population Levels and Trends in Bangladesh, 1961-91.

Year	Total Pop'n (Million)	AAGR (%)	Urban Pop'n (Million)	Percent Urban (%)	AAGR Urban (%)	Rural Pop'n (Million)	AAGR Rural (%)	National density per km ²
1961	55.2	-	2.6	4.8	-	52.6	-	395
1974	76.4	2.5	6.0	7.9	6.6	70.4	4.	547
1981	89.9	2.	14.1	15.7	10.6	75.8	1.6	643
1991	111.45	2.17	22.45	20.15	5.4	89.0	1.5	797
1993	112.65	2.17	23.00	20.41	5.4	89.7	1.5	806

Source : BBS. Population Census 1981 and 1991; and Statistical Pocketbook 1994.

Note : AAGR : Average Annual Growth Rate. Density levels have been estimated considering 139,758 sq.km land area (excluding water bodies of 1,922 sq.km and forest lands of 5,890 sq.km of Sundarban mangrove forest).

Projected population of Megacity Dhaka 1991-2015 AD.

Year	National urban pop'n (million)	Pop'n (million)	% share of National urban pop'n (million)
1991	22.45	6.44	28.68
1993	23.00	7.50	32.61
1995	29.40	9.05	30.78
2000	37.30	10.85	29.08
2005	46.40	12.62	27.49
2010	56.80	14.23	25.05
2015	67.90	15.68	22.41

Source: DMDP, July 1994. p.2-9.

** Dhaka's share of national urban population has been estimated.

Projected population of Metro Chittagong 1991-2015 AD.

Year	National urban pop'n (million)	Pop'n (million)	% share of National urban pop'n
1991	22.45	2.80	12.4
1993	23.00	2.87	12.48
1995	29.40	3.18	10.82
2000	37.30	4.10	11.00
2005	46.40	5.28	11.38
2010	56.80	6.81	11.99
2015	67.90	8.78	12.93

Source: Population of 1991 is quoted from census reports Forecasts have been made on the trend growth rates of 1981-91 (5.21 percent per year).

Projected population of Secondary City Tangail, 1991-2015 AD.

Year	National urban pop'n	Pop'n (million) (million)	% share of National urban pop'n
1991	22.45	0.11	0.49
1993	23.00	0.12	0.52
1995	29.40	0.13	0.44
2000	37.30	0.16	0.43
2005	46.40	0.19	0.41
2010	56.80	0.23	0.40
2015	67.90	0.28	0.41

Source : Populations have been projected at annual growth considering Census population of 1981 and 1991

Interrelationship Between Urban and Rural Settlements by Location and Zone of Influence

(1). Total area	:	147,570 km ²	
(2). Total land area (exclusive of forest lands and Water bodies) (census documents)	:	139,758km ²	
(3). Number of urban areas (census 1991)	:	522	
(4). Number of villages (inclusive of revenue 'mouzas) (census 1981,1991)	:	85,500	
(5). Density of human settlements per km ² (urban and rural) (86,022)	:	1 settlement per 1.62 km ² land area	
(6). Density of urban settlements (1107,000)	:	1 urban area per 267 km ² land area	
(7). Density of rural settlements (overlapping with urban areas)	:	1 village per 1.63 km ² land area	
		<u>Radius</u>	<u>No of villages</u>
(8). Number of villages in the catchment area of 4 Metropolitan cities (incl. municipal areas)			
-Dhaka [2] (1528 km ²) RAJUK	:	115	8,340
-Chittagong [2] ()	:	80	6,000
-Khulna [2] (172.6 km ²)	:	60	3,000 (")
-Rajshahi [2] (750 km ²)	:	40	412 (counted)
		Sub-total :	17,752
		<u>Sphere of influence (sq km)</u>	<u>No. of villages</u>
(9). Number of villages in the sphere of influence of 116 Municipalities (including 60 District/ Secondary Town and 56 municipal Thana Towns) (25 km radius as per UDD Land Use/Master Plans)			
(catchment area) $2 \pi R = 2 \times 22/7 \times 25$):			
157 sq.km, each. Total	:	18,221 sq.km	14,461
(10) 342 Thana Towns (catchment area radius 15 km($2 \pi R = 2 \times 22/7 \times 15$) : 94 sq. km, each			
Total	:	32,148 sq.km	26,136

	<u>Sphere of influence (sq km)</u>	<u>No. of villages</u>
(11) Rest of 60 small towns (catchment area 10 km) (2 112 R 22/7 x 10 x 60) : 63 sq. km, each Total :	3,782 sq.km	3,002
(12) All total villages :-	say, 60,000 villages	61,351
(13) Average no. of villages per town :	118 villages	

Note [1] : The rest of 25,500 villages are remote villages which are generally served by rural 'hats' (weekly and bi-weekly rural market places)

[2] : Structure Plan areas Dhaka and Chittagong and proposed Structure Plan Areas of Khulna and Rajshahi, vide PC II (1994) proformas have been considered.

[3] : The area of influence estimated on the formula of $2 \times \pi \times R$ is circular; in actual situation, the zone of influence is not necessarily circular due to transport facilities. However, this way of estimating the zone of influence has a great degree of relevance because of the arterial roads, country boats fitted with engines, launches, steamers and ferries adjust the zone of influence. This arrangement is based on the approach of the Local Government Engineering Department (LGED) (Ref.: Figure 4 Page 9 of Manual for Growth center planning of LGED, 1995).

Percentage distribution of urban people by Region, 1901-1991

Divisions	1901	1911	1921	1931	1941	1951	1961	1974	1981	1991	1993
Chittagong	1.71	1.80	1.88	2.11	3.02	4.37	4.69	7.53	15.00	18.93	-
Sylhet	1.06	-	-	1.65	2.20	2.52	2.03	2.75	8.75	3.03	-
Dhaka	3.16	3.15	3.31	4.52	4.13	5.18	7.02	13.60	19.90	40.67	-
Khulna	2.63	1.78	1.95	2.93	3.29	3.23	4.27	7.39	14.35	10.33	-
Barisal	1.96	2.01	2.28	2.27	4.08	4.63	3.49	3.92	11.96	4.16	-
Rajshahi	1.57	1.75	1.99	2.36	3.18	4.23	4.20	5.31	10.08	17.82	-
Bangladesh	2.39	2.20	2.31	3.06	3.38	4.34	5.19	8.78	15.18	20.14	23.42

Source: 1 Urban and Shelter Sector Review , Bangladesh, Draft Sub-Sector Papers 27 January 1993, Table 3.

- 2 For 1991, the figures have been adopted from BBS, Bangladesh Population Census 1991, Vol-1; Analytical Report; September 1994, pp.52-53, Table 4.3.

Number and proportion of population below poverty lines in urban and rural areas

	Number and Proportion of Population below :							
	Poverty Line-1 : Absolute Poverty 2122 K. Cal per person per day.				Poverty Line-2 : Hard-core Poverty 1805 K. Cal per person per day.			
	Rural		Urban		Rural		Urban	
	No. in million	Percent of pop	No. in million	Percent of pop.	No. in million	Percent of pop.	No. in million	Percent of pop.
1993 :	42.6	47.5	10.8	47.0	25.3	28.2	6.0	26.3
1991-92 :	44.8	47.6	6.8	46.7	26.6	28.3	3.8	26.2
1988-89 :	43.4	47.8	6.3	47.6	26.0	28.6	3.5	26.4
1985-86 :	44.2	51.0	7.0	56.0	19.1	22.0	2.4	19.0
1983-84 :	47.0	57.0	7.1	66.0	31.3	38.0	3.8	35.0
1981-82 :	60.9	73.8	6.4	66.0	43.1	52.2	3.0	30.7

Source: GOB (BBS), Feb 1995, Summary Report of Household Expenditure Survey, 1991-1992; p.14, Table 5.4. Figures for 1993 are based on 1991-92 rates. % of rural poverty have been marginally reduced due to the anti-poverty projects.

Growth of Civilian Population : National, Urban and Rural (15 years and over)
(all figures are in million)

National

	1991		1995		Growth over Number	1991 Pa
	Total Pop'n(a) (%)	Civilian Labour (%)	Total Pop'n (%)	Civilian Labour (%)		
Total	106.3 (100)	58.3 (54.9)	126.8 (100)	69.7 (55)	11.4	2.3
Male	54.7	29.9	65.0	37.8	7.9	1.6
Fem.	51.6	28.4	61.8	33.8	3.4	0.7

Urban (municipal & non municipal)

Total	22.45 (100)	12.5 (56)	29.4 (100)	16.8 (57)	4.3	0.86
Male	12.4	7.0	15.0	9.4	2.4	0.5
Fem.	9.05	5.5	14.4	7.4	0.4	0.1

Rural Labour

Total	85.4 (100)	45.8	97.4	48.9 (100)	3.1	0.62
Male	43.4	23.0	49.9	24.5	1.9	0.30
Fem.	42.0	22.8	47.5	24.4	1.6	0.32

Note : 1991 Populations are those of BBS; Analytical Report Vol 1, September 1994, estimate of 1985 population are those of the World Bank, Bangladesh: Urban Government Finance and Management Issues and Opportunities (Sector Report No. 5790 BD). Civilian labour in urban areas in 1995 has been estimated on a marginally higher rate. Male and female in 1995 are determined at 28.6% and 26.7% respectively as of 1991.

(a) The total population of Bangladesh was 111.45 million as per BBS. The number of population mentioned here as 106.3 million excludes population of 0-14 year age group.

Megacity Dhaka :

Number of Civilian Labour and Growth in 5 Years, 1991-'95, (15 years and over)
(all figures are in million)

	1991 (Census)		1995 (estimate)		Labour	
	Total Pop'n (%)	Civilian Labour (%)	Total Pop'n (%)	Civilian Labour (%)	Growth over Number	1991 Pa
(1) DCC						
Total	5.28 (100)	2.24 (42.4)	5.54 (100)	2.52 (45.5)	0.28	0.06
Male	2.96 (56.1)	1.40 (26.5)	3.10 (56.1)	1.47 (26.5)	0.07	0.014
Fem.	2.32 (42.9)	1.00 (18.9)	2.44 (43.9)	1.05 (18.9)	0.05	0.01
(2) Savar						
Total	0.10 (100)	0.70 (70)	0.12 (100)	0.08 (70)	0.01	0.002
Male	0.06 (54.5)	0.04 (40.0)	0.06 (53.57)	0.05 (40.0)	0.01	0.002
Fem.	0.04 (45.5)	0.03 (30.0)	0.05 (46.43)	0.03 (30.0)		
(3) Tongi, Gazipur						
Total	0.26 (100)	0.16 (61.5)	0.275 (100)	0.17 (61.5)	0.01	0.002
Male	0.14 (55.6)	0.09 (34.6)	0.153 (55.6)	0.09 (34.6)	-	-
Fem.	0.12 (44.4)	0.07 (26.9)	0.122 (44.4)	0.07 (26.4)	-	-
(4) Narayanganj						
Total	0.80 (100)	0.50 (62.5)	0.834 (100)	0.52 (62.5)	0.02	0.004
Male	0.41 (54.2)	0.28 (35.0)	0.452 (54.2)	0.29 (35.0)	0.01	0.002
Fem.	0.39 (42.9)	0.22 (18.9)	0.382 (43.9)	0.23 (18.9)	0.01	0.002
Total MA	6.44 (100)	3.13 (62.5)	6.761 (100)	3.29 (49)	0.16	0.032
Male	4.12 (56.1)	1.81 (28.1)	3.765 (56.1)	1.90 (27.5)	0.09	0.018
Fem.	3.22 (43.9)	1.32 (20.5)	2.996 (43.91)	1.39 (21.5)	0.07	0.014

Source: Population figures are computed Census District Series. Table P18, Figures for 1995 are estimates and percentages are of 1991.

Note: The percentage of the employment age in DCC (Dhaka City Corporation) area in on the low side compared to the other areas, the reason may be population below 15 years is on the low level in this area.

Metro Chittagong: Civilian Labour Force (15 years and over) 1991 and 1995.
(all figures are in million)

	1991		1995		Growth over Number	1991 Pa
	Total Pop'n (%)	Civilian Labour (%)	Total Pop'n (%)	Civilian Labour (%)		
CCC (Chittagong City Corporation)						
Total	1.43 (100)	0.90 (62.93)	1.75 (100)	1.10 (62.93)	0.20	0.04
Male	0.84 (58.74)	0.73 (51.0)	1.02 (58.74)	0.89 (51.0)		
Fem.	0.59 (41.26)	0.17 (11.88)	0.73 (41.26)	0.21 (11.88)		
Other Urban Areas						
Total	0.98 (100)	0.54 (55.10)	1.19 (100)	0.65 (55.10)	0.11	0.022
Male	0.51 (52.04)	0.29 (29.59)	0.62 (52.04)	0.35 (29.59)		
Fem.	0.47 (47.96)	0.25 (25.51)	0.57 (47.96)	0.30 (25.51)		
Total	2.41 (100)	1.44 (59.75)	2.94 (100)	1.75 (59.52)	0.31	0.062
Male	1.35 (56.02)	1.02 (42.32)	1.64 (55.78)	1.24 (42.17)		
Fem.	1.05 (43.59)	0.42 (17.42)	1.30 (44.22)	0.51 (17.34)		

Secondary City Tangail : Civilian Labour Forec (15 years and over), 1991 and 1995.
(all figures are in million)

	1991		1995	
	Total Pop'n (%)	Civilian Labour (%)	Total Pop'n (%)	Civilian Labour (%)
City Proper (Municipality)				
Total	0.11 (100)	0.078 (70.91)	0.13 (100)	0.092 (70.91)
Male	0.06 (54.55)	0.043 (54.55)	0.07 (54.55)	0.050 (54.55)
Fem.	0.05 (45.46)	0.035 (45.45)	0.06 (45.45)	0.042 (45.45)

Note: Average growth rate has been assumed to be 3.72% pa in calculating 1995 population.

Total Employed - National, 1991 and 1995. (Population figures are in million)

	1991		1995		Growth	
	No. of pop'n employed	% of national pop'n	No. of pop'n	% assumed	Number	Pa
Household work						
Total	24.65	22.1	15.0	19.3 -5.3	-	-
Male	0.66	0.6	-	-	-	-
Fem.	23.98	21.5	15.0	19.3 -5.3	-	-
Agriculture						
Total	14.84	13.3	15.0	19.3 4.5	0.89	-
Male	14.51	13.0	9.0	16.0 1.49	0.29	-
Fem.	0.33	0.3	6.0	3.3 -	-	-
Industry						
Total	0.92	0.8	1.0	1.3 2.5	1.58	-
Male	0.77	0.7	0.8	1.0 2.0	0.06	-
Fem.	0.15	0.13	0.2	0.3 0.5	0.03	-
Water, Gas						
Total	0.061	0.05	0.6	2.1 2.03	0.4	-
Male	0.059	0.04	0.5	1.9 1.8	0.03	-
Fem.	0.002	0.01	0.1	0.2 0.19	0.03	-
Construction						
Total	0.43	0.4	0.8	1.0 0.57	0.11	-
Male	0.41	0.4	0.6	0.7 0.29	0.05	-
Fem.	0.014	0.12	0.2	0.3 0.286	0.06	-
Transport & Communication						
Total	0.66	0.6	1.0	1.3 0.64	0.13	-
Male	0.65	0.58	1.0	1.0 0.35	0.07	-
Fem.	0.009	-	-	0.3 0.29	0.05	-
Business						
Total	3.86	3.5	4.5	5.8 1.94	0.38	-
Male	3.75	3.4	3.5	4.5 0.75	0.15	-
Fem.	0.10	0.01	2.0	1.3 1.2	0.24	-
Service						
Total	0.51	0.46	1.0	1.3 0.79	0.16	-
Male	0.40	0.40	0.8	0.9 0.50	0.10	-
Fem.	-	-	0.2	0.4 -	-	-
Others						
Total	6.00	5.40	7.0	9.0 3.0	0.6	-
Male	4.92	4.40	5.0	6.4 1.48	0.3	-
Fem.	1.09	8.82	2.0	2.6 1.51	0.3	-
Total	48.46	46.61	45.90		-	-
Male	22.08		21.20		-	-
Female	26.38		24.70		-	-

Source: BBS : Bangladesh Population Census, 1991; Volume 1, Analytical Report, Table P18. Figures for 1995 are estimated and the % distribution has been assumed with higher % for urban employments in urban sectors.

Note: It may be seen that in 1991 Census female labour force exceeds the male labour force. The reason is that the BBS included household works as an area of employment and in this case there is overwhelming number of females engaged in household works.

Urban Labour Force Employed (15 years and over), 1991 and 1995

1991; Total urban pop'n 11.13 million (a) (100%), Male 5.81 million and Female 5.32 million			1995: Total urban pop'n 29.4 million (100%), Male 16.00 and Female 13.4 million		
	Employed	% assumed	Employed	Total growth	Growth over 1991
Household					
Total	4.62	-	4.50	-	-
Male	0.16	-	1.14	-	-
Female	4.46	-	3.36	-	-
Agriculture					
Total	1.01	4.0	1.1	0.09	0.02
Male	0.80	3.6	1.0	0.2	0.04
Female	0.81	0.4	0.01	0.8	-
Industry					
Total	0.47	3.5	1.02	0.55	0.11
Male	0.39	2.0	0.60	0.21	0.04
Female	0.08	1.5	0.42	0.34	0.07
Water and Gas					
Total	0.04	0.15	0.15	0.11	0.22
Male	0.04	0.15	0.15	0.11	0.22
Female	-	-	-	-	-
Construction					
Total	0.19	2.0	0.60	0.41	0.08
Male	0.18	1.50	0.44	0.26	0.05
Female	0.01	0.5	0.16	0.15	0.03
Transport & Communication					
Total	0.19	2.0	0.60	0.41	0.08
Male	0.18	1.8	0.53	0.35	0.07
Female	0.01	0.2	0.47	0.46	0.09
Business					
Total	1.58	10.0	2.98	1.4	0.28
Male	1.54	7.5	2.24	0.7	0.14
Female	0.04	2.5	0.12	0.75	0.15
Service					
Total	0.20	1.5	0.45	0.25	0.05
Male	0.16	1.3	0.38	0.22	0.04
Female	0.04	0.2	0.07	0.03	0.01
Others					
Total	2.83	15.0	4.47	1.64	0.33
Male	2.36	13.0	3.87	1.51	0.30
Female	2.0	2.0	0.59	0.13	0.00
Total	11.13	11.13	29.4	15.87	-
Male	5.81	5.81	16.0	8.35	-
Female	5.32	5.32	13.4	7.52	-

Note (a) : Total urban population in 1991 was 22.45 million. By subtracting the population of 0-14 years, the total urban population mentioned here as 11.13 million is computed from BBS, Bangladesh Population Census 1991, Analytical Report Volume 1, Table p18.

Rural Labour Force Employed (15 years and over), 1991 and 1995
(population figures are in million)

1991: Total Rural pop'n 89.00 million (100%), Male 45.11 million and Female 43.89 million			1995: Total Rural pop'n 97.4 million (100%) Male 49.4 and Female 48.0 million	
	Employed	(%)	% of total pop'n employed	Population Employed
Household				
Total	20.37	(22.9)	22.9	22.30
Male	2.54	(0.6)	-	3.25
Female	17.83	(99.4)	99.4	19.05
Agriculture				
Total	13.91	(15.6)	16.0	15.58
Male	13.00	(14.6)	15.0	14.61
Female	0.91	(1.02)	1.0	0.97
Industry				
Total	0.49	(0.55)	1.5	0.97
Male	0.40	(0.50)	0.8	0.78
Female	0.09	(0.06)	1.0	0.68
Water and Gas				
Total	0.02	(0.02)	0.3	0.29
Male	0.02	(0.02)	0.3	0.29
Female	-	-	-	-
Construction				
Total	0.25	(0.28)	0.5	0.49
Male	0.24	(0.27)	0.4	0.39
Female	0.01	(0.01)	0.1	0.10
Transport & Communication				
Total	0.30	(0.33)	0.5	0.49
Male	0.30	(0.33)	0.5	0.49
Female	-	-	-	-
Business				
Total	2.34	(2.63)	3.5	3.40
Male	2.27	(2.5)	2.60	2.53
Female	0.07	(0.07)	0.90	0.87
Service				
Total	03.1	(0.35)	0.50	0.40
Male	0.25	(0.28)	0.30	0.30
Female	0.06	(0.06)	0.20	0.19
Other				
Total	3.41	(3.83)	4.50	4.80
Male	2.69	(3.03)	3.10	3.00
Female	.72	(0.80)	1.40	1.80
Total	41.40	-	49.52	-
Male	21.70	-	25.64	-
Female	19.70	-	23.88	-

Megacity Dhaka, Labour Force Actually Employed (15 years and over), 1991 and 1995
(population figures are in million)

1991; Total pop'n 5.28 million (100%),
Male 2.96 million and Female 2.32 million

1995; Total pop'n 5.56 million (100%)
Male 3.11 and Female 2.46 milion

	No. Employed	(%) of total	% l assumed	No. Employed
DCC				
Household				
Total	0.66	12.5	8.50	0.44
Male	0.02	0.4	-	-
Female	0.64	12.1	8.50	0.44
Agriculture				
Total	0.02	3.8	1.5	0.08
Male	0.01	1.9	1.44	0.071
Female	0.001	1.1	0.06	0.01
Industry				
Total	0.11	2.08	3.5	0.19
Male	0.07	1.30	2.5	0.13
Female	0.04	0.78	1.0	0.06
Water and Gas				
Total	0.01	0.19	0.5	0.03
Male	0.01	0.19	0.5	0.03
Female	-	-	-	-
Construction				
Total	0.05	0.95	5.0	0.28
Male	0.04	0.75	3.0	0.76
Female	0.01	0.20	2.0	0.12
Transport & Communication				
Total	0.11	2.08	5.0	0.28
Male	0.11	2.08	3.5	0.19
Female	-	-	1.5	0.09
Business				
Total	0.31	5.87	8.0	0.44
Male	0.30	5.68	7.0	0.38
Female	0.01	0.20	1.0	0.06
Service				
Total	0.06	1.10	5.0	0.28
Male	0.05	1.10	3.0	0.16
Female	0.01	-	2.0	0.12
Others				
Total	0.7	1.30	3.0	0.17
Male	0.6	1.2	2.0	0.11
Female	0.1	1.1	1.0	0.06
Total	2.03	38.45	39.90	2.19
Male	1.22	21.94	22.12	1.23
Female	0.81	16.51	17.78	0.86

Megacity Dhaka : Contd, (Labour Force Employed)

1991 : Total pop'n 0.26 million (100%)
million (100%), Male 0.15 million and
Female 0.11 million

1995 : Total pop'n 0.275 million
(100 %), Male 0.153 million and
Female 0.122 million

	No. Employed in million	% of Total	% assumed	No. Employed
GAZIPUR, TONGI				
Household				
Total	0.05	4.5	4.0	11000
Male	-	-	-	-
Female	0.05	4.5	4.0	11000
Agriculture				
Total	0.0006	5.7	2.0	5500
Male	0.0006	5.7	2.0	5500
Female	-	-	-	-
Industry				
Total	0.02	15.80	3.6	10000
Male	0.02	15.80	3.0	8500
Female	-	-	0.6	1500
Water, Gas				
Total	-	-	0.7	1650
Male	-	-	0.6	-
Construction				
Total	0.002	2.0	8.6	23750
Male	0.002	2.0	5.4	15000
Female	-	-	3.2	8750
Transport & Communication				
Total	0.0001	4.10	0.5	1375
Male	0.0001	4.10	0.4	1100
Female	-	-	0.1	275
Business				
Total	0.0001	13.70	19.8	52750
Male	0.0001	13.20	13.5	35875
Female	-	0.50	6.3	16885
Service				
Total	0.0001	1.40	1.0	2750
Male	0.0001	1.40	0.9	2475
Female	-	-	-	275
Others				
Total	0.04	36.20	5.5	15000
Male	0.03	30.60	3.6	10000
Female	0.1	5.6	1.9	5000
Total	0.1174	42.30		0.12 million
Male	0.0592	23.07		0.08 million
Female	0.0582	19.23		0.04 million

Metro Chittagong Labour Force Actually Employed (15 years and over), 1991-1995.

1991 : Total pop'n 2.32 million (100%)
million (100%), Male 1.35 million and
Female 0.97 million

1995 : Total pop'n 0.94 million
(100 %), Male 1.64 million and
Female 1.30 million

	No. Employed in million	% of Total	No. Employed in	% of total million
Household works				
Total	0.47	20.2	0.50	17.00
Male	0.03	1.3	0.02	0.68
Female	0.44	18.9	0.48	16.32
Agriculture				
Total	0.06	2.3	0.06	2.00
Male	0.06	2.3	0.05	1.90
Female	-	-	0.01	0.10
Industry				
Total	0.09	3.8	0.10	3.40
Male	0.08	3.4	0.09	3.06
Female	0.01	0.4	0.01	0.34
Water, Gas				
Total	0.006	-	0.01	0.03
Male	0.006	-	0.01	0.03
Female	-	-	-	-
Construction				
Total	0.02	-	0.05	1.70
Male	0.02	-	0.04	1.36
Female	-	-	0.01	0.34
Transport & Communication				
Total	0.05	0.02	0.08	0.02
Male	0.05	0.02	0.076	0.02
Female	-	-	0.004	0.01
Business				
Total	0.16	0.07	0.19	0.06
Male	0.15	0.06	0.18	0.059
Female	0.01	0.01	0.01	
Service				
Total	0.02	0.008	0.05	0.02
Male	0.01	0.004	0.04	0.01
Female	0.01	0.004	0.01	0.01
Others				
Total	0.32	0.14	0.40	0.15
Male	0.29	0.12	0.35	0.13
Female	0.03	0.02	0.05	0.02
Total	1.19	51.20	1.44	48.90
Male	0.69	29.7	0.85	28.90
Female	0.50	21.5	0.59	20.00

Secondary City Tangail Labour Force Actually Employed (15 years and over), 1991-1995.

1991 : Total pop'n 0.11 million (100%) million (100%), Male 0.06 million and Female 0.05 million			1995 : Total pop'n 0.13 million (100 %), Male 0.07 million and Female 0.06 million	
	No. Employed in million	% of Total	No. Employed in million	% of total
Household works				
Total	0.002	16.00	0.02	18.00
Male	0.0009	2.00	0.002	2.00
Female	0.0011	18.00	0.018	16.00
Agriculture				
Total	0.002	2.50	0.003	2.00
Male	0.002	2.40	0.003	2.00
Female	-	0.10	-	-
Industry				
Total	0.004	3.50	0.005	4.00
Male	0.003	3.00	0.003	3.00
Female	0.001	0.50	0.002	1.00
Water, Gas				
Total	-	0.11	-	-
Male	-	-	-	-
Female	-	-	-	-
Construction				
Total	0.002	2.00	0.003	2.50
Male	0.002	1.90	0.002	2.00
Female	-	0.10	0.001	1.00
Transport & Communication				
Total	0.004	4.00	0.005	4.00
Male	0.004	4.00	0.005	4.00
Female	-	-	-	-
Business				
Total	0.01	10.00	0.013	10.00
Male	0.008	8.00	0.010	8.00
Service				
Total	0.001	1.00	0.001	1.00
Male	0.001	1.00	0.001	1.00
Female	-	-	-	-
Others				
Total	0.01	18.00	0.023	18.00
Male	0.008	17.50	0.022	17.50
Female	0.002	0.50	0.001	0.50
Total		0.035		0.073
Male		0.028		0.048
Female		0.007		0.025

Megacity Dhaka and Metro Chittagong :
Labour Force Actually Employed (15 years and over), 1991 and 1995

	1991			1995		
	Total pop'n	Civilian labour	Labour empld	Total pop'n	Civilian labour	Labour actually employed
Megacity Dhaka						
Total	6.44	3.13	2.35	6.76	3.29	2.61
Male	4.12	1.81	1.40	3.76	1.90	2.24
Female	2.32	1.32	0.95	3.00	1.39	0.37
Metro Chittagong						
Total	2.32	1.44	1.19	2.94	1.75	1.44
Male	1.35	1.02	0.69	1.64	1.24	0.85
Female	0.97	0.42	0.50	1.30	0.51	0.59
Total	8.76	4.57	3.54	9.70	5.04	4.05
Male	5.47	2.83	2.09	5.40	3.14	3.09
Female	3.29	1.74	1.45	4.30	1.90	0.96

Source : Total population of Megacity Dhaka and Metro-Chittagong are quoted from BBS, Bangladesh population census District Dhaka and District Chittagong, December 1992, Table p18.

Level and Share of Gross Domestic Product by Sector in Megacity Dhaka and Metropolitan Districts, 1992/93 (Current Market Prices)

DISTRICT	TOTAL GDP		TOTAL MANUF.GDP		LARGE-SCALE MANUF.GDL		POPULATION	
	Tk million	%	Tk million	%	Tk million	%	million	%
MEGA CITY	129,665	13.7	29,178	31.7	21,014	36.8	12.8	11.5
DHAKA								
CHITTAGONG	94,568	9.9	28,321	30.8	17,657	30.9	7.3	6.5
Metro								
RAJSHAHI	50,032	5.3	1,031	1.1	525	0.9	6.8	6.1
Metro								
KHULNA	53,645	5.7	4,971	5.4	4,824	8.4	5.6	5.0
SUB-TOTAL	327,915	34.6	63,501	69.0	44,030	77.0	32.5	29.1
BALANCE OF	618,729	65.4	28,508	31.0	13,057	23.0	79.2	70.9
BANGLADESH								
TOTAL	946,644	100.0	92,009	100.0	57,087	100.0	111.7	100.0

SOURCE : Bangladesh Statistical Year Book, BBS, 1994 Table 11.15, p 442-3.

REFERENCES

- 1 Bangladesh Bureau of Statistics (BBS), Statistical Yearbook of Bangladesh, 1994; Fifteenth Edition, PP.8,9,10 and p.24, Table 2.02
- 2 Bangladesh Bureau of Statistics (BBS), September 1994; Bangladesh Population Census 1991; Volume 1, Analytical Report, P.38, Table 2.5
- 3 BBS 1995, op.cit, p.9 , Table 1.05, p.10, Table 1.08 (Maximum area are mentioned by BBS, maximum area has been mentioned as 1,922 sq.km and minimum area of 584 sq.km.
- 4 UNDP/UNICEF/UNCHS/UDD, Urban and Shelter Sector Review, June1993,p.3.
- 5 UNDP/UNICEF/UNCHS/UDD, 1993, ibid, p.4
- 6 Philip Wan, Chief , WESS , UNICEF, the Mini Tara : A Solution to the Adverse Impact of Declining Water Table on Potable Water Supply in Bangladesh. Public Health Engineering Annual Report, December 1992.
- 7 Prof. Islam, Nazrul and Hemayet Hossain, Bangladesh National Report, Vancouver Conference 1976.
- 8 LGED 1995, Growth Centre Planning Manual, p.3
- 9 The population of Dhaka is quoted from Dhaka Metropolitan Development Plan Project (BGD/88/052) and those of Metro Chittagong and Tangail have been extrapolated by M. Khorshed Alam, UNCHS National Consultant for Bangladesh Urban and Housing Indicators Programme (December 1995).
- 10 This is an estimate made by M.Khorshed Alam, UNCHS National Consultant for Bangladesh Urban and Housing Indicators.
- 11 UNDP-UNICEF-UNCHS/UDD, 1993; Urban and Shelter Sector Review Project, and also the Government of the People's Republic of Bangladesh/UNDP, Bangladesh Urban Sector National Programme Development Report,p.1.
- 12 World Bank 1985, 'Bangladesh : Urban Government Finance and Management Issues and Opportunities (Sector Report No. 5790 BN).
- 13 The Dhaka Metropolitan Development Plan Project (BGD/88/052), Working Paper, July 1995.
- 14 This is an estimate made by M.Khorshed Alam, UNCHS National Consultant for Bangladesh Urban and Housing Indicators Programme (December 1993).
- 15 Rahman, Tahmina/UNICEF 1993; The Rural Homeless in Bangladesh (Study updated to 1991), pp.4-5 including Tables 2.1 and 2.2.
- 16 Government of the people's Republic of Bangladesh UNDP 1993; op.cit, p.5.
- 17 LGED/UNDP 1994; Bangladesh Urban Sector Programme Document, p.5.
- 18 Asian Development Bank TA No. 1670-BAN; Strengthening of Housing Sector Institutions 1994;

- 19 UNDP-UNICEF/UDD1993; Urban and Shelter Sector Review Report, p.5.
- 20 BBS 1994; Statistical Yearbook, Fifteenth Edition; p.431, Table 11.02
- 21 UNDP-UNICEF/UDD1993; op.cit, p.12.
- 22 UNDO-UNICEF/UDD 1993; ibid, p.12.
- 23 UNDP-UNICEF/UDD 1993; ibid, p.12.
- 24 BBS 1994, op.cit, p.523 ,Table 13.01(adopted)
- 25 Government of the People's Republic of Bangladesh-UNDP1993; p.6.
- 26 BBS1994; op.cit, p.40, Table 2.30
- 27 BBS 1994; ibid, p.40, Table 2.29
- 28 BBS 1994; ibid, p.467, Table 12.01
- 29 BBS 1994; op.cit, p.543, Table 13.34
- 30 BBS 1994.
- 31 BBS 1994.
- 32 CUS and ICDDR'B 1993; A Survey of Slums in Dhaka Metropolitan Area 1991,p.x (SUMMARY).
- 33 Islam, N. 1991.