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BANGLADESH: NATIONAL REPORT

Progress of Implementation of the Habitat Agenda (1996-2001)



Government of the People's Republic of Bangladesh

Ministry of Housing and Public Works

FOREWORD

Five years have passed since the Second United Nations Conference on Human Settlements (Habitat-II), held in Istanbul in June 1996. The Habitat Agenda adopted by Habitat-II bears a firm commitment to improve the quality of life in rural and urban settlements of the present day world. The message that emanated from Habitat-II has been fully endorsed by the Government of Bangladesh.

The Government of Bangladesh considers this Special Session of the UN General Assembly as a unique occasion to present its National Report which reviews the urbanization process; the quality of life achieved in urban areas and provision of basic urban services and the impact of international cooperation on urban development programs since 1996.

The Bangladesh National Report on the Progress of Implementation of the Habitat Agenda (1996-2001) has incorporated the views of the Government, the local authorities, the private sector and non-governmental organizations to substantiate the changes in the overall development of Bangladesh.

Bangladesh has participated in various international meetings during 2000 and 2001 at different regional and global levels and this report reflects the developments in those meetings.

Experts dealing with urban development, planning, and research on urban problems in Bangladesh have prepared the Bangladesh National Report. The process of preparation of this report has included a wide range of discussions and consultations among government organizations and other stakeholders working on the themes of the Habitat Agenda such as Shelter, Poverty Alleviation, Environmental Management, Economic Development and Urban Governance.

This report gives an insight into the future initiatives in this regard, reflected in the Fifth Five-Year Plan (1997-2002) of Bangladesh to ensure sustainable development in ever-growing urban areas as well as traditional rural areas of the country.

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May, 2001 Dhaka

PREFACE

The Second United Nations Conference on Human Settlements (Habitat II) held in Istanbul in June 1996 had approved the Habitat Agenda and it constitutes a global pact to improve the condition of human settlements all over the world in the New Millennium. This is also being termed as the 'Urban Millennium', as nearly half the world's people now live in cities and this trend is gaining momentum by the day. This situation prevails mainly in developing countries, including Bangladesh, where the rate of urbanization is nearly 25 percent. The Habitat Agenda embodies certain commitments, which will guide the nation's desire to transform its human settlement pattern into a more sustainable one.

As a member of UNCHS, the Government of Bangladesh is committed to include a concept of adequate housing for all in its national policy. A sustainable human settlement policy ensuring social justice is desired to create a balanced economic growth within a nation that will create more jobs for new generations.

The Government of Bangladesh shoulders the responsibilities to materialize the Habitat Agenda with necessary action plans with the cooperation of international agencies. Bangladesh has participated in the international Habitat conferences during 2000 and 2001 at different regional and global levels to establish a link with various bilateral and multilateral partners.

The National Habitat Committee was established to assess implementation of the Habitat Agenda in Bangladesh. The National Report is the outcome of the efforts of the experts from the government departments, academicians, and research institutes dealing with the urban planning and development issues of Bangladesh. This report covers six key themes listed in the Habitat Agenda: Housing, Social Development and Eradication of Poverty, Environmental Management, Governance and International Cooperation.

The nation has achieved considerable success in upgrading its low-income settlements as well as establishing many new housing areas, which is a priority issue in the Habitat Agenda through government initiative and public-private partnership. In order to rehabilitate a large section of homeless people after natural disasters, Hon'ble Prime Minister Sheikh Hasina initiated a significant number of housing programs in Bangladesh, which created a positive impact on poverty alleviation. The Government of Bangladesh is committed to continue these ongoing programs that will contribute to the successful implementation of the Habitat Agenda.

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EXECUTIVE SUMMARY

The Habitat Conference II on Human Settlements held in Istanbul, Turkey, in 1996 adopted some global action programs and plans regarding development of human settlements situation in member countries. Those global action plans were incorporated in the Habitat Agenda.

Bangladesh as a partner country of UNCHS is committed to using indicators for monitoring the Habitat Agenda. The indicators signify the achievement for human settlements situation in the country, which the international community may assess its efforts. This country report is prepared to evaluate the major facts of human settlements in a comparative framework between 1993 and 1998.

The Government of Bangladesh considers that the concept of Global Urban Observatory(GUO), Regional Urban Observatory(RUO), National Urban Observatory (NUO) and Local Urban Observatory (LUO) as prescribed by UNCHS will represent the Habitat Agenda and this will also ensure the fulfillment of the entire list of international goals.

As an effective step to demonstrate the commitments of Bangladesh Government to Habitat Agenda, in June 1994 the Government formally appointed a 60 member National Preparatory Committee headed by the Honorable Minister of Housing and Public Works. Four Subject Committees to help approach Habitat II in the most systematic and multi sector dimensions were also constituted. Subsequently the government of Bangladesh on 3rd April 2000 established a National Urban Observatory Committee consisting of 21 members, with the Secretary, Ministry of Housing and Public Works as the convener.

The Government of Bangladesh actively evaluated the established practices, policies and the duties and responsibilities of different Government and semi-government organizations/entities and NGOs and feels that those organizations and entities are characterized by their in-built capabilities and equipped with professionals and technical support with institutional setup to be designated as LUO. Therefore the Government of Bangladesh have been pleased to constitute Local Urban Observatory (LUO) for 4 major cities Dhaka, Chittagong, Sylhet and Tangail.

The Local Urban Observatories, various government and non-government organizations, urban professionals and members of the civil society have made elaborate consultation and careful estimation in documentation of key indicators in this country report. These collective efforts have been possible due to change of traditional monitoring of programs by the government into more rigorous and professional participatory approach.

The Report offers an assessment of the human settlements situation in the country as a whole based on secondary sources and through an examination of the four cities Dhaka, Chittagong, Sylhet and Tangail which were covered by the Local Urban Observatories. We hope that it would help connect Bangladesh to the Global Urban Observatory Network in its effort to collect and disseminate data, information, best practices on human settlements related activities.

Regarding the theme on the Habitat Agenda i.e. 'Shelter for All' it is noted that Bangladesh is facing an acute shortage of adequate housing for most of the urban and rural poor. To implement this slogan properly, the government of Bangladesh has embarked on several housing programs. Within these programs, the government and the NGO's have directed their attention to the squatters and the slum dwellers in the urban areas who have no secure tenure on the lands they reside on.

The proposed National Housing Authority (NHA) will have more flexible and non-bureaucratic welfare policy on housing than other government housing delivery organizations and will be able to provide affordable housing for low income and middle income groups. Since the present democratic government came to power in 1996, it has been performing an uphill task in order to reduce the plight of the urban and rural poor, by providing major investment in education, health, agriculture, rural development and employment generation. The government has launched Asrayon (shelter), Gharey Phera (return home) and Ekti Bari Ekti Khamar (One homestead one farm) programs for the rural landless and homeless people. In the former program, the government has been providing group housing and small agricultural plots on government owned land for the landless people, and in the latter rural migrants to urban centers are given credits to enable them to go back to their villages and earn their livelihood there. This is done to solve the problem of the squatters and slum dwellers problem. This program will continue further. The Government has also established the Grihayan Tahabil (Housing Fund) through the Bangladesh Bank to provide housing loans to NGOs to build shelter for the urban poor.

Apart from this, the government has a program to lease land to private agencies for building houses for lower and middle income groups with cross -subsidy from the higher income groups. In this case, the government will be playing the role of an 'enabler' or a 'facilitator'. Along with the government efforts, a large number of NGOs have become the partners with the government specially in providing micro credits to the poor. The efforts of the Grameen Bank to provide small loans to the poor for small enterprises and their shelter are worth mentioning. So far, nearly 600,000 rural families under this program, most of these during last 5 years.

In the area of social development and eradication of poverty, the Government and NGOs have taken many ventures. For social and economic inequalities, women-headed households are being granted loans by different government agencies and NGOs on easy repayment terms. A law has been enacted banning early marriage of girls it a punishable offence. During the last five years due to governments concerted efforts and continuing NGO support, significant improvement took place in literacy and coverage of immunization and under-five mortality on the one hand and increase in longevity on the other. A new health hazard has surfaced in a massive scale in Bangladesh the problem of arsenic contamination in the ground water which is the main source of drinking water. The government is making all out efforts to face this challenge, with support of donors and NGOs.

The government has opened up the economy for the foreign investors with special emphasis on the development of infrastructure and economy as a whole. Though the inevitable consequences of rapid urbanization is the constant pressure on existing infrastructure and services, the shelter situation and basic services in the country have improved due to various projects/programs by government organizations and NGOs. Both the government and the NGOs in the country are very active in their efforts to eradicate poverty and improve the human settlement situation. Privatization of some public sector institutions and public-private partnership in certain areas have been encouraged.

Government efforts are underway to improve the environmental management of the country. The National Environmental Management Action Plan (NEMAP) prepared by the Government through its Ministry of Environment and Forest and NGOs in 1995, and the Fifth Five Year Plan (1997-2002) provide policy framework to link all development activities with environment for improving quality of life. The preparation of NEMAP followed an integrated participatory consultation process, which has been appreciated at home, and abroad. GO-NGO cooperation to supply water in slum areas, provision of loans to encourage urban migrants to return to their villages, promulgation of environmental laws, phasing out of two-stroke engines from the roads, encouragement to use CNG instead of gasoline, establishment of chromium recovery and reuse

plant, privatization of solid waste management in municipalities by the government, NGOs and CBO efforts in solid waste collection and recycling—are various attempts through which the urban environmental improvements have been started in the country. Very recently measures have been undertaken to protect the natural water bodies. Clearance from the Department of Environment and other utility agencies has been made mandatory before any major construction may be undertaken in the capital city or elsewhere.

In the area of economic development too, public-private partnership is gradually being encouraged to complement government efforts.

The Government of Bangladesh considers that the key ingredient to address social problems is good governance. As a strategic approach to achieve this goal, decentralization has received impetus from the government since 1996. A four-tier system of local government structure instead of the former three tiers is gradually being introduced in the country. These four levels range from villages to districts in the rural and regional administration and governance. On the urban side there are two levels, City Corporations and Pourashavas (Municipalities). This local government hierarchy has helped bring the administration and public services to the doorstep of the people. Both the rural and regional and the urban local government systems in the country are basically democratic. NGO, CBO and civil society participation in rural and urban governance affairs is gradually increasing. The Government has decreased gender inequality in Local Governments by inducting one-third directly elected reserved seats for women in the union parishad, the lowest tier of Local Government system in the country.

The country welcomes international cooperation and partnerships, in social, economic and other sectors. In all ports of entry special attention is given to the arriving investors with separate counter/channel to handle their problems. The Fifth Five-Year Plan (1997-2002) has set future programs and initiatives of the country towards shelter development, sustainable development, capacity building and institutional development which shared significantly to improve the human settlements situation of the country in both urban and rural areas. The Government has restructured the Board of Investment (BOI) to provide services regarding utilities of incentives to the investors from a single office. So far eight Export Processing Zone(EPZs) have been established to provide well developed infrastructural facilities under a single package to facilitate Foreign Direct Investment (FDI) in the country.

Bangladesh has been actively involved in the program taken up by the UNCHS(Habitat) or in other words, those of its member states, have gained special momentum. However, it has not been 'roses all the way' for the fellow combatants under the banner of UNCHS (Habitat). Yet Bangladesh has remained ardently committed to the cause of UNCHS(Habitat). In Bangladesh, poor people deserve the attention of UNCHS (Habitat) and through it, wider international cooperation. Without such co-operation, the poor cannot be ensured adequate justice and equality. Therefore, the cause of UNCHS (Habitat) will not triumph unless Bangladesh, along with other developing countries, gets proper assistance.

FACTS ABOUT BANGLADESH AND NATIONAL URBAN, 1998.

SI.No	Facts	Bangladesh	National Urban
1	Global location	Between 20° 34'-26° 38' N latitude & 88° 01'-92° 41' E longitude	*
2	Area	147,570 sq.km.	9,612.44 sq.km.
3	Population	126.2 million	27.8 million
4	Density	855 persons/km²	2,336 persons/ km²
5	Sex ratio	106	118
6	Population growth rate (1998)	1.7	4.00
7	GDP	US \$33.1 billion	US\$ 14.89 billion
8	Per capita income	US\$ 360(2000)	US\$ 450
9	Literacy rate (adult)	51.3	64.1
10	Under five mortality (per thousand)	102 .	62
11	Telephone	5/1000 population	6.5
12	Piped water (per thousand)	4.3%	17.55%
13	Crime rate	0.84/1000 population	NAV
14	Informal settlement	90%	50%
15	Tenure type(1996)	Owned 88.0% Rental 6.65% Rent free 5.28% Others \	Owned 56.98 % Rental 30.45 % Rent free 6.14 % Others 6.43%
16	Electricity (%H/H)	28.0	76.4

Source: Bangladesh Data Sheet 1999, BBS 1999, Unicef Report, 1999

INTRODUCTION

The importance of the urban sector in national development in Bangladesh is somewhat better appreciated today than ever before. The country no longer depends predominantly on the agricultural sector in terms of contribution to GDP, the share of agriculture has come down from 60.10 percent in 1972-73 to only 19.32 percent in 1999-2000,(BBS, 2000, p.278). In terms of providing employment to the labor force, however, the sector's contribution is still very large. The non-agricultural sector (manufacturing, trades, transportation, construction services etc.) now contributes the major portion. It seems that the importance of the traditional rural sector has declined while that of the urban sector has gone up. The urban sector's contribution to GDP has increased from a low of 25percent in 1972-73, to over 42.3 percent in 1989-99. With a significantly higher growth rate(8:3percent) than the economy as a whole(5.2 percent)(ADB, 2000, p.1), the urban sector contribution to GDP has probably reached nearly 45 percent in the

That urbanization contributes positively to a national economy is a well-established fact. It also contributes significantly to individual households' income. Average household income in urban areas was found to be nearly double that of rural areas in 1999(on an average Tk.6256 in urban and Tk.3855 in rural areas). It is however, also true that while average income in urban areas is higher than rural income, inequality is also higher in urban areas, and that such inequality is getting worse in urban than rural areas.

On a regional average it is apparent that regions (former districts) with higher level of urbanization (or with presence of a major metropolitan center), enjoy higher average household income. Dhaka, the most urbanized region, had the highest average household income (Tk.7592/month) followed by Chittagong (Tk. 6460), in 1999, when Bangladesh average was Tk.4813 (Ahmed, 2000). The low average incomes were found generally in the low urbanized regions (like Faridpur, Jamalpur, Patuakhali, or Bogra).

Bangladesh although still at a low level of urbanization (25 percent), its total urban population is a huge one (30 million). In fact, it is one of the largest urban populations in the world. This population has recorded very rapid growth during the last three decades (nearly 7 percent annually), and continues to grow rapidly (at over 5 percent annually). The growth rate to decline to some extent but will still be higher than 3 percent 2020 when the urbanization level would rise to nearly 40 percent and the total urban population to over 70 million. By 2035 Bangladesh will statistically become an urbanized country, with more than 50 percent of its population being urban. This situation may even happen earlier, give certain shifts in the economy and technology-taking place.

At the present time, urbanization in Bangladesh is characterized by significant regional/ spatial variations. Dhaka region (former Dhaka District) is more than 50 percent urban, with a few other regions recording 25-40 percent, while a number of regions are way below the average of 25 percent. Even as low as 15 percent Dhaka has become only a mega city in term of population (above 10 million). It has earned a grossly obvious primacy status, both population wise and function. The gravitational pull of this huge mass on the rest of the country is enormous urban in the present laissez-faire scenario. The advantages of this agglomeration have been almost fully derived while the disadvantages and negative impacts are now being experienced.

The diseconomies of scale are in full operation, particularly evident in environmental degradation, traffic congestion, proliferation of slums, anarchy, violence and other forms of social disjunctions.

Although Bangladesh presents a unique case of dispersal of urban centers almost in uniform density throughout the country (with the exception of the Chittagong Hill Tracts), the distribution is far from being a balanced one by city size. Although there are some 25 cities with population of over 100,000 in the country, certain regions suffer from the absence of large metropolitan centers which could play the role of regional magnets or growth poles, and somewhat reduce the strong pull effect to Dhaka. Another spatial pattern in urban development in Bangladesh is the recent emergence of a corridor form of urban expansion, radiating from Dhaka towards its west, northeast, and east, following the highways, and to the southeast, to some extent along the water routes.

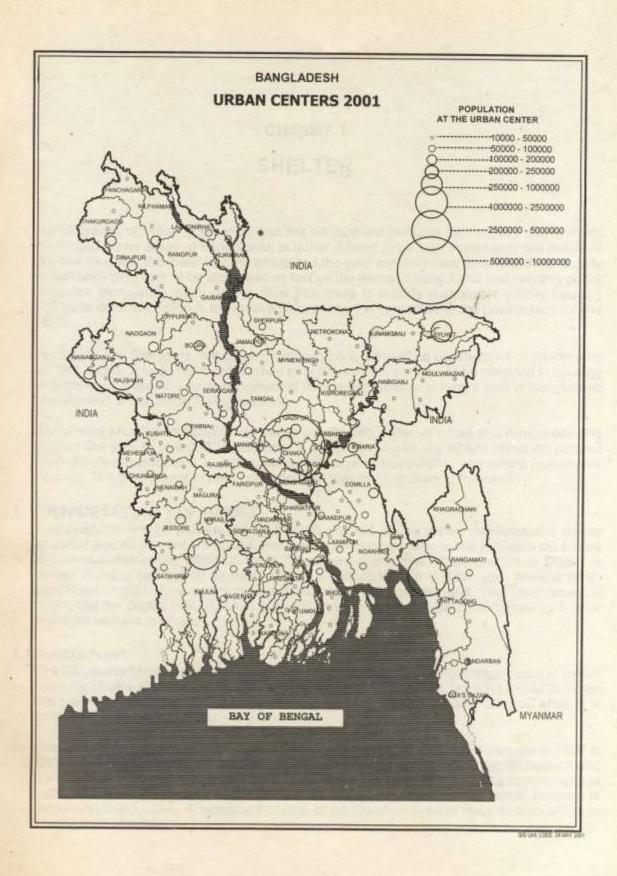
As urbanization is taking place in Bangladesh at a rapid rate, the urban areas, particularly the large cities, are experiencing emergence or accentuation of various problems, which include adequate access to shelter, social issues and poverty, environmental degradation, economic stagnancy, and poor governance. The Bangladesh National Habitat Committee is concerned about these problems.

The Habitat Conference II on Human Settlements was held in Istanbul, Turkey, in 1996. In that conference some action programs regarding development of the human settlement situation in member countries were adopted and these action plans were incorporated in the Habitat Agenda. Bangladesh, being a signatory to Habitat Conference II, is also committed to adopt necessary steps and action plans towards developing human settlement conditions in the urban as well as in the rural areas of the country.

In response to the Global Urban observatory system, a National Urban Observatory has been formed as a consultative body to monitor trends and conditions of human settlements and inform national level policy and decision-making. Similarly, a Local Urban Observatory has been formed to review urban settlement situation in the country. This country report presents facts and analysis on the city level and country level developments in the various indicators which represent human settlement situation in the country since 1996 Habitat Conference. However, because of lack of data, in some aspects city level situation has been projected through the national urban information. Further, some qualitative judgements have been used to portray settlement situations where quantitative data and updated information are not available. The present report has been organized into seven chapters by following the guidelines of UNCHS, Nairobi, Kenya.

The report is arranged in such a manner that each section is presented with a brief general national urban situation profile followed by descriptions of the urban habitat status in four case study cities for which data along the Urban Observatory indicators were collected; these four cities are: Dhaka, Chittagong, Sylhet and Tangail.

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Chapter 1

SHELTER

Rapid growth of urban population and the consequent demand for housing and land for housing in urban areas of Bangladesh is rather difficult to be met. Particularly the needs of the middle class, the lower income group and the poor are very hard to be satisfied. Supply of buildable land cannot be increased as fast as the demand rises. Land and housing policy were not formulated much earlier. Now that there is a fairly reasonable official housing policy, its implementation is being taken forward by the government, the private sectors and NGOs.

During the last five years, the government has concentrated on construction of apartments for employees. A large number for urban poor households are also to be resettled in housing projects in rural areas. The development of the shelter situation in recent past in Bangladesh is presented under the following sections.

The shelter situation in Bangladesh varies significantly between urban and rural areas and also by the size of towns. The condition is severe in Dhaka city where about 40 percent households are poor and a very small percentage of households can afford reasonable housing. The percentage of hard core poor is higher in other cities of the country.

1. PROVIDE SECURITY OF TENURE

The available tenure pattern shows that 60 percent of the urban dwellings are owner occupied and 40 percent are rented. However, it is important to note that in Dhaka the tenure pattern is substantially different about 70 percent of the total housing stock in Dhaka is rented. A major (almost 50 percent) portion of private rentals is slum type. While another significant section is squatters in illegally occupied government land. The government is supporting the largest NGO (BRAC) in the country to build rental accommodations for female industrial workers in Dhaka.

1.1 Tenure types

The Bangladesh National Report (1996) for Habitat II reported the percentage share of tenure types for Dhaka, Chittagong, Tangail and the whole of Bangladesh. Housing ownership over the period of 1993 to 1998 has declined in Dhaka, Chittagong and Tangail while it is increasing in Sylhet city area.

The ownership of housing has declined from 31.84 percent in 1993 to 27 percent in 1998 in Dhaka and Chittagong over the same period it declined from 52.4 percent to 50 percent and Tangail from 75 percent to 71 percent. In the same period of time housing ownership has increased from 75 percent to 79 percent in Sylhet city. The private rental housing is increasing in the cities. A significant portion of city dwellers lives in slum and squatters of Dhaka and Chittagong.

Updated figures on tenure types are not available, but the precarious nature of tenure of a significant section of the population can be assessed from the Census of Slum Areas and Floating Population 1997 (BBS, 1999a). The Census recorded a total of 2991 slums nationwide with a population of 1,391,458 in 334,431 households. Nearly half of these slums are on government and semi-government land. Most of these slums are squatter settlements, and thus have no legal tenure on land.

Even slums on private land have insecure tenure, since the owners may decide to develop their land after evicting the tenants.

Rent to income ratio is increasing at a rate lower than land price to income ratio in all the cities. Thus return from housing investment is limited creating ever-increasing gap between supply and demand of the housing stock.

1.2 Eviction

There have been a few sporadic evictions and attempted evictions in the past few years in Dhaka city, other cities hardly experience any eviction. Since 1993, the first major attempted eviction of a slum in 1997 was stopped by the intervention of The Honorable Prime Minister. There were no further attempted evictions till 1999. There is a popular perception that slums are dens of criminals and abusers and slum evictions are accepted by the rest of the population with either no expressed concern or even with outright support. However certain NGO pressure groups and a section of the media have been vocal against evictions. According to one such group, the Coalition for Urban Poor, 42 slums were evicted between May and August, 1999 (CUP, 1999). The High Court, in a landmark decision, has declared the eviction of squatters without rehabilitation illegal. The National Housing Policy (1993 and amended in 1999) also does not approve of eviction without rehabilitation (GOB 1993).

2. PROMOTE THE RIGHT TO ADEQUATE HOUSING

According to the Constitution of Bangladesh, the provision for basic necessities of life including food, clothing, shelter, education and medical care have been recognized as fundamental responsibility of the State (Article 15). The Revised National Housing Policy of 1999 describes the future role of the government in the housing sector as that of a "facilitator" or "enabler", rather than as a "provider", in order to increase access to land, infrastructure, services and credit, and to ensure availability of building materials at a reasonable price and promote housing finance institutions. Actual construction of housing will generally be left to the private sector developers, the people themselves and the NGOs (MOHPW, 1999).

Urban housing demand is primarily catered to by the private household sector. The target groups of small and large-scale developers and builders are middle and high-income city dwellers. On the other hand slum entrepreneurs provide very low cost rental units where living condition is very poor. The public sector housing plans also give priorities to the middle-income groups. Only 3 percent of the proposed spending by capital program are earmarked for housing for the poor (DMDP, 1995). The government agencies providing housing are Rajdhani Unnayan Kartripakkha (RAJUK) (Capital Development Authority), the Housing and Settlements Division (HSD), Public Works Department (PWD), Department of Architecture and Semi-governmental and autonomous bodies also provide Housing for their employees. ¹

^{1*} Slum is defined as "a cluster of compact settlements of 5 or more households that generally grow very unsystematically and haphazardly in an unhealthy condition and atmosphere on government and private vacant land. Slums also exist in the owner based

PWD has constructed 3000 flats in order to solve the accommodation problem. Majority of their land development and housing projects are focused on high and middle-income population. To accommodate the guests of NAM Conference scheduled to be held in March 2002, the PWD has taken up a project for construction of 668 apartments/suites in different areas of Dhaka City. After the conference these apartments/suites will be used for accommodation of Members of Parliament and for government employees. Recently the Government of Bangladesh has approved the formation of a new authority, namely, The National Housing Authority (NHA) which will have more flexible and non-bureaucratic welfare policy on housing, particularly housing for low-income and mid-income groups.

Although the Constitution of Bangladesh ensures equal right and opportunities for all irrespective of race, sex, religion or place of birth but inheritance law in Bangladesh varies with religious groups and sex.

The formal mortgage market is limited and confined to new housing construction and serves the highest income groups in selected urban areas. However some private institutions are coming up with loans for renovating existing houses. On the contrary micro-finance-housing lenders (Government, semi-government and NGO's) offer non-collateral based credit for housing to low-income people.

2.1 Housing Price-to-Income Ratio

The estimated requirement for housing units in urban areas vary from 300,000 units to 550,000 annually for the next twenty years depending on the number of backlog and replacement units incorporated in the estimates (Hoek-Smit, 1999). Higher land price and construction cost has pushed housing beyond the affordable range of low and middle-income people. The ratio of the median free-market price of dwelling unit and the median annual household income marginally increased within last few years. This ratio was 18.5 in 1993 and 18.93 in 1996. In recent years the Government has become aware of the need for low-income housing and has undertaken several projects. One such proposed project is for the construction of 16,000 flats at Mirpur, Dhaka. But these projects will only support a portion of the actual demand.

3. PROVIDE EQUAL ACCESS TO LAND

Land is the scarcest resource in urban areas. The price of land accelerates much faster than any other commodity. The major reasons behind such a situation are limited supply of land, high demand, and speculative market. The price of land increased by 50 percent annually during 1993-1998 period. The pattern of land ownership also reveals the unequal distribution of land. Speculators in the urban land market hold a significant amount of land especially in the fringe areas and thus create pressure on the land market.

To control land speculation some policies and laws have been enacted. Land Ceiling Act is one of them. This law put a ceiling on rural land holdings only. According to this law one cannot own more than 13.5 hectares of rural land. To avoid higher taxes and other administrative difficulty owners often register their second house or land in the name of their relatives like wife, daughter or son. There is no land ceiling in urban areas.

household premises." The definition of "floating population" is "the mobile and vagrant category of rootless people who have no permanent dwelling units". Rootless people are defined as landless people who do not own even the homestead or are driven out of homestead areas. (BBS, 1999, p.2-3

The Housing and Settlement Directorate (HSD) supplies various types of housing targeted to low income people. Activities include site and service schemes, upgrading, resettlement, infrastructure improvement and supply of core houses and flats. HSD transfer leasehold rights to the beneficiaries. It has developed 27,693 plots for residential purpose on 8045 acres of urban land all over Bangladesh (ADB, 2000).

Moreover, under the assistance of Asian Development Bank (ADB), LGED together with the Barisal Pourashava is now developing 441 nos. of housing plots including provisions of other facilities like road, drains, water supply, electricity, schools, recreational centers, commercial facilities, etc. The plot size ranges from 60 m² to 90 m². Experience shows that this type of program has high potential to meet the housing demand of the poor and low-income people.

Box-1: Dhaka Urban Infrastructure Improvement Project (DUIIP)

About 38 hectares area was developed with necessary service under this project by Housing Settlement Directorate (HSD), Assisted by ADB 3316 low income residential plots of 40 sq.m., 657 nos. middle income residential plots of 118 sqm., 118 small scale industrial plots of 134 sqm., 97 commercial plot of 134 sqm. and 172 shop plots of 20 sqm. area were developed and residential plots already been allotted to the target group through advertisement in the national dailies. The beneficiaries were selected through open lottery. The total number of plots in this project are 4360. DCC and DWASA were also involved in infrastructure development and environmental improvement of this project along with HSD. This project has created an impact on low income group of people.



Fig. 1 Plots with infastructures developed under the Dhaka Urban Infrastructure Improvement Project (DUIIP) at Mirpur, Dhaka.

In recent years, the formal real estate market has grown significantly, particularly in Dhaka. Some of the large-scale developers have undertaken extensive housing estate development programs at the outskirts of Dhaka City. But the target group is always upper and middle-income group. Developers are still afraid of investing in housing for lower or lower-middle income population.

4. PROMOTE EQUAL ACCESS TO CREDIT

Though one of the major objectives of the Housing Policy of 1999 is to ensure housing for all with particular emphasis on the disadvantaged, destitute, the shelterless poor and the low and middle-income groups, of people, yet very little efforts have been taken on the part of the Government in providing housing loans to the low-income strata of the population. The House Building Finance Corporation (HBFC) is the only public institution that provides loan for individual housing at an interest rate of 13 percent (10.5 percent for high-rise buildings) payable in 25 years (Shafi, 1999). HBFC primarily serves the middle and high-income group. In last 40 years HBFC has financed 1,29,414 housing units which is less than 10 percent of the total housing stock of Dhaka city alone. Nationalized commercial banks introduced housing loan program from 1984, their target group is also limited to the higher income group. There is virtually no credit financing mechanism for housing of low-income people in urban areas. Security of tenure is a major factor that obstructs many people to enter into the formal mortgage market.

Government has undertaken several credit programs to encourage urban slum dwellers to return to their own villages (return home) and to start income generating activities. One of such projects that has been introduced by Bangladesh Krishi (Agricultural) Bank, from May, 1999. This program offers loan to those slum dwellers who wish to return to their home village and start a new business or project there. Initially this program is focused on slum dwellers of Dhaka city, later this project will incorporate other major cities of the country. A study performed by Bangladesh Krishi Bank showed that 94 percent of the slum dwellers of Dhaka City are willing to return home if they can get a work there (Ahmed, 1998). This credit program offers collateral free loans up to Tk.50,000 (US \$1000) for each family.

Box-2: Ghare Phera Program: Return Home

Government has undertaken several credit programs to encourage urban slum dwellers to return to their own villages and to start income generating activities there. One such project has been introduced by Bangladesh Krishi Bank in May 1999. The Ghare Phera (Return Home) program offers loan to those slum dwellers in who wish to return to their home village and start a new business or project there. Initially, this program is focused on slum dwellers of Dhaka City, later the project will incorporate other major cities of the country. It is expected that this positive step would have a discernible impact on the migration situation in near future.

Credit is also given in the **Asrayon** (A Bengali word meaning Shelter) project. This 5-year program initiated in 1997-98 aims to resettle 50,000 families in 5,000 barrack houses on government-owned land. In addition the settlers would be given loans and training for income generating schemes and government-owned agricultural land, if available, would be leased out to them. By late 1999, 756 barrack houses had been completed.

Several micro-finance institutions (MFIs) provide long and short-term credit for housing without any collateral. Among these institutions are the Grameen Bank, and NGOs like BRAC, Proshika, ASA. Caritas and others who render their programs in rural areas of Bangladesh. Grameen Bank

till March 2001 has disbursed Tk. 6,714 million as housing loans. The lending rate is 8 percent payable in 10 years. In total nearly 600,000 housing loans have been given to rural families by members of MFIs.

Box-3: ASRAYON: Home for the Homeless

Soon after the liberation of Bangladesh in 1971, Bangabandhu Sheikh Mujibur Rahman, the Father of the Nation, inaugurated a program to rehabilitate the poor and the homeless in a number of 'Cluster Villages'.. The Honorable Prime Minister Sheikh Hasina launched *Asrayon* project in May 1997 after a devastating cyclone that rendered 290,000 people homeless in the coastal areas of the southern part of Bangladesh. The project aims at providing homeless and landless families with homesteads and promoting income generation and poverty alleviation activities to make them self-reliant. In addition to providing homes to the homeless, *Asrayon* also seeks to provide education, health, nutrition and family planning, credit facilities, income generation activities and community development. Thus *Asrayon*'s overall objective is not only to provide shelter but also to create self-employment for the poor and homeless. As on 29 February 2000, 1591 homes have been constructed and 15,910 families rehabilitated; 160 community centers have been constructed, 226 cooperative societies formed, and over 80 million taka disbursed as micro-credit to about 9000 rehabilitated families.

Asrayon's aim is to provide each homeless family with a dwelling house, one tube-well for 10 families, one small homestead plot, agricultural land and other facilities. Beneficiaries of the project will hopefully lead a whole way of life as partners in development, both at home and abroad, accelerate their efforts to make this program as success.

The Project Asrayon is ultimately designed to provide shelter to 50,000 destitute families at a cost of 1,640 million take by June 2002. This project is directly managed by the Prime Minister's Office, other agencies involved in the project such as Asrayon Bastobayon Sangstha, Armed Forces Division, Directorate of Cooperatives and concerned District and Thana Administrations.



Fig. 2 Hon'ble Prime Minister of the Government of the People's Republic of Bangladesh, Sheikh Hasina, talking to the beneficiaries of Asrayon Project

During four and half years of tenure of the present regime the government has distributed a record amount of US\$ 2065 in poverty alleviation and credit extension (The Daily Star, 17.05.2001). Government and non-government organizations also have provision of credit for their employees

Box-4: Urban Credit Program of Shakti Foundation

The Urban Credit Program of Shakti Foundation has been designed on the Grameen Bank model of group organization and financial transaction. The following is a summary of the Shakti model of the Urban Credit Program.

The urban credit program is a model through which Shakti Foundation provides services to its members. The major activity under this model is financial interventions to poor women. And over the years in response to the needs of the members, some non-financial services have also been added as supplementary to the main program. Thus, what started primarily as a financial intervention, has gradually become an integrated program reaching only to disadvantaged women for their empowerment.

The Urban Credit Program was first started in the slums of Dhaka city in April 1992. Five years later the success of the program encouraged its replication in Chittagong in April 1997. Three hundred and thirty-five slums under coverage of the program.

As of 31st December, 1999 some 50,160 women had become members of Shakti Foundation, accessed loan of Tk. 636 million and invested in 377 sectors broad categories of trading, processing manufacturing and services.

The main thrust of the urban credit program is focused on the **general loan** scheme. Micro credit ranging from Taka 4,000 to Taka 10,000 is called general loan. This loan is given to support income-generating activities of the largest population of the organization. All members of Shakti Foundation are eligible for this loan, provided they meet the membership criteria and utilize their loans for income generating activities.



Fig-3: Women engaged in embroidery work under credit program of Shakti Foundation

Box-5: Nari Uddug Kendra (NUK)

This NGO has made pioneering efforts at improving the shelter conditions of woman garment factory workers in Dhaka through Shelter and Development Centers in Mohammadpur, Mirpur, Mohakhali and Rampura. However, the magnitude of the problem of shelter and development for women of different circumstances in Bangladesh requires multi sectoral efforts involving a planned and strategic policy approach on the part of the Government.

The anticipation and proactive planning of urban development and human settlements thus has a direct impact upon the ability of shelter development programs to meet the needs of women. By involving women directly within the planning process of shelter development, especially those women who represent potential tenants and who are most aware of local conditions and gender disparity, physical infrastructure can become better integrated with social, legal, demographic and cultural conditions. All these are necessary to provide a framework for allowing women as an autonomous entity in the shelter development.



Fig-4: Women garment workers living in a house provided by NUK

Box-6: Grameen Bank's credit for housing

A co-operative non-governmental association, the Grameen Bank, started a small credit income generating activities housing loan program in 1984 without collateral to the rural poor. The project was aimed at initiating income-generating schemes to help shelterless members of the bank to build their own houses in different parts of the country. The program assists the beneficiaries in building their own houses, employing family labor, thus keeping the cost per unit low. The success of this program was indicated by a real rise in the income of the borrowers and by their reliability in paying back loans. Till March, 2001, Grameen Bank has distributed Tk. 6714 million as housing loans. The lending rate is 8 percent payable in 10 years. In total 560,000 housing loans have been given to rural families.

5. PROMOTE ACCESS TO BASIC SERVICES

The inevitable consequence of rapid urbanization is the constant pressure on existing infrastructure and services. With limited institutional capability, financial resources and lack of modern technology, municipalities and other service organizations face extreme difficulties to keep pace with the concurrent demand. Water, electricity and sewerage which are three basic services required to ensure safe and healthy life. In the past, due to outdated management or in some cases due to inefficiency of the secondary towns(pourashavas) to mobilize local resources urban infrastructure like roads, drains, markets, bus terminals, solid waste disposal system, water supply and sanitation facilities could not be provided to match the urban population growth. Besides, with the increase of population, existing infrastructure deficiency is becoming severe day by day. Gradual increase of low income poor population is in the cities is also creating a severe residential problem. The Secondary Towns Infrastructure Development Project (STIDP-II) assisted by Asian Development (ADB) addresses the needs of the 10 towns (Barguna, Bhola, Bogra, Cox's Bazar, Feni, Kushtia, Mymensingh, Pabna). The project is being implemented by LGED through the selected 3 city corporations and 8 Pourashvas. Later on coverage has been extended over other pourashavas through STIDP-II and Municipal Services Project (MSP) of LGED.

5.1 Access to Water

Existing situation in water supply and sanitation in urban areas is not satisfactory. No more than one third of the population in district towns get reasonably good quality water. Even in large cities, majority of the population remains outside a regular supply of water. The situation is rather dangerously bad in urban poor settlements where less then 40 percent of the population get sufficient quantity of safe drinking water.

Only 4.3 percent of total households in the country are connected to tap water (BBS, 1998). A UNICEF study in 1998 found that 99.1 percent of drinking water in urban areas are collected from taps, tube wells and ring wells whereas at national level 97.1 percent use the same sources for drinking water. In case of household work 80.1 percent of urban dwellers use tap, tube well or well water. Alternate sources of water in urban areas are ponds and river. At the national level 38.8 percent use tap, well and tube well water for household uses, the rest uses water from different sources. Among urban households 17.55 percent have piped-water connection into their residence. Seven percent of urban households collect drinking water from public/private tap outside their residence (NIPORT, 1997).

In Dhaka City, the Dhaka Water and Sewerage Authority (DWASA), in Chittagong CWASA, Pourashavas in Sylhet and Tangail are responsible for supply of tap water and sewerage connections. In Dhaka not more than 65 percent of the Dhaka City Corporation (DCC) area is connected with piped water, it is 44percent in Chittagong, 29percent in Sylhet and 12percent in Tangail.

The supply of tap water in these cities is far below the demand. Another drawback of piped water in urban area is contamination due to old and defective pipelines. Tube wells are the major sources of drinking water in these cities and rural Bangladesh. Overall, 9 in 10 households obtain their drinking water from tube wells. Only 5 percent depend on surface water such as ponds, surface well and rivers/streams (NIPORT, 1997).

Recent findings by researchers and international organization have revealed the alarming level of arsenic contamination in tube-well water in various parts of the country. The

government has given very high priority to address this problem. International donor agencies are assisting the efforts.

5.2 Household Connections in water, electricity and telephone.

Most of the urban poor households do not own the land on which they live. As a result they are deprived of access to water and other utilities because water and sewerage connections are provided to plots upon production of ownership documents. The high density of these settlements and absence of utilities make the environment appalling. In response to such situation, a local NGO, Dushtha Shasthya Kendra (Destitute Health Centre), in collaboration with UNDP-World Bank, the Swiss Agency for Development and Cooperation (SDC) and Water AID, has launched a project to provide 32 water points and 5 latrines in squatter and slum settlements in the Dhaka City. This project is a successful example of partnership among donor agencies, local people, NGOs and public organizations (DWASA).

Access to electricity in urban areas is satisfactory compared to other services. According to 1996 National Report, 74 percent of households in Dhaka have access to electricity. Over time this situation has been improved. During the 1997-98 period domestic consumption of electricity was 3612 MKWH (BBS, 1998). In Dhaka City system losses exceed 30 percent and the supply is far below demand. As a result erratic supply is a common phenomenon (World Bank, 2000).

The Bangladesh Telephone and Telegraph Board (BTTB) is the primary provider of telephone service in urban areas. Demand considerably exceeds supply. There are 5 telephones for every 1000 population in Bangladesh and 20 telephones per 1000 population in Dhaka. In recent years several private companies have introduced cellular phone services and the use of mobile phones has become very popular in Dhaka and other major cities. Currently 98,500 cellular phones are used in Bangladesh. Among them 80 percent is in Dhaka (BTTB, 2000). Fax and e-mail services are becoming popular among people in business and high-income groups.

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Chapter 2

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SOCIAL DEVELOPMENT AND ERADICATION OF POVERTY

Bangladesh has made significant improvement in the Social Development Sector since its independence in 1971. However compared to other countries of the world, even to the major neighbors, the Human Development Level in Bangladesh is still rather low.

6. PROVIDE EQUAL OPPORTUNITIES FOR A SAFE AND HEALTHY LIFE

The assurance of safe and healthy life is directly correlated to income and access to health facilities. If the scenario of 1993 is compared with 1998 it is evident that the prevalence of poverty is showing a declining trend.

The ADB supported urban Primary Health care project, UNICEF supported Urban Basic Services Project and WHO supported Healthy City Project should be able to improve the access of the urban poor to health services. Some cities, such as Chittagong, have initiated their own health service programs.

Public Works Department has taken up another project for accommodation of old people called "Shanti Nibash" in six district towns. These projects are being estimated according to architectural design prepared by the Department of Architecture (DOA).

6.1 Under-five Mortality

In recent years, widespread coverage of EPI (Extended Program for Immunization) has had a significant impact on reduction of child mortality. About 91.3 percent and 87.6 percent children (12 to 23 months) are covered by immunization at the urban and national levels respectively (BBS, 1998). In 1997 under-four mortality at the national and urban levels were 102 and 62 per 1000 live births respectively (BBS, 1999).

According to the Demographic and Health Survey 1996-97 (NIPORT, 1997), there exists a significant relationship between the education level of mothers and under five mortality. Children born to mothers who have no education are almost twice as likely to die before their fifth birthday as those born to mothers who have at least some secondary education (145 vs. 78 per 1000 births respectively). Researchers also identified that birth interval and child mortality are significantly related. Under five mortality is 2.2 times higher for children with preceding birth interval of less than 2 years than for children with preceding interval of 4 years or more (187 compared with 83 per 1000 birth) (NIPORT, 1997).

According to a UNICEF study, children aged 12 to 59 months who have mid-upper arm circumference of less than 12.5 cm. are suffering from severe malnutrition. At national level, the percentages of male and female children suffering from severe malnutrition are 4.1 percent and 7.2 percent respectively. Both in national and urban levels, female children have significantly out numbered male children as a victim of malnutrition (UNICEF, 1998).

6.2 Crime Rates

Crime and violence is increasing with the rapid urbanization. The root of this situation is poverty, inequality of income, frustration among the young generation and due to political disturbances. Women are frequent victims of murder, rape and acid throwing. In recent years special laws have been formulated to take immediate and severe action against crimes like acid throwing. During the 1992-1996 period, the number of all types of crimes has increased by 30.31 percent at the national level (BBS, 1999).

6.3 Urban Violence

Extortion by *Mastaans* (musclemen) is in urban areas. Violence at school is not common. Domestic violence against women is more common.

Women are often abused as a means of extracting dowry though demanding dowry is a punishable offence. Acid throwing is another serious crime committed frequently and most of the victims are women. The Government has enacted rigorous laws to deal with the heinous crimes where women are specially victims. The Children and Women Abuse Act (2000) is applicable for the following crimes: use of acid, poison or any burning material in order to murder and injure women or children; trafficking of women or children; kidnapping of women and children and demanding ransom; rape; sexual harassment and murder for dowry. Persons accused under this Act are ineligible for bail.

The Public Safety Act (2000) was enacted on 14th February 2000. The primary objective of this Act is to abolish crimes that hamper and obstruct public safety and security. Nine different types of crimes were identified that can be punishable according to this Act. The categories of offences are mugging, extortion, interfering with tender submission, destruction of vehicles and property, creating obstruction to traffic movement, demanding ransom, terrorism, filing of false cases and abetting crime.

6.4 Victim of Violence Assistance Program

The Ministry of Women and Children Affair (MOWCA) has opened a special cell to help oppressed women by providing legal support, temporary shelter and vocational training to make destitute women self-reliant. A number of local and non-local NGOs are also active in providing legal, social, financial and medical assistance to the victims. A number of women's organizations are working at grass root level to make women aware of their legal rights. A 44 member National Council for Women's Development (NCWD) has been established consisting of Ministers and Secretaries from several Ministries, public representatives and eminent individuals with the Prime Minister as the head of the Council. The primary responsibilities of NCWD are to ensure women's participation in socio-economic development work: the Council will formulate laws and regulations to ensure women's legal rights and development and to prevent of oppression against women. In parallel with government initiatives a number of local and foreign NGOs are active both in urban and rural areas to bring a drastic change to the fate of destitute women.

They offer legal support for the victim and arrange medical and other necessary facilities whenever required. Besides government initiatives, several foreign organizations in cooperation with local agencies are offering treatment facilities to the victims. Acid Survivors Foundation is currently treating 17 victims of acid burns.

7. Promote Social Integration and Support Disadvantaged Groups

Poverty is a conspicuous feature of urban population according to the Bangladesh Bureau of Statistics, 44.3 percent of urban population are poor (this includes both absolute and hardcore poor). A declining trend of poverty is evident when data of 1993 is compared with 1998. At the urban level 47.0 percent and 44.3 percent of the population was poor during the year 1993 and 1998, respectively (BBS, 2000).

The Annual Budget of the year 1997-1998 contains three programs in order to eradicate poverty: (I) Monthly allowance to poor elderly people (ii) Formation of account in order to provide loan for housing the homeless poor. (iii) Establishment of a bank which would offer loan to unemployed young people who are willing to start any income generating activity. Part of these programs has already been started. The miserable living condition of urban poor has always been considered as a major policy issue by government and donor agencies. The Housing and Settlement Directorate (HSD) has carried out several low cost housing schemes and provided approximately 50,000 plots and housing units for the urban poor over three decades though it was inadequate to the increasing demand (ADB, 2000).

Since 1996 UNICEF and LGED are jointly launching the Urban Basic Services Delivery Project (UBSDP) in 4 city corporations and 21 municipalities of the country to improve and extend services in slum and squatter settlements. The project delivered services through 489 Urban Development Centers (UDC), each serving 2000 poor people. Presently, LGED is involved with implementation of 8 urban infrastructure development projects under the Physical Planning, Water Supply and Housing (PPWS&H) Sector with assistance from various development partners. The urban infrastructure development projects of LGED broadly cover slum improvement as one of the components.

The decline of incidence of urban poverty is due to the increase of employment opportunity both in urban and rural areas. The government and various NGOs are working at the grass-root level in various poverty eradication program. Especially Grameen Bank and several other foreign and local NGOs like BRAC, Proshika; Caritas are launching micro-credit program, which helped the rural people explore different small-scale business opportunities. Garment industries played a vital role to change the fate of the distressed people. Especially female garments workers were previously either unemployed or employed in low paid jobs like domestic helpers.

Nearly 90 percent of the poor in Dhaka live in a single and poor quality shelter, for which many pay high rents. Some 55 percent of them have no access to sanitary latrine (World Bank, 2000). A Number of NGOs and social organizations are working for the betterment of the urban poor. Around 46 NGOs are working in DCC on healthcare and credit programs that mainly cover water supply, sanitation, health education, and mother and childcare. A total of 712 slums located in 82 wards are covered by a total of 82 NGOs.

Box- 7: Slum Improvement Project Components of Urban Infrastructure Development Projects of LGED and Community Participation

Poverty in slums is characterized by low standard of living in unhygienic condition, colossal unemployment, low literacy rate, low savings and acute shortage of credit facilities. The main objective of SIP components is to improve the overall living condition of urban poor through adoption of integrated approach which recognizes physical and human development through provision of basic services, literacy training and micro credit for Income Generating Activities(GAs).

From the experience, it appears that implementation of SIP components contributed towards reduction of poverty amongst the urban poor living in the squatter settlements. In addition to directly improving the general living conditions of the urban poor through sustained physical infrastructure inputs, SIP contributed towards improving economic status with a strong focus on skill and livelihood development. SIP contributed empowerment of women through their direct involvement in project implementation and raising their income through credit interventions.

community participation in its Slum Improvement Project involves the slum dwellers directly in infrastructure construction to provide employment and income opportunities, improve the quality of work through their direct involvement, involve poor slum women in income generating activities for their livelihood, improve the living condition/life style of the poor in the slums and create a sense of ownership and participation for their own development. The beneficiaries participation in slum improvement takes place at three levels. Working Group, Slum improvement Committee (SIC) and Slum improvement Coordination Committee (SICC). The functions of the working group which involves only women are to participate in the implementation of infrastructure development activities directly in income generating activities/self employment opportunities. Slum improvement Committee (SIC) is responsible for execution of project activities at the slum level, making expenditure and adjustment of fund at the slum level, providing assistance in planning and implementation of activities for the slum poor, supervising group activities and saving activities, physical development programmes and implementation of various components. Slum improvement Coordination Committee (SICC) prepares annual budget for slum improvement activities, prepares and approves plans and estimates for physical programmes, provides assistance in resource mobilization, supervises the activities of SICs including overall activities and maintains linkage between Project Coordination Committee (PCC) and SICs.

The occurrence of slum appears to be at least, at present, an unavoidable part of urbanization in Bangladesh. Slum dwellers are very poor, but they are regarded as a potential human resource for development of the city. Based on the experience of involving the slum dwellers in SIP, it appears as an effective approach for alleviation of urban poverty through creation of employment opportunities for them and their direct involvement contributed towards sustainability of infrastructures constructed/ developed under SIP and the effects/impacts of SIP activities



Fig. 5 Slum improvement by LGED under an urban development project

8. PROMOTE GENDER EQUALITY IN HUMAN SETTLEMENT DEVELOPMENT

8.1 Male-Female Gap

In the political arena, the Chairpersons of the two major political parties of Bangladesh are women. Since 1992 the country has had two women Prime Ministers. But in general the social and economic status of women in Bangladesh is inferior to men. Participation of women in household decision making is also very low, only 7.9 percent households (World Bank, 2000). The adult literacy rate (15 years and above) is 59 percent for men and 42 percent for women. The average life expectancy in Bangladesh in 1998 was 58.6 years for women and 59.1 years for men (BBS, 1999). There has been a major improvement from an earlier position in life expectancy at birth. Primary school enrollment is 82.4 percent for male and 74.9 for female at national level. At the urban level the corresponding figures are 92.1 percent male and 90.9 percent female. Primary school drop out rate is 14.8 percent and 17.2 percent respectively for male and female at national level. Drop out rate is less in urban areas and it is 6.9 percent for male and 7.7 percent for female (BBS, 1999b). In literacy and education, significant improvement has taken place since 1996.

The Government has introduced laws to ensure participation of women at formal decision making. In the case of local administration, the DCC has 18 reserved posts for nominated women commissioners as against 90 posts of directly elected commissioners irrespective of sex. In the municipalities, there are provisions for directly elected woman commissioners numbering one-third of the number of posts for directly elected commissioners. At the national level 30 seats out of 330 are reserved for women, elected by the other members, at the National Assembly. In order to address the problem of gender gap, GOs and NGOs are sponsoring, administrating and monitoring adult education, micro credit and income generating programs for women. To make women aware of their rights both GOs, and NGOs are undertaking various programs. Women's organizations have highlighted various legal issues that need to be reformed in order to resist discrimination against women.

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Chapter 3

ENVIRONMENTAL MANAGEMENT

9. PROMOTE GEOGRAPHICALLY-BALANCED SETTLEMENT STRUCTURES

Urban population in Bangladesh continues to rise at a rapid rate. The growth of urban population is due to both the increase of population in existing areas and population of new urban areas. There is still considerable rural-urban migration and growth rates in cities are much higher than the national rate. For example, the annual population growth rate of Dhaka is estimated on the basis of projected population (BBS, 1999b) to be more than 4.0 percent whereas the national rate is 1.7 percent.

The continuous high growth of population puts tremendous strain on urban services and utilities. Measures initiated to narrow the gap between supply and demand are often apparently ineffective because by the time the measures are implemented, new demand is created further widening the gap. The situation is exacerbated by the fact that many of the migrants who use services and facilities of the city do not pay any charges to the service providers. The Government appreciates the necessity to take effective steps to ensure that unabated flux of people to cities do not create unmanageable densities and population concentrations.

The Government has taken up a project named Asrayan—Housing and self-employment Program for the Landless of Bangladesh—to resettle people who would have otherwise been driven to the cities by poverty.

The Government has also directed the Bangladesh Krishi (Agricultural) Banks to provide loans to squatters in urban areas who agree to go back (Ghare Phera) to their villages so that they can start income generating projects there. The project, known as Ghare Phera (Program for Homecoming of Displaced People) has been described in a previous section. It is expected that these positive steps would have a discernible impact on the migration situation in near future.

The Government has also taken several projects to strengthen secondary cities and small towns with a policy of decentralized urbanization and reducing pressure on the Primate City, Dhaka.

10. MANAGE SUPPLY AND DEMAND FOR WATER IN AN EFFECTIVE MANNER

10.1 Water Consumption

. The authority responsible for water supply in Dhaka City, DWASA estimates that the daily per capita consumption of water in the city is 160 liters. It is estimated that more than 65 percent of the households in the city are either served by DWASA water connection or have access to a communal hydrant. The sanitation coverage in Dhaka is around 72 percent of which 30 percent may be assigned to water borne sewerage. But the average coverage

conceals the intra-and inter-regional disparities. The ratio of tube-well to persons is around 70 in the shallow water table and 200 and 300 in the coastal and low water table areas respectively. The urban water supply and sanitation coverage are both around 50 percent (urban water supply is presently defined as one house connection per house hold or one street per 100 people). Water supply is a particular problem in the slums where around 30 percent of the Dhaka population live and where the nature of tenure makes house connections impractical. DWASA, however has provided 1643 community standpipes throughout its service area. It is also providing water to slum dewellers through NGOs, CWASA provides stand pipes, Sylhet pourashava provides standpipes with intermittent supply and HTW, Tangail Pourashava also provides stand pipes.

The responsibility for installation, operation and maintenance of urban water supply (except Dhaka, Narayngang and Chittagong) was initially with Department of Public Health Engineering (DPHE) only but now it is shared with the Pourashavas. Recent project based activities in the pourashavas and their involvement in planning, implementation and management have had a positive impact on improvement of Pourashavas capacity. Most of the Pourashavas and the Union Parishads now have Water Supply and Sanitation Committees (WATSAN) comprising the user communities for supervising water and sanitation related activities.

The recent detection of arsenic in ground water which is the main drinking water source for over 95 percent people in Bangladesh is now an Issue of grave concern. The Government has launched a number of projects of its own to provide emergency support to screen all tubewells. The projects are being implemented by the Government agencies and technical departments.

With the growth of population, the demand for water is also rising rapidly. All the four cities had upgraded their capacities still it is far below the demand.

10.2 Price of water

The price of water charged in Dhaka City amounts to US \$0.09 per thousand liters. Although water becomes a scarce commodity in summer, DWASA, CWASA and all the pourashava charges the same rate throughout the year.

11. REDUCE URBAN POLLUTION

11.1 Air pollution

Urban pollution has emerged as a serious problem, especially in Dhaka. The principal forms of pollution are pollution of the air by emissions from motor vehicles and pollution of water from domestic and industrial sources.

Air pollution is not monitored in other cities, air in Dhaka is highly polluted with Suspended Particulate Matter (SPM), carbon monoxide, oxides of nitrogen and sulfur dioxide. There is also a higher concentration of lead in the air. Recent studies have found almost double the allowable limit of lead in the air. In Dhaka Metropolitan area emissions are increasing at a steady rate since 1990. One major source of air pollution is the three-wheeled "autorickshaw" fitted with a two-stroke engine.

The Government of Bangladesh has imposed high taxes on the import of this vehicle in order to discourage its use. At the same time GOB are encouraging through tax relief the use of

alternative less polluting modes. As a result, the bus and taxi services in Dhaka City have already shown a marked improvement and many travelers are switching from the autorickshaws to the better modes. A private business firm with World Bank assistance has introduced less polluting three-wheelers with four-stroke engines. The Ministry of Forestry and Environment has recently suggested a total ban on the import of the polluting three-wheelers. GOB has also decided to expand the facilities for energy efficient Compressed Natural Gas (CNG) operated vehicles. As a further step towards improving air quality, the import of leaded petroleum has been restricted. Some vehicles, therefore, lack catalytic converters. The Ministry of Forestry and Environment (MOFE) has recommended making it mandatory for imported vehicles to have the converters.

11.2 Wastewater treatment

None of the cities in the country except Dhaka has either wastewater treatment facilities or sewerage services. As of 1998, DWASA had only one sewerage treatment plant and about 44,000 connections. Sanitary service reached only 22 percent of the household. 40 percent of the population use latrines connected to septic tanks, 45 percent use pit latrines or defecate in the open. This unsanitary practice ultimately pollutes the water bodies and channels. The lone treatment facility is inadequate to handle the load generated. The river water, consequently, has a dangerously high concentration of fecal coliform. The industries in the country generally lack water treatment facilities. The industries are highly concentrated around Dhaka. Many polluting industries, tanneries for example, are located within the city. These industries discharge toxic chemicals like chromium and mercury directly into the river. DWASA is establishing a Chromium Recovery and Reuse Unit with UNIDO technical and financial assistance to extract and recycle chromium from tannery wastewater. A demonstration unit has been set up in one industry and based on its success, owners of other industrial units would be motivated to set up similar recovery facilities.

11.3 Solid waste disposal

In Bangladesh, there are approximately 29.4 million urban population generating about 7500 tons of garbage daily. In the mega city Dhaka, about 4,000-4,500 tons of solid waste is generated daily. Approximately 50percent is collected and disposed off by the Dhaka City Corporation (DCC). Other cities on average collects around 50percent of the solid wastes they generate and all the cities disposed the waste to open dumps, with some recycling and reuse. There are no sanitary landfills or incinerators either in Dhaka or elsewhere in the country. However LGED under the ADB assisted project started preparing sanitary landfill sites in four secondary towns (Jessore, Bogra, Jamalpur and Comilla) on pilot basis. Some attempts have been initiated by Waste Concern, an NGO for composting of Wastes. About 35 percent of they recycle.

The pattern of disposal and recycling is similar in all other municipal towns. There is no separate arrangement of disposal of hospital and clinical waste materials. The three other cities namely, Chittagong, Sylhet and Tangail, have developed community based waste collection systems.

Solid waste collection of the municipalities is predominantly a labor-oriented operation and it depends on weight and volume of waste generated, arrangement of collection service, frequency of collection and facilities for transportation and disposal. Domestic wastes account for 50 to 70 percent of the waste to be collected depending on the level of development. Other sources are markets, shops, offices, hotels, hospitals, clinics,

institutions, small factories, street sweepings and drain cleanings, rickshaw vans, garbage bins (fixed, movable) etc. Transportation to dumping sites is usually done by trucks. Solid waste disposal system in a municipality suffers from three basic short-comes: i) management skill is poor ii) logistics are inadequate and iii) community awareness and participation is conspicuous by its absence. The traditional municipal system of solid waste disposal has thus suffered from a great flaw resulting in environmental pollution.

Efforts had been initiated by LGED under the Secondary Town Infrastructure Development Project-II (STIDP-II) to adopt an alternative arrangement for solid waste disposal by involving the Non-Government Organizations (NGOs) in specific areas on a pilot basis. The strategy that was adopted, was to contract out disposal responsibility to an NGO in one ward of the municipality and also promote the participation of the Community Based Organizations (CBOs) for garbage collection from households. The decision for privatization was taken on the basis of the findings of various studies and experience of privatization of solid waste management in various countries. The decision will of course, require further data/information about motivation and commitment of the communities, NGOs, CBOs and the Municipalities and also related institutional and commercial aspects of the system.

Box- 8: Privatization of Solid Waste Management (SWM) in Municipalities

LGED, a government organization, has involved Non-Government Organizations (NGOs) for solid waste disposal in some specific areas on a pilot basis. Under the system of this privatization, the NGOs organize Community Based Organizations (CBOs) at the local level for collection of the waste from house to house and deposit in the dustbin. The cost of the house-to-house collection is borne by the CBOs who collect an amount of money agreed by the community to meet the expenditure of the collection. The NGOs are involved in raising awareness regarding waste and dirt, bad effects of waste on environment and health, role of community in solid waste management, preparation of map of collection sites of the ward and designated disposal point and monthly activity plan. They also provide training to personnel on waste collection, transportation and disposal, management of tools, equipment and transportation vehicles as per requirement and assistance of CBOs to select neighborhood collectors and equipment for collection of private waste to public dustbins.

The experience of privatization of the solid waste management by involving NGOs is positive. Experience shows that private collection of solid waste is more efficient and cost-effective than public collection. Better service with comparatively low cost would encourage the people and the municipal authorities to start the privatization process. The experience shows that NGO-Public partnership can provide good opportunities for meeting demand for essential municipal services through better management.

Box 9: Waste Management: Finding the Treasure in Trash

Waste Concern, a research based NGO, initiated a pilot project in 1995 for community based decentralized manual composting integrated with household solid waste. The community has appreciated this pilot project. They started this pilot composting plant at section-2, Mirpur, Dhaka in an area of 1000sq.

They have developed composting plants, as well as barrel type composting for slums and squatter settlements, that are financially viable, reduce the amount of waste, cut costs, and save landfill area. Besides generating revenue and employment, they provide a source of environmentally friendly bio-fertilizer for the agricultural sector that can reduce the extensive use of harmful chemical fertilizers and pesticides. Finally, but perhaps most important, communities are cleaner and healthier as a result.

Their experience demonstrates that working together in partnership-local governments, private business, social organizations and communities can pool their resources and expertise to innovate ways for tackling the staggering waste problem in a comprehensive, efficient and sustainable manner.



Fig-6: Transforming waste into wealth by Waste Concern

12. PREVENT DISASTERS AND REBUILD SETTLEMENTS

Bangladesh has had the misfortune to go through a myriad of disasters. Though most of the well-publicized disasters had affected rural communities, the urban areas are by no means hazard-free. Floods are a recurrent menace affecting parts of the country annually and the rest periodically. The coastal areas also periodically experience cyclonic storms often accompanied with storm surges. Chittagong and Cox's Bazar are coastal cities and a

number of cyclone shelters are constructed to provide shelter during disaster with comprehensive cyclone preparedness. LGED has developed models and constructed cyclone shelters for multipurpose use during the noncyclone period such as school, madrashas, mosque, family welfare centre, union parishad office-cum-community centre, storage godown etc. During the last flood affecting Dhaka City in 1998, 70 percent of the city area was inundated for as long as 90 days. The disaster risk is very high in Bangladesh. Natural disasters like cyclones, floods and tidal surges claimed approximately 153,000 lives in Bangladesh during the last 10 years affected at least 50 million people and caused damages to property worth more than US\$ 7 billion. Measures undertaken to protect the people and their property from such disasters have been very inadequate so far. When disaster hits, the only option for many people is to stand helpless and suffer the consequences. The South Asia Regional Program in Bangladesh, China, India, Nepal and Vietnam assisted by UNEP and UNCHS will promote the exchange of knowledge and cooperation, studies on human settlements and disasters to support the normative activities of the program and the UNCHS (Habitat) global campaigns for secure tenure and urban governance, and technical capacity on flood prevention and mitigation among the countries.

The threat of earthquake also looms large. Since land is scarce, population density high and the hazards almost ubiquitous, prohibiting settlements on disaster-prone areas through zoning regulations is not an option. A panel of experts has finalized the Bangladesh National Building Code (BNBC, 1996), which, if properly followed, should minimize losses due to disasters. The government has taken action to enforce BNBC to construct high rise building to prevent disasters. Maps showing the fault lines and contours and flood embankments are publicly available, but no hazard mapping as such has been done. Disaster insurance is generally non-existent apart from fire insurance and insurance for crops. Although the Disaster Management Bureau, Red Crescent Society and Non Governmental Organizations have done a commendable job in improving disaster preparedness in rural areas frequently struck by disasters, preparedness is very low in the cities. Three geological faults run underneath the city and geologists warn of the risk of a major earthquake hitting the city. After recent earthquake in the neighboring country in Guzrat, efforts have been taken by the Ministry of Housing & Public Works to follow BNBC in all high rising buildings construction and an environmental guideline for high rising building is also under preparation by the Ministry.

13. PROMOTE EFFECTIVE AND ENVIRONMENTALLY SOUND TRANSPORTATION SYSTEM

13.1 Travel time

The average travel time for work have changed significantly over the past five years more due to congestion rather than increase of distance. This is so particularly in Dhaka, but also to some extent in other cities. In 1993, around 60 percent of trips in Dhaka were made on foot and the average time for such trips was 15 minutes. 19 percent of trips were made by rickshaw and 10 percent by bus (PPK, 1993). With the introduction of Improved Bus Service and Bangladesh Road Transport Corporation City Service since 1997, more passengers are now travelling by bus, including train and motor cycle.

Large number of citizens' take a rickshaw from their homes to the bus stop. The median waiting time for users is around 10 minutes while that for the City Service users is around 15 minutes. For other bus users, this time should be much less. The time spent to reach the bus stop from home is around 5 minutes for 73.4 percent of the PBS and BCS users. The

travel time averaged over the major modes computes to around 22 minutes. Travel to work is short, less expensive and safer in a small town like Tangail.

13.2 Transport mode

The modal split has not changed much in the Dhaka City over the past few years, except a significant increase in the share of bus services. Almost 60 percent of trips are made on foot, 19 percent by rickshaw, 2 percent by car, 10 percent by bus and 9 percent by other modes, including train and motorcycle. The pattern is rather similar in Chittagong, but in Sylhet and Tangail, more dominated by cycle rickshaws (non motorized).

14. SUPPORT MECHANISMS TO PREPARE AND IMPLEMENT LOCAL ENVIRONMENTAL PLANS AND LOCAL AGENDA 21 INITIATIVES

The National Environmental Management Action Plan (NEMAP) prepared by the Ministry of Environment and Forest and the Fifth Five Year Plan (1997-2002) provide policy framework to link all development activities with environment for improving quality of life. To execute government policies and strategies in the area of environment, several projects have been designed or implemented. Bangladesh Environment Project (BEP) which is one of the largest ever environmental projects, will improve sanitation throughout the country, prevent industrial pollution through Technical Assistance and loan investment through the companies, and control air pollution of Dhaka through activities such as development of monitoring system for Dhaka, reduction in stroke-engines, etc.

Long term strategic plans have been prepared for three of the largest cites in the country through consultations with key partners including the people. The strategic plans strive, among other things, sustainable development of the cities with due consideration to environmental aspects. Detail plans for some areas of Dhaka are still going on, again with active participation of the communities involved. The Government has enacted laws to make Environmental Impact Assessment (EIA) imperative for major development projects including high rise building construction and has prepared Environmental Guidelines. Otherwise, no change has been made in legislation to support sustainable development planning, though existing laws neither hamper nor preclude such planning. Recently the Government has enacted laws not to fill up any water body, open space or field for building construction.

As for Dhaka City, the Dhaka Metropolitan Development Plan (1995) has been prepared after consultations with key partners of development. Implementation of the plan is done through the Capital Development Authority (RAJUK) that has the authority to deny permission to build to any prospective developer if the proposed development violates the provisions of the DMDP. Clearance from the Department of Environment and utilities agencies are required for certain types of projects. The Detail Area Plans for certain areas of Dhaka are now being prepared with active participation from the respective communities.

Government has appointed a committee headed by state minister for environment and forest to prepare a coordinated environmental guideline for Dhaka city which has finalized its recommendations, suggesting among other things, measures to save the Buriganga at any cost and use of Catalytic converters compulsory for all motorized vehicles to keep the air clean.

Chittagong Development Authority (CDA) carries out the process for approval of any plan in Chittagong while in the other cities; building plans are approved by the Pourashavas (Municipalities). Environmental regulations apply uniformly for all urban areas.

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Box-10: Bangladesh Poribesh Andolan (BAPA)/ Poribesh Rokkha Sopoth (POROSH)

BAPA is a civil society organization that has clearly declared its mandate to work for all the sectors of environment through participation of the environment loving people and organizations and not to take any donor assistance. POROSH had a similar mission, which has merged with BAPA. In order to sustain and expand the unity of the pro-environment forces of the country achieved through the International Conference on Bangladesh Environment (ICBEN-2000); a new platform named Bangladesh Poribesh Andolon (BAPA) was officially launched in July 2000. There had been a vacuum of such a platform and more people are now realizing how easily they could get a greater exposure of an event when they only decided to hold it jointly with BAPA or POROSH. The network and image BAPA has created within such a short period are considered valuable even by the big national NGOs. This could be further strengthened for the movement to reach a destination. The following are some of the important achievements and recent activities of BAPA:

Buriganga Bachao Andolon (Save Rivers Buriganga Movement) It is participated by 25 organizations and education institutions and hundreds of enthusiastic individuals. Gradually the concept of river and wetland conservation is getting attention of the government, policy planners and the city authorities due to people's pressure. Mass media is playing a very key role in keeping the issue alive.

Air Pollution: As many as 20 organizations and many activists have joined hands to find ways to reduce air pollution. City authorities have also taken cognizance of the problem and BAPA representatives are holding as well as participating in different meeting, seminar, and conferences to reach consensus on the possible action plans.

National Conference on the Sunderbans: Jointly with Rupantar (a Khulna based NGO) and Khulna University BAPA/ POROSH organized three-day National Workshop cum Exhibition on the Sundarbans in Khulna on February 2001. A Khulna Declaration on Sundarban Forest was adopted in the Conference based on the deliberations and a mechanism agreed upon to follow it up.

BAPA/ POROSH has kept it self engaged in many other activities besides those mentioned above. It led the environment group in the People's Health Assembly (PHA) organized by Gono Shastha during end 2000, Planning to hold discussion with the political parties to include its demands in the Election Manifestos, Leading of a team to the UN in support of the campaign of Save the Earth International that "Safe Environment is a human right and it should be included in the UN Convention of Human Rights" etc.



Fig-7: Procession of the Civil Society Organizations to protect River Buriganga near Dhaka from pollution

The SINPA Bangladesh Program has helped implement National Plans of Action and the Habitat Agenda by building sustainable local capacity for effective planning and management of urban development.

Box-11: SINPA Bangladesh Program to Implement Habitat Agenda

The program funded by the Netherlands Development Co-operation offers the services of IHS is to help Bangladesh and other two countries Bolivia and Zambia in the implementation of their Nation Plans of Action for Human Settlements which aims to provide support by facilitating local capacity building institutions become more responsive to the needs and the by maximizing learning both from local and internal sources. The program aims to stimulate local capacity building strategy, stimulate selected national capacity building institutions to develop and become more responsive to needs, fully utilize relevant post ongoing project and program experience, improve understanding and communication of experience relevant to needs of city development in the linked areas of housing and environmental management through participation planning and partnerships. Within this broad framework the concept is to assist local government and its partners in capacity building for action in the broad areas of housing, local environmental management and participative processes and partnership relating to these subjects. The concept is to assist local government and its partners in capacity building for action in the broad areas of housing, processes and partnership relating to these objectives. SINPA is program they which support and value existing initiatives rather than being the initiator. The SINPA has made some achievements in Bangladesh in Tangail Municipality with the help of their local partners RADOL, such as in improvement of solid waste management system, improvement of traffic management system, improvement of slums and housing facilities for the poor of the Tangail City, SINPA has also contributed to clean the canal which flows in the middle of the city

Under the world Bank assisted Municipal Services Project (MSP), LGED is now preparing Environmental Management Action Plans (E-MAPs) to address the issues of adverse environmental impacts of the subsectors of wastewater disposal, sanitation and solid waste management in two large cities of the country (Khulna and Rajshahi), the objective of which is to define specific actions for specific actors (city Corporations, Private Sectors, NGOs, Communities etc) with time schedules, geographical focus and priorities to improve the urban environment in Khulna and Rajshahi.

Bangladesh Water Partnership under the auspices of Global Water Partnership has developed 'Bangladesh Water Vision 2025' and its 'Frame Work for Action' which would provide strategic support to the activities in water supply and sanitation as one of its objectives.

ECONOMIC DEVELOPMENT

Recently, the Government's macroeconomic management has achieved notable success in infusing stability in the economy. A number of features are noteworthy here. Firstly, GDP growth has improved in recent years. Secondly, dependence on foreign aid has been significantly reduced; foreign aid financing is less than one-sixth of investment against about two-thirds a decade ago. Thirdly, inflation has been contained. Fourthly, external sector's imbalance has been brought down to a manageable limit of available resources due to the growth of exports and remittances. Finally, fiscal deficit has been contained and dependence on foreign aid has been reduced as a result of greater domestic resource mobilization through tax reforms. These macro-economic changes have positive impacts on both urban and rural settlements development.

15. MACRO-ECONOMIC POLICY STRATEGY

15.1 Private Sector- to be the Dominant player

In tune with the current global trend, the Government of Bangladesh has committed itself to the market economy and has been pursuing policies through which the private sector will play the dominant role in the country's development efforts. In all cases where public ownership is retained, efficiency must be increased through improving management, decentralizing the decision making process, ensuring commercially viable operations and following economic pricing of all goods and services produced by the parastatals. Successes in management will be an important element of the public sector strategy. Public sector monopolies will be progressively brought into the competitive areas and the parastatals will be gradually disengaged from those activities in which the private sector is well suited to perform efficiently.

16. ENCOURAGE PUBLIC-PRIVATE SECTOR PARTNERSHIP AND STIMULATE PRODUCTIVE EMPLOYMENT OPPORTUNITIES

16.1 Public-private sector partnerships

Development of public-private partnership is in its initial stage in Bangladesh. In the transport sector, Bangladesh Railways (BR) have come into agreement with private operators to operate services on certain routes using BR lines and rolling stock. The most significant partnership in the Dhaka City area is the case of Dhaka Electric Supply Company, a private body that has been entrusted with the job of supplying electricity to a part of the city. The power is purchased from the public power generation company.

In the housing sector, formal sector apartment development started in early 1980's. This sector has made a great contribution in mitigating housing shortage for middle income

households. Presently more and more developers are planning for developing large scale housing for lower middle and low income households in the outskirts of Dhaka city. Real Estate and Housing Association of Bangladesh (REHAB) being the apex organization of formal sector developers has played a significant role in the past years in formalizing and institutionalizing this sector which generates huge employment and revenue earnings. It is expected that such ventures involving the cooperation between the public and private sectors in city management would increase in the future.

The Government is encouraging and supporting the involvement of other partners, such as market oriented business organizations, non-governmental organizations (NGOs) and similar private organizations in water and sanitation development. Dhaka Water Supply and Sewerage Authority (DWASA) has leased out part of its billing functions to worker's cooperative, a step towards public-private partnership.

16.2 Poverty Alleviation And Employment

Mobilization of the rural and urban poor, training for awareness raising, skill development, leadership, management capability, i.e., human resources development and access to credit were provided through cooperative activities, particularly by BRDB through microcredit programs. About 0.79 million members were enrolled in various newly formed co-operatives out of which 60 percent were women. The activities under RDI (Rural Development and Institutions) made a good impact on human resources development, particularly among women with focus on environmental problems, sanitation and safe drinking water, and nutritional situation. The Ministry of Land established some 384 self-reliant ideal villages to rehabilitate 17,315 landless and rootless families.

The government has also implemented a number of other housing programs, like Ghare-Phera and Asrayan to rehabilitate urban poor in rural areas numerous NGOs continue to provide credit support to the millions of the rural and the urban poor.

One of the main policies for urban poverty alleviation relates to employment and income generation for the urban poor. The urban poor are mostly absorbed in jobs in the informal sector but their individual income from the jobs in which they are engaged is not satisfactory, nor even comparable to those of the formal sector because of low wage rate. The wage rates of unskilled or semi-skilled workers in the informal sector are comparatively lower because of inefficiency and lack of training of the workers. To rectify this problem, technology up-gradation and skill developments are considered essential. In this respect the role of the NGOs will have a significant impact. The NGOs may provide information and skill development support services to the producers, traders and businessmen.

The Local Partnerships for Urban Poverty Alleviation Project (LPUAP) assisted by UNDP and UNCHS to be implemented in 1998-2003 by Local Government of Engineering Department and Eleven Local Authorities helps to alleviate urban poverty from poor communities in the selected urban areas of Bangladesh.

Box- 12: Local Partnerships for Urban Poverty Alleviation: Poverty eradication is a responsibility of empowered urban communities

An holistic bottom-up approach has been adopted in this project of Local Government Engineering Department assisted by UNDP and UNCHS (Habitat) to eradicate poverty through urban community organizations, capacity building at ward and community levels and establish or strengthen linkages among poor communities and the private sector with the support of local government and non-government services and policy makers. The project aims to build the capacity of the urban poor to alleviate poverty in three cities (Chittagong, Khulna and Rajshahi) and eight pourashavas (Barisal, Bogra, Gopalganj, Hobiganj, Kushtia, Mymensingh, Narayanganj and Sirajganj) through empowerment of the poor by participatory local-level action, including community action planning and management, skill development, micro-financial services and technical assistance and activating local government and other organizations to provide more responsive services to the local communities through multi-sectoral interventions with the facilitation of LGED through local governments.

This project has established two micro-capital investment funds: a micro-credit grant scheme and a community development fund to support the establishment of revolving micro-credit funds and saving and loan organizations and to finance community-based projects through local contracts. The project facilitates the participatory preparation of community development plans for all selected slum neighborhoods with emphasis on poverty alleviation, community empowerment and provision of social, legal and physical services and facilities

16.3 Export led industrialization

Government of Bangladesh has placed huge emphasis on export-led industrialization strategy. In order to bring about sustained growth in exports, conscious policy shifts have been initiated to transform a regulated economy into a market economy, and a wide range of policy reforms has been implemented. The major elements of these reforms, among other things, include liberalization of imports and streamlining of import procedures, rationalization of tariffs and reduction of tariff levels and elimination of quantitative restrictions to the extent possible, adoption of market-oriented flexible exchange rate policy and provision of more effective and transparent promotion measures. P-49, FFYP.

16.4 Strengthen SMALL AND MICRO-ENTERPRISES, particularly those developed by women

According to the latest Labor Force Survey (LFS) in 1995-96, 26.32 percent of the total labor force(excluding unpaid family workers) in the country are day laborers while 50.75 percent are self-employed. Together they account for almost three-quarters of the labor force. Almost all of the former and most of the latter belong to the informal sector. It is estimated that around 63 percent of the employed men and women in Dhaka City are employed in the informal sector. The proportion is about the same in Chittagong and higher in the other two cities studied with indicator survey.

Establishment of linkages between the formal and informal sectors is extremely useful in the context of income earning by the informal sector. The informal sector produces items of commodities which are also produced and marketed by the enterprises of the formal sector. The informal sector produces these commodities at a cost lower than that of the formal sector. If the informal sector gets the opportunity to market these commodities through the formal sector's larger enterprises, both expansion of output and labor absorption in the informal sector may be possible.

In rural areas women are almost the exclusive target of micro-credit providers such as the Grameen Bank, BRAC, Proshika, ASA and other NGOs. The success of the small enterprises by the rural women is well documented. In urban areas provision of such credit is more difficult from an operational point of view because those most deserving micro-credit do not have secure tenure of land and hence no fixed address. Still 80 percent of NGO expenditure in urban areas go towards provision of credit to the poor most of whom are women (World Bank, 2000).

16.5 IMPROVEMENT in Physical Infrastructure, Transportation, Communication and

In order to facilitate economic development the Government has given high priority to the improvement of physical infrastructure services, like road transport, port facilities, telecommunication, and electronic media facilities. Information technology is receiving particular thrust.

In order to increase power generation, the government has made important decisions and some have been already implemented, such as introducing barge mounted power plants. Private sector initiatives are encouraged in this area.

The Government is also making all out efforts at exploration of natural gas for the purpose of utilization in domestic as well as industrial developments.

16.6 City product

Official statistics do not give GNP figures at the city level. One study, however, estimates the city product for Dhaka to be equivalent to US \$ 4.6 billion (World Bank, 2000): Most investments in the country, both public and private, are concentrated in and around the city. The city is also by far the nation's largest seat of consumers with disposable income to spend on marketed goods and services. The urban sector together contributes about 45 percent of the country's GDP.

16.7 Unemployment

Unemployment is a serious problem in Bangladesh. Due to the seasonal nature of agricultural activity, the problem of unemployment in rural area fluctuates with the season. Urban areas offer not only more varied employment prospects but also comparatively better wages. This acts as a pull factor drawing in seasonal as well as permanent migrants from the rural areas, though unemployment is a serious problem in urban areas too. According to the last LFS in 1995-96, the unemployment rate for males and females in urban areas are 4.4 and 4.6 respectively. The corresponding figures for the national level are 2.2 and 1.9 percent respectively (BBS, 1999b). These figures are derived on the basis of a very liberal definition of employment that includes wage labour activities such as husking, boiling and thrashing of crops that are seasonal, low-paid and done usually by women. In Dhaka City, the rate of unemployment is estimated to be 23 percent (World Bank, 2000).

The government has recently taken many initiatives to expand the scope of formal sector industrial employment in and around major cities by establishing EPZ and by giving incentives to industrial entrepreneurs.

GOVERNANCE

Urban governance in Bangladesh is characterized by the management of the affairs of the urban local authorities by democratically elected city councils (i.e. City Corporations and Pourashavas). The central government offers necessary financial and technical supports to these local authorities. The Civil Society, NGOs and the private sector also participate in the governance process.

17. PROMOTE DECENTRALIZATION AND STRENGTHEN LOCAL AUTHORITIES

The decentralized structure of local urban authorities in Bangladesh consists of 4 City Corporations and 239 Paurashavas or Municipalities. The legal framework for the functioning of the Paurashavas are provided by the Paurashava Ordinance of 1977, while the City Corporations run according to individual ordinances for each corporation. Each municipality or corporation has an elected council headed by the Chairman in the case of a municipality or the mayor in the case of a City Corporation. The other members of the council are elected commissioners and nominated women commissioners, in case of city corporation, and directly elected women commissioners in reserved seat. The elections for the seats of representatives are conducted by an autonomous Election Commission in accordance with the prescribed legal framework.

Larger municipalities may have a central government representative in the form of a Chief Executive Officer (CEO), though he does not have any voting rights. The Government has normally no power to remove office any elected representative from office. However, if a member absents himself from three consecutive meetings without reasonable excuse, or if he is convicted for any offence related to corruption, criminal misconduct or anti-state activity, the Government may remove him from office as per prescribed procedures and allowing the person liable to be removed an opportunity to show cause against such removal.

Moreover, the Government may declare a Paurashava to be suspended for a maximum period amounting to the rest of its term if it considers that the Paurashava is unable to discharge its duties, unable to meet its financial obligations, generally acts contrary to public interest or otherwise abuses power. In such a situation, the Government may appoint a person or authority to run the affairs of the Paurashava. The Government may also annul proceedings of the elected council, suspend the execution of a resolution, prohibit an action to be taken by the Paurashava or require to take such action as may be specified. Although the Paurashava Ordinance provides the above legal rights to the Government, they are hardly exercised.

The Paurashava Ordinance empowers the local bodies to levy and realize taxes but the Government sets the maximum levels of taxes. The Paurashava may set user charges for services as sanctioned by the Government. The Paurashava or Corporations sometimes borrow funds in an emergency on a short-term basis, but not from commercial sources.

Although the local bodies realize taxes within their jurisdiction, the amount realized is generally very low particularly in the smaller towns. Consequently they are heavily dependent on Government funds.

18. ENCOURAGE AND SUPPORT PARTICIPATION AND CIVIC ENGAGEMENT

The Structure Plan and Urban Area Plan for Dhaka was prepared recently with limited participation of specialists in civic society. Zoning, in the broad sense of the word that is current practice, therefore may reflect some concerns from the participants. At the project level, however, major citywide projects usually do not go through any civic engagement. For Detail Area Plans for limited areas, on the other hand, the prescribed procedure formally requires community participation at two stages; first at the plan preparation stage and second after the plan is designed, to elicit public opinion about the plan. Recently, the Capital Development Authority shelved implementation of a plan prepared for the Dhaka-Naraynganj-Demra (DND) area after public display of the plan drew widespread criticism from the residents of the area.

The most recently completed Structure plan/Master plan/Detailed area plan for Khulna Metropolitan Area also had ensured adequate civil society participation in its preparation.

Moreover, in the initial phase of World Bank financed MSP, LGED will develop tools and techniques for *Participatory and Partnership Approach (PPA)* and test application of the approach in the delivery of water supply (hand pumps, hydrants), communal solid waste collection and other selected sub-projects including slum upgrading. The pilot activities will be used to test the PPA will include demonstration, replication and scale-up of various models for community-based service provision already experienced by LGED (eg. NGO garbage collection pilots) and the UNDP-World Bank Water & Sanitation Group pilot activities.

The civil society in Dhaka, Chittagong, Sylhet and Tangail are now demanding their role and participation in urban governance process. As a response, the government nowadays also includes civil society representatives in national level communities on urban planning and development.

The Government follows a similar principle in constituting national delegations to international meetings and conferences, including the UN regional and global meetings.

19. ENSURE TRANSPARENT, ACCOUNTABLE AND EFFICIENT GOVERNANCE OF TOWNS, CITIES AND METROPOLITAN AREAS

Existing laws provide for regular auditing of the financial records of the local bodies. The auditing authority reports to the central Government any case of embezzlement, misappropriation of municipal funds or other financial irregularity it may detect.

Bids for municipal contracts are opened in front of bidders, and contracts are made in accordance with tender documents. In this sense, the contracts are published. However there are no laws on disclosure of potential conflicts of interest.

The municipal authority may issue sanctions, usually temporary suspensions, against faults of civil servants. More severe actions can be taken after proper investigations if proved alleged faults.

The Government of Bangladesh has approved a proposal for establishment of Municipal Development Fund (MDF) to provide for a rational basis for resource allocation to municipalities based on transparent eligibility criteria.

For long term sustainable urban management and increased decentralization the Ministry of Local Government and Cooperatives has issued "Urban Management Policy Statement 1999" which outlines objectives, policy principles, institutional framework with particular emphasis on slum and poor communities, private sector participation, community participation and public consultation, increased role of women etc.

Box-13: Municipal Development Fund (MDF) A shift from supply driven to demand driven urban lending

Previous experience shows that traditional urban projects, with pre-selected municipalities and components do not bring about sustainable improvements in service provision and institutional capacity building because of the centralized and supply driven allocation of resources inherent in such an approach. Rather a more long term and sustained approach to infrastructure and municipal financing, involving a demand driven selection of sub-components, following well established criteria, creates ownership to sub-projects, thus enhancing sustainability. In this context, the MDF approach is considered optimal in terms of providing long term and sustainable infrastructure financing as well as capacity building for municipalities.

The traditional approach of grant financing never creates financial accountability rather it causes a dependency in institutions which is not conducive to local resource mobilization. The MDF will involve financing packages consisting of proportion of loans and grants which will be determined by the revenue generating potential of sub-projects, thereby leveraging the funding for more efforts to mobilize local resources, necessary to repay the loan portion.

The MDF will be incorporated as an autonomous legal entity, under the Companies Act 1994, as a company limited by guarantee and will be governed by an independent Board of Directors, which will comprise representatives drawn from all relevant agencies and sectors.

INTERNATIONAL COOPERATION

20. ENHANCE INTERNATIONAL COOPERATION AND PARTNERSHIPS

Like other developing countries, Bangladesh too is largely dependent on external development partners for technical assistance and financial aid in terms of loans and grants to execute various development programs in urban areas. Among the development partners, the World Bank and the Asian Development Bank play a major role. Out of total 21 major ongoing and committed projects, four are financed by the grants from UNICEF-UNCHS, Japan, Germany and by Dutch Loan The estimated total cost of these projects are US \$1.5 to US \$2 billion, or very roughly US \$500 million a year (assuming the amount is disbursed over 3 - 4 years on average), which is equivalent to more or less 10 percent of Dhaka's GDP per year (World Bank, 2000). The most important ongoing projects are Dhaka Urban Transport Project (DUTP), Fourth Dhaka Water Supply Project, Air Quality Monitoring Project (AQMP), Dhaka Power System Upgrade Project, Second Rural Roads and Market Improvement Project and so on. Primary objectives of these projects are to improve public utilities and services, urban transport, urban environment and disaster management, growth management and most of them include institutional development component as an important element.

The European Union is currently supporting a project on Rural Towns with a view to conducting a detailed study on the methodology of strengthening the numerous rural towns that exist in the country and serve as important linkages between urban and rural areas. There are also assistances from the Japanese and Canadian governments for urban environmental improvements.

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FUTURE ACTION AND INITIATIVES

Future actions and initiatives in any of the national development sectors are spelled out in the five year development plan with proper feed back from the relevant ministries and concerned departments. For the urban development sector, most directly relevant ministries are the Ministry of Housing and Public works, the Ministry of Local Government, Rural Development and Cooperatives. Consultations are also held with civil society representatives as well.

21. PRIORITIES FOR SHELTER DEVELOPMENT

The overall growth of population along with rapid urbanization during the last two decades has caused severe problem in shelter sector. Projection reveals that housing shortage might exceed 5 million units by the end of the century. In order to cope with the problem, the Government has imposed priority for shelter development in its Fifth Five Year Plan (FFYP) 1997-2002 (GoB, 1998) and has addressed several actions and future initiatives such as:

- preparation of land use master plan for the urban centers and the rural areas;
- provision of housing for government personnel and development of satellite towns for different income groups living in urban areas;
- · provision of low cost rural housing
- construction of government residential buildings at administrative centers and important places;
- Research and Development in the field of building materials and construction.

Other priorities identified by government agencies include:

- development of site and services schemes for low and middle- income groups:
- · rehabilitation of squatters;
- construction of multistoried flats for allotment on hire-purchase basis.

22. PRIORITIES FOR SUSTAINABLE URBAN DEVELOPMENT

The FFYP has acknowledged that the serious problems of environmental degradation resulting from unplanned urbanization need to be evaluated in terms of

- land use alterations,
- inadequate shelter, water/sanitation, and other facilities in slums and other urban poor areas.
- degradation of community ambient environment, and
- little control of industrial waste emissions, which often greatly compounds the problem of environmental pollution due to inadequate management of human and domestic wastes.

In order to address these problems the following priorities for actions and policies have been identified:

- resettlement of slum dwellers and squatters;
- delivery of basic services to the slum dwellers;
- provision of safe drinking water, sewerage and sanitation facilities in urban areas;
- control of Industrial waste emission;
- promoting participatory, community based environmental resource management and environmental protection.

In addition to the Fifth Five-Year Plan, priority is given on sustainable urban development, the Ministry of Housing and Public Works and other ministries have identified various activities, including preparation of Structure Plans/Master Plans for cities and implementation of these plans. Improvement of environmental conditions in Dhaka and other urban areas has received particular attention from the Ministry of Environment and Forest.

23. PRIORITIES FOR CAPACITY BUILDING AND INSTITUTIONAL DEVELOPMENT

Capacity building is badly needed across the agencies at almost all levels. The Government has established four-tier local government institutions at the village, union, sub-district (upazila) and district levels in order to enhance capacity and promote institutional development (GoB, 1998). In addition, city corporations and municipalities will be given opportunities as well as to strengthen their capabilities to function without interruption. The decentralization policy of the Government is one important initiative in this regard. As an attempt at capacity building and institutional development each local level institution will participate in the preparation of development programs/projects. Besides these, training facilities will be extended for the officials of development institutions in order to make them capable to pursue sustainable development activities efficiently with the use of limited esources.

The FFYP has incorporated the following objectives related to capacity building and institutional development:

- make the government capable of serving the people better by establishing appropriate
 elected local government bodies and by providing forum for people's participation at
 all levels of policy planning and execution;
- bring in economy and efficiency in government operations by streamlining operations and restructuring all public organizations through a process of eliminating redundancies, inefficiency and inertia;
- enhance the knowledge and skill of the public personnel for delivering goods and services and implementation of development programs;
- make the system capable of attracting the meritorious, promoting the capable and sustaining fast tracks for the best and the brightest.

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Box- 14: Informal Urban Development Centers

These are informal Urban Development Centers (UDC) that Local Government Engineering Department has established in 4 city corporations under its Basic Urban Services Project (UBSDP) assisted by UNICEF. There is no significant government intervention to improve service delivery in the slums and urban poor. This informal Urban Development Center (UDC)s has contributed to deliver basic services in 4 city corporations appropriately. The project facilitates primary health care, provides health education, basic education to young children and facilitates activities in water and sanitation. The centers also provide vocational training and legal assistance, such as acquiring equal remuneration for women. The project evaluation reveals that these centers should be institutionalized within the structure of the city corporations/pourashavas. Other development partners has already included UDCs in their project models as platform to deliver basic services, which UNICEF will continue.

The Urban Basic Services Development Project (UBSDP) implemented by Local Government Engineering Department assisted by UNICEF with an attempt to bridge the gaps for better coordination among the local Government authorities and development partners, has established 489 Urban Development Centers(UDC)s in 4 City Corporations each serving approximately 2000 poor people to provide basic services to the urban poor.

Capacity building is also envisaged for urban research institutes centres like the Housing Building Research Institute (HBRI) in the public sector or the Center for Urban Studies (CUS), Dhaka in the voluntary private sector. Human Settlements related governmental organizations such as Urban Development Directorate (UDD) also has been identified for strengthening.

Box 15: Center For Urban Studies (CUS), Dhaka

The Center for Urban Studies (CUS), Dhaka, is an independent self reliant and voluntary research advocacy and training organization. Established in 1972, CUS has evolved into a fully multi-disciplinary center and a major think tank in the country on issues related to urbanization, urban development and planning, urban poverty and urban governance. The main objectives of the center are to promote, sponsor, organize and develop scientific research efforts towards understanding the problems and issues pertaining to urbanization and development, to disseminate knowledge acquired through such research and to provide manpower training in the field of urban and regional planning and development. Over the years, the Center has provided advisory and advocacy services to the government in formulating the national housing policy, national human settlements development programs, policies on the urban poor, slums and squatter settlements, urban land and urban environment. It has also collaborated with other civil society organizations in movements for establishing pro-people urban policies. The Center also runs a publication program through its regular CUS Bulletin, research monographs and books. It is also linked with international research and advocacy organizations in different parts of the developing and developed worlds.

24. PRIORITIES FOR INTERNATIONAL COOPERATION

Bangladesh is a country with limited resources, insufficient institutional capabilities and mostly unskilled manpower. Therefore, international cooperation and assistance in different development activities attain special importance. Following are some projects selected on priority basis for implementation with international cooperation:

- the Urban Transport and Environment Improvement Project of Bangladesh Road Transport Authority (BRTA) with cooperation from the Asian Development Bank (ADB);
- the Dhaka Integrated Urban Renewal Program of the Ministry of Communications, BRTA, Dhaka Metropolitan Police, RAJUK, the Ministry of Environment and the Inland Water Transport Authority with cooperation from the World Bank (WB);
- The Land Administration Reform Project to be executed by the Ministry of Land and funded by the ADB; and the Urban Sector Strategy Guiding Program to be executed by the Ministry of Local Government, Rural Development and Cooperatives and funded by the ADB.

The above actions and priorities have been identified on the basis of the Fifth Five Year Plan which again reflects most of the Plan of Actions of Bangladesh National Habitat II Report.

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ACRONYMS

ADB Asian Development Bank AQMP Air Quality Monitoring Project

ASA Association for Social Advancement

Asia and the Pacific

BBS Bangladesh Bureau of Statistics

BCS - Bangladesh City Service

BGIS Bangladesh Geographical Information System

BNBC - Bangladesh National Building Code

BR Bangladesh Railways

BRAC - Bangladesh Rural Advancement Council BRTA Bangladesh Road Transport Authority - Bangladesh Telephone & Telegraph Board BTTB

- Bangladesh University of Engineering and Technology BUET

CBD Central Business District CBO - Community Based Organization CCC - Chittagong City Corporation CDA

- Chittagong Development Authority CDA Chittagong Development Authority

CEO - Chief Executive Officer

CIRDAP Center of Integrated Rural Development for

CNG - Compressed Natural Gas

CO Carbon Oxide

CUP - Coalition for Urban Poor

- Center For Urban Studies, Dhaka CUS

- Chittagong Water and Sewerage Authority CWASA

DCC - Dhaka City Corporation.

- Dhaka Metropolitan Development Project DMDP

DND - Dhaka- Narayanganj- Demra - Department of Architecture DOA

- Department of Public Health Engineering DPHE

DSK - Dushtha Shasthya Kendra (Destitute Health Center)

DUTP - Dhaka Urban Transport Project **DWASA** - Dhaka Water Sewerage Authority EIA Environmental Impact Assement EPI - Extended Program for Immunization

EPZ - Export Processing Zone **FFYP** - Fifth Five Year Plan - Gross National products GNP GO - Government Organization GOB - Government of Bangladesh

HBFC -House Building Finance Corporation HBRI - Housing and Building Research Institute

HC - Hydro Carbon

HSD - Housing Settlement Directorate

HTW - Hand Tube-well LFS - Labour Force Survey

LGED Local Government Engineering Department LPCD - Litre Per Capita Per day
LUO - Local Urban Observatory
MFI - Micro-Finance Institution

MIS - Management Information Service

MKWH - Mega Kilowatt Hours

MOFE - Ministry of Forest and Environment
MoHPW - Ministry of Housing and Public Works
MOWCA - Ministry of Women & Children Affairs

MSP - Municipal Services Project

MURP - Masters of Urban and Regional Planning

NAM - Non Aligned Movt

NCWD - National Council for Women Development

NGO - Non Government Organization
NHA - National Housing Authority

NIPORT - National Institute of Population Research and Training

NO - Nitrogen Oxide

PCC - Project Coordination committee

PM - Particulate Matters

PROSHIKA - Proshika Shikha Kaj (Training, Education and Work)

PWD - Public Works Department

RAJUK - Rajdhani Unnayan Kartripakkha (Capital Development Authority)

REHAB - Real Estate and Housing Association of Bangladesh
SDC - Swiss Agency for Development and Co-operations

SDC - Swiss Development Co-operation

SIP - Slum Improvement Project

SINPA - Support for Implementation of National Plan of Action

SICC - Slum Improvement Coordination committee

SOx - Sulfur Oxides

SPM - Suspended Particulate Matter SPM - Suspended Particulate Matter

STIDP - Secondary Town Infrastructure Development Program

UBSDP - Urban Basic Services Delivery Project
- Urban Basic Services Delivery Project

UDC - Urban Development Centre

UNCHS - United Nations Center for Human Settlements

UNDP - United Nations Development Project

UNICEF - United Nations International Children's Emergency Fund
- United Nations Industrial Development Organization

WATSAN - Water Supply and Sanitation

WB - World Bank

1 US Dollar = Bangladesh Taka 54.00 (April,2001)

