

**AN ANALYSIS OF INFORMAL
SETTLEMENT IN A MEDIUM SIZED
TOWN OF BANGLADESH**

BY

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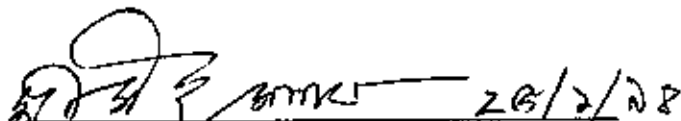
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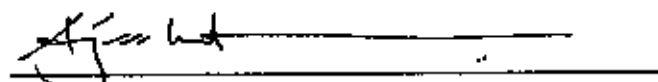
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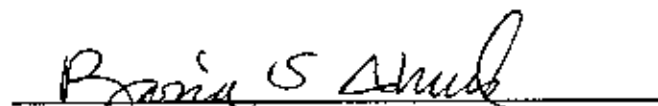
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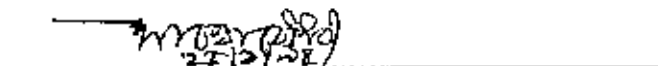
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ABSTRACT

A large segment of the urban population of Bangladesh do not have access to serviced land and consequently they live in the informal settlements like the squatter settlements. They are generally the poor migrants from the rural areas. Various studies reveal that they are somewhat better off in terms of employment and income in urban areas compared to their previous position in rural areas. They work in the informal sectors and the informal sectors have substantive contribution to the urban economy; these settlers in the informally developing areas therefore have a role in this process. Therefore in the spontaneous urbanization process, they have a legitimate right and this should be recognized in our urban development planning process.

In this research work a case study has been made in a medium sized urban centre. The District/Pourashava town of Mymensingh has been selected for the study, because (a) lot of studies on the big cities of Dhaka, Chittagong, Khulna and Rajshahi have been made by Government agencies and donors and academics (b) the medium sized towns are growing fast and to attract investments for socio-economic and infrastructure development by the government and donors. The study will help to prepare a bench mark of information.

Other objectives of the study are to evaluate the existing housing situation and gaps in current programmes to ameliorate the worsening condition. Three wards viz. wards 3, 6 and 7 under Mymensingh Pourashava have been selected for this study.

It is revealed from the study that about 80.5 percent of the households build their houses on the publicly owned land as well as in the railway lands. A SIP (Slum Improvement

Project) is being implemented in Mymenshingh and some NGOs are also working in the study areas. But no significant changes have taken observed so far in respect of housing problem mitigation and income generation of the households. About 51.1 percent of the households opined that they were not satisfied with their present housing condition and 80.0 percent have no ability to purchase land for housing. Most of them were destitute and migrated from rural areas.

The present study recommends provision of land for the landless and homeless people. Finally the present study proposes to strengthen institutional aspects in the form of a committee and suggests some policy guidelines. These may generally be applicable for all medium sized towns of Bangladesh.

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ABBREVIATION

1. RAJUK : Rajdhani Unnayan Kartipakkha
2. CDA : Chittagong Development Authority
3. KDA : Khulna Development Authority
4. RTDA : Rajshahi Town Development Authority
5. UDD : Urban Development Directorate
6. H.S.D. : Housing and Settlement Directorate
7. BBS : Bangladesh Bureau of Statistics
8. SIP : Slum Improvement Project
9. LGED : Local Government Engineering Department
10. DPHE : Department Public Health Engineering
11. GOB : Government of Bangladesh
12. RADOL : Rehabilitation and Development Organization for
Landless
13. CUS : Centre for Urban Studies
14. P.P. : Project Proforma
15. BIDS : Bangladesh Institute of Development studies
16. NILG : National Institute of local Government
17. BUET : Bangladesh University of Engineering and
Technology
18. HBFC : House Building Finance Corporation
19. UNDP : United Nations Development Programme
20. PWD : Public Works Department
21. IDA : International Development Agency.
22. DMC : Dhaka Municipal Corporation

CHAPTER ONE
AN INTRODUCTORY



1.1 INTRODUCTION

"Shelter for Sustainable Development" was the slogan in the World Habitat Day observed on 5th oct, 1992. Shelter is not only a basic human need, it also represents a basic human right. The United Nations Conference on Environment and Development (UNCED) held in Rio De Janeiro in June 1992, urges upon the Governments to formulate national settlement strategies to implement the recommendations of the UNCED in the field of promoting sustainable Human Settlements Development¹. It is known from the sources of the UN family of organizations, such as the UN Centre for Human Settlements (Habitat) that out of the World population of around 5 billion one fourth of the man kind does not have any shelter and nearly 100 million people living on pavements. In the Third World Countries nearly 40 million men, women and children live on the streets, on an average a half of the urban population of most cities live in the informal settlements.

Now a days all the cities of the Third World are going through a phase of population influx, mainly the rural poor who are unable to find a decent living accommodation and in formal housing sector, therefore they shall have to take shelter in the informal settlement e.g. squatter settlements. Latin America, Africa and Asia are facing the problem of squatters as well as slum dwellers. The population of South Asia cities are growing at a frightening rate giving a warning signal to this kind of deteriorating living conditions. The enumerated population of Bangladesh as on the census night of March 11, 1991, was 10.8 crores. The annual compound growth rate of population of Bangladesh as per 1991 census (10.8 crores) over the

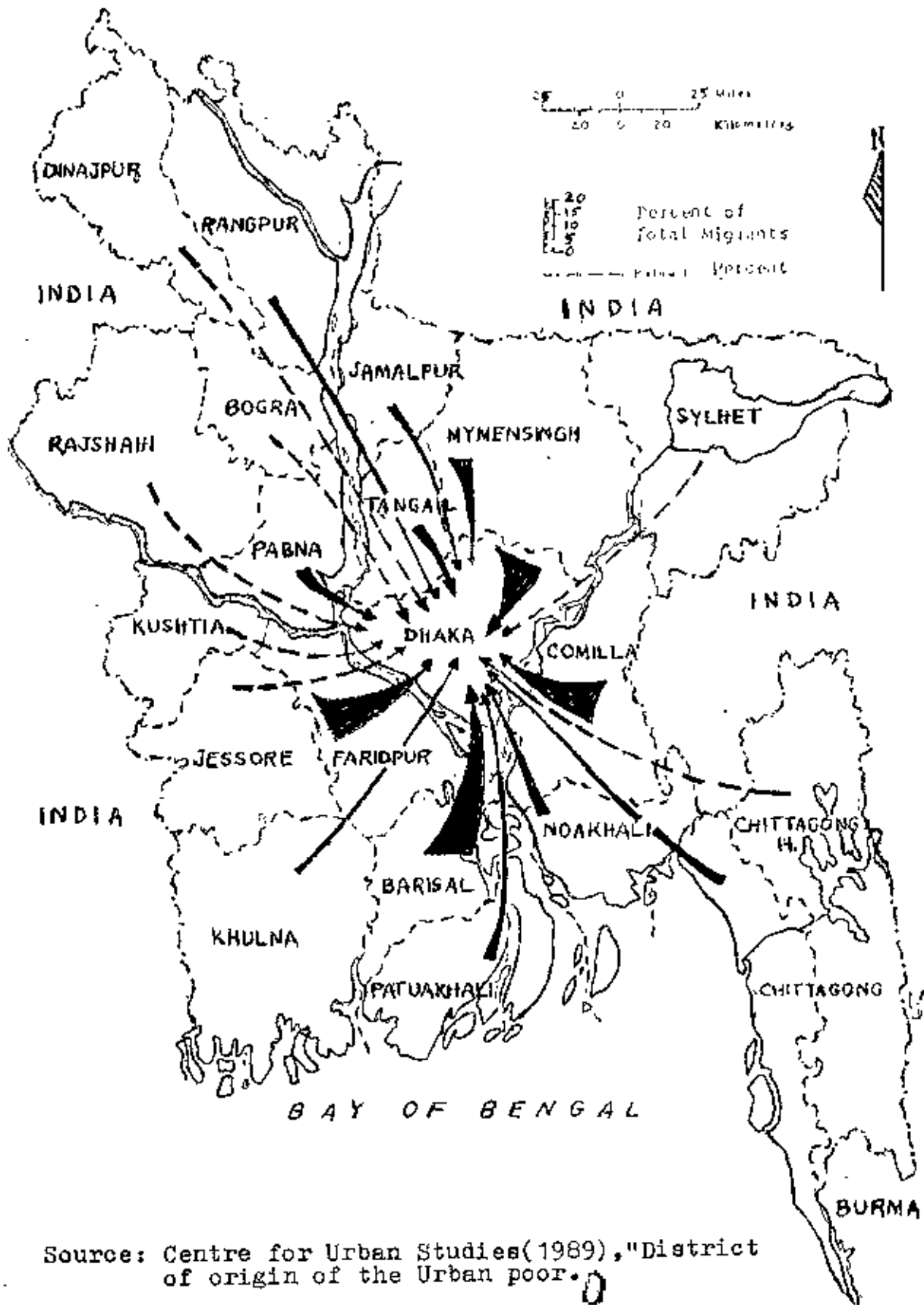
1. Seminar on Draft National Housing Policy, 1993, Govt. of the Peoples Republic of Bangladesh, Ministry of Works (28-29 June 1993, BARC and PWD Auditorium).

enumerated population of 1981 census (8.71 crores) was 2.17%. But in case of urban areas the increasing rate is very high. This tremendous number of population are coming to the cities from various districts causing unemployment, landlessness, natural disaster, erosion of river bank etc. (Map-1). They easily manage some work in informal sectors but are not able to manage proper shelter. As a result the informal settlements are growing in the city centres and fringe areas rapidly. Land Ministry Report 1989, showed, there were 914 slums in Dhaka city (Map-2) and about 5 lakh people were living there. This number gradually will be increased day by day in our Metropolitan and medium sized towns if Government and local bodies do not take care immediately.

Mymenshingh is a district since Moghol period. As an old city the informal settlements have grown here many years ago. Mymenshingh city stands on the bank of the River Bramaputtra, so a large number of people are coming to the city caused by river bank erosion and flooding. Kalir char, Jubleeghat, Patgudam, Railway more, Kacharighat, Morakhala etc. are the major informal settlement areas in Mymenshingh district. Department of Urban Social Welfare, Mymenshingh, report 1993, showed there were 36 slums in this city. LGED, Local Pourashava, Urban Social Welfare and some NGOs (concern, world vision, Al-Rabeta, etc.) are working in this areas. But lack of cooperation among those agencies and Government policies they are working in the same areas and the people of the other areas did not benefit by the agencies. As a result, the housing problem in Mymenshingh city remains uncared.

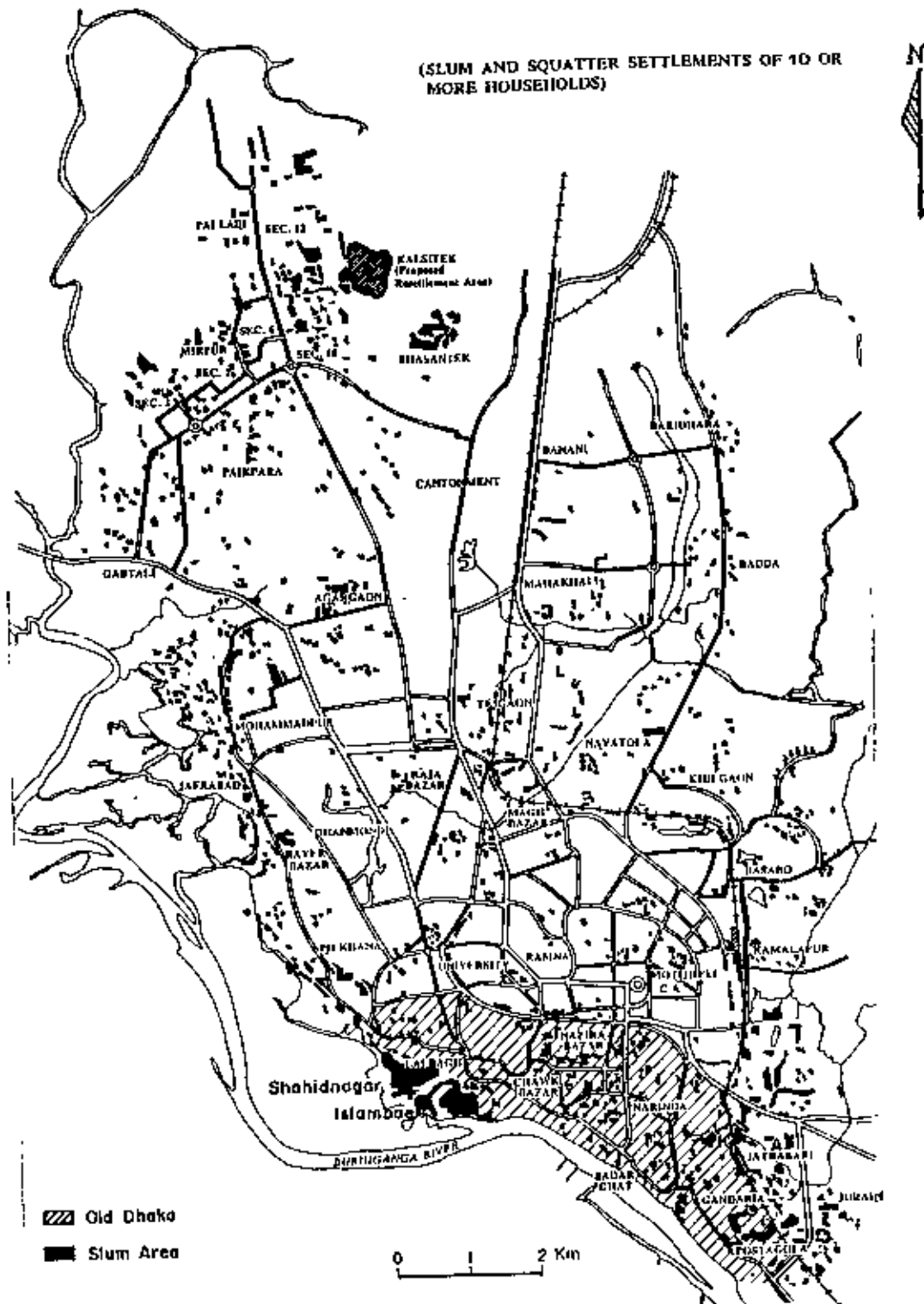
The aim of the study is to review the housing policies and programmes in Bangladesh and to understand the existing housing conditions and services facilities of the dwellers of informal settlements. This study also will try to find out the administrative problem to implement the housing project in a

MAP : 3
DISTRICT OF ORIGIN OF THE URBAN POOR



Source: Centre for Urban Studies(1989), "District of origin of the Urban poor."

MAP : 2
 SLUM IN DHAKA CITY. 1988



Source: Islam and Mahbub (1988), Slums in Dhaka city.

medium size town. Finally the study will to suggest some model projects and policy guidelines which will help to solve the housing problem of the dwellers of informal settlement in a medium sized town of Bangladesh with minimum Government financial help as well as NGOs help.

1.2 DEFINITION OF INFORMAL SETTLEMENT

In it's report, "Informal Housing Survey", April 1993, a joint report by DMDP and others defined informal settlements as, the places where land subdivision and construction had been carried out through informal process. In this study, informal settlements mean the type of settlements which have been spontaneously growing on publicly owned and railway lands. In sporadic cases, where the allottees have not yet been able to build their houses, they settle in squatters and others and earn income. However such settlements do not have the minimum provision of services and facilities. To infringe the law of urban authority, they deviate from minimum construction norms and standards and obtain unauthorised connection of amenities and facilities like electricity, water and cooking gas. These are the general characteristics of informal settlements. For the purpose of this study, the informal settlements are defined as the settlements which have been growing generally on publicly owned and railway lands without authoritative permission of the respective authorities of Government.

1.3 RATIONALE OF THE STUDY

The present study provides a case study in selected areas of Mymenshingh city. It has implications for consideration at national and local levels.

1.3.1 Under democratic norms and standards emanating from article 15 of the constitution of the Government of the People's Republic of Bangladesh enjoining upon the Government to undertake developments on food, clothing and shelter for all citizens and the constitutional obligation by implication all geographic regions of country.

1.3.2 Pursuant to this, it is highly desirable to consider the medium sized towns which are almost equitably distributed all over the country. This is one of the reasons that the present study has been undertaken.

1.3.3 It is also useful to mention here that in medium sized towns the price level of lands is on the low side and indigenous building materials are rather easily available at cheaper cost than in the metropolitan cities. It is not out of place to mention here that there are opportunities of meeting the housing problems of the low income dwellers of the informal settlements.

1.4 PURPOSE AND OBJECTIVE OF THE STUDY

The overall objectives of the study are to find out opportunities and constraints towards solution of housing and services problems of the dwellers of informal settlements through a case study in selected areas of Mymenshingh town. The major objectives of the study are as follows:

- i. To review the housing policies and programmes being pursued by some government agencies and donors.
- ii. To identify the housing and services problems of the dwellers of informal settlements.

- iii. To suggest some policy guidelines to overcome the problems of informal settlements and ensure implementation of the development programmes under this project.

1.5 METHODOLOGY

The subject matter under the study has relationship with macro and micro level implications of housing development activities. The macro level considerations are: contemporary studies and research works on the characteristics of urbanization and housing; evolving policies of the government and perception as well as Technical Assistance of the donors. There is growing concern on the proliferation of informal settlements at the micro level i.e. at the city level. The methodology adopted for this study is presented immediately below in the form of a matrix.

Methodology for study of informal settlements

Levels of study	Subject Areas
1) Macro level	a. Selected research works, studies carried out by Research and Development (R&D) organizations outside government. b. Selected government and donor assisted studies including Technical Assistance (TAs) projects.
2) Micro level	c. Selected District town, its characteristics. d. Selected informal settlements.

- 3) Assembly of information and data from macro and micro level studies, identification gaps in serviced land, finance and building materials and preparation of recommendations on the improvement of the informal settlements in general and the study areas in particular.

It has been observed that all the Pourashava towns have unauthorized informal settlement. Out of these, the towns which are under upgradation by government agencies and donors and have a population of 50,000 to 300,000 have been considered initially as the candidate towns for this study. Out these, one town has been selected as the sample candidate town. It is found that Mymenshingh District Headquarter town is one of the fast growing towns and it has 5.77% compounded annual growth rate; it is a university town as well as a railway town. Besides, there are growing number of industries and commercial enterprises and the LGED is improving urban infrastructure with ADB aid and assistances including a SIP Programme.

Within Mymenshingh Pourashava there are seven wards and a number of 32 small, medium and big size squatter settlements. Out of these seven wards the wards having maximum informal settlements (ward 3, 6 and 7) have been finally selected. A random number of the households, every tenth household, has been interviewed. The collected data were analyzed by using the computer software package programme SPSS. The data were checked before transferring those to the computer and represented them in tabular form.

The subsequent chapters deals with the macro and micro level studies as proposed in this methodology. At the end, some recommendations have been outlined.

1.6 LIMITATIONS OF THE STUDY

The study of informal settlement in a medium sized town in Bangladesh has been limited as a part of urban study in general. As it is a new field of study and the publications are in scattered form, so the maximum information relevant to this study has been collected from Government offices, NGOs offices, newspapers, Pourashava(Mymenshingh) and through primary & questionnaire survey, observation and finally the author's judgement.

It would have been better if each ward of Mymenshingh Pourashava could be taken for this study. But due to the time and resource constraint out of seven (7) wards only three(3) wards has been surveyed. The informal settlements may be studied at planned and unplanned areas. This study only focuses on unplanned areas in a medium sized town where the maximum inhabitants have no land rights and civic services are absent or very poor.

CHAPTER TWO

**A REVIEW OF URBAN HOUSING
POLICIES AND PROGRAMMES IN
BANGLADESH**

2.1 MACRO LEVEL CONSIDERATIONS

(Section-1)

2.1.1 Introduction

Urbanization is considered both as catalyst of socio-economic developments and problem of unplanned growth of slums, squatter settlements and continued deterioration of environment. The contributory effect of urbanization becomes unseen or be-littled in public eye unless the effects of development do not reach the general masses, particularly the low income groups. This missed opportunity has been the real phenomena in all developing countries.

2.1.2 Habitat and the Global concern on shelter

Ever since the Habitat Conference held in Vancouver in 1976 and the inception urban and shelter related legislative bodies, e.g., the UN Centre for Housing Settlement, UN Environmental Programme (UNEP) and UN Commission Human Commission, UN Economic and Social Commission (UNESCAP), etc. have been aware of the negative consequences of urbanization with regard to housing, infrastructure, poverty and so on. To quote from the GSS¹. "The inadequate shelter conditions of an estimated 1(one) billion people are a cause of grave concern to governments and the international community. While shelter problems afflict virtually all countries to some degree the United Nations International Years of Shelter for the Homeless has highlighted in the context of the continuing global recession, the shelter crisis that most developing countries face, particularly related to population growth and urbanization. If current trends hold, cities in developing

1. "Global strategy for Shelter to the year 2000" A summary paper in Information kit, 1989, United Nation Centre for Human Settlement (Habitat).

countries, which already have enormous slum and squatter settlement populations, will have to accommodate a further 750 million people by the turn of the century".

2.1.3 National Concern

2.1.3.1 Introduction

The Government of Bangladesh does not have a comprehensive housing policy either urban areas or rural areas. Due to the lack of appropriate housing policy, this sector is growing haphazardly and some Government agencies and NGOs are taking some programmes in scatter forms. So acceptable result did not come from them. It is reported that the houses for the lower income and landless people are occupied by the middle income group of people. It is also reported that out of thirty (30) families, fourteen(14) families of "Changura Adarshaw Gram" of Gobindagonj Thana, Gaibandha District sold their houses due to lack of income generation activities¹. Any statement about human settlements policy must refer to a policy on land; but unfortunately, there has not been yet a policy on land. So, some public lands are occupied by the people in various cities. In Mymenshingh city, a notable amount of lands are occupied by some people in C.k. Ghos Road and Ram Babu Road². To control these scenario, it is essential to prepare an appropriate housing policy for urban and rural areas. Now a National Housing Policy, 1993, has been adapted.

1. Dainik Bangla, 21th April, 1993.

2. Sangbad, 27th, April, 1993.

2.1.3.2 Five Year Plan

The demand of housing in the country is much less compared to the supply . The Government agencies were taken several housing programmes in several times but it is true that no comprehensive housing programmes were either drawn up or executed. Scarcity of land, rapid urban growth and economic unsolvency are the major causes of housing problem in the city areas. Five Year Plan, squatter resettlement programmes, sites and services schemes, cluster village programmes, nucleus housing were inadequate to meet the housing problem and could not able to find out any appropriate decent programme by which the housing problem of the urban landless or lower income groups of people will be solved. So a comprehensive housing policies and programme is essential for the urban poor in Bangladesh. The policies of FYP are given in Appendix-I. The programme which are taken during the various FYP are illustrated below:

During the First Five Year Plan (1973-78) out of 45,000 target programme only 1152 flats were constructed all over the country. Besides 4,304 dwelling units have been built for low-paid Government flats at Azampur, Motijheel and Eskaton. During the Plan Period nearly 150,000 squatters have been shifted from Dhaka city and relocated to three camps at Demra, Tongi and Mirpur.

The Two Year Plan (1978-80) decided to develop and distribute small plots of land among the low and middle income groups in the major cities, so in the plan period 2,000 low cost housing units were constructed and 4,477 housing units were constructed for Government employees in four divisional headquarters. In addition, a scheme was taken to construct 45,000 low income houses but only 2000 units has been constructed during the plan period.

The Second Five Year Plan (1980-85) emphasised for sites and services programmes. The responsibility was taken by the HSD and city development authorities for construction of houses, giving special emphasis on middle and lower income groups of people. Only 4000 housing units consisting of semi-permanent structures and flats were constructed during the plan period.

In Third Five Year Plan (1985-90), it was targeted that 4,504 flats would be constructed for the Government employees in major cities, new Districts and Upazilas (now Thana) but the achievement figure in 1990 was 4470. Also in the plan period the squatter resettlement programme could not achieved goal (Table 2.1). There was no scope in TFYP for distribution of serviced plots to the lower and middle income groups of people . So when a rehabilitation programme for squatters is taken in Mirpur and Dattapara then a notable number of houses were occupied by the lower and middle income groups of people.

TABLE 2.1 : The Performance during TFYP with physical targets and achievement by major areas

Items	Position in 1984/85	TFYP Target	Achievement	Position in 1989/90
Consturction of Govt. employees flats	12938	4504	4470	17408
Rehabilitation of Squatter families	2860	6044	4000	6860
Distribution of Serviced Plots to low and middle income group of people	13918	--	--	13918

Source : Fourth Five Year Plan (FFYP) P. XIV-4.

During the Fourth Five Year Plan (1990-95), core houses will be constructed at Dattapara, Tongi, Dhaka to accommodate the remaining 2,416 squatter families, in order to solve the acute housing problems in city areas, 4,974 serviced plots at Mirpur, Dhaka, and 4,144 serviced plots at Kaiballydham, Chittagong will be provided with the ADB and the WB assistance to the lower and middle income groups of people. But at present the Mirpur and Kaiballydham serviced plot project did not complete.

2.1.3.3 National Housing Policy 1993 (Draft)

The rapid natural growth of urban population and from rural-urban migration has led to increasing congestion and overcrowding in small houses, growth of slums and informal settlements and create severe pressure on civic services in the few cities and towns. In the context of housing problem, the National Housing Policy (1993), selected some elements of housing policies. These were : urban housing and management of urban land, slums and squatter settlements and housing for urban poor and disadvantaged groups, housing finance, infrastructure, building materials and technology, institutional arrangement and fiscal policy, human resource development, role of Government, private sectors and the community & legal and regulatory framework.

In urban areas, buildable urban land is scarce for housing purpose, so to create the housing facilities in the urban areas, the National Housing Policy suggested some policies, these were:

- a) promoting a balanced pattern of urbanization to control unregulated peripheral development on agricultural lands, unwarranted conversion of land use and the degradation of land resources.

- b) public agencies increasing the supply of serviced land for each income group of people.
- c) simplifying the existing legal provisions and procedures relating to the land acquisition.
- d) to modify and simplify the development control rules and building approval procedures for reducing the housing cost.
- e) encouraging the private sectors to supply the land and utility services for the urban poor or low income groups.
- f) to prepare a urban land use plan where all public agencies lands will be included and utilize these lands for urban poor.
- g) to control the land speculation, include the taxation policy on vacant land.
- h) building up an effective information system of land and registration in the interest of efficient management of land and
- i) specifically increasing the access of the poorer sections, women and vulnerable groups to affordable serviced land with secure land tanure in the areas located near or connected by cheap transport.

As the urban poor have a important role in the economy of Bangladesh. So Government would take initiative to avoid the relocation of slum dwellers and encourage in upgradation, slum renovation and progressive housing development with confermer of occupancy rights. Basic services such as water supply, sanitation will be shared by the Government and NGOs in the

slum and other settlements occupied by the urban poor and maintenance cost will be conducted by the CBOs. For institutional arrangement: (i) Housing and Settlement Directorate should be reformed into a National Housing Authority and will act as a autonomous body and will responsible for mobilize both local and foreign aided funds for housing, (ii) a national physical planning and housing council may be set up (iii) increase the resource of HBFC meet up the housing problem of low income and shelterless groups of people & (iv) a new private sector housing finance institution may be created.

2.1.3.4 Conclusion

It is concluded that due to lack of comprehensive or established housing policy in Bangladesh in various plan period Government have taken various strategy to solve the housing problem. The Two Year Plan (1978-80) and Fourth Five Year Plan (1990-95) emphasized to create a National Housing Authority by Changing the Housing and Settlement Directorate. Also the National Housing Policy 1993 (Draft) expressed the same idea. The Third Five Year Plan (1985-90) included that it is needed to formulate policy prescription for involvement of the private sector but the strategy did not practice of that plan period. So again it included in Fourth Five Year Plan and also in the National Housing Policy (1993). In the field of housing, Government like to take the role of facilitator but also the approach practically is not being pursued. To solve the housing problem of urban poor, Dhaka Mohanagari Basteer Niration Committee suggested to formulate a National Housing Policy and a National Housing Authority which will involve to implement the housing policy. It is clear that the country first need a established housing policy and then a strong authority. So if Government practice the policy by the strong authority, it is expected that within few years the housing problem will be reduced all over the country.

2.2 GOVERNMENT CONCERN ON HOUSING THE POOR

The Government of the Peoples Republic of Bangladesh is deeply concerned about the environmental degradation associated with the growth of low income and informal settlements. To quote from the Draft National Housing Policy 1993¹, the Government of Bangladesh is conscious about the housing problem and the enormity of the housing crisis in the country. The Government intends to create a favourable and conducive environment in the country to give impetus to this sector. The Government will endeavour to provide housing to every citizen of Bangladesh through various measures, incentives, motivation, planning and management. Special housing schemes will be prepared both in the public and private sector for the low income groups, the disadvantaged, the destitute and the shelterless poor. Housing is considered by the Government of Bangladesh as an integral part of overall improvement of human settlements and economic development. The Global Strategy for Shelter to the year 2000 adopted by the United Nations in November 1988 calls upon different governments to take steps for the formulation of a National Housing Policy in the light of 'the enabling approach' to achieve the goals of the strategy. In the light of the above developments and in the context of the objectives of the Fourth Five Year Plan (1990-95), it has become imperative to formulate the National Housing Policy, 1993.

1. Seminar on Draft National Housing Policy (August, 1993)
Government of the People's Republic of Bangladesh.

2.3 SELECTED RESEARCH WORKS AND STUDIES

(Section-2)

2.3.1 Review of the related literature

An analysis of informal settlement in a medium sized town of Bangladesh is comparatively a new research work and this has not been much studied. Attempts have been made from time to time to control the growth of informal settlements, but no tangible result could be achieved.

National Housing Policy Report (draft) 1993, showed, growth of slums and informal settlements and severe pressure on civic services, in the context of the inadequate supply of affordable housing in public and private sector and acute shortage of funds for the development of settlements and extension of urban infrastructure. This has been aggravated by institutional deficiencies of housing agencies and local bodies and insufficient attention to the shelter needs of the poor. It also identified some problem of housing, these were,

- a) scarcity of resources in housing sector
- b) land in Bangladesh is scarce.
- c) building materials not modern
- d) finance problem in public sector housing.

Akther, H. (1988), in her study "Prospects of improving housing condition of squatters", identified the housing problem of the squatters and also established a set of priorities for the solution. This study pointed out & alternatives to solve this housing problem which will be viable socially, economically and technically for the Government and also for the low income group. These were,

- a) the squatter dwellers improve their housing conditions, Government will give minimum support.

- b) to resettle them in new areas within Dhaka city as fringe area, providing them with some sort of site and services facilities
- c) to resettle them in Upazilas and give all support, such as housing, job opportunities, school, commercial centres, shopping centres.

Shikder (1987), in his thesis pointed out that housing situation in Bangladesh has never been satisfactory due to results of interaction of forces like high density of population over a limited quantum of land, vast population pressure, low level of income of the people, very limited natural resources and developing economy of the country.

Ahmed, S.M. (1992), in his study showed that poverty condition is one of the main constraints in the process of sustainable development and the prevailing poor housing condition in Bangladesh. He also suggested that the problem of shelter has to be solved in order to channelize the shelterless people in the process of development. And for this purpose both Government and private sector should come forward. Government should chalkout a broad national housing policy including rehabilitation of the homeless people in the urban as well as rural areas.

Aziz, M.F. (1983), in his thesis "Urbanization in Bangladesh", nearly 50% of the people are housed in houses which are unserviced or poorly serviced. In order to cope with future urban problems the country must prepare itself in advance and take certain steps. These were:

- i) Re-organization and strengthening of urban institutes concerned with administration, development and planning of urban areas

ii) Policy measures and steps to promote employment in urban areas and

iii) A national urbanization policy to decide the optimum distribution pattern for the projected growth in urban population.

Past, Present and Future Planning Report of H.S.D. (1989), the Ministry of Finance challenged the power of H.S.D that as H.S.D. is a Government organization, so it is illegal to collect money from the people and construct house with this money, which indicate, there is no housing policy. It also showed that there is a gap between land administration and revenue collection after completion the housing project. So the report suggested to hand over the responsibility to the Chief Engineer of H.S.D. so that a combination will be establish between project cost and revenue collection.

Momin, A.M. (1992), expressed that the housing situation in Bangladesh is not satisfactory. The country is after visited by floods, cyclones and tornadoes. With available materials, technology and financial position, it is very difficult and expensive for the people to built houses totally immune to these natural calamities. He also fined out the causes of the housing problems, these were :

- a) unequal resource distribution pattern
- b) high population pressure,
- c) frequent occurance of natural calamities
- d) inadequate finance system of housing &
- e) Lack of comprehensive housing policy.

In order to solve these problems, he suggested the following measures:

- a) distribution of piece of land to the homeless people

- b) creation of employment opportunities.
- c) adequate credit and finance system of housing
- d) development of low cost house building strategy
- e) development of co-operation between various agencies related with housing.

Slum Problem Reduction Committee Report (1989), showed there were 1125 slums in Dhaka city and near about 3 lakhs people lived there. Density of population very high per acre 1000-2000. In January 1975, a slum clearance programme was taken and 70 lakh people were transferred to three places out of Dhaka city. But this programme could not achieve its goal due to the lack of income generation activities. Also slum relocation programme is not possible for our urban areas. So the committee suggested the slum upgrading programme.

Hasnath, A.S. (1976), identified the physical condition of re-squatter's hut will readily remind one the cave-dwelling in prehistoric time . They lived in shacks within 50-60 sq. ft. of floor with 3-4 ft. height. Difficult it may be to believe, but the reality remains that 4/5 people get to sleep in those hovels. He also suggested some policy proposals, these were:

- i) Re-settling those who have already resquatted in Dhaka city.
- ii) Putting an end to deserting camps by improving employment situation, ensuring better living environment and awarding permanent settling rights to the inhabitants over there
- iii) Stopping new inflow of squatters.

Informal Housing Survey Report May, (1993), focused that the informal housing existed also in planned areas where land sub-division and construction had been carried out through informal channel.

Islam, M.S. (1986), found out that the population of Dhaka city increased five times whereas housing stock increased only 3 times. It has been observed that majority of the households at old and new parts of the city occupied space below 20 sq. m, and no uniformity has been maintained in the pattern of slum housing. He also suggested that:

i) the development policy should include programmes to create job opportunities by the incentive programmes like public health, vocational training, cottage industry, education for both male and female members should be arranged.

ii) concerned organization, DMC, which is responsible for improvement and maintenance of the total environmental condition of the city may play a vital role.

iii) to ensure peoples participation and efficient discharge of duties, the DMC may form a permanent boarder or committee with the ward Chairman and experts in the relevant fields.

From the above discussion, it is clear that all study related to urban slum, squatter settlements and informal housing are concentrated in Dhaka city and suggested some policy guidelines. But there is no attempt to know the situation of informal settlements in a medium sized town and how to meet up the housing problem in a medium sized town. The present study tries to identify the problems of housing and utility services in the areas of informal settlements and also suggest some policy guide lines according to the nature of problems existing in medium sized towns.

2.4 SELECTED GOVERNMENT AND DONOR ASSISTED PROJECTS

(Section 3)

A housing committee was established as early as in 1961 with a view to estimating the housing needs for Government employees in particular. The committee prepared an estimate for the Government employees housing but recommended further studies in due course by a Government agency. Since that time, many studies were undertaken by individual urban researchers and institutions, Government and the donor agencies. In 1973, the former United Nations Centre for Housing, Building and Planning (UNCHBP) prepared a study on squatters in Dhaka with cooperation of the Planning Commission and the UDD. From that time onwards and during the First Five-Year Plan period (1973-78) housing problems began to be considered more seriously. The problems of the urban poor. FFYP (1973-78) and the subsequent plans, viz. the Two Year Plan (1978-80), the Second Five Year Plan (1980-85), the Third Five Year Plan (1985-90) and the Fourth Five Year Plan (1990-95) underscored the need for a comprehensive approach to integrate the problems of urban squatters in urban development planning. The evolving policies in these plan documents are given in Appendix-I. Urban research organizations like the Centre for Urban Studies (CUS) undertook a study on squatters in Dhaka city in 1973 and finally CUS published a book, "Squatters in Bangladesh Cities in 1976". A series of studies were undertaken by the Ministry of Works through the UDD, mostly under Technical Assistance by donors. Urban Sector Memorandum of 1981 Technical Assistance for urban Area Development and Environmental Improvement funded by the World Bank.

The World Bank has also extended assistance for area development and shelter as well as for water supply and sewerage project in Dhaka & Chittagong, together with

institutional strengthening measures. UNDP has provided assistance for physical planning, housing policy formulation, and preparation of Master Plans and area development plans.

UN Capital Development Fund has recently completed a resettlement programme for 2,600 families and assisted in a study on urban poverty in Bangladesh, and in water supply, sanitation and slum upgrading projects. A number of donors such as Japan, Netherlands, and Denmark have been also active in the sector.

The Ministry of Works has requested a study financed by the Asian Development Bank to consider the institutional form that new approaches should take (planned to start in January 1993). Particularly issues are expected to concern the form of institutional support to the financing of private sector housing efforts. This study expected to start in the first half of 1993, should be integrated with the work of the review mission¹.

UNICEF has made a substantial contribution through slum improvement programmes administered by project units under the local Government Engineering Department (LGED) and Pourashavas, and is now introducing low cost water supply to the peripheries of urban areas through DPHE.

ADB is involved in urban development projects in Dhaka and Chittagong including sites and services, drainage, slum upgrading and studies of municipal financial administration and environmental pollution control.

1. Technical Assistance Project Proforma for Urban and Shelter Sector Review, Government of People's Republic of Bangladesh Ministry of Works, December, 1991.

In support of the Grameen Bank programme, UNDP has contributed US \$ 675,000 under BGD/87/039. The Bank intends to continue and expand the programme, aiming during the 1989-92 period provided nearly 100,000 housing loan. UNDP has granted the Grameen Bank a further US \$ 1.5 million to support its already proven rural houses reconstruction programme¹.

2.5 MICRO LEVEL CONSIDERATION FOR SELECTED HOUSING PROGRAMMES IN BANGLADESH

2.5.1 Resettlement squatter families at Dattapara, Demra and Mirpur areas.

At the end of 1974, approximately 0.2 million people lived in squatters. The physical condition of these squatters were totally unhygienic for human habitation and also the environment of Dhaka city was polluted by them. Most of the squatter dwellers were landless, unemployed and migrated from various districts. On the first week of January 1975, Government started slum clearing operation and the squatters became the first victim of this operation. About 2,00,000 squatter dwellers were forced either to return to their native villages or to settle in one of the three camps; Dattapara, Demra and Mirpur which are located within 15, 10 & 5 miles radius of Dhaka city respectively.

Dattapara resettlement camp occupied an area of about 100 acres of land. According to PWD report, by the end of January,

1. Housing Sector Institutional Strengthening Project ADB TA No. 1670-BAN. Halcro Fox and Associates (UK) in association with EDU International (UK). Bangladesh Consultants Ltd. progress Report March 1993.

1975, about 5380 families were shifted of whom plots were given to 4057 families with an area of 325 sq ft. each for housing and the population were distributed over 8 blocks. The Demra Bastuhara Camp is located on the bank of the River Sitalakhya and is a part of an old village known as Chanpara occupied an area of 103 acres . Demra contained 3700 families with a people of 25,000-30,000. Basan Tek (Mirpur) situated in section 17, which comprised an area of 68 acres, 2200 households or 10,000-12,000 persons were living in the section of the camp¹.

Government was unable to provide accommodation according to their need. The facilities provided in the camp were not satisfactory for the dwellers. For every 700 families only one tubewell and for every 1500 families only one latrine was provided for the squatter dwellers. Food supply through ration cards were less than bare minimum and medical facilities were very poor, so that some people of the resettlement areas died. Due to lack of employment opportunities at the camp sites, large number of dwellers came back again to the city centre.

2.5.2 Rehabilitation settlement at Mirpur and Jattrabari

When serious condition arose at Mirpur and Jattrabari squatter camps the Government took a re-settlement programme. According to this programme 2300 squatter families were shifted from Basantek camp, Mirpur to Bawania, Mirpur Housing Estate and 10,000 squatter families from Demra and Tongi squatter rehabilitation camps to Jattrabari Housing Estate.

1. UNCDF (1978), Etherton report, squatter resettlement programme at Mirpur, P.25.

But due to lack of funds these two projects have been partially completed. The project implementation activities of Mirpur was handled by the contractors and subcontractors. As a result, the project could not be completed in the due time and unnecessary cost increased resulted due to lack of coordination and delineation of responsibilities.

2.5.3 Slum Improvement Project (SIP), Mymenshingh Pourashava

The Ministry of Local Government and Cooperatives with the assistance of UNICEF a Slum Improvement Project (SIP) was undertaken at Muymenshingh Pourashava with four objectives:

- a) commercial organization and participation.
- b) primary health care.
- c) physical improvement &
- d) strenghtening the capacity of the municipalities and the national Government to provide services to the urban poor.

The period of the project implementation was planned for 1985 to 1988. But the project is now continuning. SIP undertaken nine (9) slum, out of the 32 . These were : Horizon pally, Golakpur Lodge, Katakhalı, Charpara, Purahitpara, Aatani pukur, Bagmara, Palpara and Gohilkandi. Total families and population were living in SIP areas 1281 and 5744 respectively. According to the Summary Report, SIP as on 31th January 1993, the existing physical infrastructure facilities were; 104 tubewells, 284 latrines, 2979 meter footpath, 2611 meter drain, 11 C.I dustbins, 12 pucca dustbine, street light 26, R.C.C dustbine 22 . The public land are used by SIP as lease basis for 10 years. But after 10 years when the project period will be over the donar agency will go and there will be no institution to control or to execute the project. As a result, no body can imagine the next situation. Besides,

the administrative contradiction between Pourashava and LGED is creating problem to implement the project. There is needed to take care of the administrative constraints and future activities of SIP in Mymenshingh Pourashava.

2.5.4 Urban area development project for low income housing at Kaiballydham, Chittagong (1988)

In order to solve the acute housing problem in city areas, 4,144 serviced plots at kaiballydham, Chittagong, will be provided with the IDA and World Bank assistance. This project started at 1988 and will be completed in 1994. Feasibility study was completed in 1986 by the Messrs Louis Berger, International Inc. (USA) as principal firm and Messrs Engineering consultant and Associates Ltd. (Dhaka, Banqladesh) as the local associate firm. The project is now fully prepared for implementation by H.S.D. It is estimated that within 40.01 hac areas 4144 plots will be developed and near about 20,000 lower and middle income people will be settled there. All the infrastructure and utility services will be provided by the project and it is estimated that the total cost of the project will be Tk. 2467.41 lakh. The project cost will be recovered within 20 years with 5 years gross period, rate of interest 13% per year. It is also estimated that after 25 years the total recovery from the beneficiaries will be Tk. 4659.26 lakh¹. It is a profitable and investment type project of IDA and World Bank.

1. Project Proforma (1988). "Urban area development project for low income housing at Kaiballydham, Chittagong. Ministry of Planning, Planning Commission, Government of the People's Republic of Bangladesh.

2.5.5 Sites and services scheme for lower and middle income group of people at Rupnagar and at Mirpur, Dhaka

To reduce the housing problem in Dhaka city, a self-financing housing project has been taken by H.S.D in 1984-85 for the lower and middle income group of people at Rupnagar and at Mirpur, Dhaka. H.S.D. acquired 101.8 acres of land and developed 1197 residential plots (various sizes) and also developed 39 commercial plots to make the project benefited. At the beginning of the project H.S.D. collected Tk. 1232 lakh from the beneficiaries and 81% development work completed by the collected money. The beneficiaries are now constructing their apartments in the project area. A cross subsidy has arranged in this project for the lower income group in this way that the smaller plots are comparatively lower priced than the larger plots. The estimated cost of the project was Tk. 1375.39 lakh and after completion the project, net profit was Tk. 62 lakh¹.

2.5.6 Resettlement of 420 affected families at Matuail (on the way of Narayanganj, Jattrabari, Dhaka), City Corporation, Dhaka

An Environmental Improvement Project has been taken by the city corporation with the finance (Tk. 115 crore) of World Bank. The project has been started in 1987-88 and will be finished in 1997. To implement the project city corporation have purchased 50 acres land and the earth work is now continuing. The project authority expects that within December, 1993 earth work will be completed. Due to the land acquiring, 420 families have lost their homesteads and the

1. P.P. "site and services scheme for lower and middle income group of people at Rupnagar and at Mirpur, Dhaka, H.S.D. Revised Sept. 1993.

affected families will be rehabilitated by city corporation. So that city corporation have purchased 13 acres land at Matuail and 420 plots each are 18 sq. m. will be developed on this land with all services facilities, such as water supply, electricity, gas, road etc.

2.5.7 Clustered Village (now Adarshaw Gram) Programme in Bangladesh.

In Bangladesh 86.19% of houses are in the rural areas and 82% of the total population are living there. The Agriculture Census of 1983-84, showed that there are 1.2 million homeless households in Bangladesh which is 10 to 15 percent of the rural population and 8.7 percent of total population. If it is assume that a 5 percent growthrate of homelessness in Bangladesh, then there will be an annual increase of 0.1 million families and by the year 2000 the number will swell to 3 million homeless households¹. To control the growing pressure of homelessness, the first attempt was "Clustered Village and Cooperative Farming" which was started in 1972-73 in the "Char" areas of greater Noakhali district. The major objectives of the project were : to rehabilitate the landless families at the Government khas land in the Char areas and they will cultivate land by cooperative farming system, incentive and training were provided, so that they feel interest to live within the project area and also facilities were created by poultry raising and pisciculture by digging ponds. But most of the project did not completed in due time 30th June, 1985 . The evaluation committee extended the period again up to 30th June, 1987.

1. Mohit. A.M. " Rural Housing in Bangladesh ", Rural Housing News, RADOL, World Habitat Day, 1992, P. 13-14.

The cost of this project was very high. So the present on-going clustered village programme is based on self-reliance and to minimise cost through use of local funds, easily available resources and voluntary labour.

The early 1988, the Government designed a clustered village programme named "Operation Thikana" The major objectives of this programme was to settle the landless and homeless rural people in the clustered village where the Government Khas Land are available. Also the families will self-reliant through promoting and supporting income generation and social welfare activities. Each family will be obtained 0.08 acre of khas land for homestead and some land for cultivation.

The Land Reform Ordinance 1984, emphasized to distribute the khas land among the homeless rural people. So major objectives of clustered village programme were :

- a) to ensure the distribution of income and balanced use of land
- b) to rehabilitate the homeless and landless rural families and also create the job opportunities, so that they will involve in the economic development activities, and
- c) for reducing the rural-urban migration to establish incentive so that they live in the rural areas.

During the period 1982-92, the then President of Bangladesh declared that at least 5 clustered village will be set up in each Thana. It is assumed that if each clustered village rehabilitate 20-25 families then 460 Thana rehabilitate about 50,000 families. But this programme is now in infancy stage. It is reported that so far 386 clustered village have been set

up in 293 Thanas under 58 districts and 11750 landless and homeless families have been rehabilitated up to November 1989¹.

2.5.8 Non Government Organization's (NGOs) housing Programmes

The non government agencies have an important role to reduce the housing problem both in rural and urban areas . Also the people affected by flood and cyclonic disaster benefitted by the NGOs . The NGOs which are involved in housing programmes are : Grameen Bank, Concern, World Vision, Proshika, RADOL, BRAC, etc.

Grameen Bank started their housing loan scheme in July 1984, with the maximum loan entitlement of Tk. 15,000 for construction of a house of an average size of 20X12 sq. ft, with corrugated iron sheet roof and giving priorities the persons (women getting the preference) who have no homestead. A basic housing loan programme targetted towards poorer clients consisting of 4 precast RCC pillars and two bundle of CI sheet and a sanitation unit costing about TK. 7000-10,000 per unit has since become the major housing loan operation of the Grameen Bank. As of September 1992, total number of housing units financed by Grameen Bank stood at 1,45062 all over the country. The average loan size has levelled off at 10,000 per unit, the rate of interest used to be 5% per annum till 1991². But in present , the rate of interest has been raised form 5% per annum to 8% per annum.

RADOL (Rehabilitation and Development Organization for Landless) established on the ground that it will provide housing facilities for resourceless and landless people with

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1. The Bangladesh Observer, Nov. 6, 1989.
 2. National Housing policy 1993. (Draft) GOB, Ministry of Works. P.3.

minimum cost. So that RADOL will provide loans for the rural people to construct their houses. The loans will be recovered within 10 years at a rate of Tk. 5 daily.

Concern of Bangladesh started his activities in 1972 and now it is working in six (6) areas : Dhaka, Mymenshingh, Khulna, Chittagong, Syedpur, Syelhat and Netrokona. In Mymenshingh it started activities in 1972 and maximum houses constructed in 1978-82. Concern constructed 887 housing units for landless people in various places of Mymenshingh District up to the year 1987. Also they were involved to create facilities, such as pure water supply, sanitation, health, education, income generation activities by some training programme, infrastructure etc. Concern utilise the public land as lease basis. If Government take low-income housing programmes in these areas then Government will be benefitted by these programmes and recovery from the beneficiaries will be used as a revolving fund to improve the housing situation of that areas as well as other areas of Mymenshingh district.

Historically World Vision first became involved in Bangladesh in 1970 and after the war it officially opened an office in 1972 at Birisiri in Netrokona district and started rehabilitation work in the war-torn country. In 29-30th April 1991, a worst cyclone destroyed a large number of housing units. Then World Vision provided housing materials and cash money to each of the 7,005 families to build their homes, sinking or repairing of 131 tubewells, distribute 935 slab latrines. On May 18, 1991, another tornado strucked the Thana of Gournadi, Agailjhara and Kotalipara of Barisal and Faridpur district. Then World Vision undertook a rehabilitation programme involving Tk. 5,034,240¹. Generally World Vision is not involve directly in housing programme but scatterly they

1. World Vision of Bangladesh (1991), Annual Report, P. 3-6.

are working to rehabilitate the affected people. If their activities are concentrated in a particular area then the area will be developed, other wise their activities will be like as a relief, by which nation can not advanced more.

2.5.9 Conclusion

There is no comprehensive housing programme in Bangladesh. Some housing programmes are taken under Five Year Plans but maximum of them did not reach at goal. Five Year Plan also included the limitation of public sector agencies in the field of housing for each income groups of people and like to take role as a facilitator. Also Government interested to involve the private sector agencies to solve the housing problem but without a comprehensive housing programme and strong authority it is quite impossible. Due to the lack of cooperation and coordination among the implementation agencies project cost and duration were increased in various times. The H.S.D could not be implemented the self-financing housing project causes of administrative constraints. As a result a permanent solution could not achieved. So it is needed to formulate appropriate housing programme for each income groups of people, specially for the dwellers of informal settlements. The informal settlements have no land right and the dwellers have no ability to purchase a piece of land to construct houses, so without an appropriate housing programme for them, the problem (informal settlement) could not reached in a permanent solution.

CHAPTER THREE
ANALYSIS OF SURVEY FINDINGS OF
THE STUDY AREAS

3.1 DESCRIPTION OF THE STUDY AREA

Mymenshingh is one of the medium sized town³ of Bangladesh and lies between 24⁰04' and 25⁰47' north latitude and 89⁰42' and 91⁰21' east longitude. The climate of the district is cooler compared to other northern district of the country. The maximum and minimum temperature are observed in May and January and range between 33.31^oc and 11.83^oc

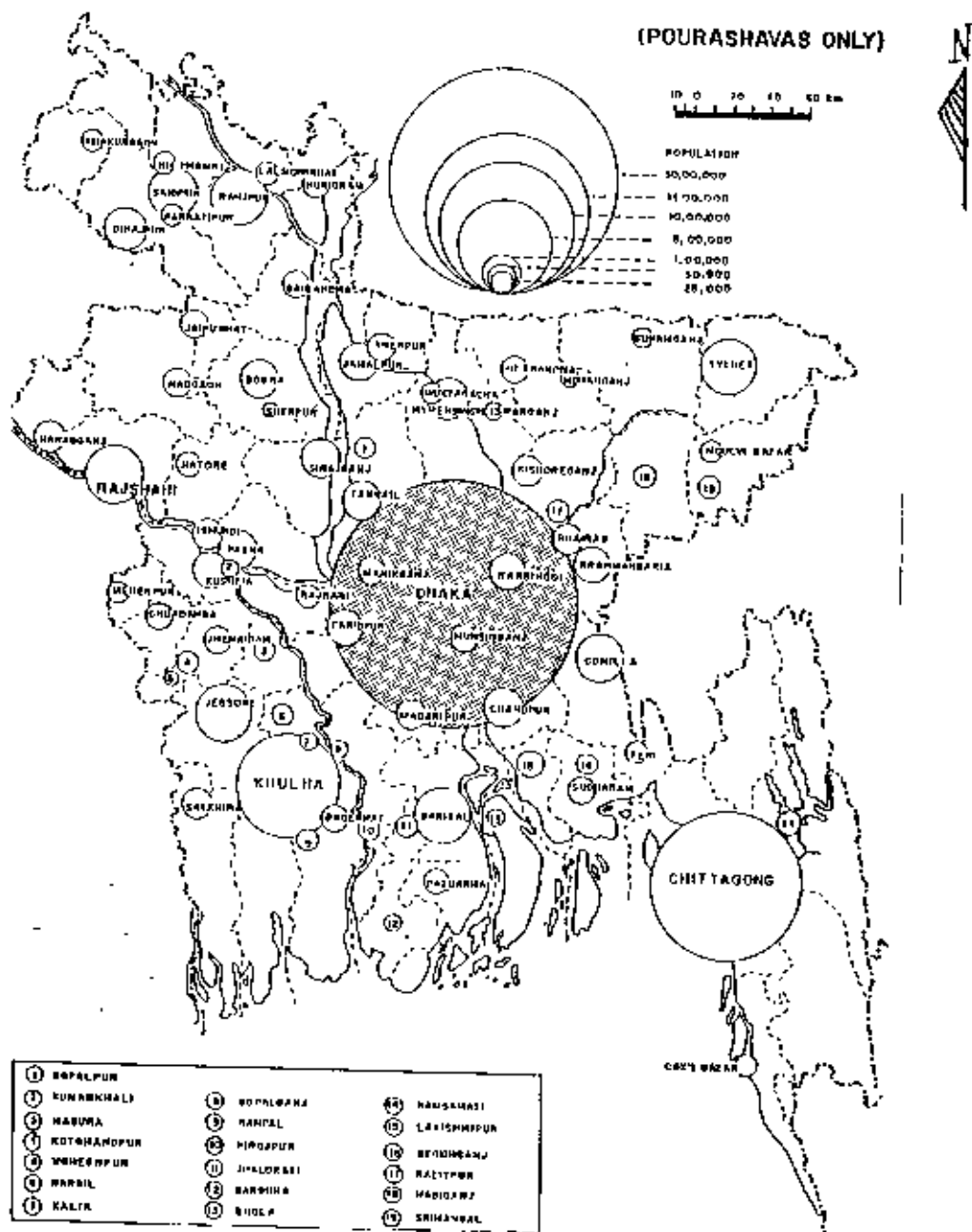
According to 1991 Population Census (adjusted) total population of the district is 40,12197, households are 7,89,817, average size of the household is 5.08 and sex ratio (M/F) is 103.9. The total physical area of the Mymenshingh Municipality is 12.12 sq.km. The Municipality consists of seven (7) wards, eighty two(82) mahallas and 35,222 households. The population of the Municipality is 138,662 (Map-3) where sex ratio (M/F) is 113.4. The average size of the households is 4.2 against 5.4 in statistical Metropolitan Areas (SMA)¹.

Mymenshingh town and district headquarters is located on the bank of the River Bramaputtra. Mymenshingh district has been shown in the national and regional setting in Maps 4 and 5. There have been little or no research works on the informal settlements in medium sized towns. For the present study Mymenshingh city has been selected. After a reconnaissance survey in the major informal settlement areas,

a. Note: There is no prescribed definition for a medium sized town in Bangladesh . But excluding Metropolitan Cities all other old greater district towns (population 50,000-3,00,000) may be treated as medium sized towns in the context of Bangladesh (population census, 1981).

1. B.B.S.(1991), Population census, Government of the peoples Republic of Bangladesh.

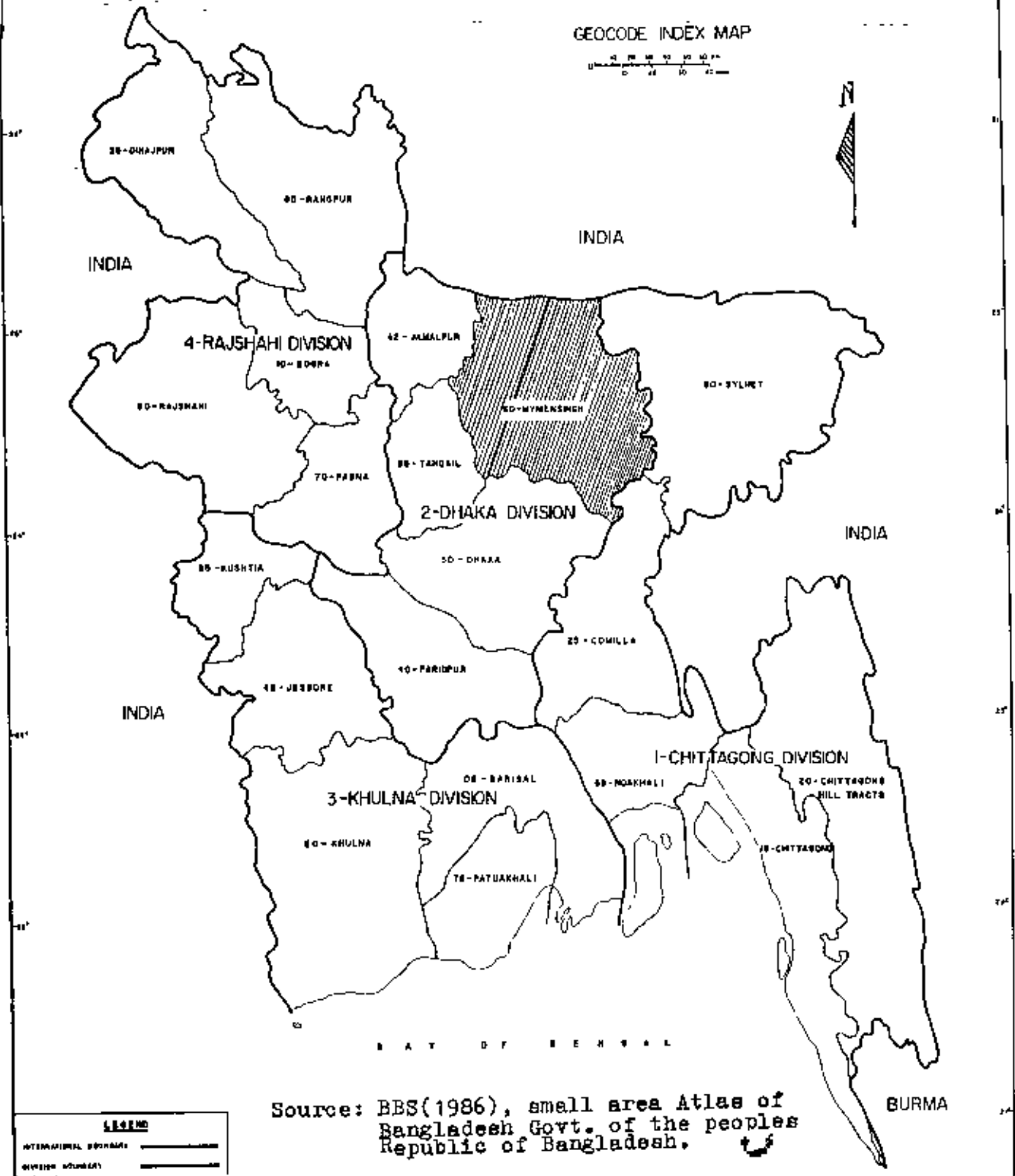
MAP : 3
URBAN CENTRES OF BANGLADESH (1981)



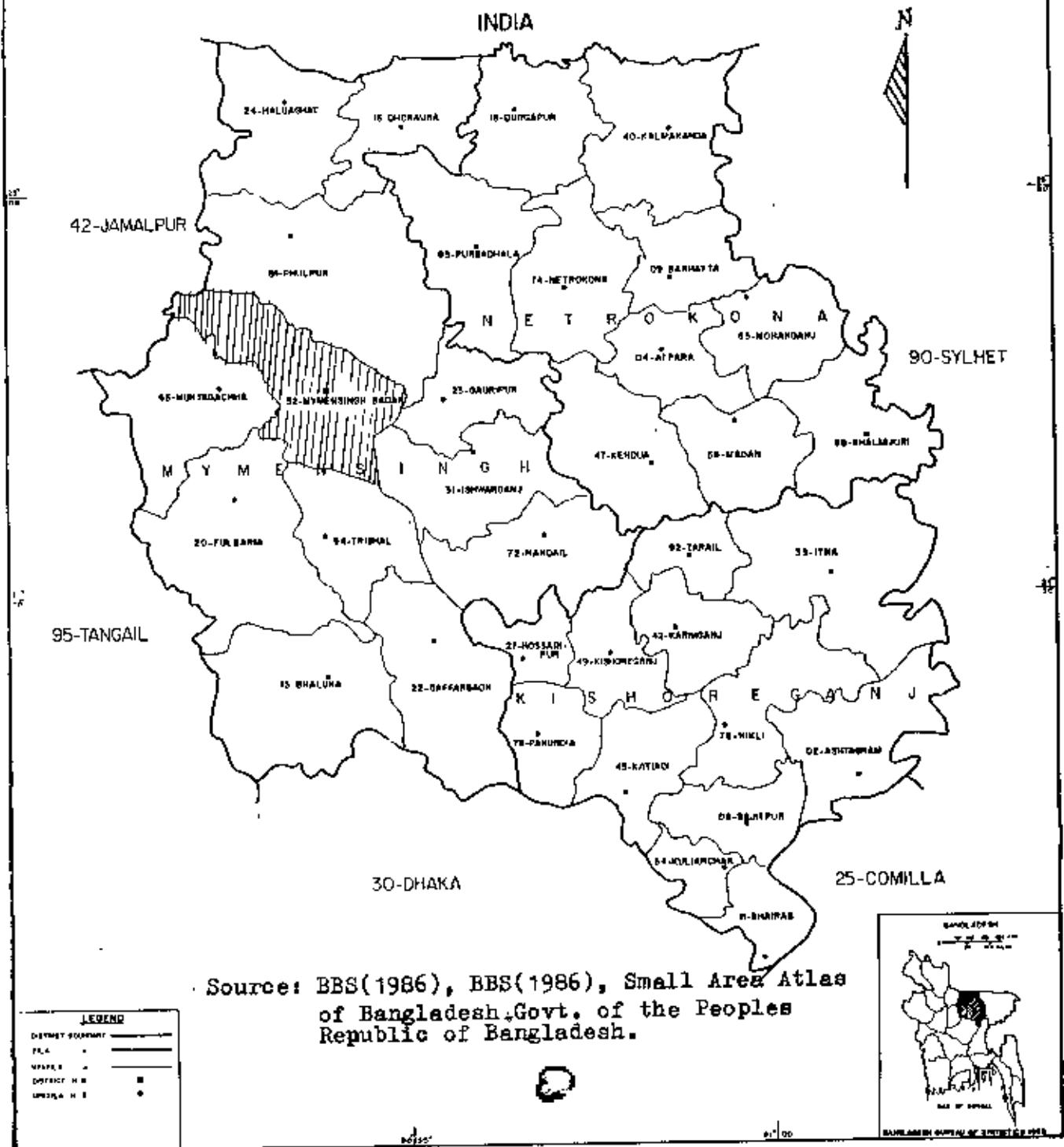
Source: Centre for urban studies (1985) "Bangladesh urban centres"

MAP : 4

LOCATION OF MYMENSINGH DISTRICT IN THE MAP OF BANGLADESH



MAP : 5
MAP OF THE GREATER MYMENSINGH DISTRICT WITH LOCATION OF
MYMENSINGH SADAR



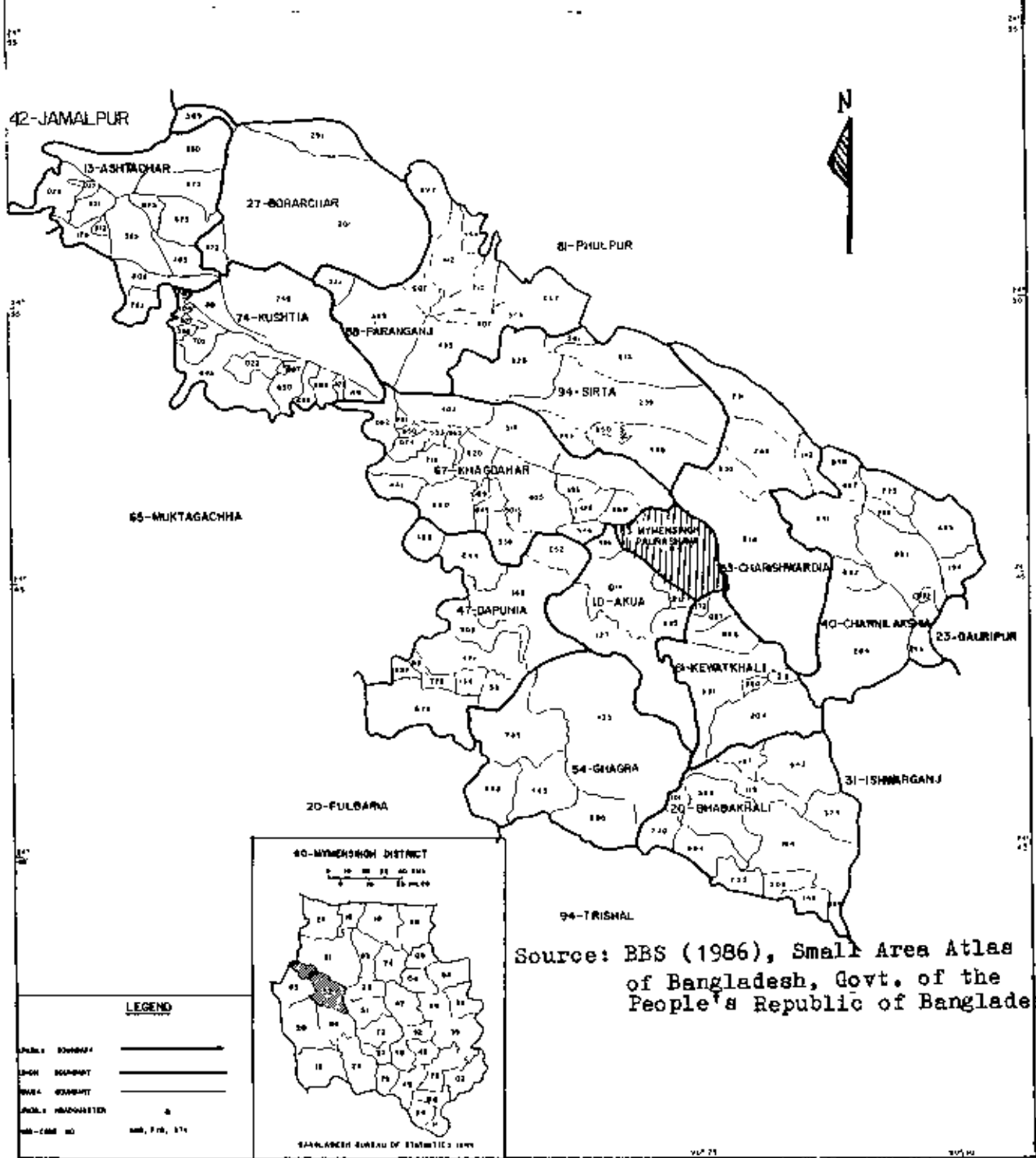
ward 3, 6 and 7 were selected for this study. The areas are shown on maps 6 and 7. The selection was based on the fact that the physical and utility services condition in these areas were in worst condition. The wards 3, 6 and 7 are situated on the bank of the River Bramaputtra and the maximum informal settlements have come up on public and railway lands. As the settlements have been built up on the bank of the river, so the areas were comparatively low land and affected by flood every year. There is no clear boundary and some of the informal settlements are located outside the ward boundary in scattered form. The location of the study areas are shown in Map-8. The survey has been designed to bring about details on the target groups in terms of demography and activities as well as indicate capacity to absorb aid and assistance from the Government and donors. A sample of the questionnaire has been attached at the end of this study.

3.2 DEMOGRAPHIC CHARACTERISTICS

3.2.1. Age and Sex structure

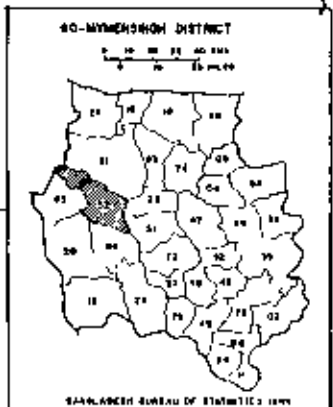
A survey involved 225 sample households in three (3) wards. The households survey result shows (Table 3.1) that about 490 nos. (51.69%) were male and the rest 458 nos. (48.31%) were female. Also from the Table 3.1, it was found that 9.07% have age up to 5 years, 19.52%, 30.27%, 21.73% and 10.13% have age 6 to 14, 15 to 29, 30 to 45 and 46 to 55 years, respectively. It was observed that the aged persons are comparatively higher at newly created informal settlements. In ward 3 about 36 persons (3.78%) were more than 55 years, where only 24 persons (2.53%) more than 55 years in ward 7. But the percentage of the young were higher in the old informal

MAP : 6
MYMENSINGH SADAR UPAZILA



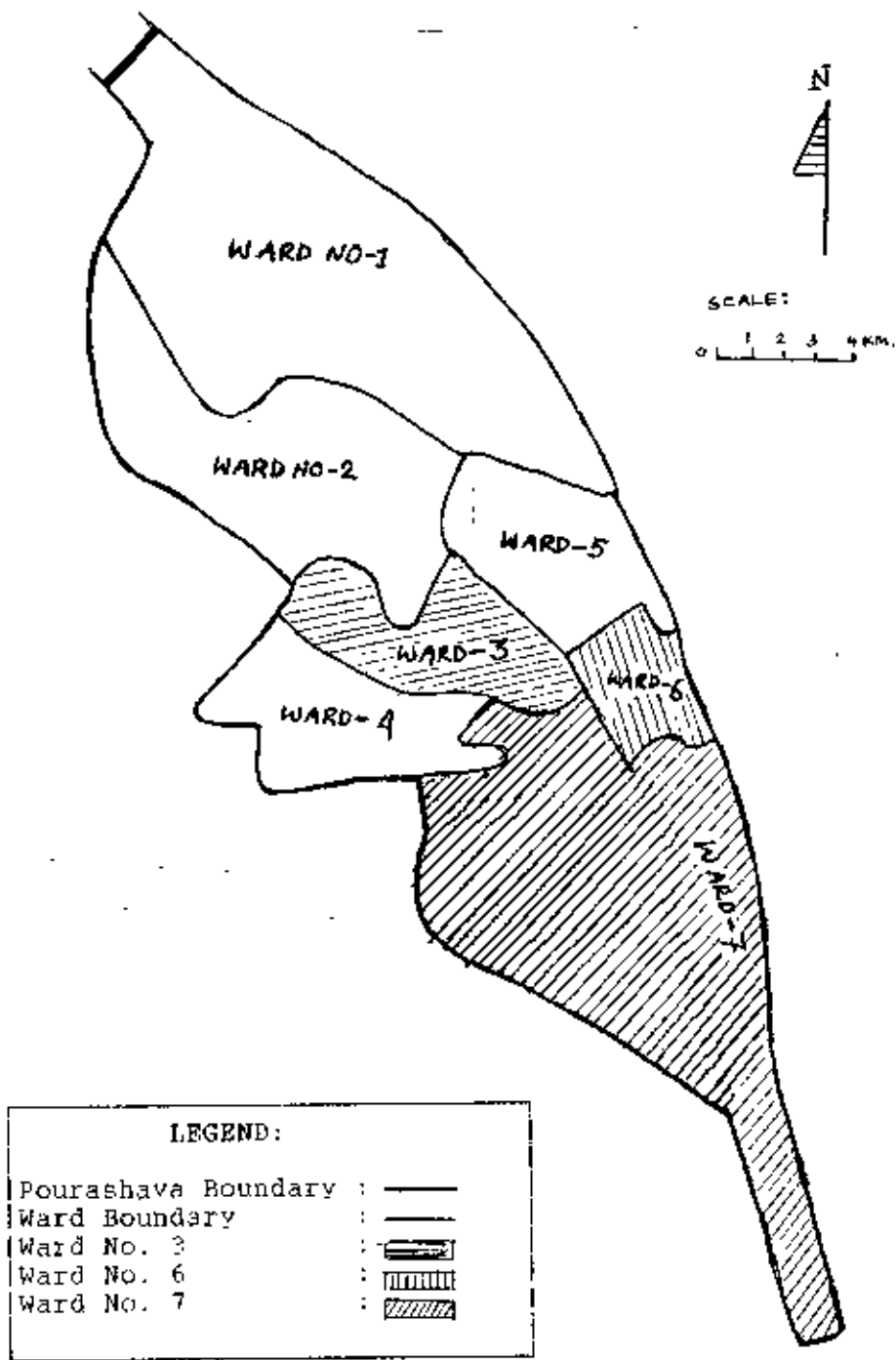
LEGEND

WARD BOUNDARY	—————
UPAZILA BOUNDARY	—————
DISTRICT BOUNDARY	—————
RAJSHAHI HEADQUARTERS	□
WB-CMS NO.	WB, P. 0, 171

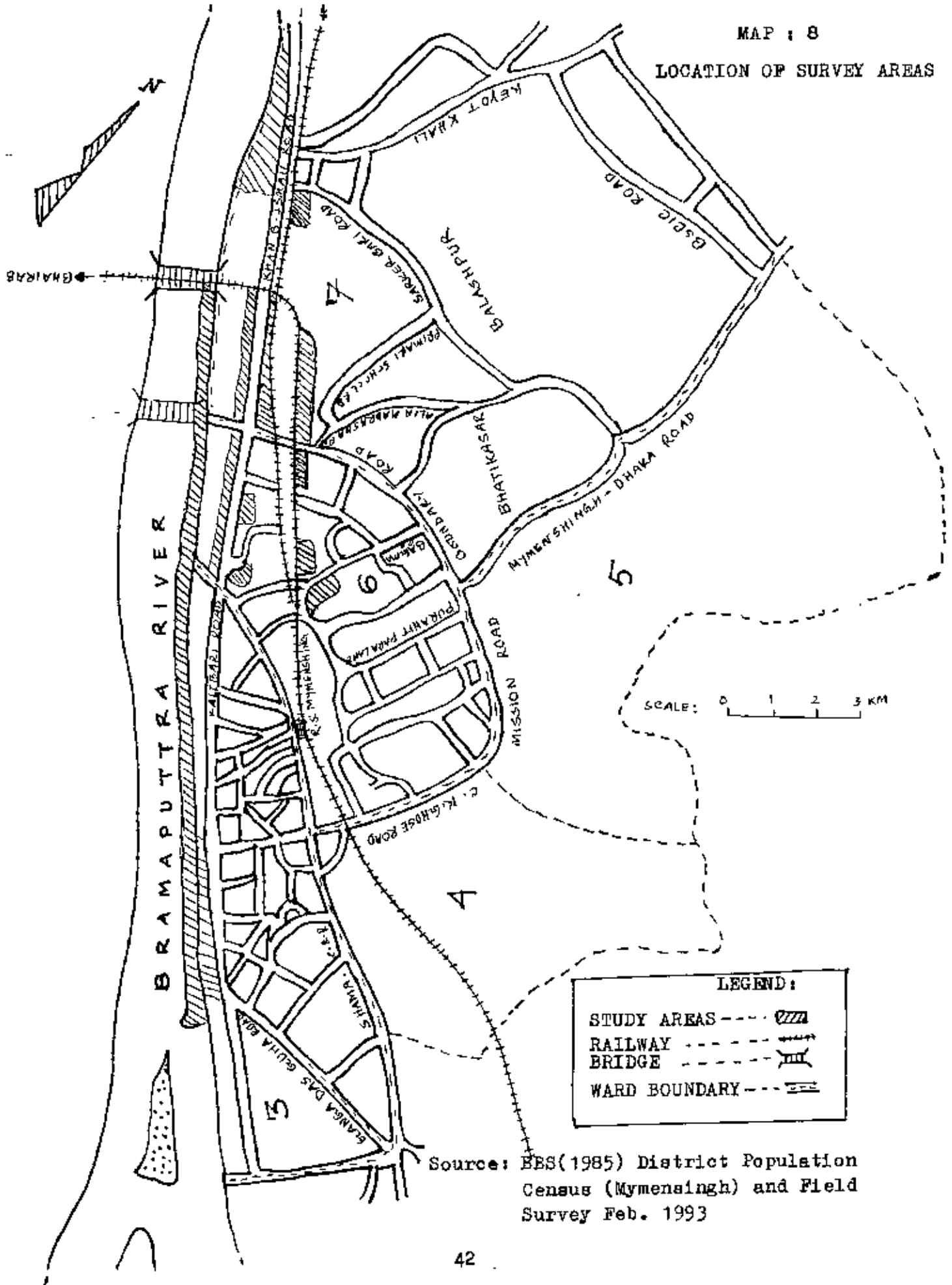


Source: BBS (1986), Small Area Atlas of Bangladesh, Govt. of the People's Republic of Bangladesh

MAP : 7
MYMENSINGH POURASHAVA AND LOCATION OF SURVEY WARDS



Source: BBS (1986), Small Area Atlas of Bangladesh,
 Govt. of the People's Republic of Bangladesh.



Source: CBS(1985) District Population Census (Mymensingh) and Field Survey Feb. 1993

Table 3.1 : Age and sex structure.

Ward no.	Sample population by age groups						Sex			
	Upto 5	6-14	15-29	30-45	46-55	> 55	Total	Male	Female	Total
3	26	39	85	64	20	36	270	141	137	278(29.33)
6	39	81	110	75	38	28	371	181	186	367(38.71)
7	21	65	92	67	38	24	307	168	135	303(31.96)
Total	86	185	287	206	96	88	948	490	458	948
	(9.07)	(19.52)	(30.27)	(21.73)	(10.13)	(9.28)	(100)	(51.69)	(48.31)	(100%)

Source : Field survey, Feb . 1993.

settlements. In ward 6 about 110 persons (11.6%) were within 15 to 29 years old but in newly created informal settlements (wards 3 and 7) only 85 (8.97%) and 92 (9.70%) persons were within 15-29 years old respectively. As the productive age group (15-29) were higher in ward 6, so the amount of children (up to 5 years) were comparatively higher (45.35%) in ward 6 than ward 3 (30.23%) and ward 7 (24.42%).

It may be observed that over 50% of the population are within working age group compared to about 28% in school age (primary education level) group and the rest 20% are of old-age, or already dependant or becoming dependant.

3.2.2. Family size of the study area (ward basis)

From the Table 3.2, it was found that about 5.33 % families have 1 member, about 31.56% have 2 to 3 members, about 40.89%

families have 4 to 5 members, about 14.22 % have 6 to 7 members and the rest about 8.0% have more than 7 family members. It was observed that the informal settlements existed in ward 6 is comparatively old and nearer the city centre than the ward 3 & 7, respectively.

The table demonstrates that the newer settlements have lesser number of people in the households; whereas the settlements which are longer time of inhabiting in the area have larger number of persons per households. This is a symptom which shows that the male member migrate to towns first alone or with one or two inmates of the family because of uncertainty. As time goes on the level of income increases and some sort of living arrangement is possible; through the head of the migrant family may bring other inmates of the family or relatives.

Table 3.2 : Family size in the study area

Family size	No. of families			Total
	ward no. 3	ward no.6.	Ward no. 7	
1	5(6.67)	2(2.67)	5(6.67)	12(5.33)
2-3	31(41.33)	17(22.67)	23(30.67)	71(31.56)
4-5	30(40.00)	27(36.00)	35(46.66)	92(40.89)
6-7	6(8.00)	19(25.33)	7(9.33)	32(14.22)
8-8+	3(4.00)	10(13.33)	5(6.67)	18(8.00)
Total	75(100)	75(100)	75(100)	225(100)

Source: Field survey Feb. 1993.

So the family size in ward 6 was comparatively higher than the other wards. About 13.33 % households have more than 8 members

in ward 5. Hence these households have more family members than the average family sizes. The average family size in the study area was 4.2 where the average household size of Mymenshingh district is 5.08 and national households size is 5.44.

3.2.3 Educational level of the families

(The household survey has revealed (Table 3.3) that the rate of literacy is on the low side, i.e., 49.19% and very few 0.11% have higher education, e.g. Degree. Among the literates 38.87% were primary education, 8.47% were secondary level education, 2.55 % were education in S.S.C level, 0.70 % were in H.S.C level. The illiteracy rate comparatively higher (62.99%) in ward 3 and the rate lower (34.05%) in ward 6. The informal settlements in ward 3 are newly grown on public land on the bank of the River, Bramaputtra. There was no educational institution in ward 3. So hence the secondary, S.S.C and H.S.C level of education comparatively lower than the other wards. It is illustrated that the informal settlements in ward 6 is older than the ward 3 and 7. So here the literacy rate higher than the ward 3 and 7. About 5.52 % people were in S.S.C level in ward no 6, whereas only 0.40 % and 1.06 % were S.S.C level in ward 3 and 7, respectively.)

The low level of education hardly insure better employment, most people can do odd jobs. Although it is not mentioned in the table under reference, the number of educated women must be on the low side. The persons having Degree or University level of education are perhaps living in the study area are by chance or they are living in these areas under desperate situation. So it is not quite certain that any programme of family planning, improvement in nutrition and better house keeping and environment would be difficult; or it may take

intensive orientation and training to upgrade them socially and economically.

Table 3.3 : Ward basis Educational level .

Educational level	ward no. 3		ward no.6		ward no.7		Total	
	No.	%	No.	%	No.	%	No	%
Illiterate	160	62.99	111	34.05	153	54.26	424	49.19
Primary	77	30.31	154	47.24	104	36.88	335	38.87
Secondary	16	6.30	36	11.04	21	7.45	73	8.47
S.S.C	1	0.40	18	5.52	3	1.06	22	2.55
H.S.C	-	-	6	1.84	-	-	6	0.70
Degree/ University	-	-	1	0.31	-	-	1	0.11
Others	-	-	-	-	1	0.35	1	0.11
Total	254	100.00	326	100.00	282	100.00	862	100.00

Source : Field Survey Feb, 1993.

Note : Under-aged (upto 5 years) persons are excluded in this Table.

3.2.4. Marital status of the family members

It was found from the study that percentage of the unmarried persons is almost the same in all the wards; and the percentage of the unmarried is higher than that of the percentage of the married. From table 3.4 it is evident that about 56.84 % respondents were unmarried, 39.21 % were married, 3.13 % were widow/widower and only 0.82 % were divorced/divorcee. The marital status is comparably higher (17.05%) in ward 6. About 9.74 % and 12.42 % were married in ward 3 and 7, respectively. As the earnings of the dwellers

of informal settlements (wards 3 & 7) can not meet up the basic needs, so the marital percentage is lower in ward 3 and 7. Uncertainty in income and employment has been one of the determining factors in marital status of the inhabitants. This may hold growth of population in check. But late marriage or no marriage breeds social problems and vandalism leading to unrest.

Table 3.4 : Marital status of the family members

Ward. No.	Married	Unmarried	Widow/ widower	Divorced/ Divorcee	Total
3	84 (19.74)	162 (18.79)	8 (0.93)	1 (0.12)	255 (29.58)
6	147 (17.05)	163 (18.91)	14 (1.62)	2 (0.24)	326 (37.82)
7	107 (12.42)	165 (19.14)	5 (0.58)	4 (0.46)	281 (32.60)
Total	338 (39.21)	490 (56.84)	27 (3.13)	7 (0.82)	862 (100.00)

Source : Field Survey Feb, 1993.

Note : Under-aged (upto 5 years) persons are excluded in this Table.

3.3 LAND AND LIVING STATUS

3.3.1. Land ownership pattern

It is shown in table 3.5 that 2.6 % of the residents acquired their land by inheritance, 7.2 % assumed access to land by rental process, only 0.9 % and 3.5 % land acquired by loan and savings respectively. About 55.0 % households have no land, they lived on public lands, 14.0 % of the respondents were residing on railway lands and 2.6% occupied the open space.

This table illustrates a typical situation in which access to land is initially managed by some people through underhand practices as well as muscle power. The build huts are rent out to the inhabitants. Any attempt to organize the dwellers may be challenged by the owners or mastans; so the idea of organizing CBOs is to be fulfilled through utilization of land by the Government agencies and organizations who should manage the land, plan and provide rental accommodation. An alternative might be that where the land is not likely to be used by the agencies, it should be sub-divided for self-help building. Some of the interviewee confessed that the land is actually owned by the Government and the land borrower occupied this land and use it as rent. But in survey period these type interviewee are counted as rented. So the public/Railway land percentage decrease in this table.

Table 3.5 : Land ownership pattern of the respondents

Nature of Land	Ward no.3	Ward No.6	Ward no.7	Total
Inherited	- no.	4 no.	2 no.	6(2.6)
Relatives	-	-	2 "	2(0.9)
Rented	1 "	14 "	1 "	16(7.2)
Gift	1 "	3 "	5 "	9(4.0)
Public	72 "	17 "	35 "	124(55.0)
Occupied open space	-	2 "	4 "	6(2.6)
purchased by savings	1 "	3 "	4 "	8(3.5)
Purchased by loan	-	1 "	1 "	2(0.9)
Railway's	-	11 "	21 "	32(14.0)
Other's	-	20 "	-	20(8.9)
Total	75(33.33)	75(33.33)	75(33.33)	225(100)

Source : Field survey Feb, 1993.

3.3.2. Type of expenditure for land

It is apparent from the table 3.6 that out of 225 households only 23 households (10.2 %) bear expenditure for land and the rest 202 households (89.8 %) did not pay anything for land. The expenditure here means, as also evident in table 3.5, some payments or salami to the mastans and the owners. Out of 10.2 % households who pays for lands; 7.1 % pay to the landowner and 1.3% pay the local mastans. 0.5% & 1.3 % respondents replied that they pay money to the Government authorities and Pourashava respectively. But actually maximum of them did not pay anything for the publicly owned land. One of the important finding is that payments for land by the dwellers are better in the cases of lands managed privately, i.e., by the mastans and the land owners. But in the case of publicly owned lands, payments by the dwellers is not regular or encouraging. This might be due to the underhand practices.

Table 3.6 : Nature of Land expenditure.

Ward no.	Expenditure for land			Expenditure given to				Total
	Yes	No	Total	Land owner	Local mastan	Govt. authorities	Pourashava	
3	3	72	75 (33.33)	1	2	-	-	3 (1.3)
6	18	57	75 (33.33)	14	-	1	3	18 (8.0)
7	2	73	75 (33.33)	1	1	-	-	2 (0.9)
Total	23 (10.2)	202 (89.8)	225 (100)	16 (7.1)	3 (1.3)	1 (0.5)	3 (1.3)	23 (10.2)

Source: Field Survey, Feb. 1993

3.3.3. Land purchasing tendency

In the study areas a large number of households spend a major portion of their income only for food. So maximum of them do not think of buying land in future. Table 3.7 shows that about 80 % households have no ability to purchase a piece of land. Only 20 % respondents expressed that they would purchase land in future to construct thier houses. This table indicates that there is a general feeling of securing access to land for house ownership, rather than living on rental accommodation. Perhaps Government sponsored land development schemes are appropriate in this context. They have ability to pay for raw land and are like to improve their income levels and thereby pay for the infrastructure development costs.

Table 3.7 :Land purchasing ability

Ward No.	Land purchasing ability head of the household		Total
	Yes	No.	
3	6	69	75(33.3)
6	23	52	75(33.3)
7	16	59	75(33.3)
Total	45(20.0)	180(80.0)	225(100.0)

Source : Field survey Feb. 1993.

3.3.4. Possessor of agricultural land.

The dwellers of the informal settlements are destitutes and are migrated from rural areas. So maximum of the households (92 %) have no agriculture land and only 8 % households have agriculture land. Out of the land owners 61.1 % have land

less than 10 kathas, 11.1 % have 10 to 19 kathas, 11.1 % have 20 to 39 kathas and 16.7 % have more than 80 kathas (Table 3.8). If land development schemes are undertaken and allotment of plots are ensured, the dwellers may be tempted to buy the developed urban land by selling agricultural land in their rural villages.

Table 3.8 : Possessor of agriculture land.

Ward no..	Cultivated land			Total Land in Khata						Total
	Yes	No	Total	<10	10-19	20-39	40-59	60-80	>80	
3	-	75	75 (33.3)	-	-	-	-	-	-	-
6	9	66	75 (33.3)	4	1	1	-	-	3	9 (50.0)
7	9	66	75 (33.3)	7	1	1	-	-	-	9 (50.0)
Total	18 (8.0)	207 (92.0)	225 (100.0)	11 (61.1)	2 (11.1)	2 (11.1)	-	-	3 (16.7)	18 (100)

Source : Field Survey Feb, 1993.

3.3.5 Place of former residence

The majority of the households of each ward lived in the same town but other paras/mahallas or lived in the same paras/mahallas. 58.2 % of the households resided at the same town but other paras/mahallas, 23.6 % of them lived in same para/mahallas and 7.1 % respondents lived in various Thanas within the same district. 9.3 % households answered that they came from other districts (Table 3.9).

Table 3.9 : Location of place before living here

Place of Residence	No of households			Total
	ward no.3	ward no.6	ward no.7	
Live in same para/mahalla	10	15	28	53(23.6)
Same town but other para/mahalla	53	39	39	131(58.2)
Same district but other Thana	3	9	4	16(7.1)
Other district	9	9	3	21(9.3)
Others	-	3	1	4(1.8)
Total	75 (33.33)	75 (33.33)	75 (33.33)	225 (100)

Source : Field Survey Feb, 1993.

The above table exhibits internal migration (within the city). The causes are, better opportunities, social violence and other desperate conditions, e.g. the present level of rent rises due to improvements that might be made by the owners.

3.3.6 Duration of living in the same locality

It has been seen that the majority of the sample households have been living in the same locality more than 5 years. From Table 3.10, about 68.0 % respondents are living in the same locality for more than 5 years, but out of 68.0 % a notable percentage were living for more than 10 to 20 years. Among them 7.6 % were living less for than 1 year, 8.9 % were living more than 1 year but less than 2 years, 7.1 % of them were living for more than 2 years but less than 3 years, 4.9 % were living for more than 3 but less than 4 years and the rest 3.6 % households were living for more than 4 but less than 5 years in the same locality of the study area.

Table 3.10 : Duration of living in the same locality.

Duration (Year)	No of Households			Total
	ward no.3	ward no.6	ward no.7	
Less than 1 year	9	6	2	17(7.6)
More than 1 but less than 2	13	4	3	20(8.9)
more than 2 but less than 3	9	1	6	16(7.1)
more than 3 but less than 4	1	7	3	11(4.9)
more than 4 but less than 5	4	2	2	8(3.6)
more than 5	39	55	59	153(68.0)
Total	75 (33.3)	75 (33.3)	75 (33.3)	225 (100)

Source : Field Survey, Feb.1993.

3.3.7 Perception regarding future place of residence

It has been shown in table 3.9 that 58.2 % households shifted their homesteads within the same town and in Table 3.10 shows that about 68 % households have been living more than 5 years. From this, it is clear that the residents changed or shifted their homesteads many years ago and now they are settled there permanently. So the Table 3.11 shows that 80.9 % households did not agree to change their homesteads. Only 4 % agree to shift their houses, if they achieve more income than the present income & 1.3 % respondents have tendency to go to other districts. Among them only 0.9 % give their opinion to go back villages and 4.4 % express that they will shift their homesteads in another paras/mahallas within the same town. The findings of this table indicate that the dwellers had the willingness to stay on the present lot provided that ownership of land and shelter is ensured.

Table 3.11 : Future living place of the respondents

Future residence	Ward basis households			Total
	ward no.3	ward no.6	ward no.7	
Living same para/mahalla	70	45	67	182(80.9)
Same town but other para/ mahalla	3	1	6	10(4.4)
Other district	-	3	-	3(1.3)
Go to village	-	2	-	2(0.9)
Depend on land owner	2	4	-	6(2.7)
Depend on job transfer	-	1	-	1(0.4)
If better income in other palce	-	8	1	9(4.0)
Others	-	11	1	12(5.3)
Total	75 (33.3)	75 (33.3)	75 (33.3)	225 (100)

Source : Field Survey Feb. 1993.

3.3.8. Locality leaving and land sacrificing tendency

The respondents of each ward face some problems which enhanced them to leave the localities. From table 3.12, it was found that among the households 50.7 % agreed to change or to leave their present localities and 49.3 % of them did not agree to leave the locality. It is revealed that 2.6 % households inherited land but maximum of them agreed to sacrifice land for locality development. Some households in ward 3 did not agree to sacrifice their land for development purposes. But Table 3.12 also shows that 96.4 % respondents agreed to sacrifice land and only 3.6 % of them refused to sacrifice land for any kinds of development of that locality.

However, there are varied opinion regarding sacrifice of land partially, it may also be possible to organize them through intensive discussion land re-adjustment process, as practiced during the early 1960s at Lalmatia, Dhaka.

Table 3.12 : Locality leaving and land sacrificing tendency:

Ward no.	Locality leaving tendency		Land sacrificing tendency		Total
	Yes	No.	Yes	No.	
3	37	38	71	4	75(33.3)
6	39	36	74	1	75(33.3)
7	38	37	72	3	75(33.3)
Total	114 (50.7)	111 (49.3)	217 (96.4)	8 (3.6)	225 (100)

Source : Field Survey Feb, 1993.

3.4. HOUSING CONDITION

3.4.1. Source of finance for house construction

The principal source of finance for house construction were from self-financing and representing 86.7 %, of all households, 6.7 % were rental and these houses were built by the houseowners. Other sources such as loan from Government, loan from Bank and loan from relatives were negligible i.e. 0.4 %, 0.4 % and 0.9 %, respectively. Only 1.8 % households have taken the NGOs help to construct their house, (Table 3.13). The table indicates that self-help building and self financing in construction of shelter would be possible.

Table 3.13 : Source of finance for house construction

Source	ward wise Households			Total
	ward no.3	ward no.6	ward no.7	
Self financing	74	48	73	195(86.7)
Govt. loan	-	1	-	1(0.4)
Bank loan	1	-	-	1(0.4)
NGOs help	-	4	-	4(1.8)
Loan from Relatives	-	1	1	2(0.9)
Land owner	-	14	1	15(6.7)
Others	-	7	-	7(3.1)
Total	75 (33.3)	75 (33.3)	75 (33.3)	225 (100)

Source : Field Survey Feb, 1993.

3.4.2 Nos. of Room of the families

Most of the dwellers of the informal settlements have only one room for use by the members of the family (Table 3.14), 75.1 % of them were in this category. 17.8 % of the households have been using two rooms. 4.4 % of the families used 3 rooms, 0.9 % had 4 rooms and 1.8 % of the sample households had 5 or more than 5 rooms. There exists congestion, crisis in the sites. There is need for more housing units if we consider 5.4 persons per household as per BBS census documents.

3.4.3 Area of each room

The urban poor are generally live in the informal settlements and with their minimum earnings they construct their houses within minimum floor space (Table 3.15). Of the total surveyed

Table 3.14: No. of rooms of the families

Ward no	No. of rooms					Total
	1	2	3	4	5& 5+	
3	54	13	6	2	-	75(33.3)
6	48	22	2	-	3	75(33.3)
7	67	5	2	-	1	75(33.3)
Total	169 (75.1)	40 (17.8)	10 (4.4)	2 (0.9)	4 (1.8)	225 (100)

Source : Field Survey Feb. 1993.

households about 36.0 % had floor area less than 50 sq.ft. Generally, the poorest, destitute and new comers live within this floor area. Majority of the respondents (49.8%) resided within floor space 50 to 80 sq. ft. The rest 8.4 %, 3.1 %, 0.9 % and 0.9 % have floor area 81 to 110, 111 to 140, 141 to 170 and 171 to 200 sq. ft. respectively. Only 0.9 % households have floor area above 200 sq. ft. In general the better off people fall into this group.

Table 3.15 : Average floor area of the houses in the study area.

Ward no.	Floor area in sq.ft.							Total
	<50	50-80	81-110	111-140	141-170	171-200	>200	
3	25	35	11	2	1	1	-	75 (33.33)
6	31	32	6	4	-	1	1	75 (33.3)
7	25	45	2	1	1	-	1	75 (33.3)
Total	81 (36.0)	112 (49.8)	19 (8.4)	7 (3.1)	2 (0.9)	2 (0.9)	2 (0.9)	225 (100)

Source: Field survey Feb. 1993.

3.4.4. Height of the room

The Table 3.16 shows that about 54.2 % houses have heights within 5 to 6 ft. Among them 7.1 % have height within 3 to 4 ft, 25.3 % have height within 7 to 8 ft, and 9.8 % have standard height 9 to 10 ft. Only 0.9 % houses have height less than 3 ft and 2.7 % have height more than 10 ft.

Table 3.16 : Average height of the room in the study area.

Height (ft)	Ward No			Total
	3	6	7	
<3	1	1	-	2(0.9)
3-4	2	11	3	16(7.1)
5-6	44	30	48	122(54.2)
7-8	17	21	19	57(25.3)
9-10	9	10	3	22(9.8)
>10	2	2	2	6(2.7)
Total	75(33.3)	75(33.3)	75(33.3)	225(100)

Source : Field Survey Feb, 1993.

3.4.5 Building materials used for wall and shade

3.4.5.1 Wall materials

The construction materials of the walls of the houses of the respondents of various kinds such as brick, tin, bamboo, straw, wood, mud etc. Among the households 39.1 % used bamboo for walls of the total houses of three wards (Table 3.17). 38.2 % of the households utilized bamboo and straw combinedly as wall materials. Only 4 % houses have pucca walls which are

existed in ward 6. Table 3.17 also shows that as wall materials 4.9 %, 10.7 %, 1.3 % and 1.3 % households used tin & bamboo, wood & bamboo, jute bag & bamboo and mud, respectively. The other 0.4 % households used various kinds of materials. From the table immediately, it is evident that such houses are prone to natural hazards and fire. House improvement gradually process with upward change in the levels of income, may therefore be a policy item and a component in urban poor's housing development programme.

3.4.5.2 Shade materials

The highest percentage of the households constructed shades with straw and bamboo combinedly. 37.3 % of the total houses of three wards have shades with straw and bamboo combinedly. Completely pucca or brick - cement houses were about 1.8 % of the houses. 17.8 % households used bamboo with polythine cover in their houses. The rest 13.3 % and 0.4 % of the houses shaded with tin and bamboo and jute bag & bamboo respectively (Table 3.17). The maximum houses of wards 7 and 3 constructed with straw because the straw comparatively cheaper than other materials and available in Mymenshingh.

3.4.6 Availability of housing materials, housing satisfaction and self-financing tendency

3.4.6.1. Availability of housing materials

Mymenshingh have a big forest area and stand on the bank of the River Bramaputra. Wood and straw are available here. For this reason 94.2 % of the head of the households replied that housing materials are available in Mymenshingh and only 5.8 % answered negative (Table 3.18).

Table 3.17 : Distribution of the houses by construction materials (wall & shade).

Construction materials		No. of Houses			Total
		ward no.3	ward no.6	ward no.7	
wall materials	Brick & cement	-	9	-	9(4.0)
	Tin & bamboo	1	7	3	11(4.9)
	Wood & bamboo	1	13	10	24(10.7)
	bamboo	29	36	23	88(39.1)
	Jute bag & wood	2	-	1	3(1.3)
	mud	-	2	1	3(1.3)
	straw and bamboo	42	7	37	86(38.2)
	Others	-	1	-	1(0.4)
Total		75(33.3)	75(33.3)	75(33.3)	225(100)
Shade materials	Brick & cement	-	4	-	4(1.8)
	Tin & bamboo	6	13	11	30(13.3)
	Straw & bamboo	39	10	35	84(37.3)
	Polythine & bamboo	20	17	3	40(17.8)
	Jute bag & bamboo	-	-	1	1(0.4)
	Tin & bamboo	10	31	25	66(29.3)
Total		75(33.3)	75(33.3)	75(33.3)	225(100)

Source : Field Survey Feb, 1993.

3.4.6.2. Self-financing tendency

Self-financing is an important criteria for development. In the study area, about 69.6 % respondents were agree to self-financing approach. But some of them were fearful about the cost of the land. If land could be supplied with minimum cost or long time basis, then they would agree to build up their houses on self-financing basis. The other 30.4 % have no ability of self-financing (Table 3.18). Majority of them expect that if their income increase than they will think about this matter.

3.4.6.3. Level of Satisfaction on Existing Shelter

The table 3.19 shows that about 48.9 % of the households were satisfied with their housing condition and the other 51.1 % were not satisfied. The reality of satisfaction is that the dweller of study areas constructed their houses on public and railway lands and this land is rentfree. So the respondents think, this condition is better and answered that they are satisfied with their present housing condition. The perceptions regarding satisfaction on the existing shelter depends on the fact that investment upgradation of house structures might go waste because there was no certainty that they would not face eviction.

Table 3.18 : Housing material availability, self-financing tendency and housing satisfaction.

Ward no.	Materials availability		self-financing tendency		Housing satisfaction	
	Yes	No	Yes	No	Yes	No
3	70	5	54	21	32	43
6	70	5	50	24	34	41
7	72	3	52	23	44	31
Total	212 (94.2)	13 (5.8)	156 (69.6)	68 (30.4)	110 (48.9)	115 (51.1)

Total Sample - 225

Source : Field Survey Feb' 1993.

3.5 BASIC UTILITY SERVICES

3.5.1. Water Supply

3.5.1.1. Drinking

It was found that the drinking water was not available in ward 3. In Kalirchar area the problem of drinking water was very acute. Sometimes the poorest groups of ward 3 drunk the river water. Table 3.19 shows that about 5.3 % of the households used the river water for drinking purpose. Majority of the respondents (37.8%) shared tubewells with other families. 7.8 % and 6.7 % used water from private and pourashava's tubewells. 25.2 % of them look NGOs facilities for this purpose, 4.0 % used wells, 12.0 % used pourashava's stand pipe and only 0.4 % shared pourashava's tap with other families.

3.5.1.2 Bathing

The maximum number of dwellers possessed no private tubewells, most of them (42.2%) took bath in the River, Bramaputtra. 24.5 % used pond's water , 4.0% used wells, 9.3 % shared tubewells with other families and 1.3 % used pourashavas tubewells. Only 6.2 % took bath in private tubewells and 12.5 % used the NGOs tubewells (Table 3.19), but maximum of them were women.

3.5.1.3 Washing

Majority of the households used the river and pond for washing their crocaries. Table 3.19 shows that 39.1 % of the respondents used the river water and 21.8 % used the pond's water. Only 7.1 % used private tubewells and 12.0 % shared tubewells with other families. The rest 2.7 %, 1.8 % and 2.2 % were using the pourashava's tubewells, pourashava's stand pipe and wells, respectively. Among them 13.3 % used the NGOs tubewells for washing their crocaries.

3.5.2 Toilet facilities

3.5.2.1 Ownership of toilet

Most of the households in the study areas have toilet facilities. Table 3.20 shows that about 40.9 % households used private latrine, 25.3 % have no latrine, 12.9 % used NGOs latrine, 17.8 % of them shared latrine with other families and the rest 3.1 % used latrine given by Pourashava.

Table 3.19 : Use of water in the study area

Use of water Source of Water	Drinking		Bathing		Washing	
	Total	%	Total	%	Total	%
Private tubewell	17	7.6	124	6.2	16	7.1
Pourashava's tubewell	15	6.7	3	1.3	6	2.7
Tap shared with other	1	0.4	-	-	-	-
Tubewell shared with other	85	37.8	21	9.3	27	12.0
Pourashava's Stand pipe	27	12.0	-	-	4	1.8
Well	9	4.0	9	4.0	5	2.2
River	12	5.3	95	42.2	88	39.1
Pond	-	-	55	24.5	49	21.8
NGOs tubewell	59	26.2	28	12.5	30	13.3
Total	225	100.0	225	100.0	225	100.0

Source : Field survey Feb, 1993.

3.5.2.2. Latrine structure and satisfaction

Comparatively the structure of latrines were better in ward 6 than ward 3 and 7 . Table 3.21 shows, out of 75 samples there was no pucca latrine in ward 3 and only 1 pucca latrine in ward 7 whereas 28 pucca latrine in ward 6 . On an average in three study wards, pucca latrine covered 12.9 %, semipucca 14.2 %, kutcha latrine 22.7 % and 26.2 % households construct their latrine with thatch materials. The other 24.0 % have no latrine. Among the households 72.9 % were not satisfied where only 27.1 % were satisfied (Table 3.21) with their latrine structure.

Table 3.20 : Toilet ownership pattern in the study area

Ownership Pattern	Frequency	Percentage(%)
Private	92	40.9
Shared with other families	40	17.8
No Latrine	57	25.3
NGOs	29	12.9
Pourashava	7	3.1
Total	225	100.0

Source : Field Survey Feb, 1993.

Table 3.21 : Latrine Structure and Satisfaction of the respondents

Ward No.	Structure of latrine					Satisfaction	
	Pucca	Semi Pucca	Kutchha	Thatch materials	Open space	Yes	No
3	-	3	14	22	17	9	66
6	28	18	13	10	19	24	51
7	1	11	24	27	18	28	47
Total	29 (12.9)	32 (14.2)	51 (22.7)	59 (26.2)	54 (24.0)	61 (27.1)	164 (72.9)

Source : Field Survey Feb, 1993.

3.5.3 Drainage facility

Drainage system in the three wards were absent or poorly developed. There was an insignificant percentage of drainage system in all the study areas. During the rainy season maximum of the study areas are flooded. Table 3.22 shows that 76.9 % respondents answered there was no drainage system and only 23.1 % have drainage system. Out of this 23.1 %, 12.0 % faced the drainage problem and 11.1 % did not face the problem

(Table 3.22). From table 3.23, it was seen that 51.9% faced the drainage problem causes of rainfall, 29.6 % of them faced the same problem causes of drain blocking and the rest 18.5 % households faced the drainage problem due to the lack of repairing the drain.

Table 3.22 : Drainage facilities in the study area

Ward no.	Drainage facility			Yes but face problem		Total
	Yes	No.	Total	Yes	No	
3	3	72	75(33.3)	3	-	3
6	32	43	75(33.3)	21	10	31
7	17	58	75(33.3)	3	15	18
Total	52 (23.1)	173 (76.9)	225(100)	27 (12.0)	25 (11.1)	52 (23.1)

Source : Field Survey Feb,1993.

Table 3.23 : Causes of drainage problem.

Causes	Ward basis response			Total
	Ward no.3	Ward no.6	Ward no7	
Rain-fall	2	10	2	14(51.9)
Drain blocking	1	6	1	8(29.6)
Lack of repairing	-	5	-	5(18.5)
Total	3(11.1)	21(77.8)	3(11.1)	27(100.0)

Source : Field Survey, Feb'1993.

3.5.4 Waste disposal facilities

It was found that there was no definite arrangement for disposing the waste materials within the study areas. Among the respondents about 56.9 % threw the waste materials nearer the houses, 15.6 % threw in the river/ponds, 20.0 % threw in the open spaces and 2.7 % heaped the waste materials on the roadside. Only 1.3 % and 2.7 % households used the Pourashava's drain and pourashava's drum/bucket to throw their garbage. The other 0.9 % have no certain place to dispose their garbage (Table 3.24).

Table 3.24 : Places of solid wastes disposal in the study area

Waste disposed to	Ward basis households			Total
	ward no. 3	ward no. 6	ward no. 7	
Pourashavas drain	1	2	-	3(1.3)
Open space	12	22	11	45(20.0)
Nearer the house	48	28	52	128(56.9)
Heap on road side	1	5	-	6(2.7)
Pourashava's drum	-	6	-	6(2.7)
River / Pond	12	11	12	35(15.6)
Others	1	1	-	2(0.9)
Total	75 (33.3)	75 (33.3)	75 (33.3)	225 (100.0)

Source : Field Survey Feb'1993

3.5.5 Electricity

It was found in the study areas that there was little access to electricity for homelighting. As 30.2 % households have been availing the facilities of electricity of which majority of them, are connected illegally. The other 69.8 % have no electricity, they used kupa (kerosene lamp) and hurricane lamp (Table 3.25). Out of the 69.8 %, 41.8 % have electric line nearer their houses. Due to the causes of bill paying capacity, primary cost, and lack of institutional cooperation 10.7 %, 17.8 % and 9.3 % of them could not avail the facility. Only 2.7 % of them replied no need electricity and 1.3 % showed various causes (Table 3.25).

Table 3.25 : Electric facilities in the study area

Ward no.	Electricity have in houses			Electricity existed nearer houses.		
	Yes	No	Total	Yes	No	Total
3	10	65	75(33.3)	16	49	65(28.9)
6	41	34	75(33.3)	28	6	34(15.1)
7	17	58	75(33.3)	50	8	58(25.8)
Total	68 (30.2)	157 (69.8)	225 (100.0)	94 (41.8)	63 (28.0)	157 (69.8)

Source: Field survey Feb. 1993

3.5.6 Internal footpath

As the houses under the informal settlements areas were very congested, so there was no brick built road or footpath. They used too narrow space as internal footpath. As 17.8 % households used the footpaths but maximum of them were kutcha and comparatively down than homestead. 82.2 % households have

Table 3.26 : Electricity nearer the houses but do not avail

Causes	ward basis households			Total
	ward no. 3	ward no. 6	ward no. 7	
No capacity to pay bill	4	5	15	24(10.7)
Primary cost high	7	13	20	40(17.8)
Institute do not cooperate	5	7	9	21(9.3)
No need	-	1	5	6(2.7)
Other	-	2	1	3(1.3)
Total	16(7.2)	28(12.4)	50(22.2)	94(41.8)

Source : Field Survey Feb, 1993.

no footpaths (Table 3.27) and they expressed that in rainy season the internal roads become sleepery, muddy and sometimes go under water. So they could not move easily due to the lack of brick built or widen internal footpath.

Table 3.27 : Brick built road connecting with residence

Ward no.	Internal footpath		Total
	yes	No	
3	1	74	75(33.3)
6	24	51	75(33.3)
7	15	60	75(33.3)
Total	40(17.8)	185(82.2)	325(100.0)

Source : Field Survey Feb, 1993

3.5.7 Health

The overcrowding, unsafe, unhygienic situation etc. are the general characteristics of informal settlements. As majority of them were very poor and have no ability to take care about food and medicine, they were suffering in various diseases. As they have no capability to purchase medicine from market, so maximum of them take the Government medical facilities. About 54.2 % respondents took the Government medical facilities and 45.8 % did not take that facilities. Only 15.6 % households avail the NGOs medicine but maximum of them were for babies and mothers. But the table 3.28 shows that out of the 15.6 % users, 14.7 % of them were benefited by the NGOs medicine.

Table 3.28 : Health facilities

Ward no.	Govt. facilities		NGOs facilities		Benefited by NGO		Total
	Yes	No.	Yes	No	Yes	No	
3	45	30	5	69	5	70	75(33.3)
6	34	41	16	59	15	60	75(33.3)
7	43	32	14	61	13	62	75(33.3)
Total	122 (54.2)	103 (45.8)	35 (15.6)	189 (84.4)	33 (14.7)	192 (85.3)	225 (100)

Source : Field Survey Feb.1993.

3.6 OCCUPATION AND MODE OF TRANSPORT

3.6.1. Type of occupation of the head of the households

The type of occupation in the study areas were in various nature. Out of 948 members, 86 person were in upto 5 years old. In table 3.29 it is apparent that majority of the person

in the study areas were day labour and small businessman. Table shows that there were 37.8 % day labours, 26.7 % small business holders, 10.2 % transport labour, 3.1 % begger, 4.0% factory labour, 2.2 % hacker, 9.8 % service holders, 1.3 % involve in agriculture work and 2.7 % housemaid/servant. The percentage of unemployed comparatively higher in ward 6 than ward 3 and 7, because the maximum dwellers of ward 3 and 7 were in day labour and transport labour.

Table 3.29. : Occupation of head of the households.

Occupation types	Ward wise distribution			Total
	ward no.3	ward no.6	ward no.7	
Transport labour	11	4	8	23(10.2)
Begger	2	2	3	7(3.1)
Factory labour	2	4	3	9(4.0)
Day labour	33	16	36	85(37.8)
Small business	12	27	21	60(26.7)
Hawker	2	2	1	5(2.2)
Service	3	9	10	22(9.8)
Agriculture	1	2	-	3(1.3)
Housemaid/servant	2	1	3	6(2.7)
Others	1	2	2	5(2.2)
Total	75 (33.3)	75 (33.3)	75 (33.3)	225 (100.0)

Source :Field survey Feb. 1993.

3.6.2 Tendency to change the occupation and training for changing the occupation

It was found in the study areas that majority of the respondents were unable to fulfil their basic needs with their

minimum earnings. So maximum households of the opinion about changing occupation. About 40.9 % households agree to change their occupation. May be this percentage will be increased if their daily earning increase than present. 59.1 % households refused to change their occupation, because most of them were living in the rentfree Government and railway lands. It was seen in Table 3.30, though 40.9 % respondents agree to change their occupation but only 8.9 % of them have taken training (informal) and the rest 91.1 % did not take training. As the dwellers of informal settlements in ward 6 were residing for a long time and the peoples were conscious about their future, so maximum of the sample households have tendency to change their present occupation.

Table 3.30 : Occupation changing tendency and have taken training to change the occupation head of the households

Ward no.	Occupation changing tendency		Training taken to change the occupation		Total
	Yes	No	Yes	No.	
3	33	42	6	69	75 (33.3)
6	42	33	10	65	75 (33.3)
7	17	58	4	71	75 (33.3)
Total	92 (40.91)	133 (59.11)	20 (8.9)	205 (91.1)	225 (100.0)

Source : Field Survey Feb, 1993.

3.6.3. Training cost bearing capacity

With the limited earnings, the dwellers of informal settlements were not agree to bear the training cost. Table 3.31 shows that about 92.4 % households have no ability to

bear the training cost. Only 7.6 % have capability to bear the training cost. The percentage of training cost bearing capacity comparatively higher in ward 7 and lower in ward 3.

Table 3.31 : Willingness to bear the training cost .

Ward no.	capacity		Total
	Yes	No	
3	1	74	75(33.3)
6	3	72	75(33.3)
7	13	62	75(33.3)
Total	17(7.6)	208(92.4)	225(100.0)

Source : Field Survey Feb.1993.

3.6.4. Mode of transport

In Table 3.32 it is apparent that the minimum head of the households (3.6%) used bus as their mode of transport. Among them, walking was the principal mode of transport for travelling to their working place. 83.6 % head of the households reached their working place on foot, 9.8 % used rickshaw as transport mode and other 3.1 % used various types of transport. But the Table 3.33 shows that majority (89.8%) of the head of the households did not face problem to reach their working place. Only 10.2 % faced the transportation problem highly . The majority of the families monthly income limits within Tk. 501-1000. 67.8 % of them can not save a single taka, so they have no capability to bear the transport cost and reached their working place on foot.

Table 3.32 : Distribution the head of the households according to mode of transport.

Mode of Transport	Word basis Households			Total
	ward no.3	ward no.6	ward no.7	
Walking	70	49	69	188(83.6)
Rickshaw	4	15	3	22(9.8)
Tempo	-	-	-	0.0
Bus	1	5	2	8(3.6)
Others	-	6	1	7(3.1)
Total	75(33.3)	75(33.3)	75(33.3)	225(100.0)

Table 3.33 : Residents are facing problem to reach the working place.

Ward no.	Facing problem		Total
	Yes	No	
3	7	68	75(33.3)
6	11	64	75(33.3)
7	5	70	75(33.3)
Total	23(10.2)	202(89.8)	225(100.0)

Source : Field Survey Feb. 1993.

3.7 MONTHLY INCOME OF THE FAMILIES

Generally the lower income group of people live in the areas of informal settlements. Table 3.34 shows that majority of the families (32.4% of the total) have monthly income Tk. 501-1000, 29.8 % of them earn Tk. 1001-1500 and 4.0 % of them were very poor and have an income up to Tk. 500 only. About 15.1 % of the sample families earn Tk. 1501-2000, 6.7 % have monthly income between Tk. 2001-2500, 4.0 % of them have earning of Tk. 2501-3000 and the rest 8.0 % of them earn more than Tk. 3000.

Table 3.34 : Monthly income of the families.

Monthly income(Tk)	Frequency(H/H)	Percentage(%)	Cu. percentage
Up to 500	9	4.0	4
501-1000	73	32.4	36.4
1001-1500	67	29.8	66.2
1501-2000	34	15.1	81.3
2001-2500	15	6.7	88.0
2501-3000	9	4.0	92.0
>3000	18	8.0	100.0

Total sample : 225

Source : Field Survey Feb. 1993.

3.8 SAVINGS

It can be seen from the Table 3.35, majority (67.6%) households could not save a single money for their future needs. About 16.0 % have savings within Tk. 1 to 100 , 11.5 % have savings Tk. 101-300, 4.0 % saved Tk. 301- 600 and only 0.9 % saved more than Tk. 600.

Table 3.35 : Monthly savings of the families

Savings	No. of Households.			Total
	ward no.3	ward no.6	ward no.7	
00	60	49	43	152(67.6)
1-100	10	10	16	36(16.0)
101-300	4	12	10	26(11.5)
301-600	1	2	6	9(4.0)
>600	-	2	-	2(0.9)
Total	75(33.3)	75(33.3)	75(33.3)	225(100.0)

Source : Field Survey Feb. 1993.

3.9 DISTANCE OF WORKING PLACE

It was seen that majority of the respondents were interested to reside nearer their working place. Table 3.36 shows that about 48.0 % households resided within 0.5 km. from their working place. The other 18.2 %, 13.8 %, 8.9 % and 2.7 % were residing within 1 km., 1.5 km., 2km. and 2.5 km., respectively from their working places. The rest 8.4 % households were residing far from their working place and this figure was more than 2.5 km.

Table 3.36 : Distance of working place of the residents

Distance (KM)	No of households			Total
	ward no.3	ward no.6	ward no.7	
0.5	52	32	24	108(48.0)
1.0	14	6	21	41(18.2)
1.5	4	14	13	31(13.8)
2.0	2	8	10	20(8.9)
2.5	1	4	1	6(2.7)
>2.5	2	11	6	19(8.4)
Total	75(33.3)	75(33.3)	75(33.3)	225(100.0)

Source : Field Survey Feb, 1993.

3.10 SHIFTING OF RESIDENCE IN THE SAME TOWN

It was seen from the study areas that the people lived in the old areas agree to shift their homesteads if their income increase than the present. 35.1 % respondents felt interest to shift their homesteads and 64.9 % did not agree to shift their houses. The Table 3.37 shows that the shifting tendency higher in ward 6 and lower in ward 7. In ward 3, a large number of informal settlements have built on public land. So primarily they were not interested to shift their houses but if the facilities of land created for them then they agreed to change their homesteads from one place to another within the same town.

Table 3.37 : Shifting tendency to other place in the same town.

Ward No.	Shifting tendency		Total
	Yes	No	
3	24(10.7)	51(22.7)	75(33.3)
6	39(17.3)	36(16.0)	75(33.3)
7	16(7.1)	59(26.2)	75(33.3)
Total	79(35.1)	146(64.9)	225(100.0)

Source : Field Survey Feb . 1993.

3.11 PERMISSION FOR CONSTRUCTION HOUSES AND INTERNAL FOOTPATHS

Generally the landless people are living in the informal settlement areas. A large number of informal settlements have built up on public and railway lands. So the majority (87.4%) of them did not take permission from landowners or respective authorities to construct their buildings. A few number (12.6%) of them have taken permission from the respective authorities. It was found in Table 3.38 that out of 12.6% households , 1.3% took permission from Pourashava, 4.1% took permission from the landowners and 5.4% constructed their houses on the basis of oral permission of Pourashava's Chairman or Ward Commissioners. Among the 12.6%, only 0.5% households permitted to build their houses by the local mastans (muscle men) and 1.3% households built their buildings taking permission from various sources.

Table 3.38 : Distribution the head of the households
according to permission to construct their houses.

Ward no	Permission		Total	Permission taken from					Total
	Yes	no		Pouza Shave	land owner	Chair man/ ward member	Mastan	other	
3	7	68	75 (33.3)	-	-	7	-	-	7 (3.2)
6	17	57	75 (33.3)	3	8	2	-	3	16 (7.2)
7	4	70	75 (33.3)	-	1	3	1	-	5 (2.2)
Total	28 (12.6)	195 (87.4)	225 (100.0)	3 (1.3)	9 (4.1)	12 (5.4)	1 (0.6)	3 (1.3)	28 (12.6)

Source : Field Survey Feb. 1993.

CHAPTER FOUR

**HOUSING PROGRAMME IMPLEMENTATION
PROBLEM**

4.1. LACK OF INSTITUTIONAL COORDINATION

Lack of coordination and cooperation among the various urban authorities and public utility agencies are making complexity to implement the housing programme. Lack of better coordination, delays occur in project preparation and implementation. Also due to the lack of cooperation among the Government agencies and the NGOs a continual development process does not emerge. The Table 4.1 shows that 85 % of the respondents think, it is essential on the part of the agencies to coordinate and to cooperate in undertaking appropriate steps in improving the shelter condition of the informal settlements. The rest 15 % answered negative.

Table 4.1 : Programme implementation problem causes of institutional coordination

Officers of the Institutions	Response		Total
	Yes	No	
RAJUK	8(40.0)	1(5.0)	9(45.0)
UDD	3(15.0)	-	3(15.0)
HSD	4(20.0)	-	4(20.0)
Pourashava & NGOs	2(10.0)	2(10.0)	4(20.0)
Total	17(85.0)	3(15.0)	20(100.0)

Source: Questionnaire survey, 1993.

4.2 ADMINISTRATIVE AND LEGISLATIVE CONSTRAINTS

Administrative and legislative powers are required to develop the new areas or to redevelop the old areas, these legal powers within the Pourashava Ordinance of 1977 (modified upto 30 September, 1988) are vested in the authorities of Pourashavas/Municipalities. But the areas out of the Pourashava boundary are developing privately. The haphazard constructions are making the situation, much more complicated, because there is hardly any space for developing physical and utility services. In Mymensingh, Kalirchar area is out of the Pourashava boundary, according to legislation, Pourashava is not responsible for this area. But the area is developing day by day privately. They do not maintain a meaningful sequence of construction activities. So in future if the area is taken within the Pourashava, then enormous problems can not find out a way of upgradation or re-development.

In 1985-86, a "Self-help scheme" was taken up by the H.S.D according to Government permission at Rupnagar, and at Mirpur, Dhaka, without the help of public money. After successful completion of the project, HSD undertook again some self-help schemes. But the Ministry of Finance make constraint in this considered that since the HSD was a Government Organization, it did not have the mandate to collect money from the people.

It is found that 85 % respondents are facing problems due to this kind of the administrative and legislative constraints as well. Only 15 % do not feel this problem. Table 4.2 shows that the respondents of RAJUK and HSD face similar problems.

Table 4.2 : Administrative & legislative constraints to implement project.

Officers of the Institutions	Response		Total
	Yes	No	
RAJUK	7(35.0)	2(10.0)	9(45.0)
UDD	3(15.0)	-	3(15.0)
HSD	4(20.0)	-	4(20.0)
Pourashava & NGOs	3(15.0)	1(5.0)	4(20.0)
Total	17(85.0)	3(15.0)	20(100.0)

Source : Questionnaire survey, 1993.

4.3 ABSENCE OF MASTER PLAN

Basically, a Master Plan is a broad framework document to control the development of a city. In absence of Master Plan each city will be developed haphazardly. As for example, the Master Plan of Dhaka city was prepared by the British Firm Minoprio and Spencely and Macfarlane in 1959 and the plan has become out dated. As a result, Badda, Donia, Jattrabari etc. has been built up privately in the fringe areas of Dhaka city. It is clear to all that for lack of Master Plan the housing units were developed haphazardly and the problems almost unmanageable by now.

Pourashavas are given planning power in the Pourashava Ordinance 1977, under this act Pourashavas are empowered to prepare for their own area Master Plan/site development scheme. But yet no plan has been prepared and implemented in practice. Table 4.3 shows that 100.0 % responsible authorities give opinion to prepare Master Plan for each medium sized

town. 40.0 % officers replied that the responsibility may be to given to the Pourashava to prepare the Master Plan, 45.0 % agreed to give responsibility to the UDD and 15.0 % of them agreed to give responsibility on the Pourashava & the UDD combinedly.

Table 4.3 : Need of Master Plan to develop the medium sized town and responsibility to prepare it .

Officers of the Insti- tions	Master Plan need		Responsibility to prepare it			
	Yes	No	UDD	Pourshava	UDD+Pou rashava	Total
RAJUK	9	-	3	3	3	9(45.0)
UDD	3	-	3	-	-	3(15.0)
HSD	4	-	2	2	-	4(20.0)
Pourashava & NGOs	4	-	1	3	-	4(20.0)
Total	20 (100.0)	-	9 (45.0)	8 (40.0)	3 (15.0)	20 (100.0)

Source : Questionnaire Survey, 1993.

4.4 INSUFFICIENT FUNDING

HSD is the major public agency responsible to construct the houses and for land development. But due to the lack of adequate budget allocation their outputs were not satisfactory. The Fourth Five Year Plan (1990-1995) also shows that for lack of adequate resource public sector agencies will not be able to meet the demand of housing for all groups of people. Table 4.4 shows that majority (80%) of the responsible authorities response that fund is not sufficient to implement

the housing project and 20.0 % answered negative.

One of the major problems of funding is that the payments are collected and deposited in the account of the Ministry of Finance; but adjustment and re-financing are not feasible because at national level these are almost always using in other priorities.

Table 4.4 : Availability of fund for housing programme.

Officers of the Institutions	Fund availability		Total
	Yes	No	
RAJUK	3(15.0)	6(30.0)	9(45.0)
UDD	-	3(15.0)	3(15.0)
HSD	1(5.0)	3(15.0)	4(20.0)
Pourshava & NGOs	-	4(20.0)	4(20.0)
Total	4(20.0)	16(80.0)	20(100.0)

Source : Questionnaire Survey, 1993.

4.5 POVERTY AND MIGRATION

Poverty and rural urban migration are the major constraints to implement the housing programmes. So the number of shelterless people are increasing in the urban areas day by day. For the resource constraints the Government has limited financial capacity compared to the burgeoning poor and therefore can hardly rehabilitate them in urban areas. Private sector agencies also do not feel interested because they think that housing programmes for landless people are unprofitable

investments, with the increase in poverty and rural-urban migration will make it unlikely to undertake housing programme for all the shelterless people. Table 4.5 shows, about 90 % respondents agree in the sense that poverty and migration create problem to implement the housing programme. 10 % feel, it is not a problem to implement programme.

Table 4.5 :Housing programme implementation problem due to poverty and migration.

Officers of the institutions	R e s p o n s e		Total
	Yes	No	
RAJUK	8(40.0)	1(5.0)	9(45.0)
VDD	2(10.0)	1(5.0)	3(15.0)
HSD	4(20.0)	-	4(20.0)
Pourshava & NGOs	4(20.0)	-	4(20.0)
Total	18(90.0)	2(10.0)	20(100.0)

Source : Questionnaire Survey, 1993.

4.6 PROBLEM OF LOCAL MASTANS (MUSCLE MEN)

It is fact, sometimes the legal actions are not enforced against the unauthorised constructions. Besides the demand for low-rent shelters is very high, therefore informal settlements are coming up in our urban areas.

It is seen that majority (55%) of the respondents think the local mastans(muscle men) are a problem to implement the housing programme in medium sized town. Because the mastans are the local leader and are using the public land and rent it

to earn money. So the housing programme on this land are obstructed by them. But 30 % think, it is not a major problem if the project handled by a strong authority and only 15 % do not answer anything (Table 4.6).

Table 4.6 : Problem of local mastan (muscle men) to implement the housing programme.

Officers of the Institutions	Response			Total
	Yes	No	Silent	
RAJUK	4(20.0)	2(10.0)	3(15.0)	9(45.0)
UDD	2(10.0)	1(5.0)	-	3(15.0)
HSD	4(20.0)	-	-	4(20.0)
Pourashava & NGOs	1(5.0)	3(15.0)	-	4(20.0)
Total	11(55.0)	6(30.0)	3(15.0)	20(100.0)

Source : Questionnaire Survey, 1993.

4.7 LACK OF SKILLED MANPOWER

For lack of skilled manpower housing programme can not be implemented properly and timely. It is observed that presently available manpower of development control agencies/ organizations like RAJUK, CDA, KDA and RTDA are overloaded with their regular assignments. Therefore, proper site inspection, serving notice, follow up activities and removal of constructions could not be possible. As a result, the deviating constructions are taken place on one hand and a huge number of unauthorised constructions are also being taken place in different parts of cities, particularly in the peripheral areas on the other hand¹. So for the lack of

1. Haque, J (1992), Existing policies and new approach to development control of major cities in Bangladesh, World Habitat Day, Ministry of Works.

skilled manpower the housing units are growing haphazardly. Table 4.7 shows that about 60 % officers response that skilled manpowers are shortage in this sector. 30 % of them give opinion that manpowers are sufficient in housing sector and the rest (10%) keep silent.

Table 4.7 : Required man power.

Officers of the Institutions.	Response			Total
	Yes	No	Silent	
RAJUK	3(15.0)	4(20.0)	2(10.0)	9(45.0)
UDD	-	3(15.0)	-	3(15.0)
HSD	2(10.0)	2(10.0)	-	4(20.0)
Pourashava & NGOs	1(5.0)	3(15.0)	-	4(20.0)
Total	6(30.0)	12(60.0)	2(10.0)	20(100.0)

Source : Questionnaire Survey, 1993.

4.8 LACK OF COOPERATION WITH THE DWELLERS

A good relationship among the institutions and dwellers should be developed, if the institutions cooperate with the dwellers and organized them, they will be enhanced and feel interested to develop their houses on self-help basis. Also, the institution can developed their savings tendency by creating savings groups. As a result, it will be easy to implement project of their areas. But maximum of our housing agencies do not cooperate after completing the projects.

It is seen that majority of the respondents confess that it is important to make good relation with the dwellers. But only 40

50 % officers cooperate with the dwellers of informal settlements and 50 % do not cooperate with them (Table 4.8).

Table 4.8 : Institutional cooperation with the dwellers of informal settlement

Officers of the Institutions	Response			Total
	Yes	No	Silent	
RAJUK	5(10.0)	2(10.0)	2	9(45.0)
UDD	1(5.0)	2(10.0)	-	3(15.0)
HSD	-	4(20.0)	-	4(20.0)
Pourshava & NGOs	2(10.0)	2(10.0)	-	4(20.0)
Total	8(40.0)	10(50.0)	2(10.0)	20(100.0)

Source : Questionnaire Survey, 1993.

4.9 INVOLVEMENT OF NGOS

It is well known that there is a positive role of NGOs in the field of housing. As of September 1992, total number of housing units financed by Grameen Bank stood at 1,45,062 all over the country.

Also in Mymenshingh, Concern of Bangladesh is involved to construct houses for the landless people. They constructed about 887 houses in the year 1987. Concern also constructed houses in Dhaka, Khulna, Chittagong, Syedpur, Sylhet and Netrokona. The performance of various NGOs in the field of housing have been shown in the article 2.5.8. So the role of NGOs in the field of housing can not avoid. 95 % interviewees agree to involve the NGOs and only 5 % do not agree to involve the NGOs to solve the housing problem in the medium sized town of Bangladesh (Table 4.9).

Table 4.9 : Involve the NGOs to solve the housing problem.

Officers of the Institutions	Response of the officers		Total
	Yes	No	
RAJUK	9(45.0)	-	9(45.0)
UDD	3(15.0)	-	3(15.0)
HSD	4(20.0)	-	4(20.0)
Pourashava & NGOs	3(15.0)	1(5.0)	4(20.0)
Total	19(95.0)	1(5.0)	20(100.0)

Source : Questionnaire survey, 1993

4.10 PLANNING CELL IN EACH MEDIUM SIZED TOWN

A planned city obviously needs a planning cell which will be responsible to control the illegal construction and initiate planned development. But in our country planning cell is absent in all medium sized towns. As a result the medium sized towns are growing haphazardly and unhygienic conditions are existing. Some housing programmes are taken by NGOs and the Government agencies haphazardly. Sometime they are working in the same localities but with no coordination. For lack of planning and controlling cell, viable housing programme can not reach the goal. So 95% of the respondents are agree to form a planning cell in each medium sized town, only 5% disagree with the proposal (Table 4.10).

Table 4.10. Distribution of the respondents according to their response about planning cell in each medium sized town.

Officers of the Institutions	Response of the officers		Total
	Yes	No	
RAJUK	9(45.0)	-	9(45.0)
UDD	3(15.0)	-	3(15.0)
HSD	3(15.0)	1(5.0)	4(20.0)
Pourashava &NGOs	4(20.0)	-	4(20.0)
Total	19(95.0)	1(5.0)	20(100.0)

Source : Questionnaire Survey, 1993.

4.11 POURASHAVA'S CAPACITY TO CONTROL THE INFORMAL SETTLEMENTS

It is obvious that there is no specific policy of Pourashavas to control the informal settlement in the medium sized town of Bangladesh. Irregular revenue collection, inadequate Government allocation, political instability, localization, lack of awareness and participation of the dwellers, lack of law enforcement, administrative constraints etc. are the major causes to implement a planned housing programme and to create the services facilities. So the capacity of the Pourashava to control the informal settlements has been decreasing day after day. Some areas outside the boundaries of the Pourashavas are developing haphazardly which will create problem in future as at Badda, Jattrabari etc. of Dhaka city. But the local Pourashava is not responsible for the areas, because the areas

exist outside of the Pourashava's boundary. Kalir Char, Kristopur, etc areas are out of the boundary of Mymenshingh Pourashava and now are growing haphazardly.

From Table 4.11, it is seen that about 70 % interviewees give opinion that Pourashava have no ability to control the informal settlements and the rest 30 % give positive answer.

Table 4.11 : Informal settlement controlling capacity of Pourashava.

Officers of the Institutions	Response of the officers		Total
	Yes	No	
RAJUK	2(10.0)	7(35.0)	9(45.0)
UDD	-	3(15.0)	3(15.0)
HSD	-	4(20.0)	4(20.0)
Pourashava & NGOs	4(20.0)	-	4(20.0)
Total	6(30.0)	14(70.0)	20(100.0)

Source : Questionnaire Survey, 1993.

4.12 POLITICAL COMMITMENT

Political instability is a problem for all kinds of development programmes. It is one of the major problems in the field of housing programmes. Because one after another Government are changing and also the programmes are changing with the changed emphasis of the Government in power. The major causes of the failure of the housing projects are lack of political commitment. The participants on the Seminar of National Housing Policy and National Housing Authority", 1993, suggested that political commitment was a key factor. Political commitment will be a national document which will be

followed by the present and the future Governments. The Government may be changed but document should not change. For this reason majority (70%) of the respondents identify that it is a major problem to implement the housing programme, specially for the landless people. Only 30 % answered negative (Table 4.12).

Table 4.12 : Effect of political commitment to implement the housing programme.

Officers of the Institutes	Response of the officers		Total
	Yes	No	
RAJUK	6(30.0)	3(15.0)	9(45.0)
UDD	3(15.0)	-	3(15.0)
HSD	4(20.)	-	4(20.0)
Pourashava & NGOs	1(5.0)	3(15.0)	4(20.0)
Total	14(70.0)	6(30.0)	20(100.0)

Source : Questionnaire Survey, 1993.

4.13 SCARCITY OF LAND AND HIGH LAND VALUE

Land is a scarce resource in Bangladesh and more so in urban areas. Therefore, any planned development requires Government intervention in land pooling and plot adjustment. Also the land value is out of the purchasing capacity of the dwellers of informal settlements. It has been shown in table 3.7 that 80.0% households have no ability to purchase a piece of land.

CHAPTER FIVE
SUMMARY OF FINDINGS

5.0 SUMMARY OF FINDINGS

Generally the destitute people came to the urban areas for jobs or works. They shall have to take shelter in the informal settlements because they can not afford rental accommodation in formally built housing areas. The present study has been conducted in the context of the problems of the dwellers of informal settlements in a medium sized towns of Bangladesh and to explore possibilities of improving their living conditions. The major findings of the study are summarised below.

5.1 GENERAL FINDINGS

With an interview of different relevant Government and Non Government Organizations, aged persons of the study areas, local leaders, voluntary organizations and observation and judgement of the researcher, the followings are the general findings:

- a) The medium sized town of Bangladesh like Mymenshingh are growing haphazardly due to the lack of planned development.
- b) Geographical features of Mymenshingh district is different from other districts. So maximum informal settlements have been built up on the bank of the River Bramaputtra.
- c) Pourashava can not supply the utility services due to the lack of sufficient revenue collection.
- d) In the context of Bangladesh poverty and unhygienic situation is a general phenomenon in the areas of informal settlements. They have no idea about the effect of the worst condition.
- e) The Non-Government Organizations (NGOs) such as Concern

and World Vision of Bangladesh are involved in income generation activities of the landless and lower income group of people.

f) There is a lack of integration of activities and coordination of all relevant agencies. There is no responsible authority to develop or to control the growth of informal settlements in the medium sized town of Bangladesh.

g) Lack of cooperation among the NGOs and the Government organizations.

h) A Slum Improvement Project (SIP) has been implementing by LGED and Mymenshingh Pourashava combinedly. But due to the lack of power distribution, there exists a complexity between LGED and Mymenshingh Pourashava.

i) Some NGOs have taken some important Government land on lease and constructed houses for the landless people. But this land is valuable and existed nearer the city centre. Approximate value of per bigha land 5 lakh (Local peoples opinion of Mymenshingh). So leasing programme nearer the city centre is uneconomic for Government

j) The fund available from Government is a need for more productive use for the urban poor who are living in the informal settlements and also need to create fund locally by community organization.

k) Majority of the dwellers of informal settlements in the medium sized town of Bangladesh feel unsafe.

l) Land is not scarce in medium sized towns. In Mymenshingh public land is available for housing programme.

5.2 FINDINGS FROM QUESTIONNAIRE SURVEY

- a) It has been found that majority of the households constructed their houses on railway lands and publicly owned land. About 55.0% houses are existed on public land and 89.8% of them did not pay rent for land.
- b) It has been observed from the sample survey that housing condition of the dwellers of informal settlements were not satisfactory. Only 48.9% people are satisfied with their houses. 38.2% walls and 37.3% roofs are constructed by thatch materials (straw & bamboo) and did not maintain uniformity. 75.1% of the residents were living in single room and 50.20% households were living within the floor space 50-80 sq.ft.(4.7-7.5 sq.m.).
- c) About 82.2% of the households have no footpaths and very congested in nature . Only one or two person can move in onetime and in rainy season it becomes muddy, slippery and create unhygienic condition.
- d) Regarding utility services, as the settlements have been grown illegally, so public services such as water supply, electricity are absent there. Only 30.2% households have taken the electricity but maximum of those were illegal. 42.6% respondents expressed that initial meter connection cost very high, so they can not take this facility. If scope is created for them, a notable number of households will agree to take the facility legally.
- e) It has been seen that a significant percentage of households have no access to human waste disposal facility. Only the ward 7 have some pucca and semipucca structure for human waste disposal but in ward 3 it is in worst position.

Sample survey showed that 25.3% households have no latrine, 17.8% shared latrine with other families and 12.9% have taken the NGOs facilities for this purpose.

f) In the study area, it is seen that majority of the households were facing the problem of pure water for drinking purpose. Only 7.6% households have private tubewells and the rest collected drinking water from various sources. In Summer, a notable number of households used river water for drinking purpose. For bathing and washing majority of them used river and pond's water. About 42.2% took bath in ponds. For washing purpose 39.1% used river water and 21.8% used ponds water.

g) Regarding transfer in another place within the city, a significant number (72.4%) of households agreed to shift their homesteads if their income increase than the present. 27.6% of them did not agree to transfer causes of free house rent.

h) Almost all the respondents lived in private, public and railway land agreed to sacrifice their illegal possession of land if Government takes any development programme. About 96.4% of them agreed to sacrifice land. But some of them like the mastans (muscle men), corrupt persons who occupied the public lands did not agree to do so.

i) Due to the lack of income generating activities a large number of people were unemployed in the study areas. 67.6 % people can not save a single taka. So it is essential to create adequate employment opportunities in the study areas.

j) Income data indicate that the area is not inhabited by higher and middle income groups of people. 36.4 % of the households have a monthly income of Tk.501-1000 and only 8% of the households have a monthly income more than Tk. 3000. So 59.1% of them were not satisfied with their present

occupation. They lived in the same place for a long period and they did not agree to shift their homesteads. Even they will fight for this land.

k) Sometimes the project implementation programme hindered by the local mastans(muscle men). So 55% of the responsible officers relevant with this field support this problem and also they expressed that political issue create problem to implement the programme.

From the above survey analysis and findings, everyone may confess that the physical structures and services condition of the study areas were not satisfactory. But the dwellers have tendency to develop their socio-economic condition by self-help basis. But due to the lack of appropriate policy and programme, they are depriving from the Government and NGOs help. So the present study suggest some policy approaches, alternative model projects and recommendations in Chapter VI, which will help to solve the shelter problem of the dwellers of informal settlements in a medium sized town in Bangladesh.

CHAPTER SIX.

**SOME POLICY APPROACHES,
ALTERNATIVE SMODEL PROJECTS,
CONCLUSIONS AND RECOMMENDATIONS**

6.1 INTRODUCTION

In the backdrop of skewed land ownership pattern, general poverty, deteriorating living conditions, lack of access to credit and lack of coordinated institutional arrangements at the national and local levels, and consequently, the propensity to the rapid growth of informal settlements, some policy approaches, probable alternative projects and recommendations are outlined in this chapter. Review of current thinking, recent approaches in government and some donor agencies and the case studies have been considered here.

6.2 SOME POLICY APPROACHES

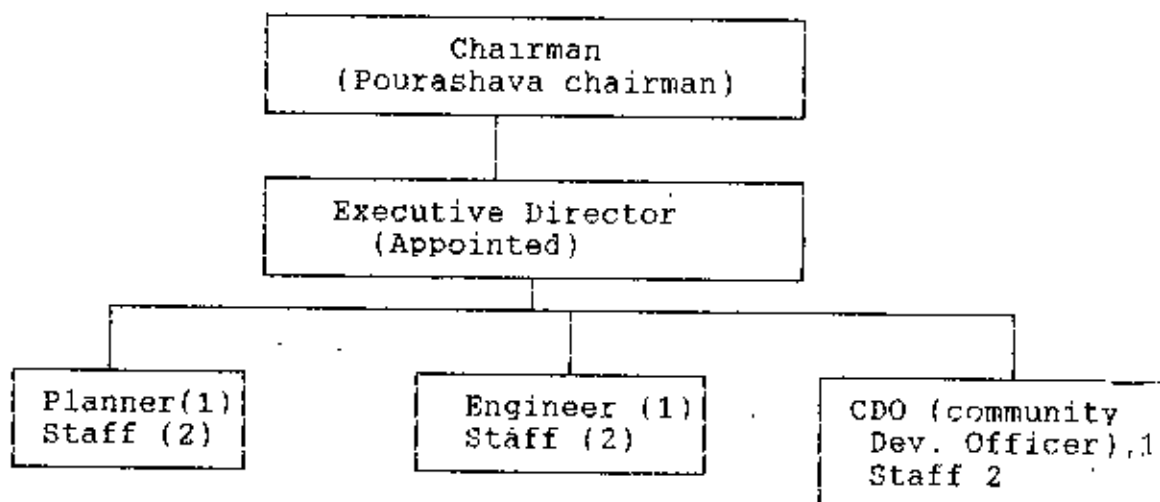
6.2.1 Administrative policy

It has been observed in the study area that the local Pourashava have no capacity to control the informal settlements due to the lack of revenue collection, adequate Government allocation, political stability, awareness and participation of the dwellers, administrative constraints etc. 70% responsible officers agreed that the Pourashava have no ability to control the informal settlement (Table 4.11). So an "Informal settlement Improvement Cell" will be formed in the body of Pourashava for planning, programing, project formulation, implementation and monitoring and also to coordinate with other development agencies (Government and non Government), which are now engaged to develop the medium sized towns. It will update data and information on the existing condition. In order to improve living conditions of the dwellers, this cell would prepare projects with affordable standard of services. In this process, the people will be organized in groups, through the Ward Commissioners, and the NGOs. The cell would consult with all agencies, in spatial

consequence so that there is no possibility of arising the problems of coordination. The cell will be formed with planners, Engineers and CDO (Community Development Officer) and Municipality Chairman will be the Chairman of the cell. Chairman of the cell will arrange monthly meetings to evaluate the project activities and future working schedule will be decided here.

A proposed organogram of informal settlement improvement cell is shown hereunder.

ADMINISTRATIVE MODEL STRUCTURE



6.2.2 Financial Policy

Since the Government is not likely to be able to meet the housing problems of the burgeoning poor it would take the role of facilitator mainly. In the study areas about 69.6% respondents agreed to self financing approaches. Taking this in view projects will be designed so as to generate similar other projects in the long run through recovery of costs at market rate of interest and inflation. Also the projects have been proposed, showing cost-recovery and utilization of the investment cost.

6.2.2.1 Illustrative Projects Supplementing and Complementing Financial Policy

At the beginning Government would supply the required land and the NGOs or Govt. also bear the costs of land development and services facilities. If public and railway lands are available then with the recovery of capital investment under project-I, Project-II will be started on publicly owned land. In case where publicly owned land is not available then Project-III will be started by purchasing land. The funding generated by Project Type I would be used for purchasing land for Project Type II. Fund for Project-III will therefore be derived with little or no Government financial help. From recovery of funds from Project-III, another project will be started and this will be a self-financing project. In all these projects, as elaborated in paragraph 6.3, shall have the following development planning principles;

- i) Each project shall have about 2 commercial plots which may be auctioned; this auction money will internally cross subsidize the cost of low-income plots.
- ii) Categories of projects would establish inter-project cross-subsidization.

6.2.2.2 Potential Recoveries:

In our financial policy the following costs will be recovered from the beneficiaries:

- 1) Land acquisition and development cost
- 2) Services cost (inclusive of equipment).
- 3) Staff cost.

6.2.3 Land Acquisition Policy

In Bangladesh, a significant number of Government Ministries, Directorates, Institutions and Municipalities are involved in the management of urban land but no single agency is entirely responsible for the execution of any project of land policy. The Ministry of Land however has been developing land policy and Land Information system. The Directorate General Land Records (DGLRs) keeps details of land titling; the Central Land Allocation Committee (CLAC) headed by the Minister of Land allocates land for big projects and the District Land Allocation Committee (DLAC) allocates land for small size projects. Also the functions and responsibilities of each agency are related to other agencies but not well coordinated. So the present study suggests an "Informal settlement Improvement Cell" which will take the responsibility with cognizance of relevant agencies to manage land for the urban poor in the medium sized towns. As scarcity and higher price of urban land is one of the major constraints to implement the housing project for the landless people in urban areas. In spite of the problems, the suggested cell will find out the provision of land such as publicly owned lands. It should be mentioned here that a housing area would provide for lower middle & lower income groups so that land price for the target groups could be internally cross subsidized. In the proposed alternative housing projects, less important public vacant or unallotted lands and excess lands under railway authority may be used. All kinds of activities relating with land acquisition will be conducted by the proposed cell through the Deputy Commissioner who is the head of the District land allocation. It is to be noted here that the Government individually is unable to meet the housing problems of the squatters, so the Government would take the role of facilitator in case of land acquisition, finance and counselling on shelter and in income generation. With respect

to the ability of the Government to supply land and finance three types of model projects stated in paragraphs 6.2.2 and 6.3 are suggested which will create less pressure on Government fund.

Scarcity and higher price of urban land is one of the major constraints to implement the housing project for the landless people in the city areas. As the cell is responsible to help to prepare the Master Plan and Landuse Plan, so that the cell will keep provision of land in Landuse Plan for the landless people. Identified less important public vacant or unallotted land and railway fallow land will be used for this programme. All kinds of activities relating with land management will be conducted by the cell.

6.2.3.1 Risks in the Proposed Projects

Sometimes problem arises to acquire land. Generally these are of two types:

1) Local problem: The local problem is mainly created by the local 'mastans' (muscle men) and land speculators. They first make a channel with the respective authority and occupy the public, semi-public and railway lands. They make informal settlements on this land and use it as rent. The mastans and speculators share the rent with the respective authority. Also they expect to sale the land in future, for this reason they create problems to acquire land. Land titling is another important task, because authorized and unauthorized transfers complicate and delay of land acquisition. The DGLRs should do this job.

In our study area 55.0% and 14.0% of the households are living on public and railway lands, respectively and 7.2% of them are rented (Table 3.5). According to their opinion the larger

number of the land owner occupy the public and railway land and are using it for renting with underhand practice. They also said that the land owners always cooperate with the local administration.

To overcome the problem direct involvement of the Government is essential and all kinds of land acquiring programme will be derived by the Government. Then the mastans and speculators problem will be solved and housing programme for urban poor will be reached at goal.

2) **National level problem:** Government's willingness is the major factor in the acquisition of land. Dishonesty of the respective authorities is an another important constraint to acquire land, because the responsible persons/authorities are making channel with the land speculators and mastans and are earning a lot of money. So when a programme is formulated, it is prohibited by the local mastans as well as the authorities. Lack of sufficient Government fund in this sector is an another major national problem.

So a powerful higher authority which will act for fund collection, Low Income Home Lending Process may be initiated for acquiring land and land development works.

6.2.4 Industrial zone policy:

The major issues of migration, rural to urban areas are poverty and unemployment. A study showed that about 40% and 32% of the slum dwellers in Dhaka city migrated due to poverty and unemployment (CUS, 1988). As they are living below poverty level, so they can not afford affordable house in the city area. In the other hand they are unable to bear the transport cost, so they are making informal settlements near about their working places.

In the study area, 48.0% households are staying within 0.5 km from their working place (Table 3.36). Among them 33.3% have tendency to shift their homesteads within the same town if their income increase (Table 3.37) and 59.1% households agree to change their present occupation (Table 3.30). So for industrialization labours are available in our medium sized towns.

According to the production, the industrial and commercial zones will be formed. As our study area (Mymensingh) is famous for jute and have a good communication facilities connected by the river Bramaputtra, so various types jute industries may be build up here. In the same way a tobacco industrial zone may be formed in Rangpur district. If industrial zone will be formed all over the country then employment opportunity will be created in their home district and the production cost will be reduced.

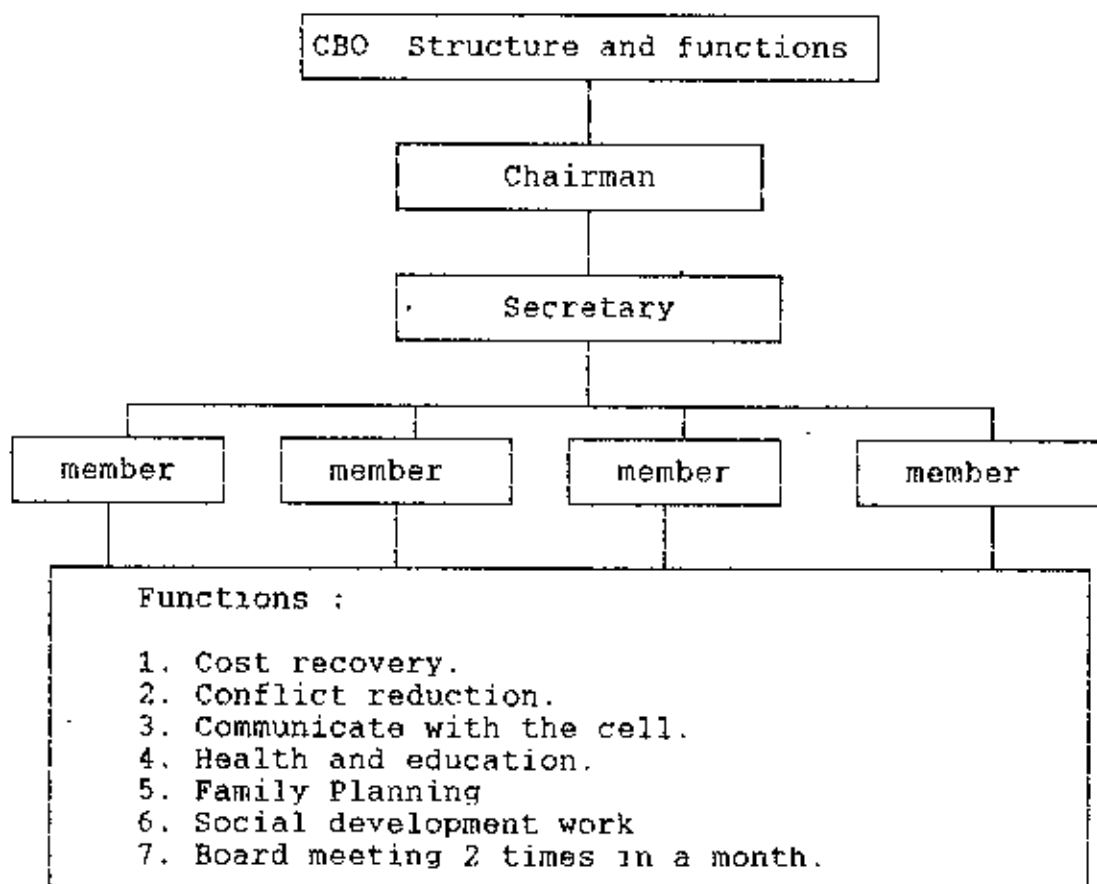
In this process settlements will be developed surrounding the industrial zones and help to reduce the flow of landless people towards the metropolitan cities.

So to overcome the settlements problem of the landless people, it is suggested to shift the industries from metropolitan areas to the medium sized town Government will arrange some facilities, such as, interest free loan or minimum interest, 2/3 years free electricity, land and communication facilities, etc. which will enhance the capitalist to make industry in the medium sized town.

6.2.5 Community organization policy:

Field level organization is essential to develop the informal settlements. It will help to understand the nature of problem and will enhance the dwellers to cooperate with the authority. Practically, 50% of the responsible officers did not cooperate

with the dwellers of informal settlement (Table 4.8). The suggested organization will take responsibility to group formation, cost recovery, project maintenance etc. All kinds of development works within project area will be derived by their direct participation. Each 20 families will make a group and a group leader (member of CBO) will be selected by them for 2 years. A Community Based Organization (CBO) will be formed with the leaders. The leaders will select one chairman and one secretary among them. The proposed CBO structure and functions of CBO are given below:



6.3 ALTERNATIVE MODEL PROJECTS

6.3.1 Model project-1 : Development of sites and services for 200 Lower income (Monthly income more than Tk. 3000) group of people at Mymenshingh.

It has been illustrated in Fourth Five Year Plan (1990-95) that due to the lack of adequate resource public sector agencies unable to meet the demand of housing for all groups of people. Also 80% of the respondents (Table 4.4) confessed that fund is not sufficient to implement the housing programme for all groups of people. So project-I will be a site and service type project for the low inclusive of the target group and middle income group of people. 200 families will be provided in this project. 4.7 acres public land will be used for this project and 66.91 square meter (1 Katha) land will be supplied for each family. The landuse of model project-I have proposed in Table 6.1 (Standard have been considered from various housing project of HSD).

In the project area the required land is not scarce. Initially as a facilitator Government invest only Tk. 73.00 lakh (excluding land value) for land development and services facilities. It is a sites and services project, so within 12 months all activities of the project will be completed. If Government is unable to supply land then Government bears all cost (Tk. 101.3 lakh) of the project-I. After twelve (12) month total recovery of the project will be Tk. 144.0 lakh and net benefit will be Tk. 42.7 lakh. The cost and recovery of the model project-I are shown in Appendix-II.

An alternative may be to involve the NGOs in various development programme. Govt. make commitment with the relevant NGOs and the NGOs will take responsibilities to implement the various development programme. Government may take the role of

guidance. The informal settlement improvement cell will act as a local Government agency. In this process Government minimum finance will be required to implement the housing programme in a medium sized town of Bangladesh.

6.3.2 Model project-II: Resettlement of 600 landless families at Mymenshingh (monthly income within Tk. 2000-3000)

It has been observed that 55.0% and 14.0% respondents constructed their houses on publicly owned land and railway land respectively (Table 3.5). Also the Table 3.34 shows that 10.7% respondents have monthly income within Tk. 2000-3000. So the model project-II will be formulated for 600 landless families whose monthly income within Tk 2000-3000. 33.457 sq. m. (1/2 Katha) plots will provide for each family. 7.5 acres land will be used for this project. The use of land for model project-II have proposed in Table 6.2 (Standard have been considered from various housing project of HSD). The project will depend on the availability of public and railway vacant lands. If public land is scarce then Government will purchase the railway land and primarily pay from the recovery to be made from the project-I and beneficiaries. The rest amount will pay within 10 years from the recovery of project-II. In the study area the railway land is comparatively higher than public land, so land development cost will be minimum. If public and railway lands are available, then project- I and project - II may start simultaneously. As project - I is a sites and services type, so all kinds of services and land development works of project - II will be conducted by the recovery of project I. It has been shown in Appendix-III that the total cost and recovery of project II will be Tk. 137.38 and Tk. 172.8 lakh respectively. Net profit of project-II will be Tk. 34.92 lakh. So it is possible to implement project-II with the recovery of project-I. To overcome the dominance of middle income groups in this project, after 10 years land

TABLE 6.1
Land use of project - 1

L A N D	D E S C R I P T I O N	Required land(acre)	percenta ge(%)
	200 residential plots each are 66.91sq.m (1 katha)	3.306	70.34
	Main road: (46/95mX2.44m)+(200X2.44m) = 602.56 sqm	0.149	3.17
	Branch road:(152.44mX1.52m)X4 = 926.83 sqm	0.229	4.87
	Dustbin : (2mX2m)X10 = 40 sq.m	0.009	0.19
	Main drain {46.95m+10m} X 0.7112}X2 = 81.00 sq.m	0.020	0.43
	Branch drain : (152.44mX0.4572m)X8 = 557.56 sq.m	0.138	2.94
	Mosque (I): 66.91 sq.m (1 katha)	0.017	0.36
	Primary school (I) : 66.91 sqm (1 katha)	0.017	0.36
	42 commercial plot (various sizes) = 1432.59 sq.m	0.354	7.53
	Linkage road, road side, street light = (3X20')X200 =1115.24 sqm	0.276	5.87
	Open space/Children park (2) = (374.33X2) sqm	0.185	3.94
	Total =	4.70	100.0

tenureship will be offered to them and the cell will maintain office record with an identity card and signature of the beneficiaries in order to maintain identity of the actual beneficiaries. Cost and recovery of the project-II are shown in Appendix-III. As project II will be a self-financing project, so if the non Govt. organizations are involved in various development programme, then Govt. will be profitted by the programme.

TABLE 6.2
Land use of project-II

Land Description	Land Required (Acres)	Percentage (%)
600 residential plots each are 33.457 sq.m. (1/2 katha)	4.961	66.15
Road: Main road -(73.16m x 2.44m)+ (200m x 2.44m) = 666.51 sq.m.	0.165	2.20
Branch road=(152.44m x 1.22m) x 12 = 2231.72 sq.m.	0.551	7.35
Dustbin: (2m x 2m) x 20 = 80 sq.m.	0.019	0.25
Drain: Main drain-((73.16m + 20m) x 0.7112m) x 2 = 132.51 sq.m.	0.033	0.44
Branch drain: (152.44m x 0.762m) x 24 = 2787.82 sq.m.	0.689	9.19
Tubewell: 60 nos. (1.5m x 1.5m) x 6 = 135 sq.m.	0.033	0.44
Mosque (1): 66.91 sq.m.(1 katha)	0.017	0.22
Primary School (1): 66.91 sq.m(1 katha)	0.017	0.22
50 Commercial plot (Various sizes) = 1877.8 sq.m.	0.464	6.19
Linkage road, Road side, Drain Street light, (2' x 20' free space for each family) = (2'x20'x600') = 2230.5 sq.m.	0.551	7.35
TOTAL:	7.5	100.00

6.3.3 Model Project-III: Resettlement of 500 landless families at Mymenshingh city. (Monthly income less than Tk. 2000)

This project will be alternative of project-II. If public and railway land is found to be scarce within the city areas then the project-III will be started. This project will be formulated for 500 landless families whose monthly income less than TK. 2000. 33.457 sq.m. (1/2 Katha) plot will provide for each family. 6.4 acres land will be required for this project and land will be purchased from the recovery of project-I. The land use of model project-III have proposed in Table 6.3 (Standard have been considered from various housing project of HSD). Also it is possible to provide housing loan from the recovery of project-I. Appendix-IV shows that the total cost of project-III will be Tk. 121.44 lakh (including housing loan Tk. 2000 per family) and it is possible to implement the project-III with the recovery of project-I. Total recovery and net profit of project-III will be Tk. 132 lakh and 10.56 lakh respectively. From the recovery of project-III after 5 years another 5 acres land will be purchased and in this process the project for landless people will continue. With minimum Government financial help, the researcher expects that within 12 years, land, housing and basic services problem of the dwellers of informal settlements in medium sized town will reach a permanent solution. The cost and recovery of the model project III are shown in Appendix IV. In the same way of project II, project III will be profitable for Govt. Because without Govt. financial help, the Govt. development programme will be continued and Govt. can utilize the money in another development programme.

TABLE 6.3
Land use of project-III

Land Description	Land Required (Acres)	Percentage (%)
500 residential plots each are 33.45 sq.m. (1/2 katha)	44.133	64.58
Road: Main road -(84.28m+200m) x 2.44m = 693.64 sq.m.	0.171	2.67
Branch road=(152.44m x 1.22m) x 10 = 1859.77 sq.m.	0.459	7.18
Dustbin: (2m x 2m) x 20 = 80 sq.m.	0.019	0.29
Drain: Main drain-(84.28m x 0.7112m) x 2 = 119.88 sq.m.	0.030	0.46
Branch drain: (152.44m x 0.762m) x 20 = 2323.19 sq.m.	0.574	8.97
Tubewell: 60 nos. (1.5m x 1.5m) x 40 = 112.5 sq.m.	0.028	0.44
Mosque (1): 66.91 sq.m.(1 katha)	0.017	0.27
Primary School (1): 66.91 sq.m(1 katha)	0.017	0.27
50 Commercial plot (Various sizes)	0.493	7.70
Linkage road, Road side, Drain Street light, (2' x 20' free space for each family) = (2' x20' x500)	0.459	7.17
TOTAL:	6.4	100.00

6.4 CONCLUSION AND RECOMMENDATIONS

The Government, according to the recent National Housing Policy 1993, this correctly believe to take steps to establish a National Housing and Urban Development Council. A National Housing and Urban Development programme planning by the Government and UNDP is also being prepared. The council will, among other things, undertake necessary steps to implement the programmes perhaps during the Fifth Five Year Plan period(1995-2000). The upgradation of informal settlements in all cities including Mymenshingh will also be coming under the purview of the council along with the programme. The Government is also likes to undertake a housing programme for the urban poor with a home lending programme support.

In the absence of appropriate policy and guidelines it is very difficult to provide affordable shelter for the dwellers of informal settlements however it is compelling to do so. The value of land, services and facilities must not exceed the amount which the dwellers can afford to pay. The following proposals are recommended as the policy and guidelines to improve the informal settlement in a medium sized town of Bangladesh:

6.4.1 MACRO LEVEL ACTION PLAN

i) To overcome the lack of institutional coordination, there is a need to rationalize relationships between local Government and other levels of public administration, ensuring that appropriate responsibilities and powers are developed within local Government. There is also a need for creating coordination between all the Governmental actors, through appropriate legal and institutional arrangements. To strengthening the institutional coordination, create

institutions capable of formulating and executing policies and programmes.

ii) Master Plan is essential for each medium sized town of Bangladesh, because Master Plan is a broad outline for land and infrastructure development and land use control document of a city. A Master Plan will indicate, how the city will develop in future, so cent percent responsible officers confessed that Master Plan is essential for each medium sized Town of Bangladesh. Local Pourashava will follow the Master Plan for all kinds of construction and development programmes. The cell will take responsibility to help to prepare the Master Plan and finally it will be approved by Ministry of Works and adopted by the Pourashava. As a national guideline, the National Housing Policy recently approved by Government should serve as the apex level instrument. As a follow up there should be a national infrastructure and housing development programme. These programmes must be approved and implemented by a high powered National Housing and Urban Development Council. The UDD should act as the Technical Secretariat for the Council. The Council will advise the Planning Commission.

iii) To control the rural urban migration "Thikana or Gucha Gram" now "Adarshaw Gram" programme in the rural areas will be enhanced by the Government and will create it effective with income generating activities. Government also may invest more resources through different development programmes and create job opportunities. This projects will be conducted only by the landless rural people.

iv) Some loan programme for setting up small scale industries by the NGOs and Government combinedly within the project area if undertaken would be useful for employment and income generation of the beneficiaries. Increase in income and

employment would contribute towards increasing their financial capacity. The rate of interest should be low, so that the middle class or higher class would be interested to establish small scale industries within the project areas.

6.4.2 MICRO LEVEL ACTION PLAN

i) An informal settlement improvement cell within the Pourashava for planning, programming, project implementing, fund generating, monitoring and also to coordinate with other development agencies (Government & Non Government) which are now functioning to develop the medium sized town. It will also take the responsibility to collect data about the existing condition of informal settlements and with respect to the data on standard of affordable serviced land. Programme, will be selected by the cell in consulting with the people and involved agencies. The cell will be formed with planners, engineers & social scientists and the Pourashava Chairman will be the Chairman of the cell as proposed earlier.

ii) In Mymenshigh city, maximum informal settlements have been built up on the public and railway lands. With their limited earning they are unable to purchase a piece of land to construct their houses. So a policy at local level within the framework of the National Housing Policy will be made for supplying land to the target groups. There is a great opportunity in ward 3 to organize the landless people. Only sites and services programme can be taken in ward 3 with minimum cost. Same programme will be taken in other medium sized towns where the characteristics of town like Mymenshigh City exist.

iii) Malancha and Adarshaw Colony can be shifted from ward 6 to ward 3, because this two colonies are existing on Government owned valuable land and near the city centre, if

they are shifted, they will stay almost at same distance from the city centre. Same facilities will be created by the NGOs as well as Government in the new project areas. As a result public valuable land will free and Government can utilise this land as profitable purpose.

iv) Government will construct middle class housing units in the areas of Malancha and Adarshaw Colony. As a result some informal sector jobs will be created and also the Government can easily recover the money from the beneficiaries because they have ability to pay for the appartment cost. Government can utilise this recovery money for developing the informal settlements.

v) A big Jute mill stand on the bank of the river Bramaputtra just opposite of the Mymenshingh city. As Mymenshigh is famous for Jute production, so if another jute mill is established nearer the existing jute mill. then a large number of employment will be created and a large number of people will be shifted from the city areas.

vi) Bihari camp existed in ward 6 where almost all the households agree to go back to Pakistan. So if the Government creates opportunity for them, near about 500 families will be shifted from the city areas.

vii) In the study areas, the NGOs which are now involved to income generating activities for the landless people like Concern, World Vision of Bangladesh should be enhanced and their activities will be concentrated in the specific areas. Informal settlement improving cell can act as a guidance.

viii) The cell should adopt some policies so that some employment through such activities as garbage disposal and cleaning drain will be created by pourashava within the

settlements. All employees will preferably be the resident of the project areas.

ix) As 26.7% and 10.2% of the households are petty businessmen, transport labours, so the transportation system must be improved in the project area, so that they can easily park with their vehicles like rickshaw etc. Also some spareparts and similar small scale businesses will be created within the project areas.

x) Community participation is an important factor for better achievement of the housing project. So that the beneficiaries must be involved in all stage of planning, implementing, maintenance and monitoring the project.

xi) The cell trained their sub-ordinate and evaluate their activities regularly. Also the field level training will be arranged, by the cell. As a result skillness will develop among the workers.

xii) For strengthening the local Pourashava, first it is essential to improve financial management by improving tax collection, powers and strengthening capacities in budgeting and cost accounting. A tax collection team should be established and it must be powerful. An alternative may be to lease out the jobs of collection of rates and taxes. If the revenue collection increases and then it is possible to create the utility services in all areas of the Pourashava and also in the informal settlement areas.

xiii) Field level organization is essential to develop the informal settlement like Sirilanka, Malaysia, Thailand etc. It will help to understand the nature of problem and will enhance the dwellers to cooperate with the cell. Also the cell will take responsibility to group formation and all kinds of

development works will be derived by the groups. In this process local 'mastans'(muscle men) problem may be solved to implement the programmes.

xiv) The cell will act as a coordinator. All the activities of the NGOs and Government will be conducted by the cell. By this process the lack of coordination and cooperation will be reduced.

6 . 4 . 3 C O N C L U S I O N

Desperate growth of urban population are creating the informal settlements in the city areas and the urban poor are the dwellers of informal settlements. These people play a critical role in the dynamics of urban growth and development. So the first important condition in prescribing any pragmatic solution is the positive attitude of the Government and local bodies towards the housing problem. Informal settlement may be studied further at planned and unplanned areas. The present study have focused on unplanned areas in a medium sized town where the dwellers have no land right and civic services are absent or very poor.

In accordance with the nature of housing problem, this research has identified some policy approaches and some model projects which will be applicable to meet up the housing problem of the dwellers of informal settlements in a medium sized town of Bangladesh. Some recommendations are presented based on the findings of the study conducted on the areas of informal settlements but those are not end by themselves. So further study and experimental pilot projects will be required on the topic "informal settlement".

APPENDIX

APPENDIX-I
HOUSING POLICIES DURING THE
FIVE YEAR PLAN PERIOD

The housing situation in Bangladesh is deteriorating with time. Both the public and private sector do not even meet a fraction of the total housing need. For tackling this serious problem, more emphasis need to be given to housing for low-income people. To cope with the housing problem, The First Five Year Plan (1973-78) formulated the following policies -

- a) building of multistoried apartment houses within the urban areas for low and lower middle income groups in the public sectors.
- b) building of minimum shelter in a planned environment.
- c) development of " Sites and Services Schemes" through the urban development agencies and local bodies for building apartment houses.
- d) development of cooperative and other housing finance institution.
- e) providing a planned environment for temporary settlements as temporary measures with a view to develop these into proper housing estate in future.
- f) framing adequate legislation and building bye-laws, Housing Codes and deviding and controlling the development.

The Two Year Plan (1978-80) included the following housing policies : a) to control the hapazard growth of urban areas and human settlements, it is necessary to strengthen the legal position of these agencies and also to ensure strict enforcement of the Provision, b) it is suggested that serious consideration should, therefore, be given for creation of an autonomous body like a National Housing Authority for large scale construction of low income housing units to tackle

severe shortage of housing in urban areas .c) as urban land is scarce, so DIT (now PAJUK), CDA & KDA acquire a large amount of urban lands and distribute smaller plots to the lower income group of people.

Major policies of housing sectors during the Second Five Year Plan (1980-85), were :

- a) to construct a large number of low cost semi-permanent housing units for public servants and lower the standards of structure for reducing the cost.
- b) provision of developed land, utilities and easy term finance.
- c) reduction of present entitlements of residential accommodation with a view to providing more accommodation units with the available resources.
- d) opportunities of housing to be provided where the Government servant housing are not available.
- e) provision of small service plots with nucleus units to Government employees on hire-purchase basis and
- f) provision of suitable land, services and utilities and easy terms of finance to construct houses of Government, Semi-Government and cooperation employees so that they can built their own houses.

Third Five Year Plan(1985-90) included the following housing policies:

- a) as the public sectors unable to meet the housing problem, therefore it is needed to formulate necessary policy prescriptions for stimulating expanded private sector participation.
- b) public sector investment will be made only in those areas where it is inescapable, such as construction of residential buildings, road construction, water supply etc.

- c) rehabilitation of squatters families will also be the responsibility of the public sector and for some socio-economic groups the Government will provide core houses on self-financed basis.
- d) to stimulate private investment in housing in district towns, the Govt adopted the strategy of "Seed fund" during the Second Plan Period for development of small serviced plots for the low and middle income groups of people. This strategy will continue to be followed during the Third Plan Period also.

The policies of Fourth Five Year Plan (1990-95) included :

- a) for lack of adequate public resources, it is need to formulate necessary policy prescription to stimulate expanded private sector participation.
- b) The Government will continue construct of minimal public servant's housing in locations where services are essential and housing facilities in general are scarce.
- c) middle and lower income groups of people will be allotted plot by the City Development Authorities. The Government will continue to provide building materials at a reasonable cost in the market so that the people can build their own houses. The relevant departments will continue to provide utility services and technical support for housing.
- d) The Government will continue to take up integrated area development projects with environmental improvement in urban fringe areas of Dhaka and Chittagong with likely assistance from the World Bank and the ADB during the plan period.
- e) The Housing and Settlement Directorate (H.S.D) may be converted into a National Housing Authority (NHA) which will appeared as an autonomous body. The NHA will mobilises both local and foreign aided funds for housing

- the low and middle income group of people.
- f) In order to cater to the needs of funds for housing, a private sector Housing Bank may be created and the existing HBFC may be reconstituted.
 - g) A National Housing Council will be formed to lay down national housing policies and programmes with the mode of financing.
 - h) The Government will continue to undertake cluster housing programmes for rehabilitation of the landless people in the locations where khas lands are available. This programme will be tagged with income generation activities.
 - i) during the plan period, Government undertake a low cost rural housing construction programme with the UNDP assistance.

APPENDIX-II MODEL PROJECT-I

Name of the Project : Development of sites and services for 200 Lower income (more than Tk. 3000 per month) group of people at Mymensingh .

Project Period - 12 months.

Facilities :

- 66.91 sq m (1 khata/20'X60') plot for each family
- Main and branch road.
- Water supply.
- Street light
- Dustbin
- Drain (pucca)
- Mosque
- Primary School
- Market (2 plot auction for cross subsidization)

Project Cost .

- | | |
|-----------------------------------------------|------------|
| 1. Land 4.7 acre @ Tk.6 lakh per acre | 28.20 lakh |
| 2. Land development : earth work 7' | |
| Total earth work (4.7X4046.86X10.76X7) | |
| cft= 40112.93cu.m @ Tk. 107.12 per cu.m | 42.98 " |
| 3. Road : | |
| Main road 602.56sqm | |
| -Box cutting - 30.48 cm | |
| - Sand filling - 15.24 cm | |
| - Edging | |
| - Brick flat soling | |
| - 6" stone chips | |
| - 1.5" bituminous carpetting | |
| @ Tk. 895 per sq.m | 5.39 " |
| - Branch road: 926.83 sq.m @ Tk.160 per sq.m. | 1.48 lakh |

4.	Water supply : (46.95m+200m)+152.44mX8) = 1466.5m 6" - 4" pvc pipe line with instalation cost @ Tk. 431/= per meter	6.32 "
5.	Stret light : 1466.5m @ Tk 6 lakh per km. will all cost	8.79 "
6.	Dustbin : 10 nos. (1 for each 20 families) - 7.62 cm brick soling - 4 sqm floor area - 1.5 m wall height @ Tk.3000 per unit	0.30 "
7.	Drainage facilities : Main drain : 113.9 m. - Brick flat soling. 0.5" plaster with net cement finishing (NCF) @ Tk. 336 per sqm.	0.38 "
	Branch drain : 152.44X8 = 1219.52 m (50.8 cm deep, 45.72 toop width) @ Tk. 236 per meter	2.88 "
8.	Mosqur (I) @ Tk. 1 lakh per mosque	1.00 "
9.	Primary school @ Tk. 1 lakh per school	1.00 "
10.	Planner,Engineer & CDO Salary @Tk.5000 per month	1.80 "
11.	6 staff @ Tk. 2500 per month	1.80 "

	Total Cost Tk.	101.30 "

COST RECOVERY :

1.	200 servised plots will be sold to the lower income group @TK. 60,000 per plot	120.0 lakh
2.	40 commercial plots (various sizes) to the lower income group of people @TK. 60,000 per plot	24.0 lakh

	Total -	144.0 lakh

Net profit : Total Recovery - Total cost
= 144.0 lakh - 101.3 = 42.7

Benefit cost ratio = 144.0/101.3 = 1.4 : 1

APPENDIX-III
MODEL PROJECT-II

Name of the Project : Resettlement of 600 landless families
at Mymenshingh (monthly income Tk.1500-3000)

Project period : 18 months.

Project facilities :

- 33.46 sq.m (0.5 katha) plot for each family
- main and branch road
- water supply(communal tubewell)
- street light
- dustbin
- drain(pucca & kutcha)
- Floor flash (P.F) latrine for each family
- Housing loan Tk.2000 per family
- Mosque (1)
- Primary school/vocational centre (1)
- Market (2 plots auction for cross subsidization)

Project cost :

1. Land 7.5 acre (22.67 bigha) @Tk 4 lakh per acre 30.00 lakh
2. Land development : with 5' depth (7.5X4046.86X
10.76X5)cft=45721.42 cu.m @ Tk.107.12 per cu.m 48.97 "
3. Main road : 6"stone chip and 1.5" thick bituminous
carpetting 666.51 sqm @ 895 per sq. m 5.96 "
Branch road : 2231.72 sqm @ Tk. 160 per sqm 3.57 "
4. Water supply : 60 nos tubewells (1 for each
10 family) @ Tk. 5000 per unit 3.00 "
5. Street light : (73.16m+200m)+(152.44mX12)=
2102m @Tk. 6 lakh per km. 12.61 "
6. Dustbin : 20 nos. (1 for each 30 family)
@ Tk. 3000 per unit 0.60 "
7. Main drain(73.16+20)mX2=186.32m @Tk.336 per meter 0.63 "
Branch drain : average width 2'-6", depth 3ft.
(152.44mX24) =3658.56m @ Tk. 31.26 per m 1.14 "

8.	P.F Latrin : 600 nos (1 for each family) @ Tk. 2000 per unit	12.00	"
9.	Mosque : (1) @ Tk. 50,000 per mosque	0.50	"
10.	Primary school (1) @ Tk. 50,000 per school	0.50	"
11.	Housing loan : Tk. 2000 per family	12.00	"
12.	3 administrative officer work 18 month @ Tk. 5000 per month	2.70	"
13.	6 staffs work 18 month @ Tk. 2500 per month	2.70	"
14.	Contingency	0.50	"
Total cost of the project =		137.38	lakh

Cost recovery

1.	Monthly payment @ Tk. 200 per family 10 years recovery period(200x600x10x12)	144	lakh
2.	48 commercial plots (various sizes) will be sold or 2 years monthly payment basis @ Tk. 60,000 per plot	28.8	"
Total recovery =		172.8	lakh

Net profit = (172.8 - 137.88) lakh = 34.92 lakh

Benefit cost ratio = 172.8/137.88 = 1.25:1

APPENDIX-IV
MODEL PROJECT-III

Name of the Project : Resettlement of 500 landless families
at Mymenshingh City (monthly income less than Tk. 2000)

Project period : 18 months.

Project facilities :

- 33.46 sq.m (0.5 katha) plot for each family
- main and branch road
- water supply(communual tubewell)
- street light
- dustbin(1 for each 30 family)
- drain(pucca & kutcha)
- Poor flash (P.F) latrine for each family
- Housing loan Tk.2000 per family
- Mosque (1)
- Primary school (1)
- Market (2 plots auction for cross subsidization)

Project cost :

1. Land 6.4 acre (comparatively high land)		
@ Tk. 9.0 lakh per acre		57.6 lakh
2. Land development : with 2' depth earth work		
Total earth work (6.4X4046.86X0.609)cu.m.		
@ Tk. 10.12 per cu.m.		16.89 "
3. Main road : 693.64 sq.m. @ Tk. 160 per sq.m.		1.11 "
Branch road : 1859.77 sqm @ Tk. 160 per sqm		2.97 "
4. Water supply : 50 nos tubewells		
@ Tk. 5000 per unit		2.50 "
5. Street light : 284.28m + (152.44 x 10)m		
= 1808.68m @ Tk/ 6 lakh per km		10.85 "
6. Dustbin : 20 nos.		
@ Tk. 3000 per unit		0.60 "

7.	Main drain (84.28m x 2) = 168.56m @ Tk. 336 per meter	0.57 "
	Branch drain : (152.44mX20) =3048.80m @ Tk. 31.26 per m	0.95 "
8.	P.F Latrin : 500 nos @ Tk. 2000 per unit	10.00 "
9.	Mosque : (I) @ Tk. 50.000 per mosque	0.50 "
10.	Primary school (I) @ Tk. 50.000 per school	0.50 "
11.	Housing loan : Tk. 2000 per family	10.00 "
12.	3 administrative officer work 18 month @ Tk. 5000 per month	2.70 "
13.	6 staffs work 18 month @ Tk. 2500 per month	2.70 "
14.	Contingency	1.00 "
	Total cost of the project =	121.44 lakh
	Per family cost = 24288 Taka	

Cost Recovery

1.	Monthly Payment @ Tk. 150 per family 12 years recovery period. total recovery = (150 x 500 x 12 x 12)	108 lakh
2.	48 Commercial plots (various sizes) will be sold or 3 years monthly payment basis @ Tk. 50.000 per plot	24 "
	Total recovery :	132 lakh

Net profit = (132.0 - 121.44) lakh = 10.56 lakh

Benefit cost ratio = 132/121.44 = 1.08:1

APPENDIX V

TYPICAL SQUATTER RESETTLEMENT SCHEME-FRINGE AREA (MIRPUR, KERANIGANJ)

CONCEPT PLAN

- Beneficiaries 4000 families
- Facilities to be provided individual -
- employment/income generating activities/support business -
- shelter 120-200 sft semipucca/kutchha room
- individual toilets-PF Latrine
- communal hand tube well - one for 10 families
- road and lane - 10-30 ft (6-12 ft brick soling)

Community:

- primary school - 2 nos.
- vocational school - 1 no.
- health center/community center-1
- play ground 2 nos
- pond/lake 1 nos
- Market 1 nos

PROJECT COST

LAND

HOUSE - 360 SFT EACH 2000 KATHA	= 100 BIGHA
INDUSTRY	= 10 BIGHA
COMMERCE	= 4 BIGHA
OPEN SPACE	= 6 BIGHA
LAKE	= 4 BIGHA

ROAD	= 18 BIGHA	
SCHOOL/OTHERS	= 8 BIGHA	

	= 150 BIGHA	
LAND COST (developed) 150 bigha @ Tk. 16 lakhs/bigha		= 2400 lakh
Road cost - for 8 mile		= 250 lakhs
PF Latrine @ Tk. 2000/unit		= 80 lakhs
Water supply @ Tk. 800/family		= 32 lakhs
Other facilities		= 600 lakhs

		Tk. 3422 lakhs

EMPLOYMENT

GARMENTS 2 NOS.	-	100 LAKHS	600 workers
TEXTILE 2 NOS.	-	100 LAKHS	700 workers
LEATHER/FOOT WEAR			
4 NOS.	-	150 LAKHS	850 workers
FOOD PROCESSING 4 NOS.		20 LAKHS	400 nos.
MOTOR WORKSHOP 2 NOS.		2 LAKHS	50 nos.
		-----	-----
		372 LAKHS	2600 NOS.
CREDIT SCHEME		200 Lakhs	= 1000 Families

ORGANIZATION

HSD/HBRI 5% PROJECT COST (3994 Lakhs) = 199.7 lakhs
 COMMUNITY/NGO - 30,000/MONTH - 5 YEARS = 18 LAKHS

 TK. 4211.70 Lakhs

INDIVIDUAL COST = $4211.7/4000 = 1.05$ Lakhs/family
 (Tk. 7000 annual repay - in 15 years and no interest)

ONLY SHELTER & SERVICES = $3422/4000 = 0.855$ Lakhs/Family

ONLY LAND & SERVICES = $2822/4000 = 0.70$ Lakhs/Family

ONLY EMPLOYMENT = $572/4000 = 0.143$ Lakhs/family

APPENDIX -VI

TYPICAL SQUATTER RESETTLEMENT SCHEME-PERI URBAN AREA (SAVAR, NORSINGDI)

CONCEPT PLAN

- Beneficiaries 4000 families
Facilities to be provided individual-
- employment/income generating activities/support business-
- individual toilets-PF Latrine
- communal hand tube well-one for 10 families
- road and lane - 10-30 ft (6-12 ft brick soling)
community:
- primary school - 2 nos
- vocational school-1 nos
- health center/community center 1
- play ground 2 nos
- pond/lake 1 nos
- Market - 1 no.

LAND	PROJECT COST
HOUSE - 360 SFT EACH 2000 KATHA	= 100 BIGHA
INDUSTRY -	= 10 BIGHA
COMMERCE	= 4 BIGHA
OPEN SPACE	= 6 BIGHA
LAKE	= 4 BIGHA
ROAD	= 18 BIGHA
SCHOOL/OTHERS	= 8 BIGHA

	= 150 BIGHA

LAND COST (developed) 150 bigha @ Tk. 2.5 lakhs/bigha = 385 lakh
 Road cost-8 . mile = 250 lakhs
 PF Latrine @ Tk. 2000/Unit = 80 lakhs
 water supply @ Tk. 800/family = 32 lakhs
 other facilities = 60 lakhs
 Shelter 150 sft Tk. 15000/each = 600 lakhs

 Tk. 1407 lakhs

EMPLOYMENT

GARMENTS 2 NOS -	100 LAKHS	600 workers
TEXTILE 2 NOS -	100 LAKHS	700 workers
LEATHER/ FOOT WEAR 4 NOS -	150 LAKHS	850 workers
FOOD PROCESSING 4	20 LAKHS	400 Nos.
MOTOR WORKSHOP - 2	2 LAKHS	50 Nos.

 = 372 LAKHS = 2600 NOS

CREDIT SCHEME 200 LAKHS = 1000 NOS

ORGANIZATION

HSD- / HBRI- 5% PROJECT COST (1979 LAKHS) = 98.95 LAKHS
 COMMUNITY/NGO-40,000 / MONTH 5 YEARS = 24 LAKHS
 TRANSPORT - (BUS) - 2 NOS = 20 LAKHS

=====

Tk. 2121.95 lakhs

INDIVIDUAL COST- = 2121.95 / 4000 = 0.53 LAKHS
 (TK. 3533/00 REPAYMENT/YEAR, TK. 295 PER MONTH)

ONLY SHELTER & SERVICES = 1507/4000 = 0.37 LAKHS
 (TK. 2466/00 REPAYMENT/YEAR, TK. 205.00 PER MONTH)

ONLY LAND & SERVICES = 807/4000 = 0.20 LAKHS

ONLY EMPLOYMENT 572/4000 = 0.143 LAKHS.

SUMMARY TABLE SHOWING INVESTMENT PER FAMILY AND REPAYMENT

LOCATION	LAND	PLOT SIZE	STRUCTURE	INVESTMENT	REPAYMENT	REMARKS
DHAKA	CENTRAL AREA	360	120 SP	2.50	TK. 1380/-	N.A.
		360	150 K	2.30	" 1270/-	N.A
		360	150 K	2.15	" 1190/-	N.A
		360	-	2.0	" 1110/-	N.A
		--	--	0.15	" 83/-	A
DHAKA	MIDDLE AREA	360	120 SP	1.5	TK. 830/-	N.A
		360	150 K	1.3	" 720/-	N.A
		360	150 K	1.15	" 638/-	N.A
		360	--	1.00	" 575/-	N.A
DHAKA	FRINGE AREA	360	120 SP	1.25	TK. 690/-	A
		360	150 K	1.05	" 580/-	A
		360	150 K	0.90	" 500/-	A
		360	--	0.75	" 416/-	A
		--	--	0.15	" 83/-	-
DHAKA	SAVAR TONGI JOYDEVPUR	360	120 SP	0.68	" 377/-	A.C
		360	150 K	0.53	" 295/-	A.C
		360	150 K	0.53	" 295/-	A.C
		360	150 K	0.37	" 205/-	A.C
		360	--	0.22	" 122/-	A.C
		--	--	0.15	" 83/-	A.C

NOTE: INVESTMENT RETURN = 15 YEARS. 0% INTEREST. INVESTMENT IN LAKHS FOR EMPLOYMENT + SHELTER + ORGANIZATION. SP = SEMI PERMANENT. K = CI SHEET ROOF. TARJA WALL. RC POST. REPAYMENT IN MONTHS. NA = NOT AFFORDABLE. A = AFFORDABLE. A.C = AFFORDABLE AND CHEAPER. LAND IN SFT, STRUCTURE IN SFT.

APPENDIX-VII

SLUM IMPROVEMENT PROJECT (SIP), MYMESHINGH

PHYSICAL AND FINANCIAL WORK PLAN JANUARY-DECEMBER 1993

NO	ACTIVITIES	TARGET	DATE	BUDGET BALANCE PREVIOUS	(TK.) REQUIRED PRESENT	REMARKS
I	Community Organization					
1	Selection of slums	0				
2	Baseline survey	0				
3	Land agreement	0				
4	Group formation	0				
5	Group meetings	2,784	December			
6	SPIC formation	0				
7	SPIC Training	0				
8	SPIC meetings	108	December			
SUB - TOTAL		2,892		0	0	
II	Physical Development					
1	Construction of drains	48	December	14,696	10,531	Includes footpath
2	Footpath construction	72	December			
3	Dustbin construction	0				
4	Streetlight	0				
SUB - TOTAL		120			10,531	
III	Community Health Care					
1	Selection of CHW	0				
2	Training of new CHWs	0				
3	CHW Supervisor Training	0				
4	Tubewell installation	0				
5	Latrine components	100	December	110,088	295,370	Includes latrine component
6	Latrine installation	100	December	4,630		
7	Family planning	60	December			
8	Growth monitoring	40	December			
9	Distribution of Vit. A	100	December			To be coordinated with Civil Surgeon's Office
10	Immunization					
	a. Children	40	December			
	b. Women	100	December			
11	Distribute of essential Medicines by CHWs	9	December			For children up to Vit. A from CS Office Medicines from SIP-HQ
SUB - TOTAL		549	December	114,718	295,370	

IV Income Generation					
1	Savings	184,464	December		To be collected from grps
2	Loan releases	150	December		
3	Loan collection	250,000	December		300,000
SUB - TOTAL		434,614		0	300,000
<hr/>					
V Project Management					
1	PIC Meetings	6	December		
2	Meeting of SIP Staff	24	December		
3	Honoraria of CHWs	22	December		52,800
4	Salary of COs	4	December	10,050	93,300
5	Monitoring Reports	12	December		
6	Contingency				6,000
Monthly submission to SIP HQ and UNICEF					
SUB - TOTAL		68		10,050	152,100
<hr/>					
TOTAL		435,459		124,768	758,001
<hr/>					

APPENDIX-VIII

SECONDARY TOWNS INFRASTRUCTURE DEVELOPMENT PROJECT Slum Improvement Component-Mymensingh, Physical and Financial Work Plan January-December 1993

NO	ACTIVITIES	TARGET	COMPLETION	REMARKS		
				MONTH	BALANCE	
BUDGET (TK.)		REQUIRED	PREVIOUS	PRESENT	WORK PLAN	
I COMMUNITY ORGANIZATION						
1	Selection of slums	2	March '93	-	-	Target family
2	Baseline survey	2	April '93	-	-	300 (Total 1037)
3	Land agreement	5	May '93	-	-	
4	Group formation	20	"	-	-	
5	Group meetings	3,264	December '93	-	-	58x4x12, 20x4x6
6	SPIC formation	2	June '93	-	-	
7	SPIC Training	5	"	-	15000	Each 3000
8	SPIC meetings	48	December '93	-	-	3x12, 2x6
II PHYSICAL DEVELOPMENT						
1	Construction of Drains(m)	2074	December '93	-	622200	@300 p.m
2	Footpath construction(m)	3111	"	-	466650	@150 p.m
3	Dustbin construction	10	"	-	20000	Each 2000
4	Streetlight	26	"	-	169000	Each 6500
III COMMUNITY HEALTH CARE						
1	Selection of CHW	4	June '93	-	-	
2	Training of new CHWs	16	July '93	-	-	To be arranged
3	CHW Supervisor Training	4	"	-	-	by STIDP H.O
4	Tubewell installation	78	June '93	-	156000	Each 2000
5	Latrine components	100	December '93	-	200000	Each 2000
6	Latrine installation	100	December, 93	-	150000	Each 1500
7	Family planning	100	"	-	-	
8	Growth monitoring	100	"	-	-	
9	Distribution of Vit. A	100	"	-	-	
10	Immunization					
	a. Children	50	"	-	-	
	b. Women	200	"	-	-	
11	Distribute of essential Medicines by CHWs	16	"	-	-	To be supplied by SIP

IV INCOME GENERATION

1	Group Savings	85152	December '93	-	-	737x8x12, 300x8x6
2	Release of loans	200	June '93	-	400000	Each 2000
3	Collection of payment	200000	Dec '93	-	-	

V Project Management

1	PIC Meetings	12	Dec '93	-	-	-
2	Meeting of SIP Staff	12	"	-	-	-
3	Monitoring Report	12	"	-	-	-
4	Salary of COs	4	"	-	103200	4x1950x12, 4x2x1200
5	Honoraria of GHWs	16	"	-	28800	12x10x200, 4x6x200
6	Contingencies	-	"	-	5000	

TOTAL

2335850

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APPENDIX-XI

SAMPLE QUESTIONNAIRE

PART-I

TITLE : AN ANALYSIS OF INFORMAL SETTLEMENT IN A MEDIUM SIZED TOWN
OF BANGLADESH.

Sample No :

Name the Interviewer :
Name of Interviewee :

Date of Interview :
Relation with the
head of the household

Name of the head of the
household :
ward no :
para/mahalla :

Male - 1
Female - 2

1) Land ownership pattern :

- | | |
|----------------------|---------------------------|
| 1. = inherited. | 6. = occupied open space |
| 2. = relatives land. | 7. = purchased by savings |
| 3. = rented. | 8. = purchased by loan. |
| 4. = gift | 9. = Railways land |
| 5. = govt plot. | 10. = others. |

2) Did you pay anything for the land ?

yes - 1 no - 2

if yes, who is that person or authority ?

- | | |
|-----------------------|-----------------------|
| 1. = land owner | 4. = pourashava |
| 2. = local mastan | 5. = any institutes |
| 3. = govt. authority. | 6. = others (specify) |

3) How you will built up your settlement ?

- | | |
|-----------------|--------------------------|
| 1. = self-help | 4. = NGOs help |
| 2. = govt. loan | 5. = loan from relatives |
| 3. = bank loan | 6. = land owner |
| | 7. = other (specify) |

. = unhealthy condition
. = house rent higher

. = environment not suitable
. = others (specify)

9) Housing condition :

a) What kinds of materials did you use in your settlement ?

Wall materials :

1. = brick & cement	5. = jute bag & bamboo
2. = tin & bamboo	6. = mud
3. = wood & bamboo	7. = bamboo and straw
4. = bamboo	8. = others (specify)

Shade materials :

1. = brick & cement	5. = jute bag & polythine
2. = tin+bamboo	6. = Tin and wood
3. = bamboo	7. = others
4. = polythine bamboo	

b) Nos. of rooms in your house : ()

c) Floor area of each room :

1 = < 50	sq. ft.	
2 = 50 - 80		"
3 = 81 - 110		"
4 = 111 - 140		"
5 = 141 - 170		"
6 = 171 - 200		"
7 = >200		"

d) Height of the room :

1 = < 3	ft.	
2 = 3-4		"
3 = 5-6		"
4 = 7-8		"
5 = 9-10		"
6 = >10		"

10) Are you satisfied with your housing condition ?

yes - 1 no - 2

If no, what are the major causes ? (specify)

1st :
2nd :
3rd :

11) Are there any paved/pucca footpath or road adjacent to your settlement ?

yes - 1 no - 2

12) Water supply : Drinking purpose :

a) From where you get the drinking water ?

- | | |
|----------------------------------|--------------------|
| 1. = private tubewell | 6. = well |
| 2. = pourashava tap | 7. = pond |
| 3. = tape shared with others | 8. = river |
| 4. = tubewell shered with others | 9. = NGOs tubewell |
| 5. = Pourashava tubewell | |

b) Do you pay anything for drinking water ?

yes - 1 no - 2

If yes, who is the person/institute receive your money ?

- 1)
- 2)
- 3)

c) Is the drinking water sufficient for your family ?

yes - 1 no - 2

If no, what are the major causes ?

- 1)
- 2)
- 3)

13) Water supply : Other purpose :

a) From where you get the water for washing your crocaries , cloths, etc ?

- | | |
|----------------------------------|--------------------|
| 1. = private tubewell | 6. = ponds |
| 2. = pourashava tap | 7. = river |
| 3. = tape shared with others | 8. = well |
| 4. = tubewell shared with others | 9. = NGOs tubewell |
| 5. = pourashava tubewell | 10. = others |

b) Where do you take your bath ?

- | | |
|----------------------------------|--------------------|
| 1. = private tubewell | 6. = ponds |
| 2. = pourashava tap | 7. = well |
| 3. = tap shered with other | 8. = river |
| 4. = tubewell shered with others | 9. = NGOs tubewell |
| 5. = pourashava tubewell | 10. = others. |

14) Who is responsible to repair the water supply system ?

- 1. = privately
- 2. = pourashava
- 3. = NGOs
- 4. = combinedly
- 5. = others (specify)

15) Latrine facilities :

a) Where you disposed off human waste ?

- 1. = latrine
- 2. = open space
- 3. = sometime latrine sometime open space.

b) Structure of the latrine :

- 1. = pucca
- 2. = semi pucca
- 3. = kutcha
- 4. = very weak structure
- 5. = others (specify)

c) Ownership of the latrine

- 1. = private
- 2. = shared with other families
- 3. = No latrine
- 4. = NGOs latrine
- 5. = pourshava latrine
- 6. = others (specify)

d) Who is responsible to repair the latrine ?

- 1. = privately
- 2. = pourashava
- 3. = NGOs
- 5. = shared with other families
- 6. = others (specify)

e) Are you satisfied with your latrine condition ?

- yes -1
- no -2

16) Drainage facilities :

Is there any drain nearer your house ?

- yes - 1
- no - 2

If yes, did you face the drainage problem ?

- yes - 1
- no - 2

If yes, what are the major causes of this problem ?

- 1. = heavy rainfall
- 2. = drain block
- 3. = repairing constraint
- 4. = others

- 17) Who is responsible to repair the drainage system ?
1. = privately
 2. = pourashava
 3. = NGOs
 5. = shared with other families
 6. = others (specify)

18) Waste disposal facility :

a) Where you disposed the waste water ?

1. = disposed through Municipal drain
2. = disposed to the open space
3. = disposed near the house
4. = river/pond
5. = others

b) Where you disposed the waste materials ?

1. = disposed through municipal drain
2. = disposed to the open space
3. = dispose near the house
4. = heaped on road side
5. = disposed to the pourashava drum/bucket
6. = river/pond
7. = others.

c) Are the throwing materials creating problems ?

- yes - 1 no - 2

19) Electricity facility :

a) Is there existing any electricity facility in your house ?

- yes - 1 no - 2

b) If no, is the electricity available on the road adjacent to your house ?

- yes - 1 no - 2

If yes, why did you not take this facility ?

1. = no ability to pay electric bill
2. = preliminary cost very high
3. = institution do not help you
4. = no need
5. = your income is not sufficient
6. = kerosine cheaper than electricity
7. = others (specify)

20) Health facility :

a) Is there any medical/health centre nearer your house ?

yes - 1 no-2

if yes, specify the distance from medical/health centre to your house : () km.

d) Did you/your family get sufficient service when attacked by any kinds of diseases ?

yes - 1 no - 2

c) Do you/your family take help of any NGOs for health

yes - 1 no - 2

if yes, how many years you are taking this facilities ?

1. = < 4 months

2. = 5 - 10 "

3. = 11 - 15 "

4. = 16 - 20 "

5. = > 20 "

c) Are you satisfied with the NGOs medical facilities ?

yes - 1 no - 2

20) General information of the household :

Sl. No.	Relation with household	Age	Sex	Marital status	Educa-tion level	Occu-pation	Monthly income	Total income
1								
2								
3								
4								
5								
6								
7								
8								

Age group :	Sex :	Educational level	Marital status :
1. = 0-14	M = Male		
2. = 15-29	F = Female	1. = illiterate	1. = Unmarried
3. = 30-45		2. = primary	2. = married
4. = 46-55		3. = secondary	3. = window/widower
5. = >55		4. = S.S.c.	4. = Divorced/divorcee
		5. = H.S.C.	5. = abandoned
		6. = University	
		7. = Technical education	
		8. = Informal education	

Occupation :

1. = transport labour	6. = small business	11. = house wife
2. = beggar	7. = street hacker	12. = student
3. = factory labour	8. = service	13. = less than 5yrs.
4. = day labour	9. = Agriculture field	14. = others.
5. = unemployed	10. = Housemaid	

22) Did you or your family adopt family planning ?

yes - 1 no - 2

If yes, where from you receive impute ?

1. = Govt. hospital	5. = input not available
2. = Govt. field worker	6. = widow
3. = religious belief	7. = others(specify)
4. = side effect	

23) Usually where & how many distance (from your house) you go for work ?

1. = 0.5 km	4. = 2.0 km
2. = 1 km	5. = 2.5 km
3. = 1.50 km	6. = 3.0 km
	7. = > 3 km

24) How you will go to your working place ?

1. = on foot	4. = auto rickshaw
2. = by rickshaw	5. = bus
3. = tempo	6. = others (specify)

25) Do you face any problem to go to your working place

yes - 1 no - 2

If yes, what are the major causes ? (specify)

- a)
- b)
- c)

26) How much money can you save monthly ?

- 1 = 00 Tk.
- 2 = 1-100 "
- 3 = 101-300 "
- 4 = 301-600 "
- 5 = >600 "

27) Have you any objection if your house are shifted in another location, where sanme facilities exist ?

yes - 1 no - 2

if yes, why ? (specify)

- a)
- b)
- c)

If no, why ? a)
 b)
 c)

28) Are you satisfied with your present occupation ?

yes - 1 no - 2

If no, why ? (specify) a)
 b)
 c)

29) Are you interest to change your occupation

yes -1 no - 2

If yes, why ? (specify)

- a)
- b)
- c)

30) Have you take any training for changing your occupation ?

Yes - 1 no - 2

31) Are you/your family member interest to take any training to earn excess money ?

yes - 1 no - 2

32) Have you capacity to spend money for training purpose ?

yes - 1 no - 2

33) Is the past construction & development creating problem to develop your settlement ?

yes - 2 no - 2

If yes. what kinds of problem you face (specify) ?

a)
b)
c)

34) Do you take any kind of suggestion & permission to build up your house ?

yes - 1 no - 2

If yes. who give you permission ?

1) pourashava 4) mastan
2) land owner 5) others (specify)
3) chairman/member

35) Do you thing. in future you will buy a land for housing purpose?

yes - 1 no - 2

36) Do you think that your housing materials are available in the market ?

yes - 1 no - 2

37) Do you agree to develop your settlement by self - help financing ?

Yes - 1 no - 2

If no, why ? (specify)

1. = less income
2. = higher value of construction materials
3. = higher land value
4. = do not stay here infuture
5. = service purpose
6. = others

38) Do you agree to sacrifice land if Govt. create facilities in the locality.

yes - 1

no - 2

Signature of the :
interviewer

**SAMPLE QUESTIONNAIRE FOR
OFFICERS
PART-II**

Name of the Interviewer : Sample No.
Name of Interviewee : Date of Interview :

Designation of the Interviewee

Male - 1
Female - 2

1) Do you practice any urbanization policy in Bangladesh?

Yes - 1 no - 2

If yes, is the policy pragmatic ?

yes - 1 no - 2

2) Do you feel any kinds of administrative constraints to implement the housing programme ?

yes - 1 no - 2

If yes, what kinds of administrative constraints do you face ?
(specify)

a)
b)

3) Do you think that poverty & migration is a problem of policy and programme implementation ?

yes - 1 no - 2

4) Do you think that the technological constraint is a problem to implement the programme for informal settlement ?

yes - 1 no - 2

5) Is the fund sufficient to develop the informal settlement of our medium sized town ?

yes - 1 no - 2

6) Is the fund sufficient to develop the informal settlement of our medium sized town ?

yes - 1 no - 2

If no, how we can manage a sufficient fund ? (specify)

- a)
- b)
- c)

7) Are your organization co-operate with the dwellers of informal settlements?

yes - 1 no- 2

If yes, specify the types of co-operation :

- a)
- b)
- c)

8) Do you face any kind of problems of localism/local mastan to implement the programme ?

yes-1 no- 2

If yes, what kinds of problem do you face ? (specify)

- a)
- b)
- c)

9) Do you think that for proper development Master Plan essential for each Medium Sized Town ?

yes - 1 no - 2

If yes, who is responsible to prepair it ?

- 1. = H S D
- 2. = U D D
- 3. = Local Pourashava
- 4. = Others (specify)

If no, state the reasons :

- a)
- b)
- c)

10) Do you agree to involve the NGOs for developing the informal settlements ?

Yes-1 no - 2

11) Do you think that lack of institutional co-operation creating problems for development?

yes - 1 no- 2

12) Is the planning section essential in each medium sized town ?

yes - 1 no - 2

If no, why ? (specify)

- a)
- b)
- c)

13) Is the existing pourashava sufficient to control the informal settlement ?

yes - 1 no - 2

If no, please give your suggestion to control the informal settlements for medium sized town ?

- a)
- b)
- c)

14) Is the political instability creating problem to implement the housing programmes?

yes - 1 no - 2

Signature of the Interviewer.

