

ASSESSING NEEDS AND SCOPES OF UPGRADING URBAN SQUATTERS IN BANGLADESH

Gouri S. Roy
Architecture Discipline
Khulna University
Khulna, Bangladesh
email: gourisr@yahoo.com.uk

and

A. Q. M. Abdullah
Department of Architecture
BRAC University, 66 Mohakhali C/A
Dhaka – 1212, Bangladesh
email: abdullah@bracuniversity.ac.bd

ABSTRACT

In almost all urban areas of developing countries squatter growth is a common phenomenon, characterized by filthy, dense, unhygienic and poorly-serviced human settlement, which can pose paramount threat to the discipline and health of city life. If proper measures are not taken the squatters dwellers might generate serious political agitation for improved housing. A number of upgrading projects so far have been taken for squatters to improve living standard and secure tenure throughout the developing world. Lots of difficulties have been faced by both dwellers and project implementing authorities in this regard, specially in devising the optimum utilization of scarce resources. Few experiments have been made following the UN-Habitat specifications in countries like Brazil, Sub-Saharan Africa and in other Least Developed Countries (LDC). Along with all technical factors that can be measured in quantitative form social and motivational factors are getting priority day by day. Participatory approach is now considered more beneficial compared to authoritative decisions in upgrading schemes. In this context information on dwellers' root of origin, their traditional history, desires, views, ideas, choice of priority can unfold a new horizon of understanding. Upgrading process that is based on dwellers choices and participation will obviously work better as this will enhance their motivation. In this paper application of information on dwellers background history is suggested and pointed a different approach to upgrade squatters into sustainable settlements in urban context of Bangladesh.

Key words: squatter, upgrading, traditional history, participatory approach, sustainability, Bangladesh.

I. INTRODUCTION

Information on urban squatter and squatting people is as scanty as their living environment, which portray the level of apathy to them by remainder of the city people. These settlements are seen with little or no variation in their physical characteristics in almost all third world countries. To put it very succinctly as in the words of Charles Abrams, squatting is part of a desperate contest for shelter and land [1]. In Bangladesh eviction in rural society and natural calamities are the major sources of squatting people who accept these uncertain living condition as their last resort. These

destitute people migrate to cities and develop new but illegal and scanty settlements in the vacant uncaring lands irrespective of its status whether public or private. Gradually the settlements grew into colossal size along with filthy, dense, unhygienic and poorly-serviced situation and begin to be considered as hazard to the city's public health, prestige and social order. Urban areas are the hubs of production and modernization. Compared to rural counterpart its size of population and labour force has larger contribution to GDP [2]. Squatters should no longer be considered as only burden; rather they can be upgraded as better work force who can contribute

more to the society and to the nation at large. Although a few slum improvement programme (SIP) has been undertaken in the recent years by the Local Government Engineering Department (LGED) of Bangladesh government with the assistance from UNICEF in 20 municipal areas [3] no such squatter upgrading plans is seen so far. Government could not yet come up with any comprehensive measures to upgrade these squatters or to rehabilitate these peoples so that they can enjoy sustainable living environment and do not pose any threat to other city-dwellers. This study investigates into the scope of positively utilizing dwellers' background information and traditional history in squatter upgrading plans. Information on past life and there impact on the squatter patterns are very important, which can be taken into consideration to formulate more sensible upgrading plans for the urban squatters of Bangladesh.

II. BEGINNING OF URBAN SQUATTERS IN BANGLADESH

The beginning of squatters in Bangladesh and their enigma has got a long age. The existence of urban squatter is seen from the very beginning of the inception of cities. According to the present time definition there is no historical record of slums and squatters in pre-Mughal period. But the existence of '*Longorkhana*', which means temporary camp with free food and shelter for destitute people, is seen in Mughal period [4]. In the pre-British period chronological written account is found about increasing squatter settlements in Dhaka. In the last century number of squatters increased due to the Second World War. Its major impetus began with the partition of this sub-continent in the year 1947 during exodus of British colonial rulers from this land. The then (Pakistan) government could not provide accommodation for million of migrated Muslim refugees and they created squatters and slums in four main cities [5]. The problem has become severe after the liberation of Bangladesh in 1971 [6]. With the last hope to survive huge number of destitute rural population, who lost everything in liberation war and in repeated natural calamities that followed, arrived in cities and formed new squatters and slums. Most of them started squatting on the government owned vacant land like the road reserves, railway stations and sides of railway tracks, launch terminals and market places [7]. This rural to urban migration of destitute people has become a

non-stop trend in Bangladesh that goes on putting pressure on urban infrastructures and deteriorating the overall environment. Present situation is nothing remarkably better but different service organizations both government and non-government are trying to improve the economic and social condition in rural areas and thus to stop such unwanted migration resulting in urban squatters.

III. DEFINING SQUATTER

Urban squatter is a settlement or housing with appallingly lacking living condition and illegally occupying urban land that puts the residents in defiance of the state, and sometimes of private landowners as well [8]. These illegally occupied lands may belong to government, semi-government, and autonomous or other organization. The process of illegal occupation reflects the incapacity of the state to adequately attend to the demand for housing by the poor. Excluded from the official housing programmes and at the margin of the market, the poor adopt their own informal strategies to gain access to land for their housing needs [9]. Slums and squatters can be differentiated by the status of their legal authorization of the land and/or property they occupy. A slum is some how a legally authorized settlement where as squatter is an unauthorized settlement but both are deprived of basic municipal services like, water, sanitation, waste collection, storm drainage, street lighting, paved footpaths, roads for emergency access, etc. Such illegal possession can be either structural or non-structural and the occupants of such land are generally known as squatters.

As in urban areas of Bangladesh major urban centers in most of the developing countries, squatting is a common illegal housing trend and they are known by different names in different countries. In Bangladesh squatters are known as *Bastees*; a term also used to designate legally recognized settlements with slum characteristics and more specifically as *Bastuhara Colony* or settlements of the homeless people. The census of Bangladesh usually identifies such structures as *Jhupris*. In Kolkata, Mumbai and Delhi of India and in Karachi of Pakistan the squatter settlements are known as *Bustees*, *Jhupris*, *Jhuggis*; in Mexican cities as *Jacoles*; in Brazilian cities like Recife they are called *Mooambas*, *Favela*; in Algerian cities it is known as *Casabali*; and so on in many other countries [10].

Most of the urban squatter living peoples are destitute migrant and coming from rural areas or economically backward regions. They can not afford to build or rent an accommodation for their family. Their well being largely depends on a very complex and deep socio-economic and political matrix [11]. Other characteristics such as scanty physical condition, very poor economic situation, almost disordered society, devalued cultural behaviour, etc. are more or less similar in nature both in slums and in squatters all over the developing world. For operational purposes the definition of a squatter has been simplified and identified by the following four broad characters [12].

- Predominantly poor housing.
- Very high housing and population density.
- Poor sewerage and drainage and other infrastructure facilities.
- Illegally occupied land belonging to government, semi-government, and autonomous or other organization.

IV. CLASSIFICATION OF SQUATTER

Urban centers in Bangladesh, squatters can be classified in three ways. *Firstly*, classifications according to type of sites are:

- i) Ground squatters
- ii) Boat (Floating) squatters and
- iii) Roof top squatters

Secondly, the squatters can also be classified as residential or commercial on the basis of usage and *thirdly*, on the basis of structural types. Most major cities of the developing countries show a pattern similar to those in Bangladesh while percentages of total urban population living in squatter (and slums) in many cities are much higher than those in Dhaka [13].

V. REASONS and PROCESS OF MIGRATION

Characteristically squatters around the world are not very different from each other. In almost all cases it is found that urban squatter living peoples are migrated from rural areas and urban fringe areas. Evolution or development of squatter is a consequence of this migration. Different studies show that this migration from rural areas

constitutes almost 94% of the slum population in Dhaka city [14]. They usually come from poverty stricken areas and are mostly the poorest class of people. Most of them complain that they have been compelled to leave their original habitat. Exploitation by the influential peoples, successive natural calamities and continual degradation of economy in rural areas are the major reasons behind this migration in Bangladesh [15]. Moreover factors such as searching job and urge for education also influence migratory process. At first some people migrate seasonally or as target workers. Once they acquire adequate knowledge about the city and urban life they start thinking to stay there permanently. Subsequently the whole family migrates. These people are mostly first generation immigrants to large cities belonging little or no initial assets and they are unskilled as far as urban occupations are concerned. When they can manage a shelter in the city, whatever the quality is, they try to engage themselves in manual labour, transport work and small-trade sectors that are all labour intensive in character. The amount of money they can earn in city areas is quite small, but still with this little resource they find themselves in better position to feed their own families in regular basis than they could do in their earlier rural position [16]. Squatter peoples do not think of going back to their original homeland unless any mass scale socio-economical reform happens in the society of their origin. The greatest asset among the squatter people is desperate hope to survive and will to forget earlier deprivation in their life.

VI. PLACES PRONE TO SQUATTER GROWTH

Squatter settlements generally develop on vacant spaces that are close to city centers and near to the places where labour intensive employments are easily available. The locations are advantageous because of it enable the inhabitants to retain the maximum disposable income [17]. Buffer areas of railway lines, edge of the city limit where control and monitoring by the legal authority are lacking, backsides of the industrial areas, etc. are prone to squatter formation. Where ownership of the land is disputed or not proclaimed for a long time is very much susceptible for squatter development in urban areas. It begins with one or two huts in a vacant place, which keeps somehow unnoticed. When it is found so called safe and undisturbed by the dwellers, they gradually build increasing

number of huts in close proximity. Within a short time considerable size of an unauthorized settlement grows which is very difficult for the city authority to control. Growth rate largely depends on certain factors like size of vacant space available for growth, risk of eviction within short time, job opportunity near to the settlement, water supply, etc.

VII. NUMBER OF SQUATTERS AND THEIR POPULATION IN DHAKA METROPOLITAN AREA (DMA)

There are many studies and sources providing data on slums and squatters in Dhaka city. Lot of variations are found in figures due to differences in

time of survey and also due to differences in strategies taken in different study. Following data are collected and produced from various secondary sources.

01. *Report of Coalition for Urban Poor (CFUP):*

Population in slum and squatter in Dhaka city are over 20 lacs. [Probably according to Metropolitan Statistical Area (MSA)]

02. *Report of Committee for Resolving Slum Problem in Dhaka City (1989):*

Out of 70 lacs population of Dhaka Metropolitan Area (DMA), 30 lacs live in slums and 3 lacs in squatters.

03. *Center for Urban Studies, (CUS, 1991):*

Population in slum and squatter in Dhaka city	7,18,143 persons
Number of slums and squatters in Dhaka city	2,156 nos.
(Every 10 or more families living in a group is considered as slum or squatter)	
Density in slums and squatters is	910 persons / acre.
Average density of Dhaka city is	56 persons / acre.

04. *CUS Report for Urban Planning Redevelopment Project UPRP, Sponsored by ADB, 1996.*

Total slums and squatters in DMA	3,007 nos.
Average population / settlement	367 persons.
Average number of households per settlement	73 nos.
Average size of a slum or squatter settlement	0.34 acre
Total area occupied by slums and squatters within DMA	1,038 acres (4.20 sq. kms.)
Total number of squatters	679 nos.
Average population / squatter	802 persons.
Average number of household per squatter	159 nos.
Average size of squatters settlement	0.71 acre
Total number of squatter households in DMA	1,08,251 nos.
Total Population (estimated) in squatters	5,44,667 persons
Total area occupied by squatters within DMA	498 acres

VIII. HOUSE FORM, BUILDING MATERIAL AND SAFETY

The dwellers can only afford very little money to build a house. On the other hand the land on which they build is also unauthorized. That's why their effort to improve the quality of their house is found to be very meager. They put just a covering made of various leftover materials on a small area

measuring not more than 25-50 square feet. To make ease for the growth of further units they choose rectilinear geometry for their construction. To minimize amount of construction material they don't raise their room height over 6 or 7 feet. Four walls on four sides are usually made of bamboo thatch, leaves, cardboard, board paper, plastic sheet or threadbare jute fabric [18]. The roof is bamboo or leafy thatched and in most cases

covered with polyethylene sheets to protect the structure as well as the indoor space from rainwater during rainy season. Lighting and ventilation situation in the living spaces are usually not properly taken care of. No operable window opening is made as it is costly for them. The squatter dwelling units are approached by a common path of 3 or 4 feet width kept in between two rows of huts. A major opening usually lets one to enter into the units. The dense layout, use of easily combustible materials, close location of cooking areas, lack of awareness, etc. are cause of frequent fire hazard that almost destroy the whole squatter settlement. Then they start constructing new huts in similar fashion ignoring the risk of further fire. They move to new location if the owner takes control over the land.

IX. SOCIAL AND HEALTH CONDITION IN SQUATTERS

The squatter individual has been found to be one with initiative and community as a whole has shown evidence of organization and cooperative development. They respond well to innovations and to new ideas [19]. On the other side many squatters have been found to be serving as referees of criminal actions. Various unsocial activities are common in different squatter settlements. Problems like early-marriage, polygamy, multiple-marriage etc. could not be checked in such societies. Human rights are often violated in the squatters, which is more or less prevalent in other settlements of different status in the city. By living in such sub-human conditions, these peoples always struggle to just avoid a total collapse in their life. They lose their strength, will power, hope, enthusiasm, energy and ambition. The flow of the rootless people in the city from the rural areas is vitiating the city life [20]. Like other situations the condition of health and sanitation is also alarmingly poor. They have rarely any access to regular and safe water supply and sanitation. Most of them are of ill health and the children are severely malnourished. The frightening point is that they are very much unaware of their diseases.

This happens due to lack of knowledge and resources and also because their absence from work means no payment. Only in case of a severe or fatal health problem, when the victim becomes totally unable to work or even move, they try to get formal health service. Sometimes they go to government hospital for treatment. In general their

attempts are found to be opted for low cost health services and less time consuming treatment procedure to just become fit for work and earn livelihood within earliest possible time.

X. EDUCATION AND LITERACY

Most of the adult members in squatter are illiterate. In some squatters clubs and NGOs run a few schools. Some of the children are seen going to these schools but most of the time they remain closed. Only 18% of the potential school children go to school [21]. Teachers of these schools are very much underpaid and payment is also very irregular. Thus the schools are often shut down due to irregular attendance of teachers, fragile school establishments, power feud, resource crisis, lack of learning and teaching material etc. Several NGOs-run schools for the urban poor children, basically for slum and squatter dwellers are found to support educational facility. They include non-formal education programme of BRAC, underprivileged children's education programmes of UCEP, feeder school of BACE, Pathachhaya School, education programme for the hard-to-reach children of the Association for Rural Development and Studies (ARDS), Ahsania mission school, Gono Shahajjo Sangstha (GSS), Proshika run school etc. (Ahsan et al 1999).

XI. OCCUPATION

Slum and squatter dwellers in Dhaka city are involved in both formal and informal sectors. Among informal sector the most common occupations are rickshaw-puller, rickshaw-pusher, scavenger or *tokai* in local term, day-labourer, mason, petty shopkeeper, pushcart driver, scooter driver, tempo driver, beggar, maidservant, porter, boatman, shop assistant etc. The informal sector works are usually preferred by the squatter dwellers, as they are unskilled and uneducated. Formal sector occupations include clerk, office assistant, typist, lift operator, peon, security guard, traffic police, technician, factory worker, etc. which are usually seen in slum dwellers. A considerable number of children and youth aged between 5 to 20 years are also engaged in different types of occupation. The Department of Labour of the Bangladesh government had identified (1996) some 47 occupations where poor children are involved, of which 27 are very hazardous for their health [22].

XII. SQUATTER UPGRADING STRATEGIES

Squatters, by being outside the law, have greater freedom than people in other housing situations (for example they pay no rent and face no external controls on land use or building). Upgrading, therefore, implies a loss of these freedoms, a cost that residents must weigh against the advantages to them of upgrading [23]. A full understanding of all the costs and benefits of an upgrading scheme is therefore crucial for its success.

An urban squatter is that disparity where very traditional people go in direct contact with the highly artificial environment; an environment which tends to maintain keep pace with international standard. The squatters are actually far away from the entry point in urban scene, not physically but mentally, and the upgrading schemes must have the objective in mind that these people have long long way to go.

A. Squatters are full of hope

Squatters are progressing settlements, which are characterized by new, normally self-built, or have recently been through, a process of development, consolidation and improvement [24]. As the owner of the land left it uncaring for long time dwellers can enjoy a pseudo ownership. Compared to slum people, who pay for everything, squatter people enjoy every thing in almost free. So they have got more potentiality to improve their life. But before offering any upgrading plan an agreeable land tenure mechanism must be devised.

Urban squatter living people are not frustrated or hopeless although they have little or no resources. That's why they desperately migrated with empty hand to new place for survival and find their last resort in these urban squatters. They are dynamic in attitude and dared to left their village origin and accept new and uncertain urban environment.

B. Ethnic bonding

The people living in urban squatter are basically illiterate and very poor rural people. They don't have proper orientation to urban systems and discipline. In villages they used to depend on compassion of the well to do villagers for their livelihood. In the rural ethnic community people are known to each other like a bigger family. Different family members can work in different household and in other rural jobs. The poor people

can sell their labour in advance to able farmers for next season. And if the production goes high, benefits in cash and kind eventually reach to the poorer section of the village. So the urban squatter people are actually used to a very informal system of economic process in their early life. But suddenly in urban situation they can not cope with the formal system and metropolitan culture where ethnic compassion is absent. So they must be dealt with compassion and should not be allowed to feel that they are alone.

C. Ethics and beliefs

In urban squatter, day to day matters are actually managed or rather controlled by a few leaders who already got more tuned with the urban systems and especially with the loopholes. They give moral or immoral supports to all the members in getting available facilities until the authority intervene. These leaders have vested interest, most of the time political, and do not hesitate to say good-bye to his people if required. When in village they were also used to depend on village leaders and never expected to be deceived. In rural villages they maintain an ethics that if surrounding people are happy they can remain happy. So, their values of dependence on other must not be disturbed.

On the other hand their educational backup is very poor while religious belief is very strong compared to urban people. They are full of superstitions and taboos that are totally untoward with the urban systems. At this level of low awareness religious support and guidance work very well. So a very clear view of religion should be explained in front of them and there should be scope to practice regular religious rituals for all squatter dwellers.

D. Belongingness and secure tenure

Some how or other the dwellers belongingness with the infrastructures and with the property should be obtained by gradually introducing a special process of secure tenure mechanism. Urban authority should remember that they are new-comer in urban scene. They have very strong social and mental connection with their rural origin; the village from where they came. They don't miss the chance to visit their village and have a chance to work in agricultural fields in peak demand seasons.

E. Education is the most powerful tool

Help in terms of money or any other fixed asset given to the squatter people will not be secured.

They will either sell out their assets or will be theft. Resources which are not liable to be theft or sold out can be offered to them. This kind of best resource is education. If they can be provided with proper education they will be resourceful. If they try to sell this will rather widen and they will be more developed. On the other hand, with this education they will learn how to live in an urban situation where everything is more disciplined. Improved awareness about the rules and regulation will make their life easy. This is less costly service compared to others like food, clothing, shelter, water supply, sewerage, health facility etc. With proper education they will be able to utilize their limited resources at optimum level to make their living environment better. Higher standards of values, if one can set among the dwellers in any of his/ her works, should be highly appreciated and can be awarded.

The poor and meritorious students of various schools, colleges and universities can be given with scholarships on condition that they will teach in squatter people following a particular routine and without hampering their own study.

F. Justice, cooperative and sharing

To recognize and encourage any positive effort of squatter dwellers to proper justice, in case of any dispute in their life, should be ensured. So they will work hard confidently and become optimistic about future development keeping away from frustration. They should be encouraged to make cooperative and attitude of sharing to optimize the uses of different services. In this way individual limited resources can be utilized jointly to procure basic necessary urban services.

G. Tradition and technology

The more a society develops based on technology the more is the chance it has to develop similar types of problems and solutions like other societies in different places. Cities of all countries are now a days developing more or less based on similar technology and education. The process of globalization clearly encourages this idea. Nature of job, mode of recreation, pattern of housing, etc. are becoming similar. Solutions for problems emanating from traditional and cultural point of views do not function very well in city life. But the squatter people, who just left behind their traditional village life, will face severe difficulty to cope with the urban systems. So their upgrading process must incorporate traditional tools and

techniques in the first hand and gradually changed into urban techniques.

The participants in an upgrading scheme are not usually self-selecting, unlike those who obtain a publicly owned house or a site and service plot. The only option most squatters are given is either to accept or reject a proposed upgrading scheme. If the community accepts, then each resident is in the scheme, no matter what his personal reaction may be [25]. For a successful upgrading bottom-up participatory process has proven better, which also accommodate dwellers' traditional choices.

H. Environmental management

In rural living pattern in Bangladesh, people used to rely on natural process of environmental management and balance. The house-form and planning follow a moderately compact layout which is good for composite climate. But in urban slums shortage of space compels the dwellers to go for a compact nature of layout in their house-form and planning. And, thus, their habit of depending on natural process of environmental management in most cases does not work and degradation happens even after provided with basic urban services. So, learning and conditional learning has no alternative to upgrade a squatter settlement in the situation of Bangladesh.

I. Trickle-down and growth of new squatter

If better sanitation, water supply, electricity, accessibility, health facility and security are provided in a community standard of living of the dwellers obviously improves. This may attract more well-off peoples to reside there and the original dwellers may sale or rent his house out to the new comer. They do it for more income and move to other lower standard housing areas or create new squatter in a new place. This trickle-down process must be taken under control in any upgrading scheme by enforcing special rules and regulations and closely monitoring them.

J. Interest of giving subsidy

The poor people are considered as hardworking and decent people [25]. They can serve the city people with different small scale services like, small shops in bazaars, pulling rickshaws, office bearers, waiters in restaurants etc. They are source of all kind of manual labour, can provide services in very low-cost compared to other countries, on which our national economy is highly dependant. So the authority must have interest to serve the

squatter dwellers as well in tapping productivity out of them. Moreover, unless the squatter people are taken care of properly they will be mismanaged and will create nuisance in the city. Consequently, overall safety and security of the city will be hampered. That will rather cost more to reinstate the safety and security situation of the city.

XIII. CONCLUSION AND RECOMMENDATIONS

Squatters in urban Bangladesh at their present state, like other squatters in other regions of the world, cannot be considered in any way as positive development for sustainable human society. Governments in different countries have taken different attitudes towards squatters. In some cases the government has been very kind; in others they are rather rude and drastic. But till now none of the societies, especially in the third world countries, could make themselves unfettered from the curse of these inhuman posterity. To get rid of these unwanted situations a comprehensive programme has to be taken. Following two sets of recommendations are formulated as these seem feasible and applicable in the present urban context of Dhaka Metropolitan Area.

First set of recommendations: With the objective to stop unwanted migration

- Basic factors behind squatter development have to be clearly identified in its context.
- Preventive measures have to put forward along with appropriate motivational work, in the societies from where the component of squatters erupt, so that new squatters will not sprang up unnoticed.
- An advanced or anticipated mechanism has to be formulated to work fruitfully in case of natural disasters.
- Proper assessment of losses and identification of really affected peoples must be done very promptly after any such natural disaster.
- Cash and kind supports for those unlucky peoples who loose almost everything during natural calamities must be extended through a definite pre-planned arrangement. Disaster management and rehabilitation programme under the ministry of relief and

rehabilitation should be a continuous process. It will obviously be less costly and wiser to take measures at the point of source of a problem than after the outbreak of a massacre.

- These ideas should not be contradictory to the orderly and healthy urbanization process and to both-way desired migration; from rural to urban or urban to rural areas.
- Judicious steps must be taken in providing help in rural areas avoiding all emotions. Because that can affect negatively and enhance migration to urban squatters.

Second set of recommendations: With the objective to upgrade existing squatters

- To eradicate the idea of squatter from the society a long term radical plan should be undertaken where gradual phase out of the existing squatters would be suggested with the help of available institutional supports from both government and non-government level.
- Identifying the areas of cooperation and participation by the squatter living peoples, rehabilitation process of the existing squatters should be started.
- A more or less professional attitude with a minimum sanction of subsidy from government treasury might work better in turning the squatters of Bangladesh into healthy living quarters. Because a total help will make them dependant for all time.
- Side by side a total economic emancipation of the country has no alternative for the development of an overall enlightenment of the nation.
- Education must be offered free and if required with extra incentives.
- An urban squatter is that disparity where very traditional people go in direct contact with the highly artificial environment; an environment which tends to maintain keep pace with international standard. So traditional culture and behaviour pattern should be incorporated in the early phases of upgrading schemes to make it acceptable to the concerned people.

REFERENCES

- [1] UDD, *Squatters In Bangladesh Cities - A survey of urban squatters in Dhaka, Chittagong and Khulna*, Ministry of Public Works and Urban Development, Govt. of the peoples republic of Bangladesh (GOB), 1974.
- [2] GOB, *Bangladesh National Report; prepared on the occasion of UN Conference on Human Settlements (Habitat II), held at Istanbul on June 1996*, Ministry of Housing and Public Works, Dhaka, p-9, 1996.
- [3] Murtaza M. G., *Slum Improvement Scheme in Khulna City – A Review*, Khulna University Studies, vol-2, no-1, pp-239-244, June 2000.
- [4] Islam N., (eds), *Education and cultural performing center for slums and squatters of Dhaka metropolitan city*. Gonosahajjo Songstha, Dhaka, Feb. 1995.
- [5] Mohaimen, A. and Mallick, M. J., *Parikalpita Grihayan: World Habitat Day – 2002*, National Housing Authority (NHA), Ministry of Housing and Public Works, GOB, Dhaka, p-5, 2002.
- [6] UDD, 1974, *op cit*.
- [7] Mohaimen, A. 2002, *opcit*, p-6.
- [8] Martin, R. J., *Upgrading, Chapter-3; People Poverty and Shelter: Problems of Self-help Housing in the Third World*, Skinner R. J. and Rodell M. J. (eds), Methuen, London, 1983.
- [9] Maia, M. L., *Land Use Regulations and Rights to the City: squatter settlements in Recife, Brazil*, in Land Use Policy, vol-12, no-2, pp-177-180, 1995.
- [10] UDD, 1974, *op cit*.
- [11] Ahmed K. I., *Constraints to Low-Income Communities in Building Adequate Housing*, in Proceedings of International Seminar on Architecture Overcoming Constraints, BUET, Dhaka, pp-1-8, June 2003.
- [12] ICDDRDB and CUS, *A Survey of Slums in Dhaka Metropolitan Area – 1991*, Arefin Shams E. L. and Mahbub A. Q. M., (eds), Urban Health Extension Project, Urban FP/MCH working paper no. II, Dhaka. Oct. 1993.
- [13] UDD, 1974, *op cit*.
- [14] Ahsanullah A. K. M., Rahman A. and Murshed M., *Poverty and Migration: Slums of Dhaka City, the Realities*, Association for Rural Development and Studies (ARDS), Dhaka, 1999.
- [15] National Housing Policy-1993 (revised-1999), Ministry of Housing and Public Works, GOB, Dhaka, p-17, 1999.
- [16] Martin R. J., 1983, *op cit*.
- [17] UDD, 1974, *op cit*.
- [18] Roy G. S. and Abdullah A. Q. M., *Squatter Settlements and Their Characteristics in the Metropolitan Area of Dhaka City*, a study report for Master of Architecture course, 'Housing Problems and Policies' under the guidance of Prof. M. Mobashsher Ali; Bangladesh University of Engineering and Technology, Dhaka, Oct. 2000.
- [19] UDD, 1974, *op cit*.
- [20] Ahsanullah A. K. M., *et al*, 1999, *op cit*.
- [21] Islam N. (eds), *The Urban Poor in Bangladesh*, Center for Urban Studies (CUS), Dhaka, 1996.
- [22] Ahsanullah A. K. M., *et al*, 1999, *op cit*.
- [23] Martin R. J., 1983, *OP CIT*.
- [24] United Nations Human Settlement Programme (UNHSP), *Guide to Monitoring Target 11: Improving the Lives of 100 Million Slum Dwellers*, progress towards the Millennium Development Goals, Nairobi, UN HABITAT - 2003, p-6.
- [25] Martin R. J., 1983, *OP CIT*.
- [26] UNHSP, 2003, *OP CIT*.