

**SUBLETTING OF HOUSES  
IN THE FORMAL  
SECTOR OF DHAKA CITY**

**MURP**



submitted by

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**SUBLETTING OF HOUSES**  
**IN THE FORMAL SECTOR**  
**OF DHAKA CITY**

THESIS

Submitted to the department of Urban and Regional Planning  
Bangladesh University of Engineering and Technology  
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by

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DEPARTMENT OF URBAN AND REGIONAL PLANNING  
BANGLADESH UNIVERSITY OF ENGINEERING AND TECHNOLOGY

July 7, 1993

Thesis Acceptance Form  
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Subletting of Houses in the  
Formal Sector of Dhaka.

by  
Farzana Samiruddin

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## Abstract

Subletting is a type of housing system existing in the formal sector only consisting of government, semi-government and autonomous bodies. (This type of housing system has formed mainly due to the presence of inadequate accommodation for the lower and middle income group of people in the society.)

Housing is a basic human need and as such provision of adequate housing for all citizens is almost universally recognized by government around the globe as one of their fundamental responsibilities. Bangladesh is facing this problem very acutely. Although the government is committed to social welfare, it is not in a position to provide the employees with developed land because of limited resources and inadequate legislation.

Allotment system by Directorate of Accommodation and sector agencies does not allow subletting. Therefore subletting is an underhand practice. It is a very active system but it has potential for future housing provision in Dhaka and other large cities of Bangladesh. A survey on subletting in the formal sector has been done as subletting in the informal sector is not found quite often.

The main objective of the study is to acquire a thorough knowledge of the need and demand pattern for housing for the people under study, that is, subletters and sublettees.

A sample study in the formal sector was undertaken in three different areas of Dhaka city. The sites were Azimpur Government Quarters, BUET Staff Quarters at Pallasey and Agargaon Staff Quarters. The findings consist of household characteristics which relate to their marital status, sex, education, occupation, workplace, monthly income, and household expenditure on food, houaerent, clothing, utilities etc. There are several factors which influence this type of housing system a great deal. They are standard of neighbourhood, income of the subletters and subltteea, availability of apace for subletting, marital atatus and occupation.

Finally posabile houaing policiea, recommendations and guidelines were prescribed making use of the thus popular subletting system in the formal sector. The present system of giving subsidy to the public servants should be reviewed. Housing should be considered as part of a total habitat. Smaller houses of leaaer floor area should be built according to majority of the family size and their standard of living habit. Some alterations to the existing public buildings by the initiative of government or aemi\_government or autonomous bodies should be done to the existing public buildings for lower and middle income group. Apartment development should be encouraged for future planning. The present study will help to frame a pragmatic housing policy.

## Acknowledgment

It is a matter of great pleasure on the part of the author to acknowledge her heartiest gratitude and profound respect to her supervisor Dr. Sarwar Jahan, Associate Professor, Department of Urban and Regional Planning, Bangladesh University of Engineering and Technology under whose invaluable guidance and whole hearted supervision , this work has been completed.

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Farzana Samiruddin

July 7, 1993.

## List of Tables

## List of Figures

Tables	Page No.	Figures	Page No.
Household Expenditure	23	Dhaka City Map	7
Total Housing Units	26	Dhaka City Housing System	11
Space Standards	31	The Growth of Dhaka City	16
Marital Status	38	Population of Dhaka City	19
Education	40	Population of Dhaka City	20
Occupation	41	Space for Cooking	28
Organization	41	Space for Per.Hygiene	29
Monthly Income	44	Req. for Roofed Space	30
Expenditure on Food	44	Survey Site_1_Palassey	33
Expenditure on Houserent	46	Survey Site_2_Agargaon	34
Expenditure on Clothing	46		
Expenditure on Utilities	48		
Expenditure on Others	48		
Neighbourhood Standard	52		
Working Place Distance	52		
Reasons for Subletting	53		
Reasons for Taking Sublet	53		
Marital Status & Reasons	56		
Occupation & Reasons	56		
Preferences	57		
Houserent	57		
Bedrooms	58		
Bathrooms	58		
Marital Status & House pref.	60		
Marital Status & Houserent	60		
Marital Status & Bedroom	61		
Marital Status & Bathroom	61		
Marital Status & Locality	62		
Occupation & House	63		
Occupation & Bedrooms	64		
Occupation & Bathrooms	65		
Burner Using Method	68		
Bathroom Using Method	68		
Maintenance	68		
No. of Bedrooms	70		
Bedroom Area	70		
No. of Bathrooms	71		
Bathroom Area	71		
No. of Verandha	72		
Verandha Area	72		
Problems of Subletting	74		
Marital Status & Problems	74		
Occupation & Problems	76		
Marital Status & Understand.	77		

## Table of Contents

	Page no.
Abstract	1
Acknowledgement	3
List of Tables & List of Figures	4
Chapter One	
1. Introduction	8
Chapter Two	
2. Objectives, Methodology and Limitations	13
2.1. Introduction	13
2.2. Objectives	13
2.3. Methodology	14
2.4. Limitations	15
Chapter Three	
3. Housing Problems in Dhaka City:	17
3.1. Introduction	17
3.2. Demand for Urban land at Dhaka	21
3.3. Household Expenditure of Urban Areas	22
3.4. Public and Private Sector Performance	24
3.4a. Public Sector Housing	24
3.4b. Private Sector Housing	27
3.5. Space Requirement	27
3.6. Conclusion	32
Chapter Four	
4. Household Characteristics:	35
4.1. Introduction	35
4.2. Household Characteristics	37
4.2.1 Marital Status:	37
4.2.2 Sex :	37
4.2.3 Education:	39
4.2.4 Occupation:	39
4.2.5 Workplace:	42
4.2.6 Monthly Income:	43
4.2.7 Expenditure on Food:	43
4.2.8 Expenditure on Houserent:	45
4.2.9 Expenditure on Clothing:	45
4.2.10 Expenditure on Utilities:	47
4.2.11 Expenditure on Others:	47
4.3. Conclusion	49



## Chapter Five

5. Factors Influencing Subletting of Houses:	50
5.1.Introduction	50
5.2.Neighbourhood Standard	50
5.3 Reasons behind Subletting	51
5.4.Influence of Marital Status and Occupation on Reasons for taking Sublet	55
5.5.Preferences for an Independent House	55
5.6.Influence of Marital Status and Occupation on Sublettees Preferences	59
5.7.Conclusion	66

## Chapter Six

6.Subletting Arrangements and Associated Problems:	67
6.1 Introduction	67
6.2 Subletting Arrangement and Floor Spaces	67
6.2a bedroom	69
6.2b bathroom	69
6.2c verandha	69
6.3 Problems due to Subletting	73
6.3a sharing	73
6.3b overcrowding	73
6.3c privacy	75
6.4 Influence of Marital Status and Occupation on Problems	75
6.5 Influence of Marital Status on Understanding between Subletter and Sublettee	78
6.6 Conclusion	78

## Chapter Seven

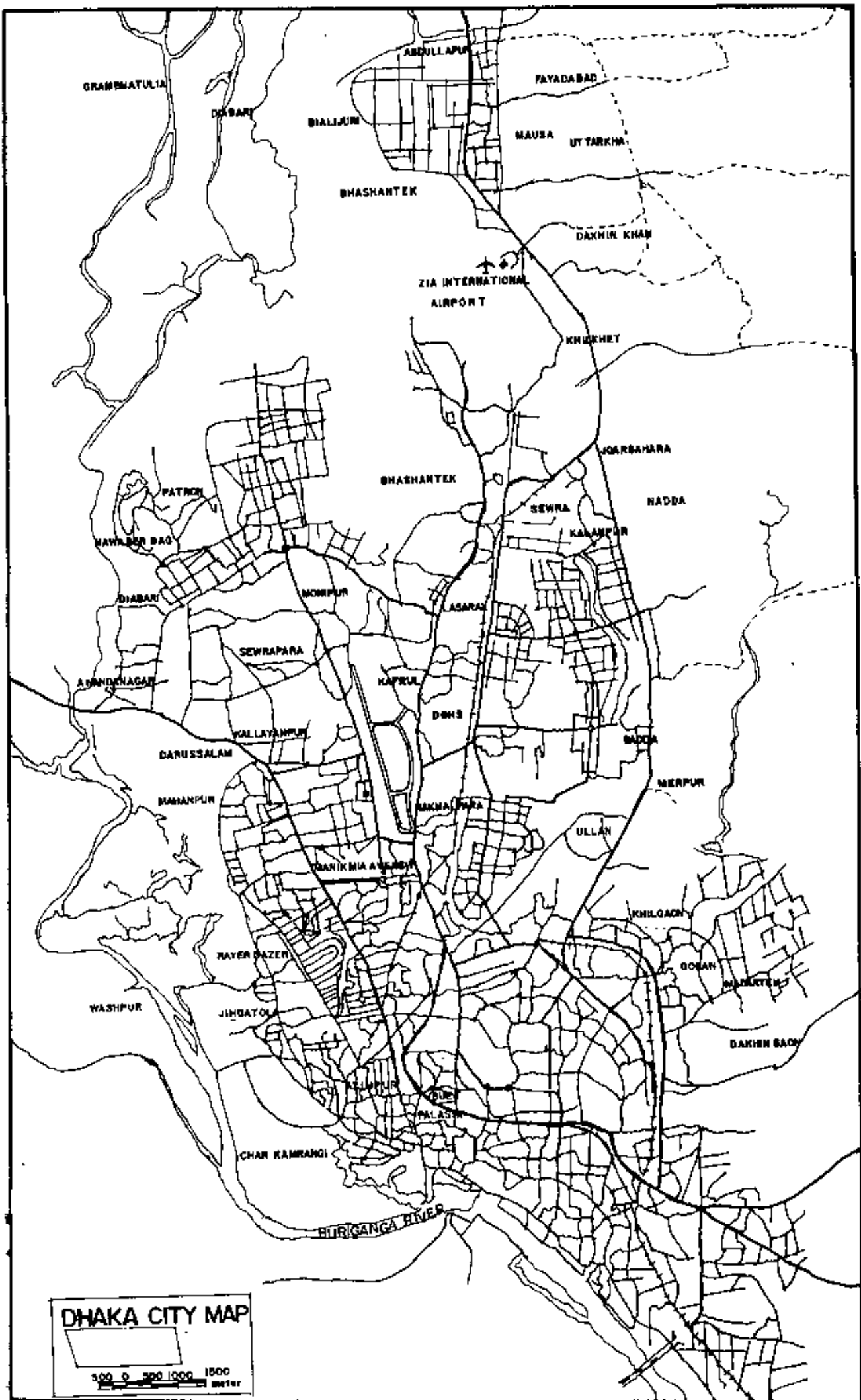
7. Summary, Recommendations and Concluding Remarks	79
7.1.Summary	79
7.2.Recommendations	81
7.3.Concluding Remarks	84

References	86
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Questionnaires	87
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Annexure	90
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## ***CHAPTER ONE***





## Chapter One

### 1.1 INTRODUCTION:

Rapid urbanization is a characteristic feature in most of the countries of the Third World. It has become one of the most important challenges to development in all its social, economic, and political spheres. The existing cities in these countries are becoming larger both in size and population. The developing countries are facing great difficulties in increasing the stock of housing units proportionate to the population growth of the cities. As a result the increase in sub-standard housing, continuous haphazard urban growth, growth of slums and squatter settlements, and growing inadequacy not only in the struggle for shelter but also in the level of infrastructure and community facilities have become regular feature in these cities.

Although the housing situation of Bangladesh has never been satisfactory, whether urban or rural, the housing situation of her major cities have further deteriorated than the past. This deterioration of situation should not be a committant of national economic development.

The massive problems of housing in the urban areas can be identified as the gap between the rapid increase in population and increase in the housing stock during the same period. There is also need for replacing the pucca and kutcha housing. The limited field of job opportunity, diminishing return in agriculture, lack of social amenities, high population growth in the rural habitat and other factors continuously push rural people to the urban areas. In addition to the present acute deficiency in the housing stock, the future may witness a grave crisis. It will necessitate drastic measure to rectify the various adverse trends and factors which affect supply of housing.

A question of systematic approach to urban development arises to accommodate this large number of additional urban population. With scarce and limited resources, the government had to give priority on food, clothing and employment before considering housing. So the public sector housing is directed towards housing public servant. This is the only sector where the government had directly contributed and participated in providing housing services for a large section of people of lower and middle income group. It also includes staff housing for the government employees and development of some housing plots in the major urban areas for the upper and upper middle income people. To increase the housing stock specially for these people, different types of housing projects have to be stimulated both in private and public sector.

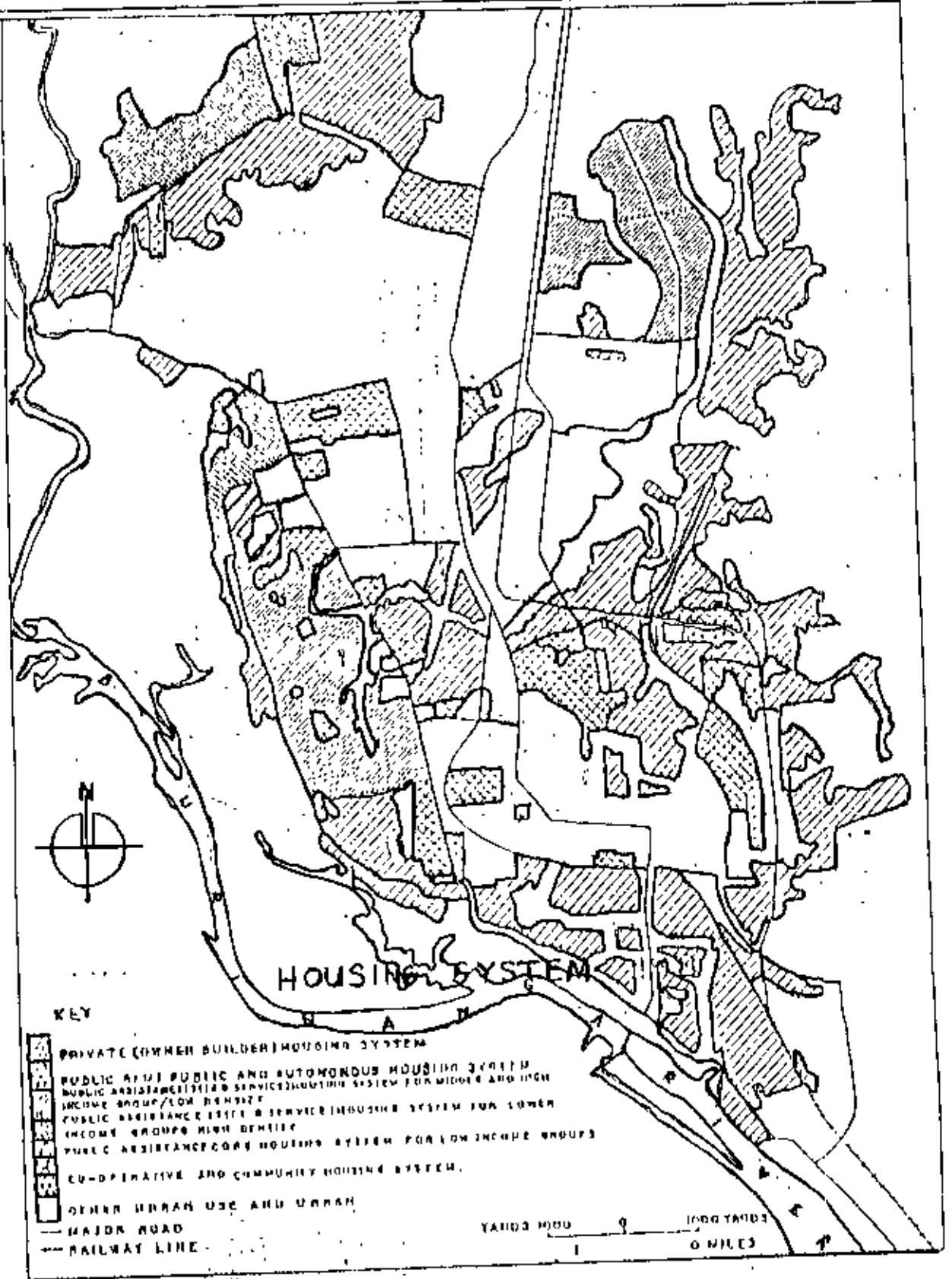
While the government, even though committed to social welfare is also not able to provide them developed land because it itself is paralyzed by limited resource endowment and inadequate legislation. So the majority of these people will seek out for the environmentally sustainable settlement with inadequate service facilities with their own effort.

Organizations mainly responsible for such housing are the Housing and Settlement Directorate (HSD) and Public Works Department (PWD). There are, of course, other semi\_ government organizations who have separate housing schemes for their employees such as Bangladesh Chemical Industries Corporation (BCIC), Bangladesh University of Engineering and Technology (BUET) , Civil Aviation of Bangladesh, Roads and Highways, different schools, colleges and universitys.

Van Dam (1977) in a seminar on "Housing for Special Groupa" said,

"The market seeks to adapt itself to this shortage of supply in two ways. Firstly the economically weaker category so discouraged in their efforts to find independent accomodation that they give up and no longer present themselves as applicants for independent accomodation. They are satisfied with sublet rooms or live in with relatives or strangers. In the second place, some who are economically in a stronger position, put their hands on larger dwellings".

# DHAKA CITY HOUSING SYSTEM 1982



The average size of urban household in the country has been consistently higher than that of the rural households. Choudhury (1981) in his country paper on "Housing Situation of Bangladesh", states that,

"This may be attributed to the fact that in recent years many young families voluntarily tend to stay with their relations or friends or in sublet rooms."

Due to the absence of adequate housing in lower and middle income group an illegal system of housing\_\_\_Subletting System\_\_ has formed. It is one of those who share a common form of housing system. The sublettees are those who share a common housing unit with allottees of government and autonomous quarters. We cannot find any subletting in the private sector where the rules regulated by the landlord are more strictly followed by the tenant. They have to pay rent to the allottees better known as subletters. It is an illegal housing process.

No such detail study has yet been done on this subletting system. The extent of this problem is not known.

The present study will help to understand the special housing problems of the particular social group and thereby provide guidelines to help frame a sound housing policy for Dhaka city. Authorities should see to it that accommodation is provided not only in adequate quantity but with adequate variety and choice in terms of size, price and facilities.

\*



## ***CHAPTER TWO***

## Chapter Two

### **2. OBJECTIVES, METHODOLOGY and LIMITATIONS:** -----

#### 2.1. Introduction:

From the background discussed earlier, it is understood that the broad objective of the study would be to acquire as far as possible a detail knowledge of the need and demand pattern for housing for those who are the subletters as well as the families who are renting these public housing\_\_the sublettees.

#### 2.2. Objectives:

The major objectives of the research can be stated as follows:

- a. To analyze the nature of the subletting system.
- b. To analyze the factors responsible for the subletting system.
- c. To analyze the implication of the subletting system for the formulation of urban housing policies.

### 2.3. Methodology:

In conformity with the above objectives, the following methodological procedure was followed:

#### A. Collection of Data:

Data were collected from both primary and secondary sources.

1. Collection of information from secondary sources. A part of the study is concerned with published and unpublished references.
2. Information is mainly based on primary sources such as field investigation.
3. After collection of data was done through field investigation, analysis was made using appropriate statistical techniques.

Information collected through field investigation includes the following:

1. Case study on three different areas depending on locational variation from their employment centres. Findings are based on field investigations. Field investigations included serving questionnaires to the subletters and the subletterees.
2. Description of the physical aspect of the system which includes number of rooms, kitchen, bathroom, verandha, storeroom, etc. provided for particular graded employee in a particular area.

3. Socio economic and demographic background of the subletter and the sublettees which includes family structure, type and size, occupation, income and expenditure pattern, workplace, marital etatus etc.
4. Utility services in the house such as gas, electricity and water.
5. Locational aspects such as distance from employment centre, shopping centres, educational institutions, playground, bazaar, hospital, club, community centre, and mosque.

**B. Analysie of Data:**

After collection of the data through field investigation, it was analyzed in a computer using SPSS method. The analyzed information has been shown in tabular form.

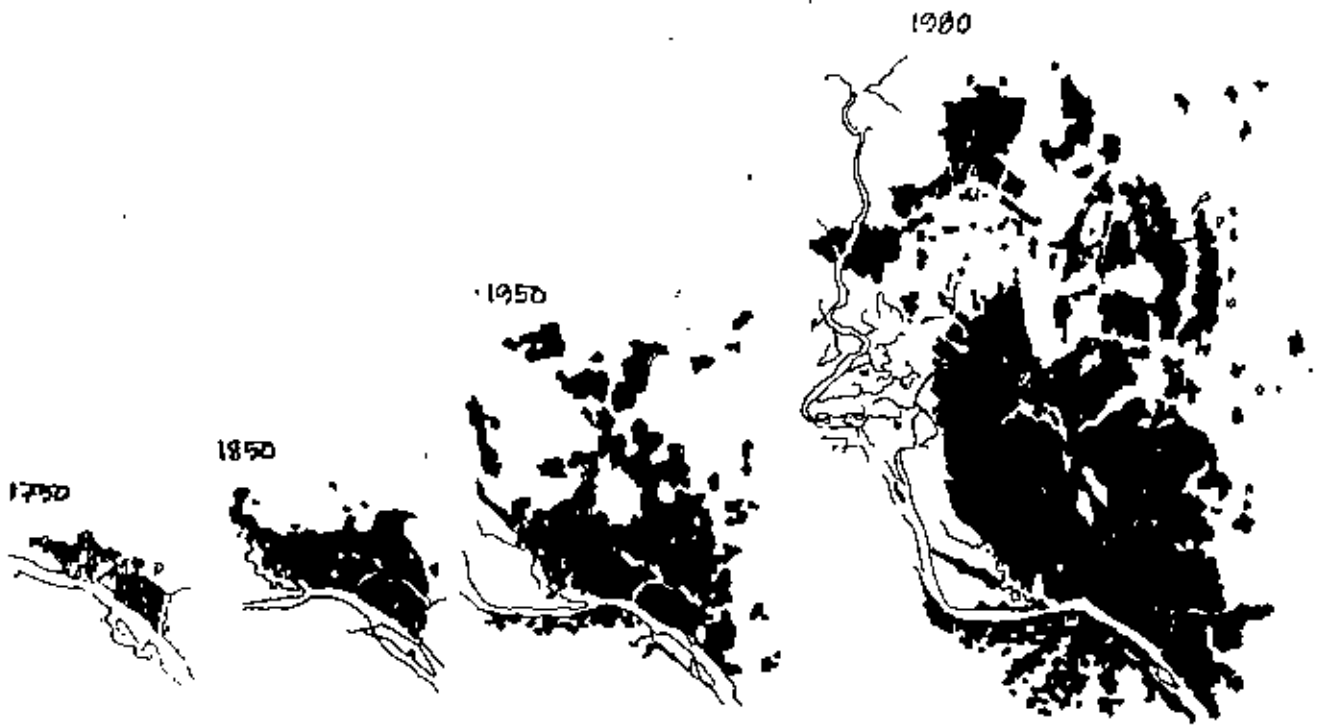
**2.4. Limitations:**

Like many other studies, the present one haa its own limitations. Although an attempt has been made to make the study as comprehensive as possible, this could not actually be done due to the following reasons.

The collection of materials from different government offices, autonomous bodies and research organizations has been extremely difficult. In many cases, materials could not be traced where expected. Many organizations could not provide materials even after repeated request or prior appointments with officials. In this way a lot of time, energy and resources has been lost.

\*

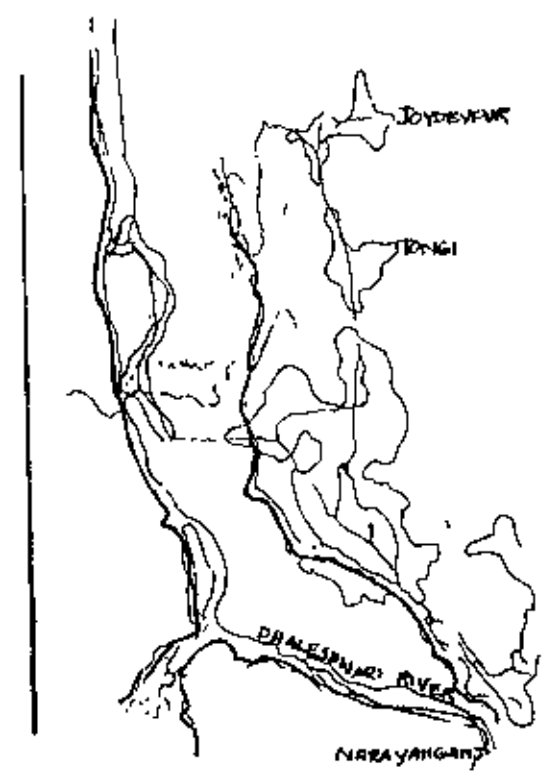
## ***CHAPTER THREE***



THE DHAKA CITY AREA

SOURCE  
DMAIUP, Final Report Vol. I

THE GROWTH OF DHAKA (1600 - 1900)



THE DACCA CONURBATION 1980

SOURCE: DMAIUP, FINAL REPORT VOL. I

## Chapter Three

### **3. Housing Problems in Dhaka City:**

#### 3.1 Introduction:

##### Urbanization, trend and growth of Dhaka:

Bangladesh has a past history of rich culture and old civilization behind it. Dhaka was established as an ancient city long before the Mughal rule. In 1901 the city had a population of around 2,00,000. It was losing its importance gradually as the seat of the government was shifted to Murshidabad and then to Calcutta. Dhaka grew as a district centre in the British India in 1908. The city had been a textile, cultural and educational centre. It also functioned as an urban centre for a rich hinterland. It rose to the administrative and commercial importance when it became the provincial capital of former East Pakistan in 1947. Dhaka became one of the most important manufacturing centre at that time and the pivotal point of major river, rail and road transportation. After the liberation of Bangladesh (1971) it became the national capital city. This economic and administrative importance had made it into the primate city of the country.

Dhaka has a population of more than five million. The population of Dhaka is increasing at an alarming rate of about 5.8% annually and it is estimated that at this present growth rate new housing provision have to be ensured for 3,10,000 additional people each year.

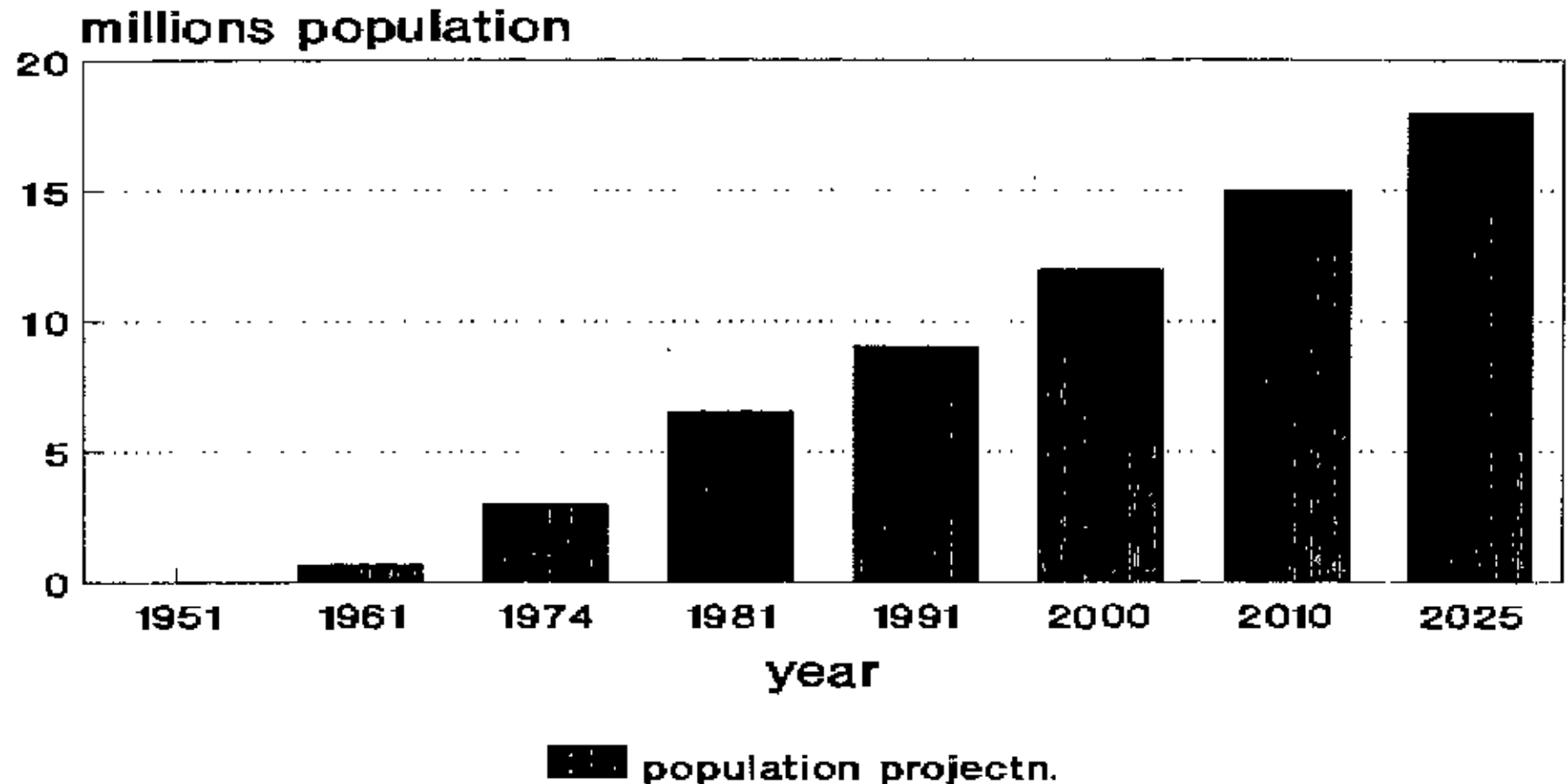
During the subsequent phases of the city's growing importance, urban growth recieved subsequent accelaration. But the most important phase of urbanization is the recent one which followed the economic, social and violent political changeover after the Liberation War in 1971. Since then the country's rate of growth has been exceedingly high. The urban population was projected by the National Planning Project, sponsored by the UNDP.UNCHS/MOW\_UDD, to grow from 4.1 in 1981 to 6.9 million in 1990, an annual growth rate of 5.8%. Although there were seven urban centres besides Dhaka in the district which had population over 25000, Dhaka Statietical Metropolitan Area(SMA) accounted for 3.7 million or 90% of the 1981 urban population of the Diatrict. For purpose of the present study it ia reasonable to say that in addition to coping with a large backlog of housing in Dhaka at present, new housing will have to be found each year within the metropolitan area.

The capital of Bangladeah, Dhaka, is an old settlement on the river Buriganga which has a command over its surrounding areas from time immemorial. Dhaka's outward expansion is limited by natural topography. It is surrounded by the river Buriganga on the south and by wide tracts of low\_land on the east and west.



Fig 3.1a

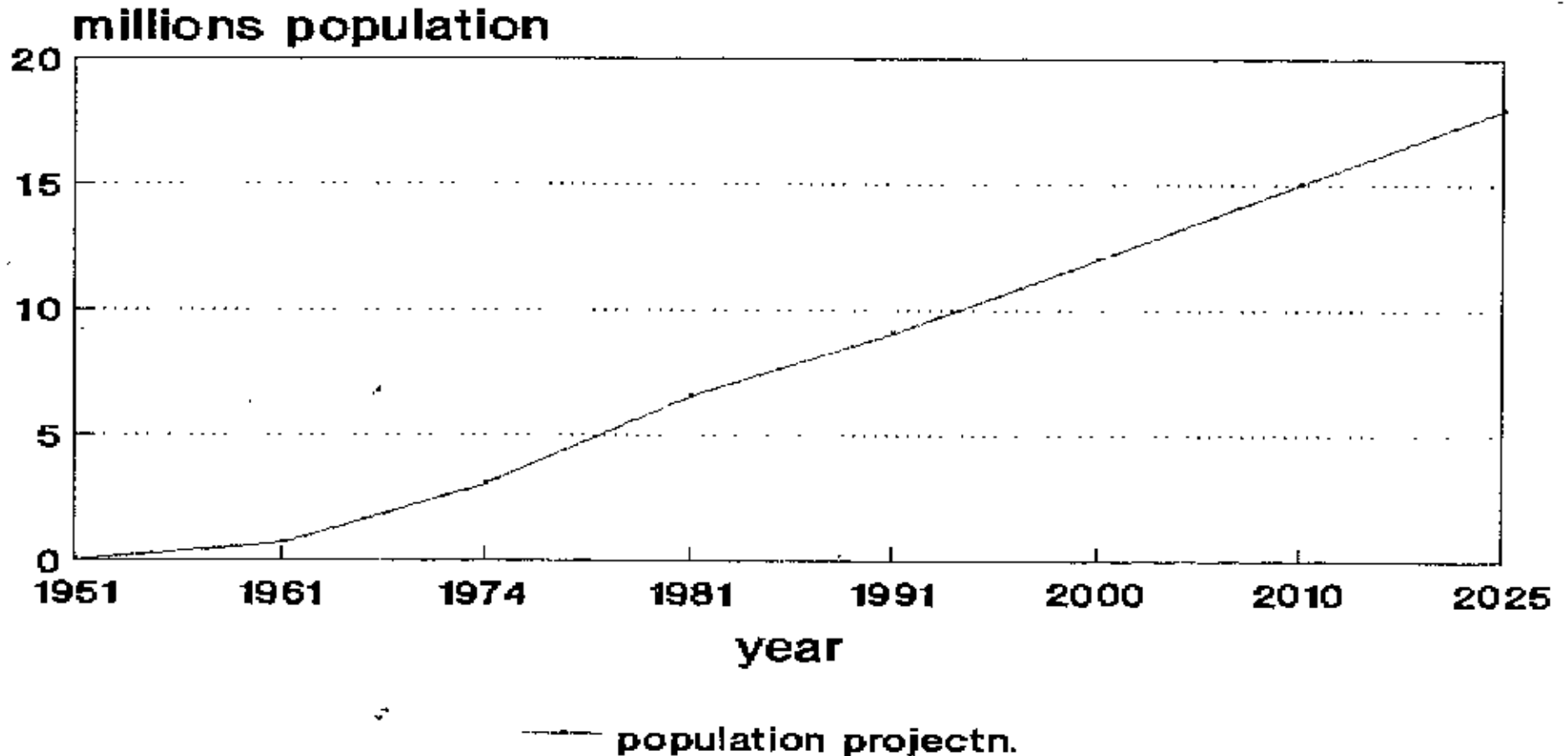
# Population of Dhaka Metropolitan City



based on population census report 1981

Fig 3.1b

# Population of Dhaka Metropolitan City



based on population census report 1981

In spite of all these, Dhaka is growing very fast both in size and in population (figure 3.1a ) after the war of liberation in 1971. With the intense population pressure in Dhaka, land around the city is shifting rapidly from agriculture to urban use at a rapid pace in an unplanned manner. Buildable urban land is scarce at Dhaka and its price is also very high. On the contrary the intensity of land utilization is very low here. Moreover a large amount of buildable land at Dhaka remains vacant due to under\_utilization and acquisition by government, semi\_government and autonomous organizations and by speculation of individual owners and housing societies.

During the last census period, the percentage increase of Dhaka city (figure 3.1b ) was very high. This rapid increase of urban population not only created new problems but also aggravated already existing acute urban problems like housing, transportation, education, unemployment etc. Of these the present chapter deals upon the aspect of housing in Dhaka city.

### 3.2. Demand for Urban land at Dhaka:

Population increase and the rapid urbanization are the main motivators for the demand of urban land at Dhaka. Immediately after independence, cities, specially capital Dhaka, became attractive and the focal point of economic, political and social activities. People started crowding at Dhaka along with many other cities. This crowding pushed the demand for urban land.

Foreign remittances from Bangladeshis working abroad are safely invested in the purchase of land both in the rural and urban areas. This affordability of Bangladeshi citizens working abroad increased the demand for urban land to a great extent at Dhaka.

Black money or wealth which is estimated to be around 20 to 25 percent of the total GNP (Choudhury, I.A.1990) is also partially responsible for increasing the demand for urban land at Dhaka.

Speculators and real estate business houses further pushed the demand for Dhaka's urban land. Absence of cheap and mass transport forces people to live within the city and put pressure on urban land and infrastructure. Deteriorating law and order situation in the rural areas pushed many rural rich to the urban areas of Dhaka for safer haven. All these factors along with other social and economic forces pushed the demand for urban land to critical stage.

### **3.3. Household Expenditure of Urban Areas:**

In the past the city has been the exclusive residential neighbourhood of the cultural and political elite, but now it is the lower and middle income group who accounts for the greater part of the physical growth and character of the city. The exodus of skilled and unskilled labour into the urban areas put extra pressure on the overtaxed urban structure which have rarely been experienced before. As accommodation becomes scarce the rent paid by these people is also increasing.

TABLE 3.3

HOUSEHOLD EXPENDITURE OF ALL URBAN AREAS OF BANGLADESH (1986-87)

Household income per month (Taka)	Expenditure per household per month (Taka)	Average household size	Av. percap. household expenditure (Taka)	Percentage of household	Cumulative percentage of household
< 500	360.00	1.80	350.22	0.29	0.29
500 - 749	616.75	3.13	179.04	0.46	0.75
749 - 999	878.12	3.29	266.90	1.97	2.75
1000 - 1249	1101.20	3.84	286.77	4.57	7.25
1250 - 1499	1340.68	4.06	330.22	6.48	13.77
1500 - 1999	1711.47	5.08	336.90	12.91	26.91
2000 - 2499	2174.04	5.48	396.72	14.12	40.69
2500 - 2999	2639.40	6.02	438.44	11.28	52.08
3000 - 3999	3249.59	6.54	496.88	13.72	65.80
4000 - 4999	4220.08	7.16	589.39	12.91	78.71
5000 - 5999	5046.25	6.68	755.42	6.60	85.31
6000 - 6999	5961.30	7.30	816.62	4.86	90.17
7000 - 7999	6560.84	7.45	880.65	2.55	92.72
8000 - above	10635.44	8.99	1189.03	7.29	100.01

Source : Statistical Year Book, 1989, B.B.S.

Demand for particular sizes of housing unit is largely determined by aggregate household income, tastes and spending habits. Of these, income is the most important factor. In general the higher is the level of income the greater is the demand for larger and more luxurious houses. The per capita income of people in Bangladesh is not only one of the lowest in the world, also the income distribution is highly unequal.

According to income grouping made by Bangladesh Bureau of Statistics in 1989 referring to the statistics of 1986\_87 as shown in the table 3.3 the 52% households had a monthly income of below Tk.3000 and 7% households were affluent having a monthly income of Tk.8000 and above. The distribution of household and average household expenditure per capita per month in urban areas in 1986\_87 have also been shown in the same table. It can be easily derived from the table that 40% of the urban households had a monthly per capita expenditure of less than Tk.755. Only 15% of the households had monthly per capita expenditure above Tk.1000.

### **3.4. Public and Private Sector Performance**

#### **3.4a. Public Sector Housing:**

Both in the past and in current years government or public housing programmes have met with little success because they have attempted to meet housing needs rather than the effective demands. The most striking feature in public housing programmes in the past is that the major share of the investment goes to the benefit of the upper middle and upper class people.

Among the total government employees it is found that only 4% belonging to the high income group are benefited with 50% housing constructed by public agencies. Whereas rest of 50% are allotted by low and middle income group which comprises about 96% of the total government employees (Toufiq M.Seraj & Afeana Murshed 1990). The lower and middle income categories of employees are the deserving sections to get housing facilities because they do not have enough resources to build their own.

PWD and HSD are the construction agencies for government accommodation. Many other sector agencies even hospitals, different educational institutions, Roads and Highways and Railway department build their employees quarters.

Public housing has been constructed throughout Bangladesh depending on housing requirement and as permitted by funds. In 1952 the HSD was established to construct houses especially for refugees. By 1964 the number of government housing units were 3,400 compared to a total staff strength 35,000. But the year 1977 the number of government employees were 50,000 but the accommodation units had not increased since 1962. By 1981 government housing units were 10,000 and the number of government employees were 97,000. The ratio between government officers and housing was 1:97. A recent study (Shafi & Murshed, 1988) estimates that there are 1,07,574 housing units in the city of which 44% are single room accommodation or dormitory type and the remaining 56% are flat type units. According to WB only 7% of the total housing stock was built by the public sector and the rest by the private sector.

The following table shows the total public sector housing units in Dhaka Metropolitan Area.

Table 3.3  
TOTAL HOUSING UNITS IN DHAKA METROPOLITAN AREA

Sl no.	Type of Organization	Single Room	No. of unit Flats/House	Total
1.	Administration	22,933	46,146	69,079
2.	Education & Health	21,632	2,015	23,647
3.	Bank & Inst.	898	1,143	2,041
4.	Industry	1,419	11,083	12,502
5.	Forest Dept.	119	186	305
	Total	47,001	60,573	1,07,574

Source: Toufiq M.Seraj & Afsana Murshed, 1990.

The type of housing provided by the government is guided by the pay scale adopted from time to time. The house rent paid by the government servants is generally 7.5% of their basic pay and the house rent allowance as house rent but which is not enough for recuring the coat of these houaes.

The production of housing in relation to the urban population has been far from being adequate and not meeting the demands. Atleast 65% of the urban population are very poorly houaed with inadequate services.



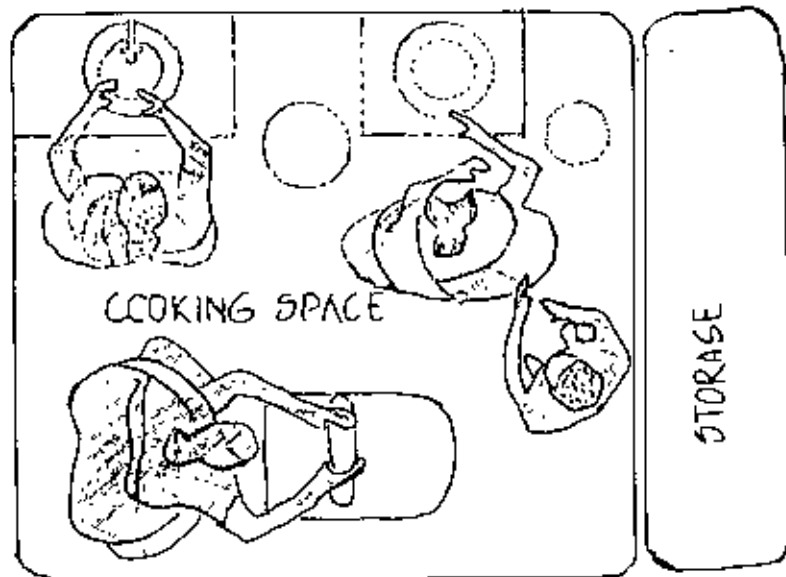
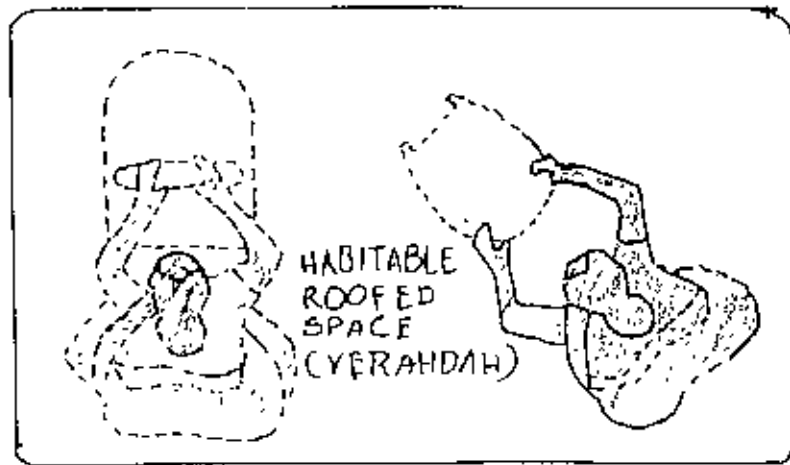
### 3.4b. Private Sector Housing:

In the recent years there has been a new trend of housing development mainly in the private sector. As a result Dhaka has experienced a new type of residential development which can be broadly termed as apartment development. In most of the cases an individual or a company constructs one or more, buildings comprising of several apartments, which is later sold to individual purchasers. This have prompted many individual entrepreneur to develop apartment buildings resulting in an increased number of real estate companies in the city. Moreover individual builders contribution in the field of housing is also quite significant. They supply the most for lower income group and the middle income group of people.

### 3.5. Space Requirement

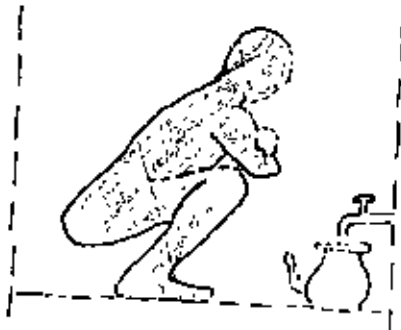
According to Mr. M.I. Choudhury in his book on "Space Standards for Urban Dwellings in Bangladesh" the following report has been attained. The book says that the middle income group of peoples minimum requirement is much lower than usually provided in public houses. Space required for cooking is 10.8sq.m as shown in figure 3.5. On the other hand the optimum space required for personal hygiene are 1.1 sq.m for W.C, 1.1 sq.m. for washing and 1.5 sq.m. for bathing. That is overall space required for personal hygiene is 3.7 sq.m.. Space required for eating for six persons is 6.96 sq.m and for sleeping is 33.4 sq.m. The spaces are shown in figure 3.5a. 3.5b.and 3.5c. and 3.5d.

# SPACE REQUIREMENT FOR COOKING

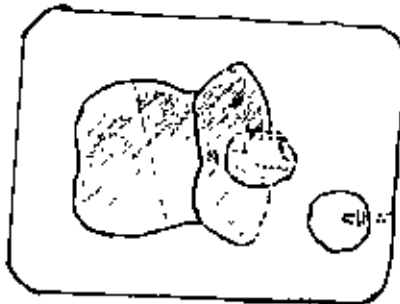


SPACE REQUIREMENT  
FOR COOKING IS 60 SFT.

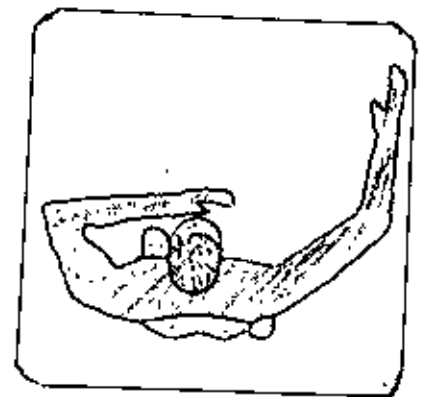
# SPACE REQUIREMENT FOR PERSONAL HYGIENE FACILITIES



SPACE REQUIREMENT  
FOR WASHING 12 SFT.



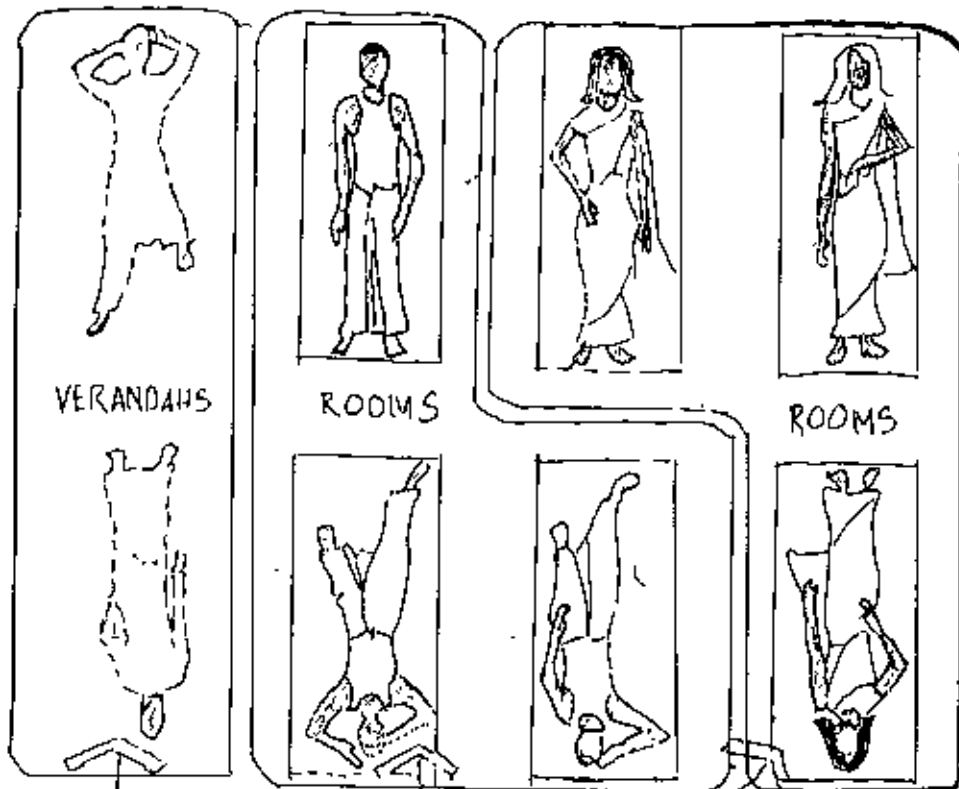
SPACE REQUIREMENT  
FOR W.C. 12 SFT.



SPACE REQUIREMENT  
FOR BATHING 16 SFT.

OVERALL SPACE  
REQUIREMENT FOR  
PERSONAL HYGIENE  
FACILITIES IS 40 SFT.

# REQUIREMENT FOR HABITABLE ROOFED SPACES FOR A FAMILY OF SIX



SPACE REQUIREMENT FOR SLEEPING - 360 SFT.



SPACE REQUIREMENT FOR EATING 75 SFT.

OVERALL REQUIREMENT FOR HABITABLE ROOFED SPACES IS 360 SFT.

33 m<sup>2</sup>

**SUMMARY OF MINIMUM SPACE STANDARDS**  
 ( the figures are expressed in sq. metre )

FAMILY SIZE	HABITABLE ROOFED SPACE (A)	SPACE FOR PERSONAL HYGIENE FACILITIES (B)	TOTAL BUILT-UP AREA (A)&(B)	PRIVATE OPEN SPACE	TOTAL LIVING SPACE
3	22.3	3.7	26	65	91
4	27.9	3.7	31.6	65	96.6
5	23.4	3.7	37.2	65	102.2
6	39	3.7	43	65	107.8
7	44.6	3.7	48.3	65	113.3
8	50	3.7	53.9	65	118.9
9	55.7	3.7	59.5	65	124.5
10 AND OVER	61.3	3.7	65	65	130

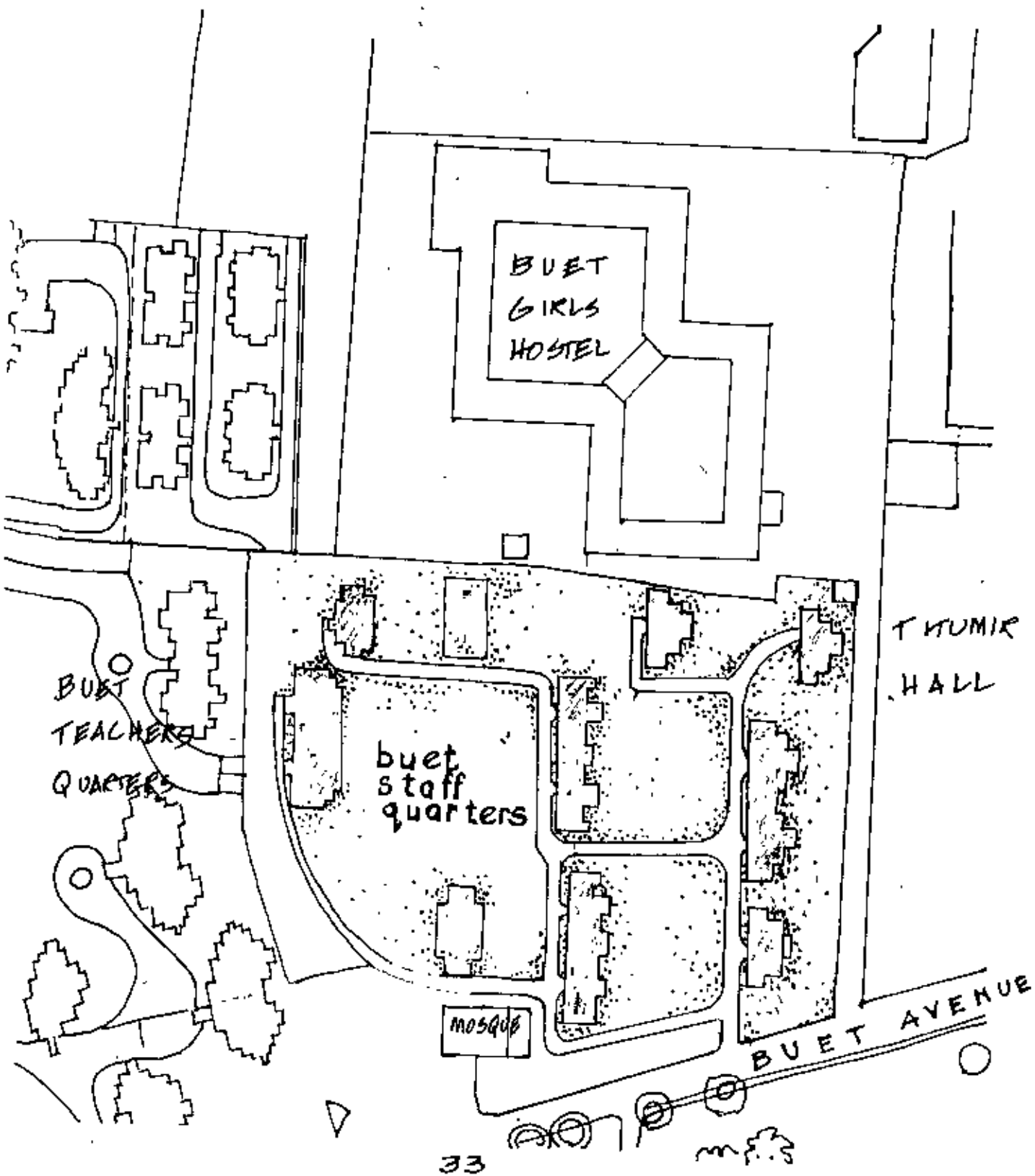
### 3.6. Conclusion:

Due to inadequate supply of low rent housing, there has always been a wide gap between supply and demand of housing in the public sector as well as in the private sector. Government, semi-government and autonomous bodies have provided housing for their employees. These houses though not quite adequate to meet the total demand of housing, are itself very spacious and sufficient for a single family to reside. On the other hand, these middle class group of people's income is fixed and comparatively low to meet the demand of todays inflation hit market. So it is very convenient for them to sublet a room or a portion of their house to increase their income. This subletting system though illegal, is more or less an established fact for quite a long time. It is practised in the major urban centres where scarcity of small houses in a good neighbourhood exist.

\*

## ***CHAPTER FOUR***

SURVEY SITE - 1.  
PALASSEY... BUET STAFF QUARTERS

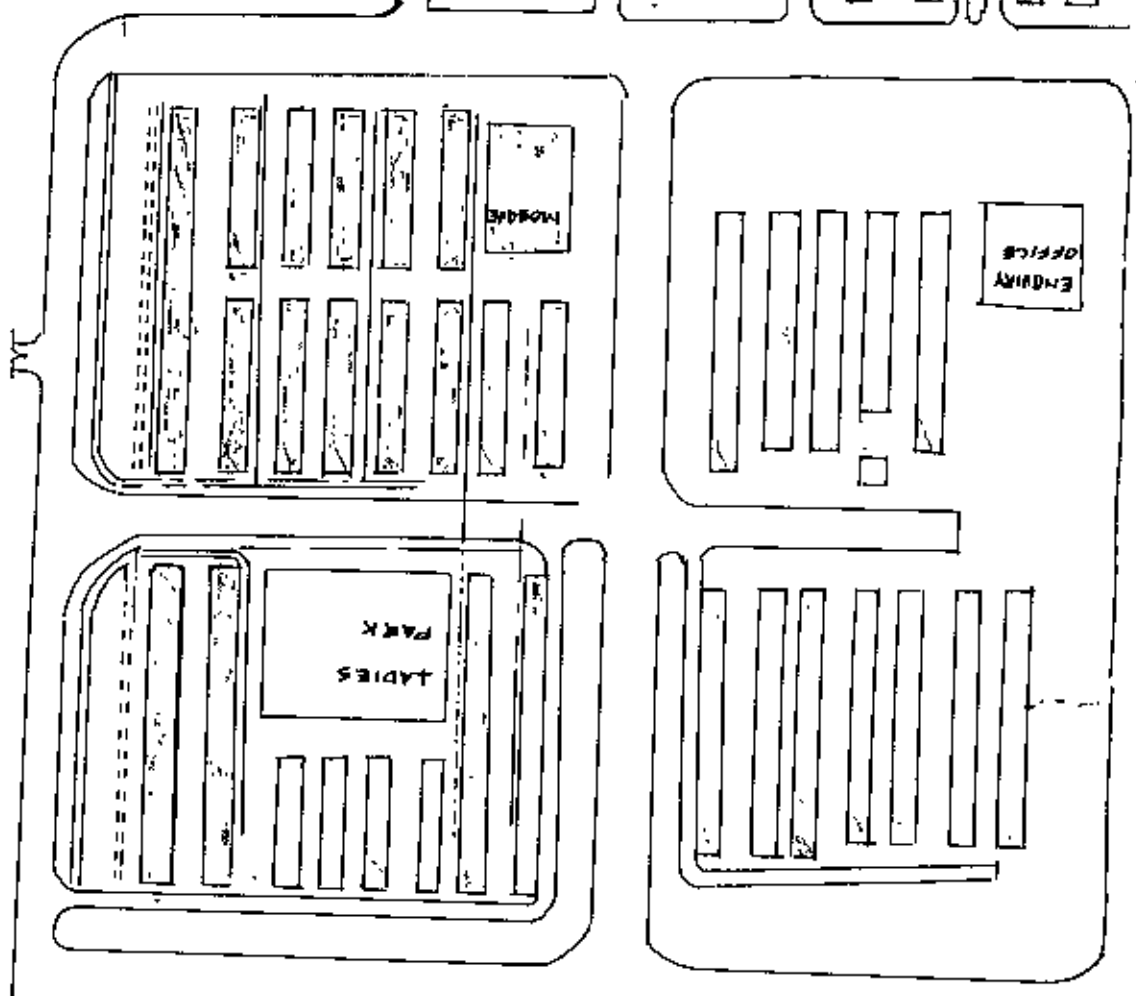
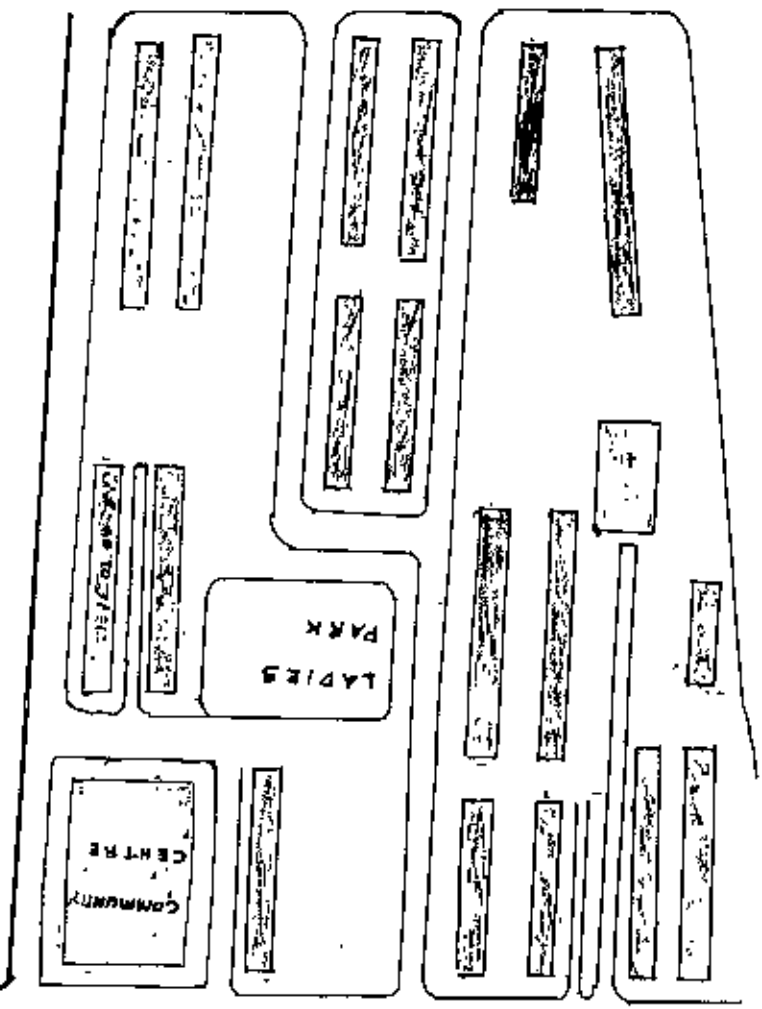




STAFF QUARTERS

AGARGAON

SURVEY SHEET 2



## Chapter Four

### **4. Household Characteristics:**

#### 4.1 Introduction:

A sample survey was undertaken in the areas where public housing is provided by the government. I have surveyed three sites in Dhaka city which were selected randomly. The sites are Azimpur government quarters consisting of pure govt. employees, BUET staff quarters at Pallassey consisting of BUET employees, an autonomous body and Agargaon staff quarters which consists of different sorts of public employees. It is my idea that a representative figure can be achieved with two hundred and fifty households. These families or bachelors are living in one hundred and twentyfive housing units. Half of them are the subletters while the other half are the sublettees.

Organizations mainly responsible for maintaining such housing are the Housing and Settlement Directorate, Public Works Department and respective autonomous sectors. These dwellings are in the form of two,three and four storied flats built according to a series of standard plans.

The sublettees followed various processes through which they got their shelter. In case of Govt. employees, the subletters arrange shelter in the quarters through their colleague, friends or relatives. Most allottees prefer sublettees who are known to them and are of the same background and district.

As the allottee and the sublettee have to live in the same flat the allottees only allow those who are nearest kin to them. Most of these allottees favour those who are tidy, peaceful and are regular with their payments. Family size varies with the standard of living. In general the third and fourth class employees have larger families. In case of the sublettees family size is smaller. The main reason is that most of the allottees prefer sublettees with smaller family size. Sublettees are generally a couple or a couple with one or two children. Both nuclear and joint families are found even in flats, although the percentage of joint or extended families is less. Many of the tenants are bachelors or married with wives and children staying at village homes. Household characteristics may vary with family size and living habits.

After collection of data through household questionnaires survey at Pallassey, Azimpur and Agargaon, was done. Analysis was completed by using statistical techniques in SPSS method. An understanding of the nature of problems relating to the existing housing conditions of subletting system may be used in future to plan for low and middle income public housing. All the findings have been produced in tabular form with explanation in the following pages.

## 4.2 Household Characteristics:

In this section household characteristics of subletters and sublettees are analyzed. These include marital status, sex, structure, education, occupation, type of organization, income and expenditure.

### 4.2.1 Marital Status:

**subletters:** From table 4.2.1 we observe that 97% are married and the rest 3% are unmarried. Usually married persons are allotted with such a large quarter. Thus making it possible for them to sublet one or two rooms.

**sublettees:** According to the survey analysis which is shown in table 4.2.1 we note that 65% are married and the rest 35% are unmarried. Married families consist of a small family with one or two children among the family members. The landlord prefer to sublet to a small family.

### 4.2.2 Sex

**subletters:** It is observed from table 4.2.2 that the male and female group in these households are almost equal in number (49.6% & 50% respectively). The females outnumber males by only the housewives were present taking care of the house. The head of the family, usually the men could be questioned only on weekends or holidays. The females were more co-operative than their male counterparts.

table 4.2.1

Distribution of Respondents by Marital Status:

Marital Status	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
Married	127	97	85	65
Unmarried	4	3	46	35

table 4.2.2

Distribution of Respondents by Sex Structure:

Sex	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
Male	323	49.6	138	52.5
Female	328	50.4	124	47.5

**sublettees:**

Though the ratio between male and female do not vary much but still it is observed from table 4.2.2 that male members (52.5%) outnumber females (47.5%) somehow. Unmarried females too stay as a sublettee.

#### 4.2.3 Education:

**subletters:** It is indeed good to know from table 4.2.3 that most of these middle and middle low income group are more or less literate. About a quarter of them (23.8%) have completed SSC. The percentage of graduate is also high which consists 23% of them. The uneducated ones (5%) are mostly the servants. Most of them keep one servant as a helping hand. But in Agargaon area there are more uneducated and lesser graduates than the other two areas. The allottees questioned here are mostly fourth class government employees such as sweepers, drivers etc.

**sublettees:** Almost all of these persons are educated. The percentage of education is greater among sublettees than the subletters. From table 4.2.3 it may be seen that 30% are graduates, 15.2% are masters, 8.3% are matriculated, 5% are below the age to undergo any kind of formal education, and .4% are "alems". Only .2% are uneducated who are mainly the servants staying with the tenants.

#### 4.2.4 Occupation:

**subletters:** Majority of these allottees do clerical jobs. Their wives are mostly housewives. The percentage of officers who sublet are very few in number. The number of students staying in these houses is also high (38% from table 4.2.4).

table 4.2.3

Distribution of Respondents by Education:

Education	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
uneducated	33	5	5	2
primary	59	9	19	7.3
secondary	104	16	43	16.5
SSC	155	23.8	22	8.3
HSC	105	16.2	43	16.3
graduate	150	23	79	30
masters	3	.5	390	15.2
alem	3	.5	1	.4
not applicable	39	6	11	5

Table 4.2.4

## Distribution of Respondents by Occupation:

Occupation	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
doctor/eng.	2	.3	28	10.8
teacher	5	.8	45	17.3
officer	14	2.2	63	24.2
clerk	105	18	30	11
student	237	36	26	10
business	15	2.2	7	2.7
housewife	168	16	16	6
others	38	36	13	5
not applicable	67	2.3	34	13

Table 4.2.5

## Distribution of Respondents' Jobs by Type of Organization:

Type of Organization	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
pure govt.	68	51.9	17	13
semi govt.	20	15.3	16	12
autonomous	43	32.8	27	21
private organ.	0	0	38	29
student	0	0	26	20
business	0	0	7	5



sublettees: 24% sublettees are officers in some organization, 17% are teachers, 10% are student, and 11% do clerical jobs (table 4.2.4). Bachelors or single persons with their wives staying at village homes prefer sublet rooms. An independent house is a problem to maintain.

#### 4.2.5 Workplace:

subletters: The allottees of the buildings are all public servants. More than half of them work in pure government (51.9%). Their office is mainly at the secretariat. About 15% as seen from table 4.2.5 are in semi government and most of them residing in Azimpur and Agargaon area. From the table it is observed that 32% are in autonomous bodies. Allottees of BUET staff quarters which is an autonomous organization work at the campus\_\_a walking distance range.

sublettees: When surveying these areas we see that majority of these people who are the sublettees, are single person\_\_either student, or are bachelors. There are some who are married with their wives and children staying behind in village home. The so called 'landlords' prefer small families as tenants for lesser problems. From table 4.2.5 we see that the percentage of persons working in private organization is 29%, those doing business is 5%, 12% work in semi government, 21% are in autonomous body and 20% are students. These people cannot afford to rent independent house.

#### 4.2.6 Monthly Income:

**subletters:** The average monthly income of the subletters is around four thousand taka. From table 4.2.6 about 49% earn between 3000 to 5000 taka. A quarter (24%) of these households income is between one thousand and three thousand taka. Quite a lot of them (12% +1.6% +14%=27.6%) earn more than five thousand taka. A major portion of this income arrives from subletting. Some have good connection with their village homes. They get their annual rice, pulses etc. from there, which helps to ease their expenditure burden a great deal.

**sublettees:** The average income ranges between taka two thousand to four thousand (table 4.2.6). None earn more than seven thousand. It is observed from the survey that the students earn not more than fifteen hundred taka which comes from their scholarships or tuition fees. The total income of sublettees are lesser than the subletters. If their income had been higher they would have preferred to stay in an independent house.

### **Expenditure Pattern**

#### 4.2.7 Food

**subletters:** Food is the main item on expenditure list. 24% (from table 4.2.7) of the households spend between taka two thousand on food only. As the total number of members in the subletter group is comparatively higher than the sublettee group their expense on this item is also high. They usually have more children than their tenants and sometimes their old parents also stay with them.

Table 4.2.6

Distribution of Respondents by Monthly Income groups:

Income Range (taka)	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
1000-3000	31	23.7	59	45.4
3001-5000	64	48.7	64	48.6
5001-7000	16	12	8	6
7001-9000	2	1.6	0	0
9001-higher	18	14	0	0

Table 4.2.7

Distribution of Respondents by Monthly Expenditure on Food:

Expenditure Range (taka)	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
0--500	3	2	26	20
501--1000	14	11	35	27
1000--1500	15	11.5	47	36
1501--2000	31	24	15	11.5
2001--2500	18	14	8	5.5
2501--3000	50	37.5	0	0

sublettees: Expenditure on food varies from household consisting of a family and a bachelor only. Single persons spend within taka five hundred (20%) on food whereas family with two to three members spend between fifteen hundred to two thousand (11.5%) per month according to table 4.2.7.

#### 4.2.8 Houserent:

subletters: For the subletter case, the houserent is as negligible as possible. The government employees (88.3% from table 4.2.8) have to pay seven and a half percent of their basic salary as houserent. This amounts to around 150 taka for the clerical job holders. The lower grade employees (13.7%) such as sweepers, drivers etc. do not have to pay at all for any kind of houserent.

sublettees: From table 4.2.8 we see that 15% sublettees have to pay rent between taka 500, 30.4% pay within 1000 taka. These people are usually the bachelors or single persons staying in single rooms. Small families consisting of husband and wife sometimes with a single child or with another single family member pay higher than the previous group. They pay between 1000 taka to 3000 taka (43.6% + 10% = 53.6%)

#### 4.2.9 Clothing:

subletters: From table 4.2.9 we see that spending on this item is almost negligible. It is usually between three hundred taka. The main occasion for spending money on clothing is Eids, weddings of close relatives, or birthdays.

Table 4.2.8

Distribution of Respondents by Monthly Expenditure on Houserent:

Expenditure Range (taka)	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
0	18	13.7	0	0
1--150	113	86.3	0	0
151--500	0	0	0	16
500--1000	0	0	0	30.4
1001--2000	0	0	0	43.8
2001--3000	0	0	0	10

Table 4.2.9

Distribution of Respondents by Monthly Expenditure on Clothing:

Expenditure Range (taka)	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
0	7	5.3	66	50.2
1--100	50	38.2	51	39.2
101--300	52	39.2	13	10
301--500	15	11.5	1	.6
501--1000	7	5.8	0	0

**sublettees:** Clothing is a need for the middle income group people, It is not a lavish item. They spend as little as possible. Like the subletters they also buy clothes mostly on festivals like Eids, and weddings of very close relatives. According to table 4.2.9 50.2% people do not spend anything at all on clothing, 39.2% spend within 100 taka, 10% spend within 300 taka and only

#### 4.2.10 Utilities

**subletters:** By the term utilities we mean gas, electricity and water. Expenditure on this item is less than five hundred taka for almost all of the households as seen from table 4.2.10.

**sublettees:** The sublettees do not have to pay at all separately for all these service facilities. Their rent includes all these items (table 4.2.10).

#### 4.2.11 others:

**subletters:** By expenditure on other items I mean money spent on festivals, occasions such as birthdays, weddings, marriage days, akikas and for health reasons. These are not fixed items, but may be needed to spend upon once in four to six months. Table 4.2.11 states that most of them spend between two hundred only on this item (26.7% + 12.2% = 38.9%). About 57% do not expend anything at all.

**sublettees:** Spending in this case is as same as the subletters. Occasions like weddings, birthdays and medical expenses are not regular features. They spend as little as possible. 4.2.11 states that 70% spend within taka hundred and the rest 30% spend between three hundred taka.

Table 4.2.10

Distribution of Respondents by Expenditure on Utilities:

Expenditure Range (taka)	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
1--100	5	3.8	0	0
101--200	23	17.6	0	0
201--300	48	36.8	0	0
301--500	55	42.0	0	0

Table 4.2.11

Distribution of Respondents by Expenditure on Others:

Expenditure Range (taka)	Subletter		Sublettee	
	Frequency	Percent	Frequency	Percent
0	74	56.5	0	0
1--100	35	26.7	91	70
101--200	16	12.2	33	25
201--300	1	.8	7	5
301--500	5	3.8	0	0

#### 4.3 Conclusion:

Much interesting and important information has been discovered from the above analysis. Some major differences between the subletters and the sublettees have been established. It can be concluded that though majority of the subletters are government employees, their income is relatively higher than the other group. It is due to the rent they are getting from subletting. This rent is an extra income for them which is an easy method of solving their problem arising due to the ever increasing price hike in the market. The other difference is that the subletters consist of more members than the sublettees. It is so because the allottees prefer small families which is less botheration than faced with large families. Both parties spending habit is more or less same in nature.

\*



## ***CHAPTER FIVE***

Chapter Five

**5. Factors Influencing Subletting of Houses:**

5.1 Introduction:

This chapter includes information available through the questionnaire survey. The information relate to the several factors which influence this type of housing system a great deal. They are standard of the neighbourhood of the selected three areas, reasons for subletting and reasons for taking sublet houses, influence of marital status and occupation on different aspects such as reasons for subletting, locality, preference of an independent house, at what house rent and with how many bedrooms and bathrooms.

The above factors is an important criteria for selecting a sublet house instead of an independent abode by the sublettees and favouring to sublet a portion of their allotment by the subletters. Through the questionnaires and by analysing it much valuable and interesting findings have been discovered.

## 5.2 Neighbourhood Standard

The colonies where subletting exists, possess most of the civic facilities. There is a playground, mosque, school, community centre, club, bazaar, post\_office, dispensary, shopping centre, hospital etc. in a reasonable distance (shown in table 5.2). The staff quarters are well spaced with interconnecting wide roads. All services such as electricity, gas and water is easily available. Bus\_stand is within walking distance. Nobody faces much problem in reaching their working places (table 5.2a).

## 5.3 Reasons behind Subletting:

As we know subletting is a type of housing system done by the allottees of public housing. The reasons behind subletting is manifold in nature. The factors are discussed in the following paragraphs.

**Subletters Reasons:**The major purpose behind subletting is income. Table 5.3 states that 89.3% subletters show their reason is having not enough income. Subletting is a very easy and good source of income for these fixed income group of people. Among other reasons 3.8% say they have extra space available. The allotted flat is more than sufficient for them. So the extra space can be easily spared to somebody else for proper utilization. And 5.3% state that their family is too large to be supported by the meagre income from their respective organizations. We know from the survey that lower and middle income group of people allow this type of renting system in their houses to increase their income level.

table 5.2

**Neighbourhood Standard:**

Facilities	Distance km.	Percent
playground	0.8	98.8
mosque	0.8	97
club	0.8	37
community centre	1.6	85
educational instit.	1.6	88
kindergarten	0.8	56
bazaar	1.6	100
hospital	3.2	

table 5.2a

**Distance of Working Place**

Distance (km.)	Percent
within 0.8	38.2
within 0.8	32.8
within 0.8	10.4
more than 4.8	18.6

table 5.3a

Reasons for Subletting:

Reasons	Percent
extra space available	3.8
income not enough	89.3
family large	5.3
house rent taken away by organization	.8

table 5.3b

Reasons for taking Sublet:

Reasons	Percent
financial difficulty	31
security	7
scarcity of small houses	28.4
house rent low	33.6

Though it is an open secret and followed by more or less all the government employees of this class, it is basically an illegal process which is practised from quite a long time.

#### **Sublettees Reasons:**

There is a scarcity of low rent houses in a good neighbourhood in the city. The sublettees enjoy this benefit. Small families prefer this type of housing. The rooms are relatively cheaper compared to an independent house. From table 5.3 we know that 31% of the sublettees state that financial difficulty is the main reason for taking sublet. Whereas 33.6% say that the house rent is low and is in good locality. 7% sublettees give the opinion of security. Their conception is that it is always safe and secured to stay with several known people than to stay alone in an independent house. One may go out for an errand and he or she might ask the person staying behind to look after the room or her child. Another important aspect is presence of almost all the civic facilities in the neighbourhood. School, market, bus\_stand, club, mosque, hospital, playground and community centre are all within walking distance. Communication with the working place is easier. All the services like gas, electricity and water is easily available. And all are within the capital city of the country. It is ofcourse a very lucrative attraction for any tenant.

#### 5.4 Influence of Marital Status and Occupation on Reasons for taking Sublet:

We notice from table 5.4a that the main purpose to take sublet houses among the married persons is low rent (45%). The unmarried ones also had the same opinion of scarcity of small houses (50%) as their major reason. And according to table 5.4b this is also the main reason among doctors, engineers, officers and clerks to prefer sublet housing. Housewives gave the opinion that these houses are more safe and secured to stay.

Students prefer it because educational institutions are closeby and its easier to stay in a single room than rent a whole independent house.

#### 5.5 Preferences for an Independent House:

Preferences for an independent house may vary from unmarried person to married person. Now let us see what our analysis states. According to table 5.5a 67% prefer independent houses and 33% do not favour this idea at all. The later ones are usually bachelors or are staying alone and their wives and children residing at their village homes. From table 5.5b we get the range of houserent they are willing to pay for an independent house. 77% prefer within 1500 taka whereas 23% prefer within 2500 taka houserent. Table 5.5c informs us about the number of bedrooms the tenants would like to have in an independent house. It states that 44% would like to have two bedrooms and 23% are satisfied with only one bedroom. While 75% prefer one bathroom and the rest 25% would like to have two bathrooms according to table 5.5d.

table 5.4a

Distribution of Respondents by Marital Status & Reasons for taking Sublet:

marital status	reasons							
	financ diffi culty	securi ty	scarcity of small house	rent low	transp cost less	edu ins near	bazar hosp near	other
	percent							
married	7	8	9	9	7	2	2	2
unmarried	8	10	10	9	5	6	3	2

table\_5.4b

Distribution of Respondents by Occupation & Reasons for taking Sublet:

occupa tion	reasons							
	finance problem	sec ured	small house scarce	low house rent	transp expend less	educat insti near	bazar hosp near	others
	percent							
doc/engr	8	22	26	22	12	4	2	4
teacher	10	17	23	15	17	5	3	10
officer	11	30	40	32	17	9	9	3
clerk	21	17	21	20	15	5		1
student	12	18	17	17	7	19	6	4
business	14	19	21	22	13	2	4	4
others	28	20	14	17	17		3	
housewife	15	22	21	19	14	4	3	1
not appli cable	20	23	22	19	13	1	2	



table 5.5a.

Preference for an Independent house:

Type	Percent
yes	67
no	33

table 5.5b

Range of House rent:

Range (taka)	Percent
1000--1500	55.4
1501--2500	44.6
2501 --higher	0

table 5.5c

Number of bedrooms:

Numbers	Percent
one	34.7
two	65.3

table 5.5d

number of Bathrooms:

Numbers	Percent
one	39.8
two	60.2

## 5.6 Influence of Marital Status and Occupation on Sublettees Preferences:

From table 5.6a we come to know that 38% married persons and 29% unmarried persons would like to have independent house. Whereas 11% married people and 22% unmarried ones prefer to live as a sublettee. The ratio is totally double.

According to table 5.6b, majority of the persons staying as sublettees prefer independent house between the range of taka 1000 to taka 1500 as house rent. This consists of 40% of the total married and 37% of the unmarried households. Only 13% of married and 10% of unmarried tenants desire houses of above taka 1500 to taka 2500 range. Again from table 5.6c we notice that maximum prefer two bedrooms. The percentage is 33% married and 22% unmarried persons. Only 1% favour three bedrooms. These are the people whose family members are comparatively larger than the previous ones. 17% married and 27% unmarried persons would like to have only one bedroom in their house. Again in bathroom preference we come to know from table 5.6d that most married and unmarried persons prefer single bathroom. This is because of their small family members. The percentage is 38% married and 37% unmarried people. On the other hand, 15% married and 10% unmarried persons favour two bathrooms for convenience.

Again from table 5.7 we know that majority of the persons staying as sublettees questioned gave the opinion of an independent house. Those who prefer to stay as a sublettee are the students or bachelors or men with their wives staying behind their village homes.

table\_5.6a

Distribution of Respondents by Marital Status & Preference of Independent House:

marital status	independent house	
	yes	no
	percent	
married	38	11
unmarried	29	22

table\_5.6b

Distribution of Respondents by Marital Status & Houserent Preference:

marital status	at what houserent	
	taka 1000-1500	taka 1501-2500
	percent	
married	40	13
unmarried	37	10

table\_5.6c

Distribution of Respondents by Marital Status & number of Bedroom preference:

marital status	bedrooms		
	one	two	three
	percent		
married	22	33	1
unmarried	27	22	

table\_5.5d

Distribution of Respondents by Marital Status & number of Bathroom preference:

marital status	bathrooms	
	one	two
	percent	
married	38	15
unmarried	37	10

table\_5.6e

Distribution of Respondents by Marital Status and Locality Preferences:

marital status	locality						
	working place near	hospital near	educat. inst. near	play ground near	bazar near	secured	others
	percent						
married	13	6	5	2	9	11	6
unmarried	10	5	7	2	8	9	5

table\_5.6f

Distribution of Respondents by Occupation & Preference of Independent House

occupa tion	independent house	
	yes	no
	percent	
doc/engr	69	31
teacher	91	9
officer	80	20
clerk	82	8
student	80	20
business	73	27
others	67	3
housewife	87	3
not appli cable	95	5

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table\_5.6g

Distribution of Respondents by Occupation & Preference of Number of Bedrooms:

occupa- tion	bedrooms		
	one	two	three
	percent		
doc/engr	11	89	
teacher	10	90	
officer	18	82	
clerk	52	43	5
student	11	88	1
business	50	50	
others	33	67	
housewife	35	60	5
not app- licable	45	50	5



table\_5.6h

Distribution of Respondents by Occupation & Number of Bathroom preference:

occupa_ tion	bathroom	
	one	two
	percent	
doc/engr	66	33
teacher	90	10
officer	55	45
clerk	65	35
student	92	8
business	86	14
others	100	
housewife	100	
not appli cable	85	15

## 5.7 Conclusion:

From the above elaborate discussion relating to factors influencing subletting of houses we can come to the conclusion that the reasons are varied in nature. Marital status and occupation play a vital role behind these purposes. Among the reasons income is the most important factor for both sublettee and the subletter. One is to increase income by the subletters and the other is as the tenants cannot find small houses with reasonable rent they prefer sublet houses. The allottees prefer small families consisting of a husband and a wife with a single child. Most married sublettees would like to have an independent house. People of different occupation favour sublet houses because there is a scarcity of small houses in good location within reasonable price in the market.

Finally we can add that whatever the factors behind subletting, this system of housing will stay in the society as long as there is a demand of small houses in a good neighbourhood within a reasonable rent. Availability of extra space in the allotted house is another reason for giving behind sublet. Though it is an illegal practice it surely helps to ease the burden of scarcity of small houses in the country.

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## ***CHAPTER SIX***

## Chapter Six

### 6. Subletting Arrangements & Associated Problems:

#### **6.1 Introduction**

The survey consists of different types of units in the three different areas. The areas are Azimpur, Pallassey, and Agargaon respectively. The number and the area of different spaces such as bedrooms, bathrooms, verandha etc. varies according to the particular type of quarters. The allottee sublets his portion of the house according to this variation. In some cases it has been observed that they have to live in a very congested manner\_\_sacrificing for the sake of income generating due to this type of housing system. Overall subletting arrangement depends upon the number and area of the usable spaces.

#### **6.2 Subletting Arrangement and floor spaces:**

The subletters follow different methods to sublet their spaces based upon no particular criteria. But in all cases the kitchen and the bathroom where a single bathroom exists, is used by both parties with mutual understanding (table 6.2.1 and table 6.2.2). In such cases these service facilities is maintained by the user himself (table 6.2.3).

table 6.2.1

**Burner Using Method**

Types	Frequency	Percent
mutual understand.	110	100

table 6.2.2

**Bathroom Using Method**

Types	Frequency	Percent
general	112	85.5
separate	19	14.5

table 6.2.3

**Maintenance of Bathroom & Kitchen**

Method	Frequency	Percent
user himself	131	100

#### 6.2a bedrooms:

From table 6.2a we know that the number of housing units of one bedroom consists of 55 % and the rest 45% consists of two bedrooms. In cases of one bedroom the subletter sublets his living room whereas in two bedroom housing units he usually allows renting of the other bedroom and in some cases the living room has also been seen to be subletted. Majority of the bedrooms (56.6% from table 6.2 a2) are within the size of 14 square metre.

#### 6.2b bathroom:

The number of bathroom is usually one (69% from table 6.2 b1). The average area of the total bathroom studied is 4.2 sq.m. Wherever there exists only a single bathroom, it is shared by both the household members. Whereas in cases of two bathrooms, one is used by the landlords household (31.3% from table 6.2b) and the other by the tenant which is ofcourse more convenient for everybody.

#### 6.2c verandha

Verandha is another important semi open space in a household. In some flats to increase the functional spaces, the verandha has been enclosed and turned into a habitable room. It is done mostly for the youngster in the family who is provided with a small single bed and a study table. From table 6.2 c1 we know that 22% do not possess any kind of verandha whereas 78% possess only one verandha. The area of this space varies a lot. 54% of the area is within 35 square feet, around 20% is between 66 to 80 square feet. The mean area is 42 square feet.

table\_6.2 a1

**Number of Bedrooms:**

value no.	percent
1	54.96
2	45.04

table\_6.2 a2

**Bedroom Area:**

value sq.m	percent
1-- 14	56.6
15-- 23	29.1
24--above	14.3

Mean\_\_ 15 square metre

table\_6.2b

Number of Bathrooms:

value	percent
1	68.7
2	31.3

table\_6.2 b1

Bath Area:

value sq.m.	percent
1.8--2.8	15.3
2.9--3.7	47.3
3.8--4.6	37.4

Mean \_\_ 4 square metre



table\_6.2 c1

Number of Verandha:

value	percent
0	22.1
1	77.9

table 6.2 c2

Verandha Area:

value sq.m.	percent
1--3.25	54.2
3.3--4.6	13
4.7--6	0
6.1--7.4	19.8
7.5--8.8	0
8.9--10	13

Mean\_\_ 3.9 square metre

### 6.3 Problems due to Subletting:

Subletting is a housing system where minimum two household stay under the same roof which is actually meant for one family only. So it is natural that some problem may arise because of this. The issues arising due to this system is stated in table 6.3. The most critical ones observed from the survey are \_\_\_ sharing of kitchen and bathroom by both the parties, overcrowding and hampering of privacy.

#### 6.3a Sharing:

Problem arises when both sublettee and the subletter share the same bathroom and kitchen. Most of them prefer to cook in the morning. So it is always difficult to cook at the same time in the same space \_\_\_ specially when there exists only one kitchen. Sharing of bathroom is also a great problem. Mostly misunderstanding occurs between the subletters and the sublettees because of this. From table 6.3a.2 we notice that only 14% have the privilege to use separate bathrooms. It is possible where there exist two bathrooms. Again from the table 6.3a.1 we see that all of the users share the kitchen with mutual understanding between them. Cleaning of the kitchen and the bathroom is done by the users themselves (table 6.3a.3)

#### 6.3b Overcrowding:

The allotted flat are designed for only one family. But not less than two families stay in this type of housing system. Overcrowding occurs due to too many people staying in a space which is actually designed for a single family.

table 6.3

## Problems of Subletting

problems	frequency	percent
privacy	12	9
overcrowd.	91	69.5
sharing	28	21.4

table\_6.4a

Distribution of Respondents by Marital Status & Problems of being a sublettee:

marital status	problems							
	kitch share	bath share	privacy hamper	over_crowding	share prob	food prob	house rent payt.	need of independt. house
	percent							
married	8	8	8	8	7	1	4	2
unmarried	7	9	10	8	8	5	5	2

### 6.3c Privacy:

Privacy is hampered a great deal. This is because too many people of different relationship are staying in the same space. There is no provision of total separation for these two different households. The space is designed for only one family. The problem increases when both household have to share the same bathroom. Sharing makes the problem more difficult.

### 6.4 Influence of Marital Status and Occupation on Problems:

The problems that is faced by the sublettees is various in nature. It varies from married person to unmarried person. The variation also depends on different types of occupation. According to table 6.4a married couples face the problems of kitchen sharing, bathroom sharing, overcrowding and hampering of privacy. Bachelors state that their main problem is privacy hampered (10%) and sharing of bathroom (9%).

Again from table 6.4b we get to know that among doctors maintaining privacy is the main problem, housewives and teachers state that sharing of kitchen and overcrowding is their major problem.

table 6.4b

Distribution of respondents by Occupation & Problems of being a Sublettee:

occupa- tion	problems								
	kitch share	bath share	privacy hamper	over crowd ing	share prob	food prob	house rent paymt	need of indep house	no prob
	percent								
doc/engr	11	11	19	11	16	11	5	3	11
teacher	20	15	15	20	18	6	3	3	
officer	14	16	21	19	12	6	18	1	1
clerk	17	17	20	22	17		5	1	1
student	17	9	22	17	12	10	12	2	5
business	16	20	10	13	16	4	11	2	8
others	12	25	21	21	21				
housewife	20	18	17	21	13		6	1	4
not appi cable	25	16	12	20	15		8		4

table\_6.5

Distribution of Respondents by Marital Status & Understanding between Subletter & Sublettee:

marital status	understanding		
	good	fair percent	bad
married	19	26.7	
unmarried	23.7	29.6	1

## 6.5 Influence of Marital Status & Understanding between Subletter and Sublettee:

From table 6.5 we come to the conclusion that 26.7% married couples and 29.6% unmarried couples have fair understanding between the tenant and the landlord. Only 1% unmarried persons have bad relationship. Misunderstanding usually occurs due to sharing of the service facilities such as bathroom and kitchen.

It is ofcourse difficult to live for two separate families without any kind of disturbance under the same roof where total separation is quite impossible. Married sublettees are faced with greater difficulties than single tenants.

## 6.6 Conclusion:

Subletting system though illegal is one of the easiest method to solve the ever increasing housing problem. Public housings are relatively more spacious and consist of almost all the civic facilities one may wish to have to live comfortively. It is thus more convenient for them to provide spaces for rent purposes. Though it is a great help and easy method to increase their income, it is associated with many problems too. The problems occur due to sharing of kitchen and bathrooms, privacy is hampered, and overcrowding occurs due to staying of different types of people in the same place. Most of the misunderstanding is due to this sharing problem. The problems may vary according to marital status and occupation. Nevertheless by this system of housing a great number of middle class families are benefitted.

\*

## ***CHAPTER SEVEN***



## Chapter Seven

### 7. Summary, Recommendations & Concluding Remarks:

#### 7.1 Summary:

The present study has been done to get a thorough knowledge of the subletting system in the formal sector of Dhaka city. The broad objective of the study is to acquire an exact knowledge of the real needs and demand pattern for housing of those who are the subletters as well as those who are the sublettees.

In view of the analysis done on the household characteristics, factors influencing subletting of houses and subletting arrangements and associated problems, the broad findings can be summarized as below.

1. The findings consist of household characteristics which relate to their marital status, sex, education, occupation, workplace, monthly income, and household expenditure on food, house rent, clothing, utilities etc. The allottees are all married persons who are allotted with such large accommodation. They are all third or fourth class employees. Among the subletters 24% have done SSC and 23% are graduate. All are government employees. 52% work in pure government bodies and 15% are in semi government jobs.

Monthly earning varies significantly with 49% earning between 3000 taka to 5000 taka. Expenditure on food is around 2000 taka and house rent is only 7 1/2% of the basic salary.

The tenants who are married consist of few family members unlike their so called 'landlords'. 65% are married and 35% are unmarried. The percentage of male and female members in this group are 52.5% and 47.5% respectively. Percentage of education is also higher among them. Occupation varies a great deal among the sublettees. 20% of the sublettees are students while 29% work in private organizations. The average monthly income of the employed sublettees is 3000 taka. Both groups spending habit is more or less same as all are mostly from middle class families. Expenditure on house rent is 500 taka to 1500 taka.

2. There are several factors which influence this type of housing system a great deal. They are standard of neighbourhood, reasons for selecting to sublet and reasons for taking sublet, influence of marital status and occupation on different aspects.

The main reason for subletting is having not enough income to support their large family. About 90% state this reason which helps to increase their income a great deal. Availability of extra space is another major factor. 34% sublettees say house rent is comparatively low and also in a good location. It is also secure. Though people like this type of housing, they would still prefer to have an independent abode in a neighbourhood similar to this. 67% would like to have an independent house with all facilities.

3. The problems arising from this system are manifold. These are mainly due to sharing of service facilities. It includes sharing of kitchen and bathroom by both parties, hampering of privacy and overcrowding. Around 30% married and unmarried sublettees have fair understanding with the subletters.

## 7.2 Recommendations:

A positive housing policy can thus make a substantial contribution to economic development and social welfare. The relationship of housing to employment, social services, recreation and other aspects of urban life is spatially important. Access to employment and other urban facilities, particularly education, is particularly important for the middle income group. Housing policy is, therefore, a major tool for influencing the efficiency and equity of urban areas.

With a view to adopting rationalistic standards for medium income group public servants, a close look at the real needs of the people is required. The present system of giving subsidy to the public servants should be reviewed. If subsidies are to be provided, they should be given on the basis of income and family size rather than to the dwellings. The important feature of subsidy is that real income increases of the person who is getting subsidy. Tremendous gap between the one who is getting subsidy and the one who is not getting it occurs. It should be seen that the people who are in need of subsidy get the subsidy. So that it improves the distribution of income.

Even until now, there is no comprehensive housing policy as such in Bangladesh. However, several government actions, reports and documents, particularly the Five Year (Development) Plans, have made partial policy statements and recommendations for housing programmes and institutional developments. However, all that has been done or said so far indicate only a slow and soft change while the need is for a rapid and radical reform.

To this end, a clear cut housing policy should be urgently formulated and its implementation started. Some of the key issues in that policy would obviously include the following:

1. Housing should be considered as part of a total habitat or settlement planning programme, rather than a house building activity only.

e.g In our survey the subletters were of the opinion that one of the reasons they preferred to stay in sublet houses is because it is in a good residential neighbourhood. It contains educational facilities, mosque, playground, service facilities, shopping centre and bazaar within walking distance, easy access to working places etc etc.

2. Smaller houses of lesser floor area per unit should be built according to majority of the family size and their standard of living habit. The standard of the units should vary according to the size and structure and living habit of the household. Rooms should not be large but smaller and several in number. They are to be based on a common denominator.

e.g. As seen from our analysis that the allottees of a public flat allows subletting because they are getting such a large space for their accomodation which is more then sufficient for their standard of living. They can stay in a much smaller space than this because of their living habit.

3. Some alterations by the initiative of government or semi-government or autonomous bodies should be done to the existing public buildings for lower and middle income group. So that two households can easily stay in the same flat instead of creating more housing units which is more time consuming and expensive. It would benefit the people who are in the same organization but do not possess an allotment.

e.g The existing staff quarters for the lower and middle income group employees of Bangladesh University of Engineering and Technology (BUET) is sufficient for only 40% of their staff. These housing is mostly subletted by the allottees. This subletting system though illegal is followed and is a grave problem to the authorities. By taking pragmatic policy the present BUET authority tried to solve subletting system and also providing more housing to the staff. At present when a single flat is vacated it is allotted to two persons on seniority basis. Some alteration is also done. A separate kitchen and bathroom is added to the existing flats. Houserent is not deducted instead rent at the existing government rateis taken from them.

4. Apartment development should be encouraged in the future years. Walk\_up should be encouraged. So that more people can live at the same area with the same facilities, thus making it more economical. As it is observed from our study that people like to stay in a good standard neighbourhood with all the civic facilities within reach.
5. As observed from the survey, concentrations of colonies and quarters of smaller square metre per unit should be built near business and administrative centres, transport stops, educational institutions and nearby employment centres.

### 7.3. Concluding Remarks:

Finally, we have to realize that these policies, it should be stressed, are only effective when co\_ordinated in the context of urban and national development. Nazrul Islam said in the Journal of Bangladesh Institute of Planners, ( Vol.1. & 2, 1990. pp.37\_45).

"Housing issue is not as much a technical issue as it is often thought of. It is largely a political and institutional issue. Political in the sense that it required political commitment to devise ways and means to provide easy access to housing for all. It is also an ideological issue for adopting a policy of equity in housing, which therefore should discourage the concentration of land for housing within a tiny

minority of elites and the rich and the diversion of financial resources for housing to the same group. The institutional issue refers to the methods or institution of enabling the majority households in owning or building their houses. Housing is a major problem area and should be dealt with all earnestness and urgency."

The present urban housing situation is the direct consequence of social, economic and political factors. In the public, the participation of the government in solving the housing has far remained insignificant. So most of the houses are built in the country by the private sector. However there is no magical solution to the present or future housing problem of Dhaka city. A number of sets of policies need to be implemented both in the national as well as in the local level.

Developing housing sector comprises not only building of houses but also the development of socio-economic infrastructure. A comprehensive and pragmatic housing policy should be adopted by the government, which will expedite housing development and interlink all the concerned agencies, such as Rajdhani Unnayan Kartipakha (RAJUK), Dhaka City Corporation (DCC), Water supply and Sewerage Authority (WASA), Power Development Board (PDB), Titas Gas Transmission, House Building Finance Corporation (HBFC), etc. This will minimise the procedures and formalities associated with housing construction. The economy of land use should be given top priority in any future housing policy.

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QUESTIONNAIRES ON SUBLETTING SYSTEM

Subletter

1. Respondents Name: \_\_\_\_\_ Number: \_\_\_\_\_

- 1.1 Workplace: full government \_\_\_\_\_ 1  
                  semi\_government \_\_\_\_\_ 2  
                  non\_government \_\_\_\_\_ 3  
                  autonomous govt. \_\_\_\_\_ 4

2. Family Characteristics:

number	1	2	3	4	5	6	7	8
age								
sex								
education								
occupation								

3. Marital Status:

3.1 Total Income:

3.2 Total Expenditure:

food:

clothing:

education:

communication:

utilities:

houserent:

others:

4. Total Number & Area:

4.1 bedroom:

4.2 bathroom

4.3 verandha:

- 4.4 drawing & dining room
- 4.5 kitchen
- 4.6 storeroom
- 4.7 study room
- 5.Number of Burners: One\_ Two\_ more than two\_
- 5.1 cooking method\_
- 6.bathroom using method:
- 7.Cleaning Method of Bathroom & Kitchen:
- 8.Why are you subletting:
- 9.Neighbourhood Standard:
- 9.1 playground:
- 9.2 mosque:
- 9.3 club:
- 9.4 community centre:
- 9.5 educational institution:
- 9.6 kindergarten:
- 9.7 bazaar:
- 9.8 hospital:
- 10.Problems faced due to subletting system:
  - privacy hampered:
  - overcrowding:
  - sharing
- 11.Reasons you would not have given Sublet:
  - absence of extra space:
  - presence of enough income:
  - if family members were large:
  - if house rent had not been cut by the authority:
  - others

## Questionnaires on Subletting

### Sublettee

- 1.Name:
- 2.Workplace:
  - pure government:
  - semi\_government:
  - private organization:
  - autonomous body:
  - student:
  - business:
- 2.household characteristics:
- 3.marital status:
  - 3.1 Total Income:
  - 3.2 Total Expenditure:
4. Understanding between Subletter & Sublettee:
- 5.Why did you take Sublet house:
- 6.Distance of workplace:
- 7.Problems due to Sublet:
- 8.Do you prefer independent house:
- 9.In what range of housesrent:
- 10.Minimum number of bedrooms you prefer:
- 11.In locality do you prefer the house:
- 12.How many bathrooms do you prefer:
13. What other facilities do you prefer:

Annexure

BBS	:Bangladesh Bureau of Statistics
BHC	:Bangladesh Housing Census
BUET	:Bangladesh University of Engineering & Technology
CUS	:Centre for Urban Studies
DCC	:Dhaka City Corporation
HBFC	:House Building Finance Corporation
HDB	:Housing and Development Board
HSD	:Housing and Settlement Directorate
PDB	:Power Development Board
PWD	:Public Works Development
RAJUK	:Rajdhani Unnayan Kartipakha
UDD	:Urban Development Directorate
WASA	:Water Supply and Sewerage Authority
WB	:World Bank

