

The Planning of Housing in rural Bangladesh

A Dissertation

By

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Statement of the author

Preface

Housing is the prime need of human being for livelihood and shelter. Housing and land are interlinked. Demographic pressure especially the unplanned expansion of housing in rural areas is contributing to a great extent decreasing the cultivable land, which is considered as a serious threat to agricultural production in Bangladesh in the near future. There is no land use planning and zoning system for optimum use of land in this country. On the other hand, government initiatives regarding housing for common and distressed people in rural areas are very insignificant.

Housing that lacks access to basic services such as safe drinking water and sanitation poses higher risk of death and disease to inhabitants. Higher mortality rates, especially for children, are common in areas of poor housing. Diseases such as pneumonia and diarrhoea are prevalent, accounting for a large percentage of deaths every year. Better housing conditions can be a powerful economic vehicle for improving both individual households and the broader community. Housing activity has important effects on, among other things, household savings, the accumulation of wealth, and wages. Inadequate housing, on the other hand, is financially crippling. According to one study of ADB, those without homes or with inadequate housing are unable to partake in income-generating potentials associated with housing.

There are some organizations of Bangladesh namely BHBFC, HBRI, NHA, Bangladesh Bank, which are involved mostly in urban housing and financing. The government's housing program for the poor people, *Ashrayan/Abashan*, can provide barrack type housing to the very small number of poor in the rural area. Some NGOs have started credit program for convenient housing to the rural poor. The NGO programs are very insignificant as compared to large population of the rural areas. They are running some programs to provide housing facilities to the rural poor

through providing credit and materials which are insufficient with growing need.

Housing is a capital intensive sector. As no public or private financing is available and specific rules and regulations are not applicable for the rural people in Bangladesh, people are building their houses haphazardly leading to indecent living as well as rapid shrinkage of cultivable land decreasing the agricultural production. Unplanned expansion of housing also accelerates the environmental pollution which can turn into a horrible nature in the coming future. Horizontal and unplanned expansion of housing is considered as a serious threat to agricultural development leading to food insecurity in Bangladesh.

We need decent living and sufficient land for agricultural production, but what is the alternative way of providing decent living conditions as well as sufficient land for livelihood through agricultural production? Land is a vital factor of production especially for an agriculture based country. As a finite resource, overexploitation of land can be a serious threat for our economy of near future. Unhealthy and unhygienic living condition also decreases the human capacity and productivity impacting negatively in our economy.

A lot of private sector housing industries are operating their business in Bangladesh. The real estate companies are interested in investing in the urban area, but their motif is to make profit through building flats and houses for the rich people in the urban area. As of now they are least concerned about the rural housing problem or their Corporate Social Responsibility (CSR) of the poor. The family that does not get three meals a day, how can they desire to have a roof on their head? The government can take initiatives through public-private partnership to address this vital problem of basic rights of shelter. So a comprehensive housing and land use program as well as regulatory mechanism is inevitable to tackle the issue of land scarcity, poverty alleviation and decent housing for the rural people.

Abstract

Being an agro based deltaic country, Bangladesh is one of the most land-scarce countries in the world. Though the National Land Utilization Policy has emphasized 'family based land ceiling for rural housing' and rural model house building, but there is virtually no land-use plan for the rural areas that comprises about 85% of the total land area. The present facilities in respect of physical infrastructure, housing, water supply, sanitation, etc., are very inadequate. Housing shortage in the country in 1991 was estimated to be 3.1 million units, out of which 2.15 million units were in the rural areas (Housing Census 1991, BBS). Unplanned rural housing is a major problem area in our national life. Although the government has implemented a few sporadic rural housing projects viz. cluster/ideal village projects etc. in the rural areas; those are very meager as compared to the needs of the vast majority of rural people. On the other hand, the Grameen Bank and few NGOs are providing loans for rural house building that has opened a new area in the field of rural housing of Bangladesh. Nevertheless, they are only able to serve a limited number of the rural population. Formulation of a proper institutional and legal framework for actively participating in rural housing, which has been included in the National Housing Policy, is still not being implemented.

The study is conducted to analyze the present housing condition and pattern in rural Bangladesh and to identify the trend of shrinking cultivable land through horizontal expansion of housing. The investigation also covers the importance of the land zoning system to overcome the challenge of decent housing as well as food security for the booming population. The study argues that for proper land utilization the government could introduce a land management act with a land zoning system and a ceiling for housing in rural Bangladesh, as well as strengthen the housing facilities for disadvantaged people in a planned way. The study tries to find alternative ways of rural housing like Compact Township (CT)/ Community Housing with basic infrastructural facilities and utmost utilization of land.

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List of abbreviation and acronyms

ADB	Asian Development Bank
AC	Assistant Commissioner
BARD	Bangladesh Academy for Rural Development
BB	Bangladesh Bank
BKB	Bangladesh Krishi Bank
BHBFC	Bangladesh House Building Finance Corporation
BRAC	Building Resources Across the Communities
BUET	Bangladesh University of Engineering and Technology
CBO	Community Based Organization
CT	Compact Township
CPD	Center for Policy Dialogue
CL	Community Living
CIRDAP	Centre for Integrated Rural Development for Asia and the Pacific
DFID	Department for International Development
DAE	Department of Agricultural Extension
FAO	Food and Agriculture Organization
GoB	Government of Bangladesh
HBRI	Housing and Building Research Institute
HBRC	House Building Research Centre
IGA	Income Generating Activities
MoA	Ministry of Agriculture
MoL	Ministry of Land
MFI	Micro Finance Institutions
NGO	Non Governmental Organizations
NHA	National Housing Authority
SAAO	Sub Assistant Agriculture Officer
UP	Union Parishad
UAO	Upazila Agriculture Officer
UNO	Upzila Nirbahi Officer

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Mohammad Ataur Rahman

Chapter 1

INTRODUCTION

Prologue:

Housing is a basic need for secured living and the concepts of housing have been akin to the growth of civilization and culture in any country. Primarily, the idea to have a shelter came from the necessity of protection from wild animals and elements of nature for survival. Gradually people started paying more attention to the house structure in order to make it structurally safe and more secure. While families began living in groups as in villages, a house became an abode for living and greater stress was laid on proper accommodation, privacy, and residential aspects of living (Mathur, 1993:6). Housing is a fundamental need of human being. It is closely related to security, well-being and health. Inadequate housing conditions are closely tied to social fragmentation, instability and violence. Improved shelter conditions, especially through a participatory approach in which the household takes a strong role in the improvements, serves to enhance a broad range of factors affecting quality of life and strengthening civil society.

Housing that lacks access to basic services such as safe drinking water and sanitation poses higher risk of death and disease to inhabitants. Higher mortality rates, especially for children, are common in areas of poor housing. Diseases such as pneumonia and diarrhea are prevalent, accounting for a large percentage of deaths every year. Improving housing conditions can be a powerful economic catalyst for both individual households and the broader community¹. Housing activity has important effects on, among other things, household savings, the accumulation of wealth, and wages. Inadequate housing, on the other hand, is financially crippling. According to one study of ADB, those without homes or with inadequate housing are unable to partake in either if the two income-

¹ www.nha.gov.bd

generating potentials associated with housing, namely the use of housing for micro-enterprise, and the use of housing as an income-producing asset.²

Housing refers to dwelling unit. Rural Bangladesh means the region of Bangladesh excluding the areas under Municipalities, City Corporations and other townships. Bangladesh is one of the most densely populated countries of the world. It is the 139th smallest but eighth most populated country of the world the world (Jamil and Ahmed, n.d.25). According to the United Nations' report of the World Population Prospectus in the year 2050, the population of Bangladesh will be about 254 million and also will be considered as the seventh crowded populated country of the world. Population is increasing tremendously whereas land is fixed. The situation is more alarming for this agrarian country. It is not feasible to expand the accommodation of the people horizontally but is possible to expand vertically. Rural housing is more complex than urban housing as it usually has to cope not only with human beings but with livestock and post harvesting centre of crops as well. There is also usually a need for covered space for all sorts of occupations, weaving, basket making, rope making, nets and fishing, food drying and processing etc. The open space surrounding the house is as important as the house itself and is very much used for cooking, storing, animal, poultry etc. Hence, housing in rural Bangladesh is a vital issue for rural growth and sustainable development of the country as a whole.

Statement of the Issue:

Land is closely related to the housing as well as means of livelihood for an agrarian country like Bangladesh. No effective land reforms and distribution were made in this country to provide land to the landless people for their living and livelihood till date. It is thought that landless and functionally landless people are moving towards the urban areas for livelihoods and increasing the number of slums in the urban areas. To accommodate the rural migratory population, approximately one third of all houses in urban

² www.nha.gov.bd

areas were constructed outside of the formal regulatory system, mostly on land to which the homeowner does not have a formal title. There were 2,100 slums which comprised 3 million people in Greater Dhaka most of whom migrated finding no other means to survive in the rural areas (Hoek-Smit, 1998:22).

Interestingly, though not surprisingly, the poor section of the rural populace in Bangladesh do not perceive shelter as their number one problem. A recent *BUET-HBRC Study Report* found that food and clothing being their immediate pressing problems, 53.4% respondents consider shelter to be their third major problem (*Rural Housing in Bangladesh, n.d:9*). A large number of families in the upper income group, though living in better structures, consider shelter as their number one problem. This perceptual difference between the rich and the poor has very significant implications in understanding the housing problem in rural Bangladesh. The poor economic situation and income inequality in the country is reflected in the quality of the housing stock.

Housing situation becomes more critical for the economically poorer families. Poor families usually live in shelters made of thatch and similar other relatively cheap building materials. Being structurally weak, conditions of these structures deteriorate comparatively rapidly. In a 1993 study it was estimated that close to half of all housing units in the country (3.3 million) were made of temporary materials and needed replacement within a 1 to 5 year period. Poor housing is very vulnerable to the natural calamities like cyclone, tornado, flood etc and causes immense sufferings to poor people, as for example, the flood of 1998 destroyed more than 900000 houses, mostly in rural areas, and another 1.3 million houses were damaged (UNCHS, 1998).

The government has a direct constructions program for the rural areas, called *Asrayan* that provides low-income barrack-type houses in model villages built by the army. These houses are allocated to low-income people without payment. The government's housing program can provide barrack type housing to the very small number of poor in the rural area. Nevertheless, insufficient government support, lack of private sector

involvement in rural housing, extreme poverty of the rural community and inadequate rules and regulations regarding housing financing and house building are considered as the bottlenecks of poor housing conditions and rapid shrinkage of agricultural land leading to decreased agricultural production. A comprehensive study is indispensable to find out the causes, consequences and possible remedies to address this constitutional obligation for providing shelter to common people of Bangladesh.

Housing is a capital intensive sector. Housing in the rural areas is mostly produced by owner households in incremental way. While most owners build on their own or rented land, informal occupation and squatting are increasing in rural areas (Hoek-Smit, 1998:19). As no public or private financing is available, and specific rules and regulations are not applicable for the rural people, they are building their houses haphazardly leading to indecent living as well as rapid shrinkage of cultivable land decreasing the agricultural production. Horizontal and unplanned expansion of housing considered as a serious threat to agricultural development leading to food insecurity in Bangladesh.

Land is an important natural resource. Its particular use and management affect the quantity and quality of production and livelihood associated with land directly and indirectly. The basic needs, food and shelter are closely related to it as an agro-based country. The National Land Utilization Policy has underscored on 'family based land ceiling for rural housing and rural model house building', but there are no specific rules and regulations as well as national rural housing program to prevent the loss of agricultural land for sustainable development.

Background of the study

Bangladesh is an over populated as well as agro-based country, the amount of per capita cultivable land being only.06 hectare (BBS-2006). The number of rural households has been increased from 1, 28, 77,233 to 1, 94, 55,678 within two decades (Bangladesh Census Result, 2001, BBS). Around 1% of total cultivable land (82000 hectares) is degraded and encroached each year due to non-agricultural activities like rural housing, infrastructural

activities etc³. Rural people usually build their houses horizontally on agricultural land to meet escalating demand of booming population. There is no specific land zoning system as well as rural housing policy in Bangladesh. Rapid population growth as well as horizontal expansion of rural housing is making a tremendous pressure on scarce land resources.

The number of household in Bangladesh was 1,38,18,000 in 1986, which reached to 1,78,42,000 in 2003 (Daily Shangbad, 21 April 2008). On an average 2,36,705 houses are built in this country per year. Triangular pressure of booming population growth, land scarcity and soaring of price of food items in the global market as well as reluctance to export of food exporting countries has made an urgent momentum to produce more foods in the country. But shrinking of land has become a serious obstacle to invest in agriculture to produce huge foods for meeting the emerging challenges. It is considered as a serious threat to country's food security and its consequences can worsen the situation in near future. No suitable alternative way of rural housing is known to us to prevent the loss of agricultural land in the context of socio-economic condition of Bangladesh. The intention of this research is to investigate the impact as well as draw specific recommendations regarding reinventing the government initiatives to tackle this problem successfully.

There are some organizations of Bangladesh namely BHBFC, HBRI, NHA, Bangladesh Bank which are involved mostly in urban housing and financing. The real estate companies are also interested in investing in the urban area to make profit. Some NGOs have started credit program for convenient housing to the rural poor which is very insignificant regarding large population of rural people. The Grammen Bank pioneered a housing loan program that provided basic building materials for a simple new house for which repayment could take place over a 15 year period. Other NGOs have followed this example, with shorter payment periods.

It is perceived that there is a nexus between unplanned housing and land scarcity. A vicious circle is continued with this burning issue as explained in figure 1.

³ DAE's annual report.

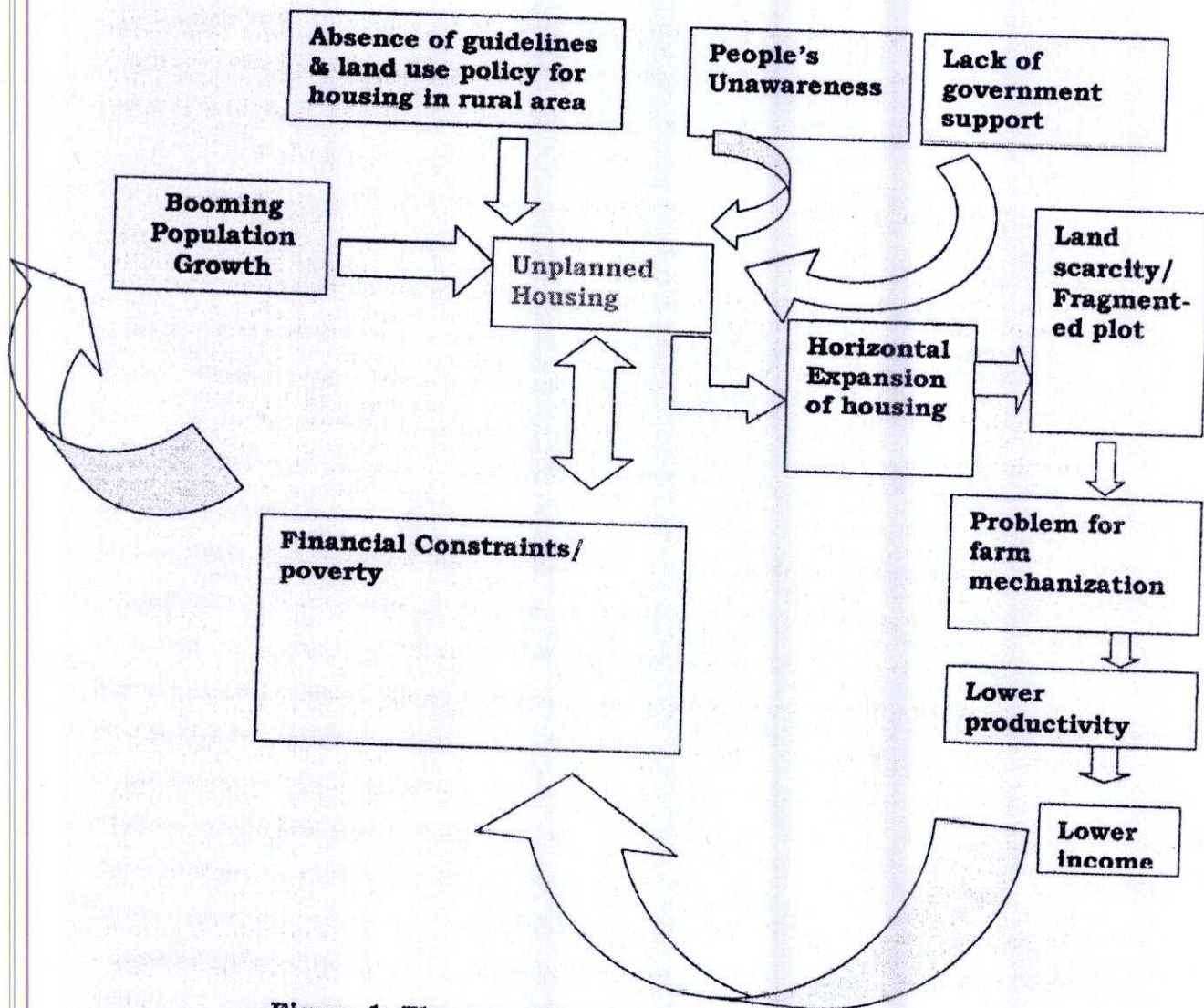


Figure 1: The nexus between unplanned housing and land scarcity

Booming population growth increases the demand of more housing. As there is no specific guidelines and land use planning regarding ceiling for housing and provisions for conversion of agricultural land for housing and other non-agricultural purposes, people do not follow any standard pattern of housing in the rural area. On the other hand, maximum rural people are poor and illiterate leading to unawareness and lack of affordability for planned housing and decent living. Finding no other alternative, they build their houses covering the land area horizontally which enhances land scarcity. Scarce land is fragmented to smaller plot for inheritance and become unsuitable for farm mechanization. As for example the average farm size in 1960 was 1.42 hectare whereas it turned down to 0.68 hectare in 1996 (Turton, Cate and Toufiq, Kazi Ali, 2002:49). Due to manual operation, productivity is lower in comparison to modern cultivation method and people earn lower income making them poor. Generally poor people find a means of income in manual labor which accelerates the tendency of having more population ultimately causing those miseries and financial constraints and finally forcing them to build unplanned housing. This vicious cycle continues and worsens the situation more and more.

On the other hand, there are no specific government support programs for housing of rural people. The Ashrayan / Abhasan /Cluster Village programs started with a view to provide some housing facilities to the rootless and homeless people in the rural area. There is a provision to allocate some land for cultivation and income generation for the rehabilitated people. Due to political vested interest, pervasive corruption in land management and complicated official procedure this program could not make any remarkable impact rather than changing its name only. National Housing Authority does not take the issue of rural housing as its mandate. It promotes the housing facilities only in the urban and semi urban area to some extent. The rural poor people who do not have voices and bargaining power to negotiate with the government

economy is ignored from the very beginning of this country. The rural housing is considered as the centre of all kind of socio-economic activities like living, poultry rearing, seed storage, cottage industries and dairy shed etc in the same homestead area. So, damages of housing incur loss to the rural people in various ways. Some destitute people move from rural to urban areas as slum dwellers finding no other alternatives. Actually the increasing trend of urban slum dwellers is the outcome of rural homelessness and poverty. As there is no land use planning and ceiling for housing, the rich people are building their houses using excess of land whereas the poor can not afford the minimum shelter of living. Non agricultural use of land like infrastructural development and establishing industries etc are also important but the Government should have a strategic plan to use land properly and maintain the country's agricultural growth which accounts for the largest part of economy contributing to 22% of GDP (BBS, 2007).

Land is a vital factor of production especially for an agriculture based country. As a finite resource, overexploitation of land can be a serious threat for the economy in near future. Unhealthy and unhygienic living condition also decreases the human capacity and productivity impacting negatively in our economy. Some NGOs are running some programs to provide housing facilities to the rural poor through providing credit and materials which are insufficient with growing need. Interestingly a lot of private sector housing industries are running their business in Bangladesh. But their motif is to make profit through building flats and houses for the rich people in the urban area. They hardly think about the sufferings of rural people or bother very least about their Corporate Social Responsibility (CSR). The government can take initiatives through public-private partnership to address this vital problem of basic rights of shelter. So a comprehensive housing and land use program as well as regulatory mechanism is inevitable to tackle the issue of land scarcity and decent housing for the rural people.

Methodology

This study has been prepared by using primary data from case study, questionnaire survey, focus grouped discussion, content analysis of primary

and secondary sources. Secondary data of various articles and reports regarding population census and agricultural census were consulted. Data were collected from libraries, personal interviews, news papers, and published reports. This dissertation examines the housing condition, causes and impacts of unplanned rural housing on people's living, crop production and food security in the country. Findings of this study, to a large extent, are based on data collected from the households' heads living in the selected three villages in the months of June, 2008. In addition, case studies of two 'Abashan projects' located in Kaliakoir and Sreepur of Gazipur district have been covered and Assistant Commissioner of the respective Thanas were consulted for collecting relevant information. Interview method aided by a questionnaire was followed for collecting field level information. The study areas were chosen properly (about 15 km from upazila sadar) to get the true picture of bucolic culture and typical rural characters. Information from the Assistant Commissioner was collected through discussion method aided by a checklist. Ideas were gathered through Focused Group Discussion consisting of concerned government officials, stakeholders and local government's representatives. Nevertheless, time constraints, insufficient access to information, lack of sufficient logistic support and unavailability of such kind of previous research findings were considered as limitations of the survey.

Literature Review

In his book *Land Use and Land Use Planning in Bangladesh* Hugh Brammer emphasized participatory planning for land management especially for agricultural development. The impact of horizontal expansion of rural housing was not discussed thoroughly in the study (Brammer, 2002:271). The book entitled *Land Management in South Asia: A Comparative Study* by Kamal Siddiqui tried to delineate the various approaches and best practices in the field of land management of South Asian countries including Bangladesh (Siddiqui, 1997:350). The issue of rural housing and land degradation was not analyzed in this study.

An article on 'Corruption in Land Management: A Major Impediment to Good Governance in Bangladesh' by Proshanta Kumar Roy, pointed out

the pervasiveness of corruption of land management and its impact on good governance (Roy, 2004:17). Boymkesh Talukder in his article '*Bhumi Byabastapana: Prekhit Bangladesh*' (Land Management: In the context of Bangladesh) drew attention to malpractices of land management and administration in Bangladesh. A study on *Adarsha Gram Project in Bangladesh: Situation in 8 Gram in Greater Comilla and Noakhali* conducted by BARD (Bangladesh Academy for Rural Development), Comilla examined the overall situation and performance of housing project of Ministry of Land. The study revealed a wonderful result of achieving moderate success in rehabilitating the rural landless and rootless households as well as a few weak and problematic areas like insufficient basic physical facilities.

In his book T. Hussain analyzed the inadequacies of existing land laws regarding protection of land, land zoning and tax structure for protection of irrational transfers of land (Hussain, 1995: 57). The relationship between rural housing and urban migration, planning for rural housing and mechanisms for improvement of rural housing are investigated in the book entitled *Low-Cost Housing in Developing Countries*. A book on *Bhumi Jarip O Bhumi Bebastapana* (Land Survey and Land Management) revealed the importance of 'Cluster Village' project to address the rural housing problem (Miah, 1992: 150). In *Agrarian Reforms and Social Transformations: Preconditions for Development*, Rehman Sobhan analyzed the effect of demographic pressure on land availability (Sobhan, 1993:104). Korean author Ha analyzed the relationship between political conditions and housing administrations, and government intervention in housing (Ha, 1987: 6). Various housing programs prevalent in India and Korea are also discussed in this book.

The issue of low-cost housing in developing countries is critically discussed by Mathur in his book *Low-Cost Housing in Developing Countries* (Mathur, 1993: 2). In this work the author argued that there is a linkage between rural housing and urban migration (Mathur, 1993: 2). He maintained that inadequate housing facilities and amenities in rural area can worsen the situation of urban demographic pressure; especially the slum population through migration. The strategies for rural housing plan

are explained elaborately in this book. In 2007, Makita tried to explain the importance of land reforms and land's role as a factor of production in the agrarian economy (Makita, 2007:18). According to the author there is a close relationship between land fragmentation and disparity. As an agro-based economy land determines the level of livelihoods of the rural people as well as economic growth.

The meaning and objectives of land and agricultural reforms as well as brief account of agricultural reforms in Asia are thoroughly discussed in *Land Reforms and Rural Development* (Tomar, 1990:2). In this book J.S. Tomar examined the political appraisal of land reforms and 'Twenty Point' programs regarding allotment of housing plots (Tomar, 1990:2). Land reform in Bangladesh is the fundamental document of the government of Bangladesh regarding change of land ceiling, minimal wages for agricultural wages and land distribution procedures (MOL, 1989:101). Salient features of guidelines for distributions of government's agricultural land to the landless peasants and detailed programs of cluster village 'Operation Thikana' are described in this paper. But the impact of horizontal expansion of housing on land as well as agriculture and the alternative ways of rural housing and land use plan are not incorporated properly in this document (MOL, 1989:101). Moreover no recommendation was made to establish strategic plan to provide housing facilities for the mass people living in rural areas of Bangladesh.

A. Ali critically analyzed the four elements of existing land system like fragmentation of holding, land ownership, absentee ownerships, and inability of existing laws and rising incidence of transfers of lands to non-agricultural purpose (Ali, 1986: 299). The issue of rural housing and land use for sustainable land management hasn't been entertained by the author. Oppressions and sufferings of people due to corruption and malpractices in land administration are investigated in *Political Economy of Land Litigation in Bangladesh: A Case of Colossal Wastage* (Barakat and Roy, 2004:201). In this book Barakat and Roy tried to find out the causes and effects of pervasive corruption in land administration as well as made

some recommendations to minimize these malpractices (Barakat and Roy, 2004:201).

In their work Cate Turton and Kazi Ali Toufiq discussed the flourishing non-farm activities and declining agriculture sector as well as rapid changes of rural livelihoods in Bangladesh (Toufique and Turton, 2002:17). The trends of landlessness, unequal distribution of land and booming demographic pressure on land are also analyzed here. The authors seriously examined the linkage between agricultural and non-farm growth through the 'consumption link' and 'backward link' as well as the 'missing link' which comes in the form of migration, urbanization, infrastructural growth, and the impact of globalization. The book entitled *Environmental Aspects of Agricultural Development in Bangladesh* by Salemul Huq and Conway delineated the trend of changes in the land utilization of Bangladesh and multiple use of land (Huq and Conway, 2000:88).

In his book *Up to the Waist in Mud* Ahmed elaborately explained the cultural, climatic and architectural characteristics of housing in rural Bangladesh (Ahmed, 1994:87). The author tried to illustrate the necessity of improvement of rural housing through using the traditional building materials like earth, thatch, bamboo etc instead of costly and factory-made building materials. Rapid changing in housing type and construction can bring some uncertainty and alienation especially for the inadequate natural resources and environmental pollution. According to author change cannot be stopped but combination of new and old can be a suitable alternative way of housing regarding affordability and sustainability of environment as well as decent living. The author also discussed some approaches regarding improvement, appropriateness and application. He also mentioned some example of using traditional material for building house in the developed country. The multi purpose use of rural housing also was depicted in his book. But the author did not mention about the booming population growth that increased additional demand of housing in rural area leading to scarcity of land for agricultural production.

Palli Grihayan Chitrya: Bangladesh (A True Picture of Rural Housing: Bangladesh), a survey conducted by Housing and Building Research

Institute, Dhaka in 1984 is a thorough appraisal regarding the true picture of rural housing in Bangladesh (Palli Grihayan Chitra: Bangladesh. Survey, 1984.HBRI Report). Although the scenario depicted in this work is about two decades old, pattern of housing in most of the remote villages interestingly remain the same till today. Housing type and living style of rural people as well as socio-economic condition of rural community was portrayed in this survey. The study drew some recommendations for improvement of housing facilities as well as land distribution, land zoning, financing for rural housing and other related programs. *Rural Housing in Bangladesh: A Field Survey and Study of the Existing Condition* jointly conducted and published by Housing and Environmental Cell, BUET and Housing and Building Research Institute, is a distinctive study in its nature in Bangladesh (Rural Housing in Bangladesh, BUET and HBRI study). This study elaborately discussed the role of housing in development and progress, relationship between poverty and poor housing conditions, housing as basic needs and suffering of rural people as well as overall rural housing scene in Bangladesh. The study also made some suggestions regarding upliftment of economic condition, generating awareness, adopting an appropriate land policy, institutional arrangement, resource allocation /utilization, and monitoring and evaluation of the newly launched programs. In an article M. Emdadul Haque elaborately explained the self-sufficient village communities in the Ancient Bengal. The author gave a true picture of decimation of rich and flourishing Village Community Institutions by the colonial rulers and failed attempt taken by various governments to benefit the rural mass people through decentralization (Haque, 1987:129).

Hoek-Smit termed the housing finance sector in Bangladesh as underdeveloped and highly segregated. Formal construction and mortgage finance by the banking sector, which requires proof of land ownership or leasehold deeds and the deposit of title documents as collateral, is only used for a small proportion of new house production and for an even smaller proportion of purchases of existing houses. The rural poor people have very little access to housing loans (Hoek-Smit, 1998:22). The most important source of housing finance was household savings (more than one third) and

loans from relatives and friends. In the urban areas employer and bank loans were utilized by 13% of new home-owners and BHBFC loans were only acquired by 5%, all in the higher income brackets (Hoek-Smit, 1998:22). The author didn't discuss about the house building credit institutions in the rural areas which do not have any role in house construction. It is felt that new finance systems have to be developed with some promising initiatives in the rural areas.

In conclusion, it can be mentioned that housing condition in rural Bangladesh is appalling. As a land scarce and agro-based country, it ranks as top priority to identify the bottlenecks of housing as well as its suitable remedies for sustainable development. Poverty and poor housing condition go together. An integrated approach of income generation, land distribution and housing facilities to the commoners especially the rural poor people can mitigate this burning problem significantly.

Chapter 2

Setting of the Problem

There is no housing without land, whether be it in the rural or urban areas. Any housing policy, from the beginning, has to resolve the problems of allocation of land for housing, access to land, security of land use, building regulations, and essential services and utilities. Housing being an inseparable part of our every day existence, we tend to believe that its problems and prospects are well within our common knowledge and understanding and consequently there is no dearth of popular ideas and notions on the nature of the problem and its possible solution. Because of the fact that ideas and notions are often based on untailored thoughts and experiences and not on any serious study or investigation, they tend to be limited only to the more obvious aspects of the problem leaving aside the roots of the problem unexplored and obscure. As a result, there is a common tendency to view the housing problem from narrow premise, for example, from the view point of materials and technology or appropriate space standards or some such popular slogans only thereby completely misjudging the problem as regards its true dimensions and totality. Consequently there is a real danger of being led into wrong decisions which may not contribute to the problem at all; rather these may lead to newer and bigger problems in the years to come.

Land Use Policy

Following independence demographic pressure became a serious concern for Bangladesh. In view of the situation, the Constitution of Bangladesh under fundamental principles of state policy, (Part II, Clause 15) maintained that the State has a fundamental responsibility to attain the standard of living of people with a view to securing to its citizens - the provision of the basic necessities of life, including food, clothing, shelter, education and medical care. Apart from this, still now no comprehensive land use and housing policy as well as initiatives have been taken in Bangladesh for judicious utilization of land and decent living. The land abundant country like USA,

Canada have made integrated land use policy and housing program for optimum utilization of the limited asset - 'the land' and sustainable agricultural development (Peter, 1997:6). Nonetheless, recent food crisis, soaring price of food items, recurrent natural calamities, demographic pressure and high rate of conversion of agricultural land to non-agricultural purpose have turned Bangladesh to rethink the land use and housing policy to survive in near future.

Housing in any society takes shape in the physical, socio-economic and cultural contexts of that society and that a network of complex interactions among a large numbers of factors operating simultaneously govern the socio-physical phenomenon we term 'housing'. It is not only a question of number neither of units nor of square footage per unit or the production technology but it is also and perhaps more so a question of our social goals, individual and national capabilities and individuals' and families' perception of the environment, we live in and of the environment we would like to live in (Rural Housing in Bangladesh, n.d:12).

The development of human settlements necessitates prudent use of all physical, financial and human resources. As our resources are rather limited and the existing poverty is very widespread, it is imperative to initiate measures for redistribution of the resources for the benefit of the least favored and vulnerable groups. The need for land is not simply a need for physical space. It is also a kind of key to opportunities and privileges including the fundamental ones. Possession of a piece of land and of the services and the facilities it implies must be considered a right of the human person. The right to land must be measured in 'standard ceiling' to prevent it from being monopolized and misused.

People need food, clothing, shelter, education and Medicare. As poor people have very limited capabilities to manage their prime needs like food and clothing, they rank second thought in 'shelter' according to their own judgment of dire needs. Decent living is the indicator of wellbeing and prestige which is always replaced by hunger and other realities. Measures must be taken for upliftment of the economic conditions of the rural populace in Bangladesh through increased crop production, value addition,

and better employment opportunities through rural non-farm activities and enhanced earnings and savings. Without land-use security in the form of title of ownership, a lease, or an occupancy permit, it is futile to expect an active participation of the inhabitants in housing development. The technological aspects greatly influence economical land use, which is regulated by planning regulations and building by-laws prescribed by the local authorities. There is a great need to look into these aspects to rationalize them in view of developments in building science and technology so that economy in physical planning is achieved without undermining the quality of the built environment.

The quotations of our two famous poets Rabindranath Tagore and Jashim Uddin rightly portrayed the miseries and deplorable conditions of land ownership and housing of the then common people in the rural Bangladesh. As Rabindranath wrote:

'Shudu bighe dhui chilo moar bhui, aar sabe gache riney

Babu kahilen bujecho Upan, Ea jhomi laiba kiney'

(Dhui Biigha Jhomi, Rabindranath Tagore).

Poet Jashim Uddin wrote a poem on appalling housing condition of the poorer section in rural Bangladesh. He wrote:

'Asmani re dekte jadi tomra sabe chao, Rahimuddir chotta bari Rasulpure jao

Bari to noy dekte jeno venna patar chowni, Ekto khani bristi halei garia parey pani'(Asmani, Jashim Uddin).

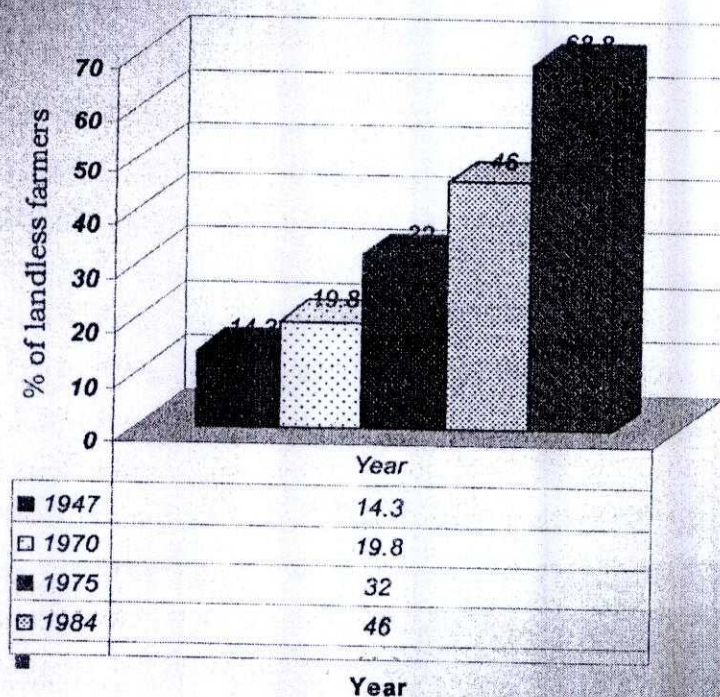
The situation did not change till date. Actually the land management and housing facilities for rural people were ignored from the very inception of this Bengal to till date. During the British Period the land scarcity was not an issue at all. This issue also did not draw any attention to the authority of Pakistan government regarding expansion of unplanned housing and land degradation. Perhaps, satisfactory land-man ratio, huge unused land, balance of population through famine and other calamities, lack of commitment and colonial attitude were the determining factors for not taking any positive initiatives during the British period. Some steps were taken to grow more food through 'Green Revolution' and land utilization in

the Pakistan period. But no mentionable steps were taken to provide decent housing for the rural people.

Patterns of land distribution:

The land area of Bangladesh is 133,910 square kilometer (total area is 144,000 skm) out of which arable land 67%, forest and wood land 16%, permanent crops 2%, meadows and pastures 4%, others 11%. Bangladesh, like many other developing countries, is advocating a high increase of GDP, but the number of landless people is increasing, unfit for the high rate of GDP. About 68.8% of rural people are landless and live below poverty level⁴.

Figure 2 : Trend of landlessness in Bangladesh

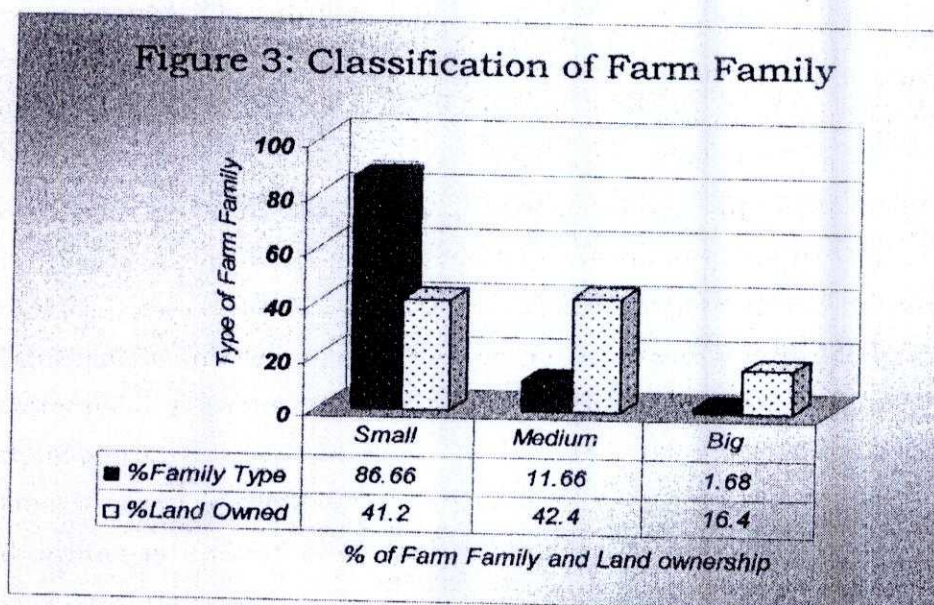


Source: Islam, 2005

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(http://www.discoverybangladesh.com/meetbangladesh/land_resources.html accessed on 10/11/2008)

Figure 2 shows the trend of landlessness of farmers of Bangladesh. It is clear that landlessness increases sharply during last three decades. As a means of livelihood, land is a vital factor for the wellbeing of rural community like Bangladesh. This tendency negatively impact the living and housing pattern of rural people.



Source: Ministry of Agriculture and Department of Agricultural Extension,
2004

Figure 3 clearly explains the disproportionate distribution of land in Bangladesh. The big farm family (1.68%) possesses 16.4 % of total land whereas the small (86.66%) and medium (11.66%) own only 41.2% and 42.4% of total land respectively. This unequal distribution of land and gradual marginalization hampers the rural development causing incapable of attaining basic necessities like food, cloth and shelter.

Land scarcity:

Land scarcity is an alarming signal for housing and agricultural development in Bangladesh. It can be seen by looking at the average size of farms. In 1995, 72.7% of farms in Bangladesh were less than 2.5 acres in

size and they collectively accounted for only 36.8% of the total arable land. Another 23.1% of farms were between 2.5 and 7.5 acres in size and accounted for a further 43.4% of the total arable land (Huq, Salemul et al, 2000). Only 4% of farms were over 7.5 acres in size, and they covered 20.7% of the total land. In many advanced countries where farming is mechanized, farms of 7.5 acres would count as small farms, but in Bangladesh they count as large farms and only 4% of farms are bigger than this. Moreover, in Bangladesh, a farmer owning 7.5 acres of land probably does not own the land in a single plot, but rather as a number of disconnected small plots that may be quite far apart from each other. All these factors mean that mechanization and large-scale farming are very difficult to organize in Bangladesh.

On the other hand, 50% of rural households are functionally landless, which means that they own at most 0.5 acres of land on which they may have a home, but they own no land to farm. These large numbers of landless families survive by working on the land of others, but most importantly they face hardships in doing so. Economists have turned to looking at changes in the stock of wealth, where wealth is defined to include natural, human, physical and social capital (World Bank, 1997). If society's wealth per capita is declining, future generations have to live with less resources with the present level of consumption. Where there is limited arable land, fast-growing populations can shrink cropland area per person to the point where countries can no longer feed themselves. Governments that can afford it then compensate by importing grain—the source of more than half the calories humans consume directly. But in countries that cannot import grain, people go hungry.

Land grabbing:

In Bangladesh, the history of land grabbing dated back to the period under British Raj. At that time, most of the land grabbing used to be carried out by the Zamindars in the village areas. They used to maintain pet armed forces, most likely *lathial*, to carry out the land grabbing acts. There were instances

when the forces of the Zamindars attacked and evicted small property owners from their homes in the dark of the night by force. Later, the Zamindars registered the lands in their names using their influences and installed one of their subjects on the property. After the abolition of Zamindari System through East Bengal State Acquisition and Tenancy Act (1950), the people in the village areas were freed from the tyranny of these high-class land grabbers.

However, especially, in towns and cities, a new breed of land grabbers gradually emerged under the influence of different godfathers, who could exert their political/economic influence upon the weak and docile law enforcement agencies of the government. Most of the godfathers themselves are the land grabbers. Recently, we came to know a case of land grabbing in Chittagong through different media. Pervasive corruption in land management and faulty recording system cause immense suffering to the common people regarding buying of lots and building houses for well-mannered living. The helpless owners are compelled to buy their lands to the land grabbers and become homeless which is a serious threat for destroying the rural communities. The nexus between corrupt land officials and other vested groups is considered as one of the main issue of social conflicts and violence leading to miseries of common people of Bangladesh. These so called 'powerful' factors even have occupied the government's land (forest area and *khas* land) through fraud, forgery and Machiavellian politics.

Poverty and poor housing condition:

Due to abject poverty people cannot afford the housing facilities. Housing financing from banking and other sectors as well as private sector's involvement are also absent in the rural area as a fear of non-repayment and market failure. The disadvantaged and vulnerable people did not show their voice and bargaining regarding their rights of housing and land to the ruling authority and could not draw any attention to the political leaders to attain their constitutional rights. They remained in unhappiness year after year.

To conclude this chapter, we can say that land and housing are interlinked. Land reforms and proper distribution and re-distribution of land were not maintained in this country properly. Moreover, land administration and management are faulty and corrupted. So, the rural community especially the disadvantaged people can not afford land for housing as well as livelihood. On the other hand, there is no ceiling for building houses and land zoning for judicious use of land in various purposes.

Chapter 3

Housing in Rural Bangladesh

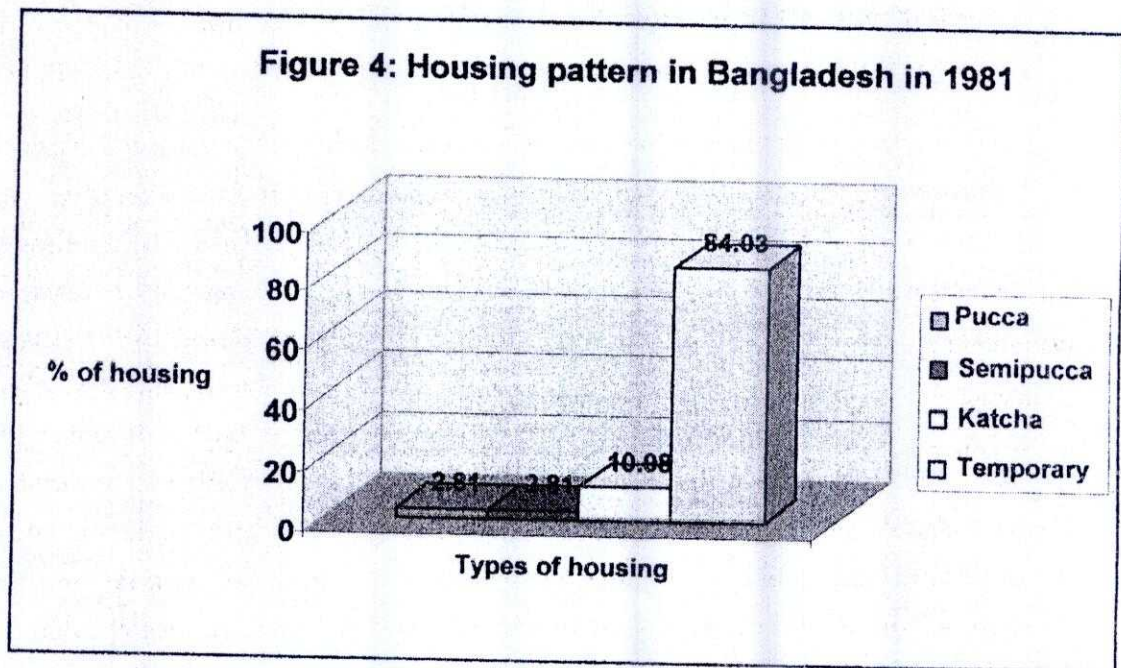
Housing could be generally termed as a habitable shelter for comfortable livelihood. It is the total living environment including dwelling units, land, the neighborhood services and utilities needed for the well being of its inhabitants. Housing is one of the basic needs of human beings, which provides security and sense of belonging to the owner. Access to land is considered as a key determinant of economic growth and poverty reduction. It is one of the important pre-requisites for healthy life and comfort living. Bangladesh, like many other developing countries face an acute shortage of affordable housing both in the urban and rural areas. The housing shortage was estimated in 1991 to be 3.10 million units out of which 2.05 million units in rural areas and 0.95 million units in urban areas⁵. The shortage was projected 5.0 million by the end of the year 2000. Bangladesh government is aware of the problem and sporadic steps are being undertaken to encounter the situation (NHA-2000). The National Housing authority has been the principal public sector agency engaged in solving the enormous housing problem of the country, particularly for the poor, the low and the middle-income group of people. In view of the facts, the present chapter would demonstrate the overall housing conditions in rural Bangladesh.

Rural Housing Condition:

Bangladesh is an over populated country, the population density being 1000 per square kilometer. As an agro based country, land is the key element of livelihood. The optimum use of land is essential to accommodate the huge population, infrastructural facilities and agricultural production. Housing is one of the prime basic needs that can enhance the livelihoods of rural people in Bangladesh directly and indirectly. It is used not only for living but also as storage place, cottage centre, poultry and dairy sheds etc. On an average,

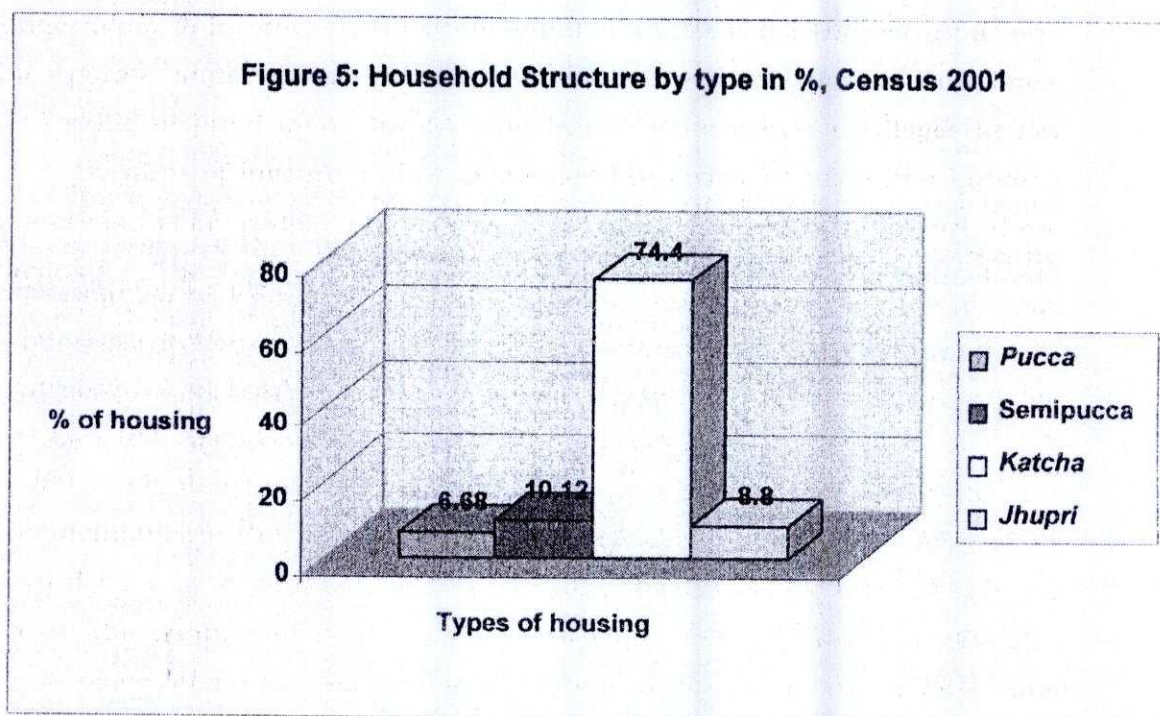
⁵ www.nha.gov.bd

three people reside in a single room in this country. In the early 1980s, the average floor space of a person in Bangladesh was 288 square feet (Islam, 2003:115). By the mid 1990s, the size of floor space for rural and urban area was estimated 326 square feet and 284 square feet respectively (Islam, 2003:115). The situation has deteriorated during the subsequent years. One of the main reasons for this thing to take place is that there are no specific housing guidelines and policies for rural areas in Bangladesh. As a matter of fact by the end of 1970's decade, the then Gram Sarker was authorized to make rules and planning for housing in rural areas which is abolished now.



Source: Islam, 2003:116

Figure 4 gives the true picture of housing conditions in Bangladesh. From the above figure, it can be seen that only 5.62% houses are *pucca* and semipucca whereas 10.98 % and 84.03 % houses are *Katcha* and Temporary respectively.



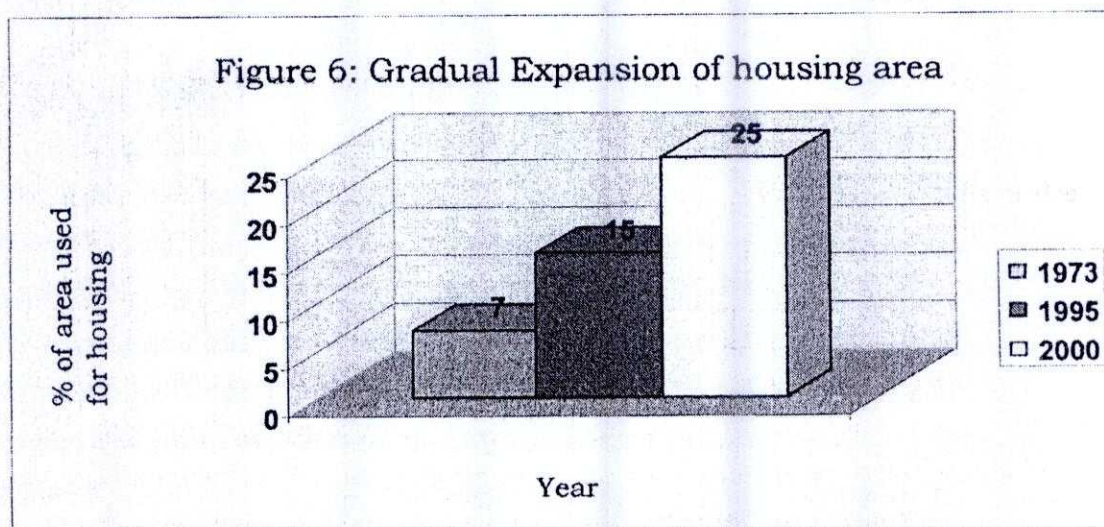
Source: BBS, Population census, 2001

Figure 5 depicts the same picture of housing conditions in Bangladesh. From the above figure, we see that only 6.68% and 10.12 % houses are *pucca* and *semipucca* respectively whereas 74.4% and 8.8 % houses are *Katcha* and Temporary correspondingly.

There is by-and-large an absence or inadequacy of essential housing services and other infrastructural facilities in rural settlements. On account of this often the housing and environmental conditions are unsatisfactory. Proper physical planning and development of land for housing need to be undertaken to improve the environmental conditions. It is necessary also to incorporate improved use of local materials and construction techniques and skills to build more durable and livable houses in the villages at low cost. Because of invention of sophisticated but costly housing and building materials, poor people are facing tremendous pressure to afford these facilities. The building by-laws should cater to these needs and should come in the way of adoption of innovations in housing development.

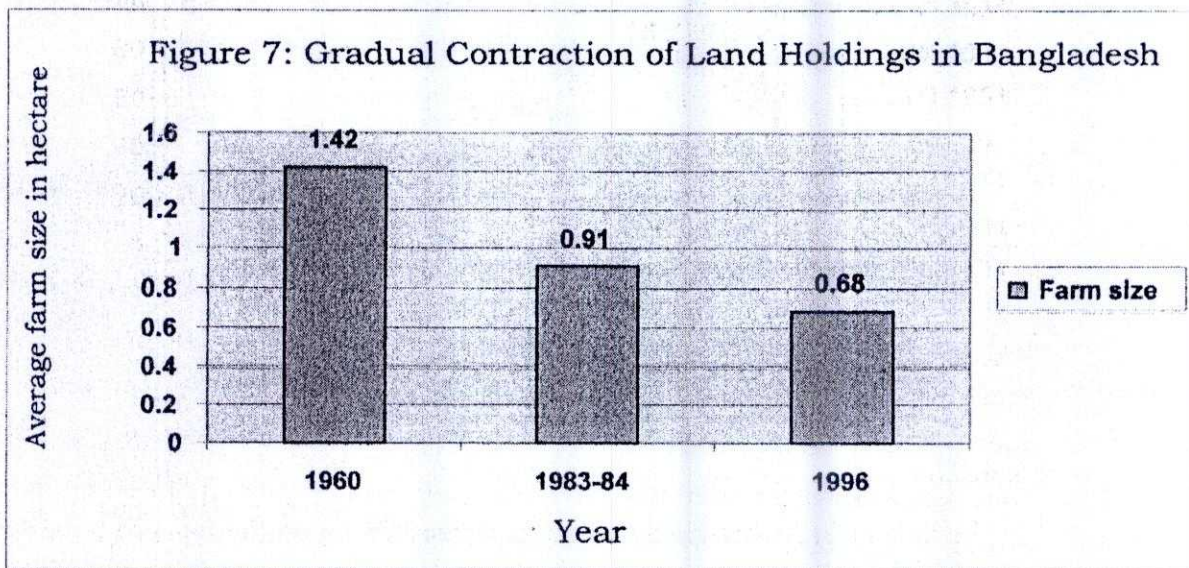
Unplanned expansion of housing:

Based on survey in the year 2000, assuming people 128 million in the country, Dr. Rafiqul Huda Chowdhury estimated an additional 14.3 million houses were required within 2000 (Islam, 2003:115). An UNDP study in 1989 calculated that the country needed three million new houses to meet the demands in the rural area of Bangladesh (Islam, 2003:115). After about two decades the situation has worsen, because the early estimate did not cover the damage of houses by natural calamities and disaster *Sidr* that took place later on. This section illustrates how as a result of unplanned expansion of housing, demographic pressure on land is escalating in the rural areas of Bangladesh.



Source: Housing Census 1973/BBS

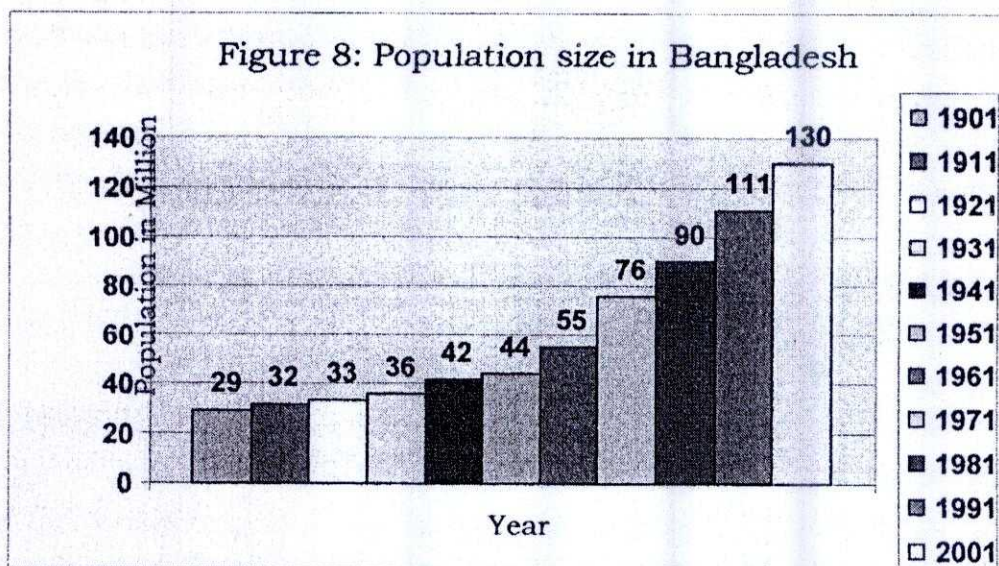
Figure 6 shows that the expansion of housing is continued very sharply covering nearly 4 times area of land within the last three decades. Horizontal expansion of housing has accelerated the trend of shrinkage of land. This unplanned and horizontal expansion of rural housing is destroying valuable agricultural land which can not be replenished in future.



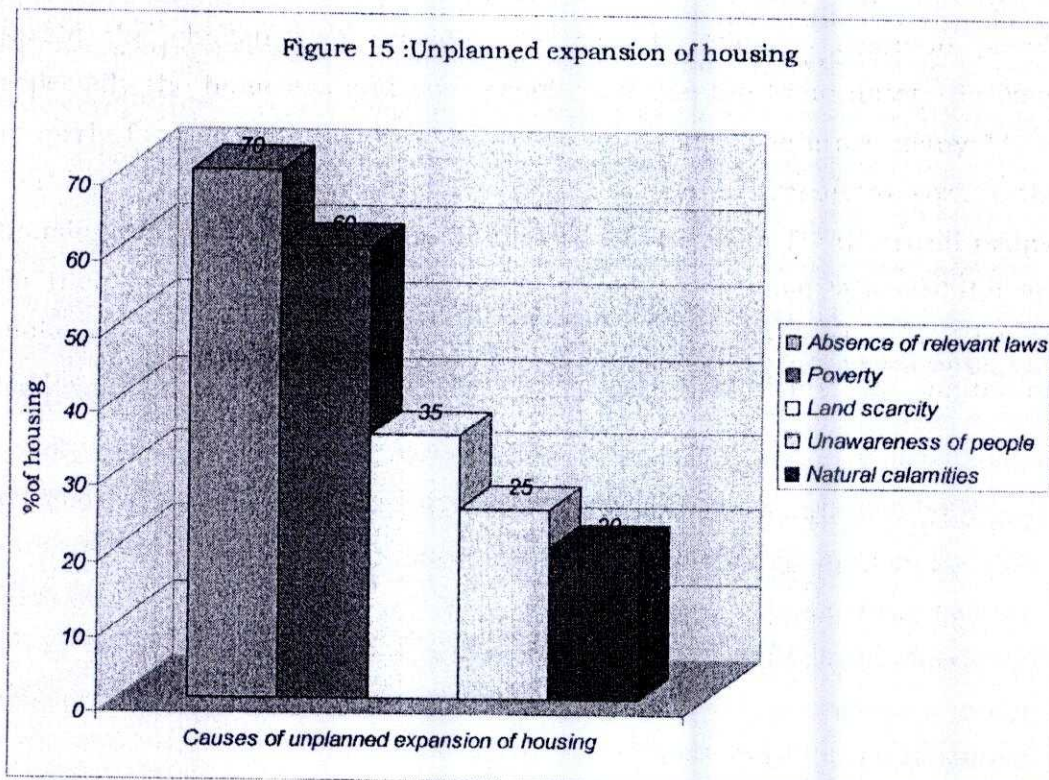
Source: Turton, Cate and Toufiq, Kazi Ali, 2002:49

The figure 7 portrays the trend of shrinkage of farm size which is considered as a serious obstacle for farm mechanization as well as increasing productivity

Nevertheless, the expansion of housing is related to the growing number of population in the rural society. Booming population growth has further contributed to the poor housing situation in Bangladesh.



Source: Population Census, 2001, Provisional Report, BBS, 2003



Source: Self compiled

From figure 15 it can be explained that various factors are responsible for unplanned expansion of housing in rural Bangladesh. Absence of relevant laws and poverty play the vital role. Some respondents consider the land scarcity, unawareness and recurrent natural calamities as very important reasons for unplanned expansion of rural housing and imbalanced use of land.

Maximum people feel that government should take some initiative to tackle the challenge of providing housing facilities to common people especially the homeless and poor people and use the finite asset –the land properly for the betterment of the people in future. There are many NGOs working in the rural area but most of them are not interested to work in the housing and land sector which is an intricate problem for the rural people for their livelihood. Government housing program named 'Abshan' did not make impact to address the housing problems of the homeless people and people living in such program are facing many problems like sanitation,

hygiene and medical services. There are no growth centers nearby the program and no 'Income Generating Activities' are run within the project area by the government and other sectors.

Guccha Gram

In 1988-89, the Government of Bangladesh through the Ministry of Land, commissioned a project in the name 'Guccha Gram' (Clustered Village) for rehabilitating the rural landless. Adarsha Gram project was initiated by the Ministry of Land in 1988 for rehabilitating the landless/ assetless families on khas land and thus providing them shelter, security and sense of unity. Under this project, about 750 Adarsha Grams have established in Bangladesh within the period of 1988 to 1992. The rehabilitated families were provided with homestead along with one bed room, one kitchen and one water sealed latrine, and some amount of agricultural land in some villages.

In 1991, the project was renamed as 'Adarsha Gram' (Model Village) with six main objectives agreed upon by the government of Bangladesh and the Commission of European countries. All of the 8 'Adarsha Gram's were within a reasonable distance from some of the basic physical facilities like- primary school, market centre, pucca road, Thana headquarters, etc. For selection of new 'Gram' sites, distances of these facilities should be taken into account. In future, bamboo-fence (Tarjer bera) may be replaced by mud-wall or other suitable low cost materials for making the houses more durable and comfortable.

Although some amount of arable land was allotted to all the households of 4 gram inhabitants of two gram did not get the possession. Therefore, in future care should be taken to avoid their embarrassing situation. Instead of allotting arable land of uneconomic size, if possible, area of homestead may be increased. This would not only facilitate homestead vegetable cultivation, but also would be able to provide accommodation to their descendants. As expressed by the settlers a homestead area of about 0.15 acre may modestly serve both the purposes.

In a country like Bangladesh, social development usually follows the economic development and awareness building in a slow process. To make

the process faster, poverty alleviation activities in all the 'Adarsha Gram' should be integrated with social development activities like family planning, children's literacy, primary health care, institution building etc. In reducing the curse of illiteracy, BRAC type of children literacy center may be useful. Above all, the family planning activities in these 'Gram' should receive top priority; otherwise, in future their descendants will have face problems. To reduce the psychological loneliness of the rehabilitated people in new places, households living in the villages nearby should get preference over the households of distant places while selecting households for settlement in 'Guccha Gram'/'Adarsha Gram'.

(Source: BARD's report on Adarsha Gram Projects in 8 villages of Comilla)

Focused Group Discussion:

A Focused Group Discussion was arranged to get the ideas of concerned people of Sreepur upazila. The UNO, UAO, AC(Land), Upazila Engineer, URDO, local government representatives, NGO officials and other concerned people participated in the discussion. They gave their opinions such as 'First of all we should carry out an exhaustive survey of land and housing statistics. Then we can list and categorize the sector of use of land according to national priority. Land zoning and ceiling of use of land for housing as well as other purposes are inevitable to maintain the balance of the use of this finite resource in a sustainable manner. Government, private sector and NGOs should take initiatives in a holistic approach especially highlighting the urgency of decent living and security for the poor and common people in Bangladesh. The clarification, modernization and proper implementation of existing laws regarding transfer of ownership and status of land is must. A centralized database system (e.g. Bhumi project in India) can be introduced to reduce malpractices and land grabbing. There should be an obligatory condition of making housing projects of REHAB in the rural areas which will be designed in an affordable for commoners of Bangladesh'.

Trend analysis of housing, population and land:

Housing pattern is one of the main components in the set of living standard indicators. In the survey of BBS, the dwelling unit where the head of households used to live is considered as, one of the indicators. The

information about the other indicators of basic needs, such as, toilet, drinking water, electricity facility, telephone/mobile phone, computer, e-mail and arsenic contamination of water etc. are also covered. In fact, these are considered as the most important indicators for measuring the standard of living.

Table 1: Rate of household formation by locality, 1960-1991

Locality	1960-73	1973-81	1981-1991
Bangladesh	2.1	2.1	2.6
Rural	1.8	1.3	2.0
Urban	6.2	8.9	5.7

Source: Population census 1991

Table 1 gives the trend of household formation in locality basis. Although the rate of population growth has declined from 2.5% to 1.48% in the last decades but the rate of household formation has not turned down proportionately. Moreover, the recent upward growth rate (2.00%) of population is another alarming factor in the upcoming days.

Housing structure-

Housing structures refers to only those where the head of household resides.

Table 2: Comparison of housing type and living pattern

Type of houses	% of the heads of households lived	Remarks
• CI Sheet/wood in the walls	35.53	
• Wall mud/brick	18.05	
• Mud/tile/wood in the roof	2.17	
• Fence/straw/bamb oo in the wall	26.46	

Source: BBS, 2006

Table 2 shows that, at the national level 35.53 % of the heads of household lived in house made of CI sheet/wood in the walls, 18.05 of the households

were found with wall mud/brick. Whereas, mud /tile/wood was found in the roof of 2.17% households, fence /straw/bamboo was observed in the wall of 26.46 % households and 4.41 % roofs of the households. 7.63 % households had roof material made of brick/cement and 19.63% had the same material in the wall.

As of the 1991 census, the average household contained 5.5 people. About 79% of all dwellings were made of straw or bamboo walls, usually with roofs of the same material. About 28.5% of all dwellings were made with mud brick walls, 19.9% were built with wood sheets, and 62.6% had cement walls.¹² In the rural area, about 38.14 percent of the heads of household reside in houses whose wall materials were made of CI sheet/wood and 37.34% households were found with roof material made of CI sheet/wood. Roof materials made of brick/cement was found in case of 2.01% households and wall materials of 9.92% households. In urban areas, 48.23 % households had wall material made of concrete and 24.17 % had wall made of concrete. CI sheet/wood was found in the wall of 27.87% households and roof of 27.36 of households.

Urban based housing agencies:

Housing is a finance involved sector. It needs sufficient capital. But Government agencies for housing administration and credit management do not take any initiatives for affordable decent housing for rural people. The people of remote areas hardly know about the activities of these offices. NHA and BHBFC mainly involves in making arrangement for plots and flats in the urban area. They sometimes take some steps for housing of low income people in the urban area. But the slum dwellers and the low income people in the urban areas are consequences of deprivation of poor rural people. When very poor villagers loss their houses and livelihood, they move to urban area and become slum dwellers. So there is close linkage of imbalance rural development and slum poverty in the urban areas.

¹² (Source:<http://www.nationsencyclopedia.com/Asia-and-Oceania/Bangladesh-HOUSING.html> accessed as on 11/11/2008)

The real estate business is a booming sector in Bangladesh. But they are involved in making plots and flats in the urban areas only for commercial basis. They try to make profit ignoring the Corporate Social Responsibility (CSR). If the trend continues, there will be a serious threat for balanced urban development in future. Moreover it is widely believed that some housing companies are involved in land grabbing and unauthorized housing activities. The common people are compelled to sell their valuable lands to them and become landless and homeless. The lending procedure of House Building Corporation is very complicated and faulty. Due to uncongenial atmosphere and malpractices, common people are not interested to receive loans from BHBFC. Other commercial banks generally do not show any interest in long term lending especially in the housing sector. Although NHA is a national organization for housing administration in Bangladesh, its activities are confined to very limited in the urban area. The rural people are not getting any facilities from this office regarding housing. Housing condition of common people especially the poor people is deplorable. There is no specific land zoning system in Bangladesh. As a capital intensive sector, it needs government and other institutional help to make progress in the rural area. Interestingly private real estate company and financial institutions always ignore this issue. They are running their business just for making profit. Even the government housing fund and institutions do not take care for improvement of rural housing and balanced use of land. Some projects work for providing housing and shelter for slum dwellers but it cannot produce significant positive impact as they deal with the consequences of deprivation of rural poor and homelessness. Actually the root cause of migration as well as booming of slum dwellers is the rapid increase of poverty, landlessness and losing of shelters of rural poor. So without comprehensive approach of housing and land distribution, it will be a partial solution-the real problem will prolong.

Investment in housing sector in Bangladesh was initiated in the early 60s. Real estate financing is a relatively new concept in Bangladesh. The East Pakistan government took a few projects of developing land in the large cities for allotment of housing plots to the privileged few. The initiative

resulted in creation of satellite towns and organized residential areas for urban elite. The House Building Finance Corporation provided loans for purchase of lands for housing purposes and construction of residential buildings. The system still continues and is enriched by involvement of some private agencies and banks in financing real estate and housing projects as well as in providing loans for purchase of flats by individual persons. Meanwhile, increasing number of real estate firms are coming up in Dhaka, all other major cities and also some small towns with projects of land development for sales of residential plots in them and of construction of apartments buildings for sale of flats. The business and the market have now become competitive and booming. Dhaka, the capital city of Bangladesh, is now turning into a city of flats and multistoried building. About 435 real estate companies are enlisted in REHAB and running their business in housing whereas it started in 1978 in a very small scale. (Weekly, 2000.07 November, 2008). A competitive market has been developed. The middle class and upper middle class are dreaming to have their own flats in the urban area through house building loans and installment system. This has scaled down the prices of private sellers of real estate holding and also reduced the subsidies in government sales of plots for housing. As a result, the prices of government plots are now almost at par with those of plots sold by private real estate firms.

But what is in the rural area? No public or private sector program is making plots and flats in commercial basis to provide shelter for common people in affordable prices. Moreover the people of sub-urban areas are being displaced and evacuated by the land grabbers and unscrupulous business companies. They are becoming marginalized and migrating into the urban areas as slum dwellers. The result is an imbalanced growth and development in housing sector making 'a town of two cities'. It is very common in all over the country.

Table 3: List of selected Organizations involved in housing in Bangladesh

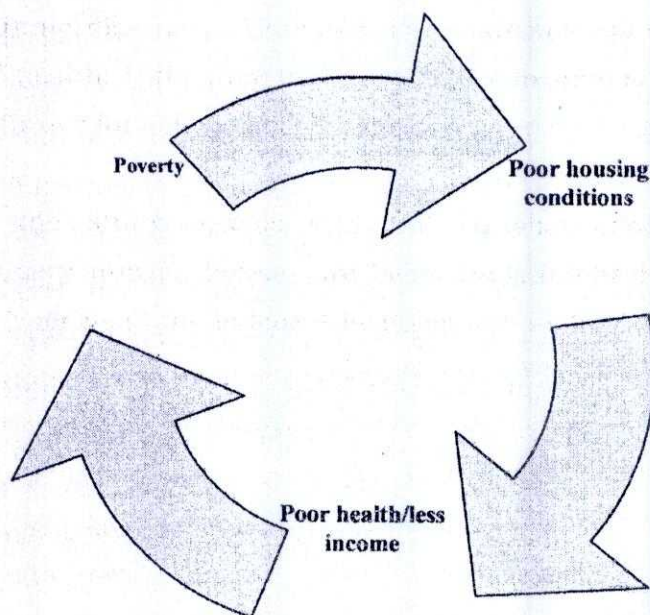
Sl. No	Name of Organization	Type of Organization	Mandates	Activities	Remarks
1	BHBFC	Government	Promote housing loan	Providing loans	Urban based
2	NHA	Government	Promote housing facilities	Provides plot and flats to the common people	Mainly urban based
3	BHBRI	Government	Conduct research	Carried out research and making suitable housing projects	Projects are not demonstrated to the concerned people.
4	Selected Commercial Bank	Government/ Private	-----	Provide loans for housing	Mainly Urban Based
5	Grameen Bank	NGO	To provide shelter and decent living to the poor People.	Provide loans for housing among target group members	Rural Based, conditional.
6	DBH	Private	-----	Provides housing loans	Urban based and commercial purpose
7	REHAB	Private	-----	Involve in Housing (plots and flats)	Urban based and commercial purpose
8	MoL	Government	To provide shelter and rehabilitate the homeless	Build Barrack type houses Under Abashan/ Ashrayan program	Rural Based

Table 3 shows that most of the housing organizations are involved in providing loans for housing and other facilities in the urban area. The common people especially the rural people cannot afford these facilities. The booming real estate sector is running at commercial basis only. The housing projects and programs under government funded agencies also cannot fulfill the demand of housing and decent living for disadvantaged people significantly.

Impact of government housing program for rural poor:

Experience suggests that most of the housing programs for the poor do not provide sufficient income generating arrangement and working environment for the allottees. Some programs also were designed in faulty manner and wrong places which did not fulfill the expectations of the poor- they are really happy living in that area (Sorobor, Sreepur, p.39- Case Study 1). On the other hand, due to improper selection and unsuitable working environment, the rehabilitants of Bandabari Asrayan Project did not impress the target groups to live in the certain area. They still move to the urban area for begging alms (their previous profession which is dangerous for spreading the leprosy in common place and people). As there is no better earning source in the concerned area, they are compelled to go outside which accelerate the failure of the program resulting spreading of contagious disease as well as disturbing the environment of the city (Bandabari Asrayan Project ,Case Study 2, p.40). Respondents of the survey area, irrespective of profession and financial condition, agree that land is a very scarce resource in our country. But due to absence of effective laws and guidelines, land is used non-judiciously which could be threat in near future. Interestingly, most of them are interested in the option of alternative way of housing like 'Compact Housing', 'Community living' for minimizing this problem as well as decent living. If the government and other concerned authority extend their helping hand, people are ready to change their traditional living pattern for the sake of their country and future generation.

Figure16: Vicious cycle of Poverty and Poor housing condition



Source: Self compiled

Generally, the poor earn through their physical labor. When they remain healthy and energetic, they can engage in laborious jobs. Poor housing condition is the nested ground of various diseases and accelerated polluted environment which are responsible for ill health and morbidity. Thus they cannot earn for their decent living and trapped in poverty. Due to abject poverty they can not manage to build standard houses and become sick frequently. Sometimes they have to loss their temporary jobs due to illness. Even, some of them sell their last valuable belongings to face their dire needs and chronic diseases. Moreover, they can not engage in laborious jobs having ill health. Ultimately they earn lesser income and remain poor. This cycle continues for generation to generation.

Finally, the study reveals that the housing condition of rural Bangladesh is very unwell; houses are being built haphazardly and in an unplanned manner resulting indecent living as well as health hazards. Such

type of irrational use of our finite and scarce resource (the land) is detrimental for sound and balanced economic development. The government housing programs (Ashrayan/Abhasan/Cluster Village/Ghorey fera) for poor and homeless people are insufficient to address this gigantic problem. Moreover, improper selection of housing area and mismanagement have worsened the situation in some programs.

Chapter v

Conclusion:

Housing is a fundamental need as well as means of livelihood for rural people in Bangladesh. It is a national and multifaceted problem in Bangladesh. Housing and land are interlinked. Unplanned expansion of housing is a threat for land scarcity as well as decent living in Bangladesh. Integrated land use planning and zoning system along with comprehensive housing policies and programs for the common people are inevitable to address this multidimensional challenge successfully. It is the prime need of human being for livelihood and shelter. Demographic pressure especially the unplanned expansion housing in rural area is contributing to great extent decreasing the cultivable land which is considered as a serious threat to agricultural production in near future. There is no land use planning and zoning system in Bangladesh for optimum use of land. On the other hand, Government initiatives regarding housing for common and distressed people in rural area are very insignificant.

After the independence demographic pressure became a serious concern for Bangladesh. Still now no comprehensive land use and housing policy as well as initiatives have been taken in Bangladesh for judicious utilization of land and decent living. Whereas the land abundant country like USA, Canada have made integrated land use policy and housing program for optimum using of the finite asset-'the land' and sustainable agricultural development (Peter, 1997:6). Recent food crisis, soaring price of food items, recurrent natural calamities, demographic pressure and high rate of conversion of agricultural land to non-agricultural purpose have turned Bangladesh to rethink the land use and housing policy to survive in upcoming days.

Housing could be generally termed as a habitable shelter but its meaning stretches far from merely a shelter. It is the total living environment including dwelling units, land, the neighborhood services and utilities needed for the well being of its inhabitants. Housing is one of the

basic beings, which provides security and sense of belonging to the owner. The pre-requisite for health and comfort is proper housing.

Housing is a finance involved sector. It needs sufficient capital. But Government agencies for housing administration and credit management do not take any initiatives for affordable decent housing for rural people. The people of remote areas hardly know about the activities of these offices. NHA and BHBFC mainly involves in making arrangement for plots and flats in the urban area. They sometimes take some steps for housing of low income people in the urban area. But the slum dwellers and the low income people in the urban areas are the consequences of deprivation of poor rural people. When very poor villagers loss their houses and livelihood, they move to urban area and become slum dwellers. So there is a close linkage of imbalanced rural development and slum poverty in the urban areas. Strategic planning, effective public administration and political commitment as well as people's participation are indispensable to overcome this intricate problem.

In view of the above discussions the thesis would bring about the following recommendations to be carried out by the Government of Bangladesh:

- Making land use planning and land zoning act.
- Extension of National Housing Authority's mandates up to rural areas regarding housing affairs.
- Redesigning and extending the housing financing program of Bangladesh House Building Finance Corporation to cover the rural areas with some especial flexibility.
- Building 'Compact Township' (as mentioned in I-PRSP) for the semi urban people with decent amenities and housing facilities through public private partnership.
- Strengthening and restructuring the Abashan /Asrhrayan Project proving Income Generating Activities, basic services and growth centre.

- Making specific rules and regulations for converting agricultural land to other purposes.
- Fixing of 'ceiling' for housing area in the rural area with a provision of fine and reward.
- Classification of land and sharing the information with other concerned offices like agriculture, fisheries, livestock ,BRDB, BKB and others.
- Provision of fine for keeping a land unused /fallow.
- Land reforms regarding re-fixing the ceiling and implementation of CLO (Certificate of Land Ownership) system for transparent and effective land management.
- Distributing the 'Khas land' properly as well as strong monitoring of the said program.
- Motivating, campaigning as well as introducing 'Low cost housing scheme' as demonstration basis in the rural area by Bangladesh House Building Research Institute.
- Building partnership with some Organizations like DFID, Grameen Bank, BRAC who are already involved in housing programs in the rural area and launching projects for the rural community.
- Making provision for extending the program of Real Estate Companies not only profit making but also considering the Corporate Social Responsibility (CSR) with some incentives like Tax exemption.
- Making awareness through massive campaigning highlighting the urgency of decent housing and land scarcity among the mass community as well as stakeholders and adopting pro-people and comprehensive housing programs all over the country.
- A Rural House Building Finance Corporation may be set up with a sizeable initial capital to advance rural house building loan on appropriate terms and conditions.
- Rural Housing Board may be set up under the Ministry of Local Government, Rural Development and Cooperatives to initiate, organize, assist and control rural housing scheme. Rural Housing Cooperatives may be organized under the Rural Housing Board.

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Master in Arts in Governance and Development Program

BRAC University/Institute of Governance Studies

Mohakhali, Dhaka.

Questionnaire

1. Name :
2. Address :
3. Age :
4. Gender :
5. Religion :
6. Occupation :
7. Marital status :
8. Family type :
9. Family members :
10. When was the house built? :
11. Area of house (Decimel) :
12. Type of house :
13. Type of land where house built:
14. For which purpose the land
used before building house? :
15. What is the reason of shifting to
a new house? : a. Population growth, b. Family conflict,
c. River erosion d. other
16. Is the house affected by regular flood?

17. Do you need permission from the government to build a house ?

Yes

No

18. Do you have a house number? : A. Yes

B. No

19. Do you know the provision of changing status of land for house? : A. Yes

B. No

20. Have you changed the status of land

to build a house? : A. Yes

B. No

21. Do you face any problem to live in the new house? A. Yes B. No

22. What kind of problems do you have to face in a newly built house?

a. Water, b. Sanitation, c. Communication, d. Others

23. Do you face any problem regarding security in your house?

Yes

No

If yes, what kind of problem usually you have to face?

Theft

Dacoity

Others

24. Do you any idea about Government's 'Abashan Program' ?

Yes

No

25. Do you know the distribution procedure of 'Khas land'?:

Yes

No

26. Do you get any facilities from the government to buildhouse?:

Yes

No

27. Do you think that cultivable land is decreasing because of the building of new houses to accommodate more people?

Yes

No

28. Do you have any idea of community living?

A. Yes

B. No

29. Do you like 'Community Living' for optimum land use and living facilities?

Yes

No

30. What do you feel are the advantages of 'Community Living' as opposed to a traditional system of 'scattered' houses ?

Fine

Bad

Others

Thank you.

Mohammad Ataur Rahman

ID No.07272021, MAGD Batch-II

IGS/BRAC University May18, 2008

Master in Arts in Governance and Development Program
BRAC University/Institute of Governance Studies

Mohakhali, Dhaka.

Questionnaire

1. Name :
 2. Designation :
 3. Name of the Upazila :
 4. Date of joining :
 5. Length of service :
 6. As an agriculture-based economy, land-man ratio in Bangladesh is not satisfactory. To what extent you are agreed?
 a. Fully b. Partially, c. Not agreed , d. others
 7. Cultivable land is shrinking sharply due to non-agricultural activities like horizontal expansion of housing. Do you agree with this statement?
 a. Fully b. Partially, c. Not agreed , d. others
 8. There are no specific guidelines and regulations for housing in rural areas. Do you think it as an obstacle to prevent the unplanned expansion of housing in the rural area?
 a. Yes b. No
 9. The overall housing condition of rural people is not so good. How do you believe this s
 10. Like agriculture other uses of land such as housing, industries, roads and communications are also Very important for the well-being of people. So there should be a land use planning and zoning system for rational use of land for various purpose Do you think so?
 a. Yes b. No
 11. A land owner can convert his /her land at any purpose without government permission. Are you agreed?
 a. Yes b. No
- If no, please explain.

12. Do you think that Bangladesh House Building Finance Corporation should extend its housing loan up to rural area?

- a. Yes b. No

13. Real estate companies are not making any efforts for solving the housing problems of rural area. To what extent you are agreed with this statement?

- a. Fully b. Partially, c. Not agreed , d. others

14. Do you think that there should be a 'ceiling' for building in the rural area for optimum use of land?

- a. Yes b. No

If not, please show your argument.

16. Do you support 'Compact Township/Community Housing' like other countries for decent living as well as minimizing land scarcity?

- a. Yes b. No

If not, please explain your argument?

17. Government should support the rural people for building 'Low cost housing' in a planned way to save the agricultural land?

- a. Yes b. No

18. Have you heard the Ashrayan/Abahan project to provide housing facilities to the homeless people?

- a. Yes b. No

19. Do you think that this Abashan project is running well to minimize the housing problem of homeless people?

- a. Yes b. No c. Other

20. What could be a suitable alternative for housing support for rural people?

- a. Government housing programs
- b. Public private partnership program.
- c. Government imposition to build houses in the rural area in proportionate to urban area.

21. Any further comment (please), regarding rural housing and land scarcity in Bangladesh.

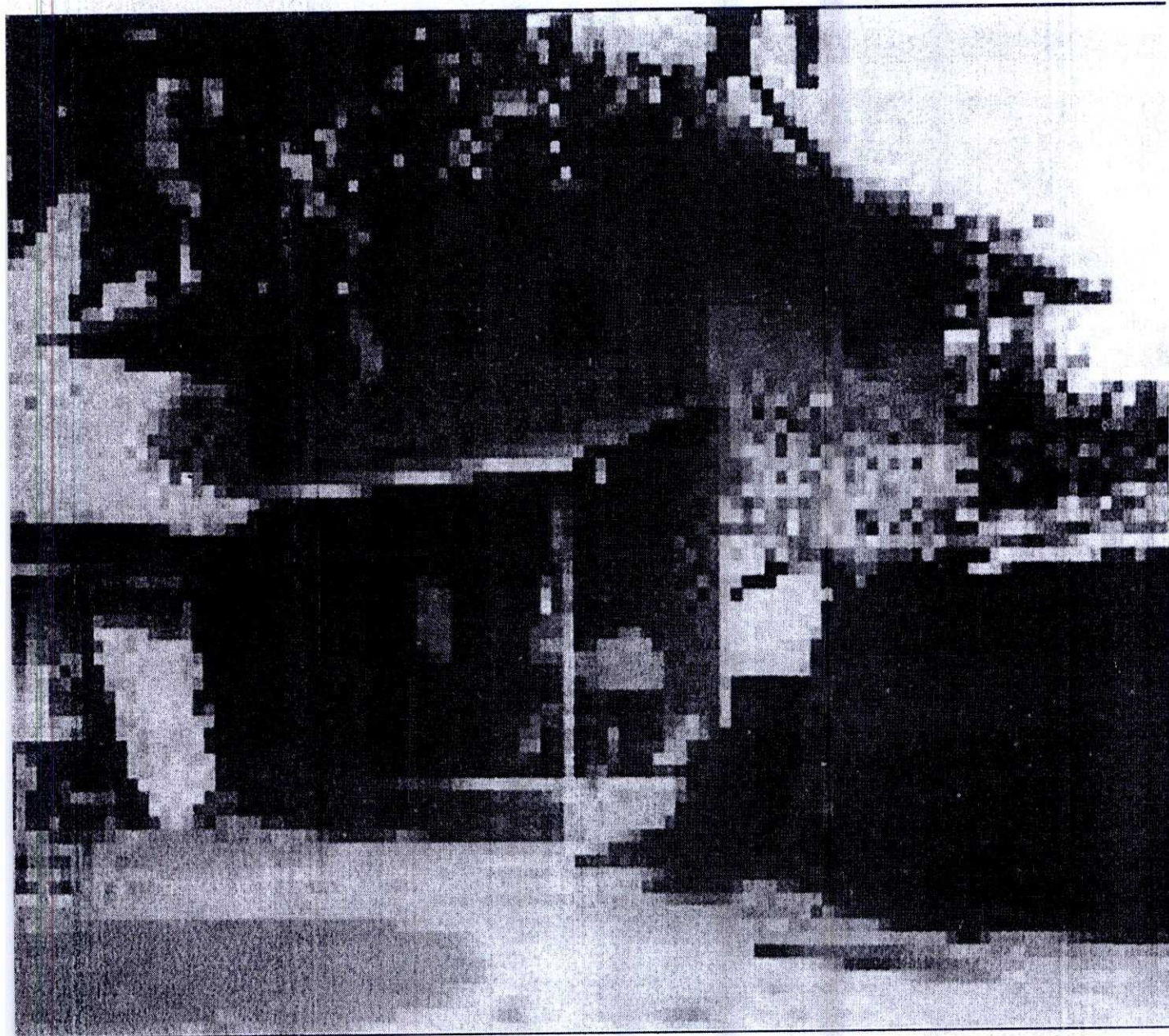
Thank you for nice cooperation.

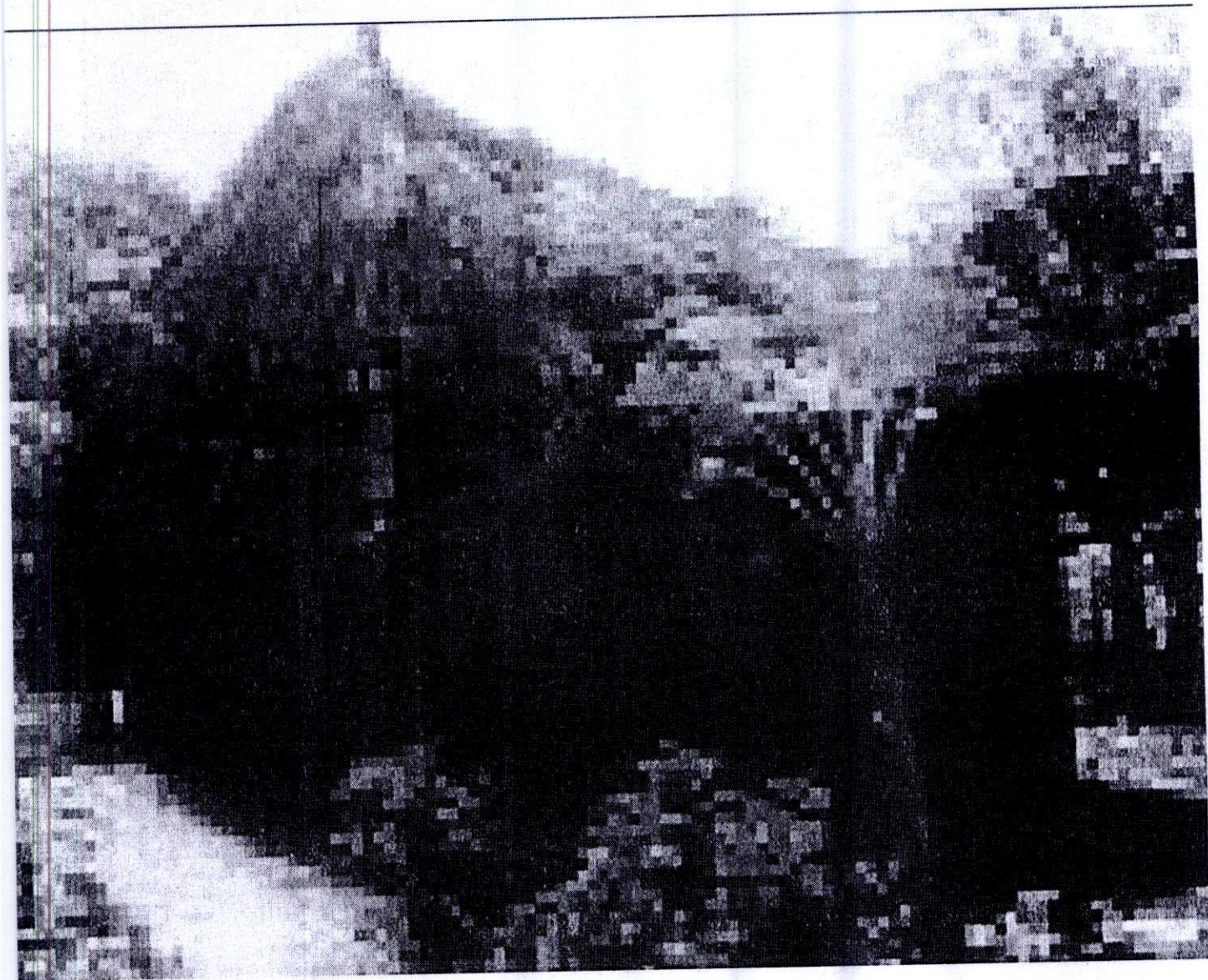
Mohammad Ataur Rahman

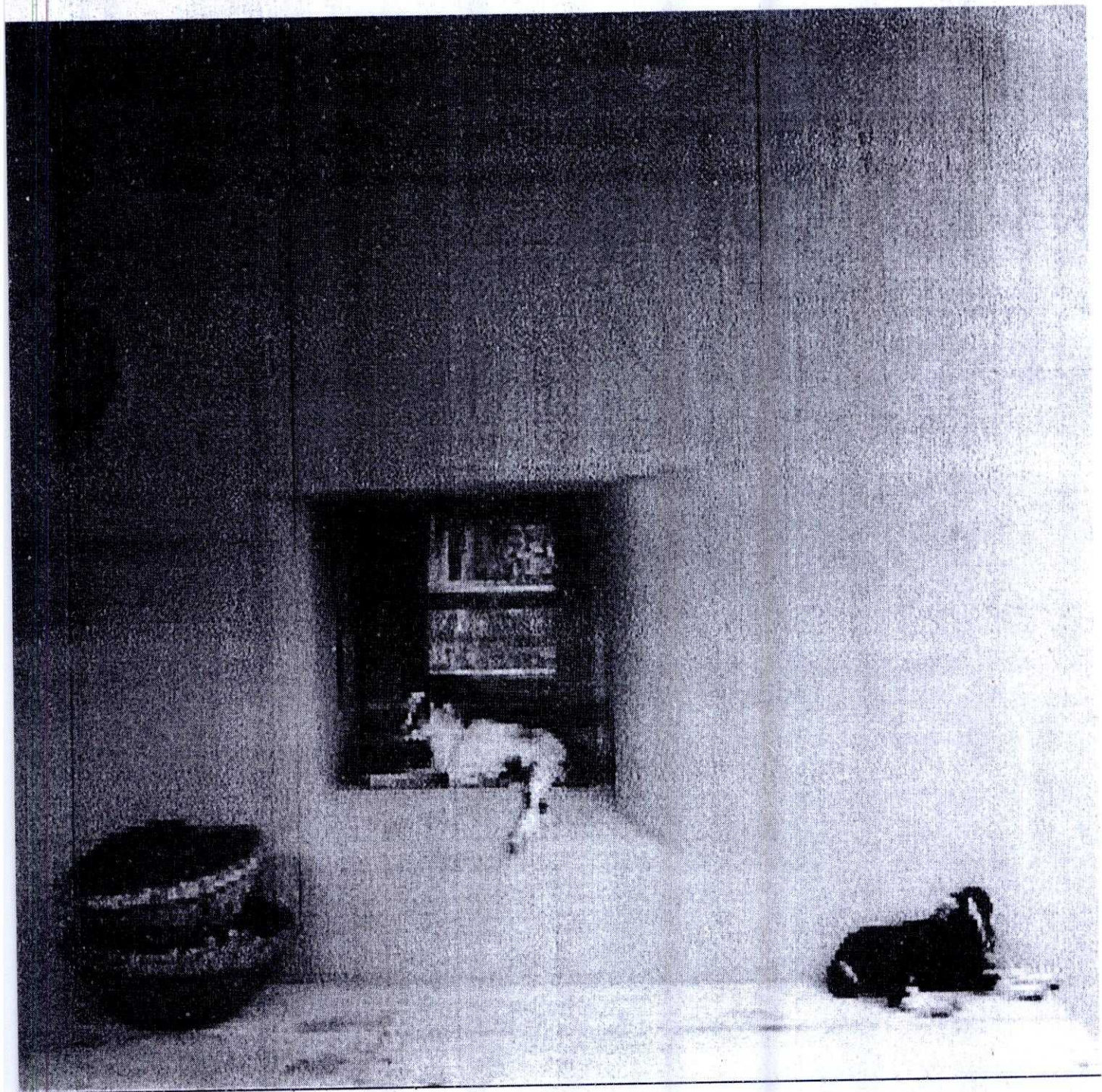
ID No.07272021, MAGD Batch-II

IGS/BRAC University May18, 2008

Appendix E









মাস্টার ইন আর্টস ইন গভর্ন্যান্স এন্ড ডেভলপমেন্ট প্রোগ্রাম

আইজিএস/ব্রাক ইউনিভার্সিটি,

মহাখালী, ঢাকা।

প্রশ্নমালা

১. নাম :
২. ঠিকানা :
৩. বয়স :
৪. লিঙ্গ :
৫. ধর্ম :
৬. পেশা :
৭. বৈবাহিক অবস্থা : বিবাহিত/অবিবাহিত/বিপত্নীক/অন্যান্য
৮. পরিবারের ধরন :
৯. পরিবারের লোকসংখ্যা :
১০. বাড়িটি কখন নির্মিত হয় :
১১. বাড়ির আকার (শতাংশ) :
১২. বাড়ির ধরন :
১৩. জমির ধরন :
১৪. গৃহ নির্মাণের আগে এই জমি কি কাজে ব্যবহৃত হত?
১৫. নতুন বাড়ি নির্মাণের কারণ কি?
 ক. জনসংখ্যা বৃদ্ধি, খ. পরিমান কম সংখ্যক, গ. নদীর ভাঙ্গন, ঘ. অন্যান্য।
১৬. বাড়িটি কি বন্যামুক্ত?
 ক) হ্যাঁ, খ) না।
১৭. গৃহ নির্মাণের জন্য কি সরকারের কোন অনুমতি নিতে হয়?
 ক) হ্যাঁ, খ) না।

১৮. বাড়ির কোন নম্বর আছে কি?
ক) হ্যাঁ, খ) না।
১৯. জমির ধরন পরিবর্তনের বিষয়ে আপনার কোন ধারণা আছে কি?
ক) হ্যাঁ, খ) না।
২০. কৃষি জমিতে বাড়ি নির্মানের ক্ষেত্রে জমির ধরন পরিবর্তন করেছেন কি?
ক) হ্যাঁ, খ) না।
২১. নতুন বাড়িতে বসবাসের ক্ষেত্রে আপনি কোন অসুবিধা ভোগ করেছেন কি?
ক) হ্যাঁ, খ) না।
২২. এ বাড়িতে বসবাস করতে আপনি কি ধরনের অসুবিধা ভোগ করেন?
ক. খাবার পানি, খ স্বাস্থ্য সম্মত পায়খানা, গ. যোগাযোগ ঘ. অন্যান্য।
২৩. আপনি কি নিরাপত্তা জনিত কোন অসুবিধার সম্মুখীন হন?
ক) হ্যাঁ, খ) না।
- যদি সম্মুখীন হন, তাহলে কি ধরনের সমস্যা হয়?
ক) চুরি, খ) ডাকাতি, গ) অন্যান্য।
২৪. সরকারের আবাসন প্রকল্প বিষয়ে আপনার কোন ধারণা আছে কি?
ক) হ্যাঁ, খ) না।
২৫. সরকারের খাসজমি বিতরণ বিষয়ে আপনার কোন ধারণা আছে কি?
ক) হ্যাঁ, খ) না।
২৬. বাড়ি নির্মানের ক্ষেত্রে আপনি সরকারের কোন সহযোগিতা পান
ক) হ্যাঁ, খ) না, গ) কখন ও কখন ও পাই।
২৭. অত্যধিক জনসংখ্যার চাপে চাষাবাদের জমি কমেছে আপনি এর সাথে একমত?
ক) হ্যাঁ, খ) না।
২৮. সমাজবদ্ধ ভাবে বসবাস বিষয়ে আপনার কোন ধারণা আছে কি?
ক) হ্যাঁ, খ) না।
২৯. জমির উত্তম ব্যবহারের জন্য সমিতি আকারে বসবাস করতে আপনি আগ্রহী কিনা?
ক) হ্যাঁ, খ) না।
৩০. প্রচলিত রীতির বাইরে সমিতি আকারে একত্রে বসবাসের ক্ষেত্রে আপনি কি সুবিধা আশা করেন?

ভাল

মোটামুটি

মন্দ

উত্তর জানা নেই

তথ্যদাতার স্বাক্ষর:

তথ্যসংগ্রহকারীর স্বাক্ষর:

সহযোগিতার জন্য আপনাকে ধন্যবাদ।

Appendix E

GAJIPUR

