

HOUSING IN BANGLADESH : AN OVERVIEW*

Nazrul Islam**

INTRODUCTION

Housing is a basic human need and as such provision of adequate housing for all citizens is almost universally recognised by governments around the globe as one of their fundamental responsibilities. And yet housing remains a serious problem in most of the developing countries, and even in many developed countries. In the case of developing countries particularly, the gap between the demand and supply of adequate housing is continually increasing. This gap has been of alarming proportion in our country. The reasons for such gaps are several, including the existing social structure, rapid population growth, persisting poverty, and recurring natural hazards, but, also an unclear perception about the role of housing. That housing has a strong positive economic role to play has been reasoned by many and most emphatically by the well known housing expert Charles Abrams, some 25 years ago in his famous book "Housing in the Modern World" (Abrams, 1961), but it was not adequately appreciated by our policy makers in the past. Fortunately, the economic role of housing is realized some what better by them now than before. Investments in housing has been found to be useful in periods of both economic recession and growth in various countries (Drakakis-Smith, 1988). Housing production activity is particularly significant for the vast multitude of the poor in our country. If it means owning a house, of whatever size and quality, there is tremendous psychological satisfaction, besides the sense of physical, economic and social security. This has been proved beyond doubt in the case of the rural poor families benefiting from the Rural Housing Programme of Grameen Bank (Rahman, 1989; and Islam, Chowdhury and Ali, 1989). The satisfaction factor is further enhanced if there is participation of the potential owner in the actual process of the house construction.

SITUATIONAL ANALYSIS

The housing situation in Bangladesh has been far from being satisfactory. The overall supply of housing units in the country has been inadequate compared to the increasing needs, which again is due to population increase. This has naturally resulted in crowding with high occupancy rates (5.3 in 1960, 5.7 in 1973; and over 6.0 in 1981) and high room densities (4.3 persons per room in 1973). Majority of the households in Bangladesh have more than 3 persons to a room. These conditions are worse in large metropolitan

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** Mr. Nazrul Islam, Professor, Department of Geography, Dhaka University, and Director, Centre for Urban Studies, Dhaka.

cities. The unsatisfactory housing situation is further reflected in the total and per capita availability of floor space of main living structures. Thus according to BBS, in 1981 the average floor space available to households was only 288 sq. ft. for Bangladesh as a whole and 326 sq. ft. and 284 sq. ft. respectively, for urban and rural areas (BBS, 1989). The corresponding per capita floor space was 48 sq. ft. for Bangladesh, 54 sq. ft. for urban areas and 47 sq.ft. for rural areas. These averages, however, hide a lot of hard realities. There is acute inequality in the availability of residential space, particularly in urban areas where 50-70 percent of the population are poor and are generally forced to live in slums and squatter settlements. Most of these poor people have to contend with total floor space of only 50-60 sq. ft. for a whole family or a per capita space of only 10-15 square feet (CUS, 1989). Added to the poor space provisions, the unsatisfactory condition in housing is also reflected in the structural quality of the dwelling units. Thus for the country as a whole, only 2.81 percent of the houses in 1981 were found to be of permanent or pucca type, another 2.18 percent were semi-pucca or semi permanent type, 10.98 percent were kutcha type, while as much as 84.03 percent were of very temporary nature being kutcha huts and jhupris. In the rural areas less than 1 percent of houses were of pucca type. Even in the urban centres which are generally nick-named 'brick and mortar' settlements, only 15.72 percent of all houses were of pucca type in 1981, and as much as 76 percent were kutcha and thatch type (BBS, 1989).

The implication of such statistics is that, most houses in the country are structurally very weak and can hardly withstand natural disasters like floods and cyclones*. They also require very frequent replacement and repair. However, being small, and of kutcha building materials, these houses also cost less.

Another important aspect of housing in Bangladesh is the quality of the infrastructural and utility services. No more than 6.5 percent of the households in Bangladesh had access to electricity and no more than 57 percent had access to safe drinking water (- tap water or tubewell) in 1981 (BBS, 1989). Facilities for sewerage and sanitation are far worse, with less than 10 percent of the households in the country being served by proper sanitary facilities.

While the overall condition of housing in rural areas is as worse as in urban areas (except for a small group of the urban middle class and the rich), the rural population on the whole are at least better off in terms of the ownership status. In Bangladesh as a whole in 1981, 91.4 percent of the dwelling units were owner-occupied, while 1.5 percent were tenant occupied and 1.1 percent were occupied free of rent. In the urban areas, only 61.3 percent of houses were owner occupied. In large cities like Dhaka, the percentage owner-occupied is much lower. On the other hand, the percentage of houses owned in rural areas was as high as 95.8 percent in 1981, even if the house meant a small hut or a "Kure Ghar". Ownership of a house obviously means a lot to the household. However, in some cases, the owner of the house may not own the land on which it is built and he thus suffers from a sense of insecurity. In the urban areas, where majority of the people are

* For example the 1988 flood alone damaged over 13 million houses fully or partially (BBS, 1989a).

tenants, the hardship is also experienced through the high rental structure, the poor generally paying as much or even more on a square foot basis but for far poorer quality units.

COMPONENTS OF HOUSING

The understanding of the present situation and future prospect of housing in Bangladesh requires an analysis of the various components of housing, namely land, infrastructural and utility services, building materials and house design, labour and finance.

Land

The scarcity of land has been acute in Bangladesh for a long time. It is now of a severe nature. The competition for land by various uses is intense, particularly between agricultural use, forest land and settlements. The per capita availability of agricultural land is already well below the economic unit of subsistence survival at the present level of technology. More than 60 percent of the population are landless, and according to some official reports, nearly 30 percent of rural households have no homestead of their own (Planning Commission, 1985, p. 327). In the urban areas the situation is far worse. For example, by official statistics, about 57 percent of the households of Dhaka city have no land of their own (MOL, GOB, 1982). By our own estimate, this figure would be at least 70 percent, considering the fact that nearly 30 percent are slum and squatter dwellers and another 60 percent of the rest are tenants (Islam, 1985- 86). The situation of inequality in land becomes even more serious when we consider the distribution of land by ownership groups. Thus, even by government statistics, only 4.17 percent of households in Dhaka city own about 51.19 percent of the land in the city, and 18.21 percent own as much as 80.11 percent (MOL, GOB, 1982).

We have earlier seen that the existing size of living structures and hence of homesteads in Bangladesh is very small. In spite of this, already nearly 15 percent of the country's land has been taken over by rural and urban settlements. With the increasing population, the land required by 2000 A.D. for settlements would be over 25 percent of the total land. By such time access to land for housing would be increasingly and exceedingly difficult for majority of the rural population and nearly 90 percent of the urban population. The intense competition may lead to major social and political problems. The issue therefore demands immediate and urgent attention. Most observers and researchers of the housing and land problem have recommended radical land reform measures in such situations (see Angel et. al. 1983). The present programme of "Operation Thikana" of the Government or the Grameen Bank's housing programme are some soft measures of providing access to residential land for the rural poor. But the process, even if successful, will take a very long time to reach even the current number of the poor, not to speak of the people who will join their rank in the future.

Quite obviously, the provision of land for housing the vast number of the poor is a complex one, but it must also be remembered that it is only literally the starting point in solving the housing problem (see also Angel et al. 1983, Drakakis-Smith, 1988).

Infrastructural and Utility Services

The concept of housing is not limited to a mere house, it rather encompasses a physical environment (as well as a social one), which includes proper and adequate provision of infrastructural elements like roads, footpaths, water, sewerage, sanitation and garbage disposal, drainage, electricity, fuel and other such services. A house is better conceived as part of a community, a neighbourhood or a cluster, along with these infrastructural services. These are best provided within a framework of physical planning. The neighbourhood or the cluster, in addition to satisfying the physical needs, should also satisfy cultural as well as social demands of the people.

In our efforts to plan our communities, we often practice very unfair standards, too high for some and too low for the others. The question of equity should receive proper attention, along with people's ability to pay. However, fairly good standard can be reached in infrastructure in the settlements of the poor if innovative concept of their participation can be ensured. Examples of Karachi, Jakarta, Hyderabad (India), are appropriate in this context.

Building Materials and House Design

The problem of housing is particularly accentuated by difficulties in obtaining building materials at affordable prices. The traditional local materials like timber, bamboo, straw and leaves have all become scarcer and dearer. The other common material, mud is still amply available, but expensive if it has to be bought and carried for. Moreover mud is not suitable for all regions. Most durable houses in the rural areas are made of timber and C.I. sheets. These are expensive. In the urban areas, the poor and the lower income groups make their houses with materials similar to those for rural houses, but the middle income groups and the rich go for more durable materials much of these, particularly, cement and MS rods, have to be imported. There is need for serious thoughts on the possibility of quick replacement of forest based building materials and mass production of new building materials. Such materials should have to be affordable by the majority of people and also durable. The question of hazard resistance is particularly important.

Approaches should be developed to produce new building materials within the easy access of the people. In fact, people can themselves participate in the production process. Such approaches are being tried now by some housing facilitators, like the Grameen Bank.

Along with the subject of materials comes the question of building technology and design. Thoughtful housers strongly urge the need to support housing designs which properly reflect the cultural, social as well as functional needs of the people. If new technology should be adopted, it should also be easily acceptable to the local producers, house builders and users. Thus new housing, whether individual buildings or housing projects, "should be broad based and flexible, and should satisfy six conditions viz, cultural compatibility, social responsiveness, economic feasibility, technological suitability, physical and biological harmony, and temporal relevance" (Mabogunje, 1976).

Labour

Much of the labour input for housing construction in our rural as well as urban areas, obviously, have been in the form of petty commodity production by the individuals, households, and community as in most third world countries. These however are not necessarily self-built. Instead artisans are hired in most cases, except houses of the very poor rural households or shacks of urban squatters. Labour and artisanal costs are within reasonable limits. Unskilled labour is in ample supply. However, severe shortages exist in skilled manual, technical and managerial areas. There is a need for training the abundantly available unskilled labour within the housing construction industry, particularly in the urban sector.

Housing Finance

Some financial resources are essential even for the construction of a small rural house or an urban squatter shack, or for their repair and maintenance. The public sector housing programmes have remained small and limited due to its financial constraints. Its contribution to the rural housing sector was nearly nil until the Grammen Bank and lately also the Ministry of Land intervened through its Cluster Village Programme. Otherwise, the people have financed their housing by themselves from personal or family savings, and informal loans.

In the urban sector there has been some public sector housing financing, through the House Building Finance Corporation (HBFC) and other agencies. But the sum total of beneficiaries has been unfortunately small (about 80,000 families for a country of 110 million people). Moreover many of the beneficiaries are from the affluent class, who could build houses even without HBFC support. On the other hand, record of loan recovery by HBFC is poor. Grameen Bank has proved more effective and efficient. It has provided small loans of upto Tk. 18,000, but mostly only upto Tk.10,000 at 15 percent interest for a basic housing unit to just over 65,000 rural poor families during a short period of only about 5 years between 1981 and December, 1989 (Grameen Bank, Monthly Report, December, 1989). The loan recovery record is excellent, thereby making the point that the poor are bankable even for a housing loan.

This indeed is a significant breakthrough in housing finance and should play a great role in facing the housing problem in the future. Some such model should be adopted also for financing housing of the urban poor. Quite obviously, the HBFC system can not serve the purpose.

HOUSING PROGRAMMES : GOVERNMENT, NGO AND DONOR SUPPORT

It was pointed out earlier that housing has been almost wholly a private household (or popular/informal) sector activity. It still continues to be largely so in the rural areas. Even in the urban areas, the public sector has probably contributed directly and indirectly to less than 10 percent of all urban housing activity during the last 40 years. The commercial or

formal private sector has become visible recently but its activity is limited to one or two large cities. Its total contribution to the urban housing stock is extremely small. The Grameen Bank, and a number of local and international NGO's have recently involved themselves in the housing activity, specially in rural areas. As already noted, Grameen Bank alone has helped in the construction of about 65,000 low-cost housing units, by December, 1989. All other NGO's together possibly provided for another 60,000 units of low cost houses for the rural poor. Thus the total contribution by the Grameen Bank and NGO's is only about 125,000 in a housing stock (Rural) of 13 million, and amounts to less than one percent of the stock. However, the contribution is somewhat more significant if housing constructed during the last 5 or 6 years only is considered.

The Government's role in housing delivery at the rural end has only become apparent through its 'Guchha Gram' (Cluster village) under the "Operation Thikana" programme, in which a piece of khas land and a small tin-roofed house is given free to a landless poor family. So far in the last 2 years, the programme has provided for about 12000 houses in 353 cluster villages spread all over the country. Operation Thikana is a five-year national programme to rehabilitate 46,000 homeless landless families costing Tk.849.33 million (MOL,GOB, 1989). The concept of providing ownership tenure on land is of particular significance. The government has a target of handing over 2 lakh 32 thousand acres of khas land (Daily Sangbad, 4 January, 1990) to the landless families by 31 st. March next. This access to land would solve housing problem of thousands of landless. Yet the huge problem of millions of landless would still largely remain unsolved.

The Government through its various departments and agencies have been able to provide land for housing or housing itself, to less than 60,000 urban households since 1947. Since 1971 the contribution was only about 5000 plots and 8000 housing units/flats (Kalam, 1987). These are minuscule contribution. On the other hand, the Government has continuously supported a hugely staffed Housing and Settlement Department. Fortunately this Department did more for low income urban households than the rich, while RAJUK another government agency, was largely engaged in the service of the rich and the upper middle class of Dhaka.

The Government and its various Departments spend a lot of their time, energy and money in planning, negotiating and designing of projects. Actual implementation is terribly slow and faltering, sometimes 25 years may be spent from the initiation of a housing project idea and yet nothing concrete happens, e.g. the Rupnagar case in Dhaka (Sangbad, 28 December, 1988).

The international donor agencies have only recently become interested and involved in the housing provision in Bangladesh, as evident from UNDP support to Grameen Bank and Housing and Settlement Directorate, and World Bank support to DMC and HSD (for Chittagong).

HOUSING POLICY

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. The several Land Reform Commission reports have bearing on land for housing. The policy on Khas land transfer to the landless also has significant implication on housing. The Report of the Dhaka Mahanagari Basti Samasya Niroshan Committee on the slum population of the Capital is another important development culminating in the formation of a National Council for the urban Poor. The official policy towards the poor is definitely more sympathetic today than a few years back. 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 land and housing policy should be urgently formulated and its implementation started. Some of the key issues in that policy would obviously include the following :

1. Ensuring access to land for housing, both for rural and the urban poor and other low-income groups.
2. Easy access to housing finance for the rural and urban poor and other low income groups, more or less in the style and manner of the Grammen Bank's housing programme. Large scale donor support may be required for implementing such a programme.
3. Development of a house building materials strategy which should also ensure people's participation in the production of materials.
4. Sustaining the rich heritage of culturally and socially appropriate housing technology and designs, and intelligent adoption or adaptation of the same in future housing projects and programmes.
5. Housing should be considered as part of a total habitat or settlement planning programme, rather than a house building activity only.
6. Professional planners, technical experts and skilled people (including NGO's) should mainly play a supportive rather than prescriptive role to the people in their own housing activity. The approach used in the "Million Houses Programme" of Sri Lanka is a fine example of supportive role of professionals (Lankatillake, 1989).
7. Considering the important role that housing should play in the national economy, it may be considered as a separate sector in the Five Year Plans rather than included with Physical Planning. Allocation in this sector in the Plans should be enhanced, as it addresses a basic need. (In the past three Five Year Plans, this allocation if segregated, was never more than 3 percent of public sector allocations).
8. Necessary (Administrative, developmental, legal and research) institutions should be developed or strengthened to implement the above objectives.

Other pertinent and detail recommendations are available in the Draft National Housing Policy submitted in September 1989 by a Committee headed by the Hon'ble Minister for Planning (GOB, Planning Commission, 1989) and the Dhaka Mahanagari Basti Samasya Niroshan Committee Report submitted to the President also in September, 1989 (MOL, GOB, 1989). These recommendations include setting up of a National Housing Authority, a Low-Income Housing Authority, Housing Bank for the Urban Poor, and a Land Bank, among others.

CONCLUDING REMARKS

Finally, we have to realize that the 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.

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