

# Trend of National Housing Policy: Bangladesh Perspective (Can meet the challenge of housing for all?)

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**Abstract:** - A policy is a set of ideas or plans that are used to guide decisions and accomplish rational outcomes. Bangladesh's government takes many policies for the development of its citizens. The national housing policy is one kind of policy that is undertaken by the Bangladesh government to provide affordable and sustainable housing to all of its citizens. Because the government believes that housing is a basic right of people. Housing is seemed to be a shelter, security, social status and source of income to the people. Besides, for ensuring standard livelihood through planned economic development to manage housing for all is the constitutional responsibility of the Bangladesh Government. But the number of people recorded homeless in the country was around 280,000 people are homeless (Molla, 2016). Then isn't our national housing policy proficient to overcome the existing housing challenges in rural and urban areas of Bangladesh? The aim of this study to describe the trend of development of this policy during different times and to identify that could this policy meet the challenge of housing for all in our contemporary changing society. This identification will guide us to take some initiatives to solve our housing problem in the future. It is desk-based descriptive research and has analyzed reviewing available secondary texts regarding the issue of housing policy.

## I. INTRODUCTION

A house is a place where a man lives. Housing is one of the basic needs of a human being. Generally, housing refers to the shelter, building or something else that covers and protects human beings. It is a social and material fabric of any settlement which maintains the qualities of collective living and wellbeing of people. Every nation has some policies on the housing of its own citizens. Because housing policy refers to the action of government including legislation and program delivery which have a direct or indirect impact on housing supply and availability, housing standard and urban planning (Hub, 2019). Housing policy has a direct impact on homelessness because the availability of safe and affordable housing is only ensured for the homeless people through the policy. The government itself has realized the importance of appropriate policy for ensuring housing for all as well and therefore it has mentioned the following necessities of housing in the last reviewed policy in 2016:

1. The increasing number of homeless and slum dwellers, speculation of land, the high price of housing construction materials, the high rent of the house, insufficient health service, middle-class and lower-middle-class are not capable to purchase a house within their limited budget –all causes are responsible to create housing crisis nowadays.
2. Over the years minimum 10 lakh unit new housing will be needed as per the growing populations.
3. Around 72% of people live in village and 81% of the housing in the total are located in the village. The construction material of most of the houses are not climatic resilient and thus very easily they might be homeless due to natural calamities. The disastrous people need housing (Housing and Public Works,2017)
4. The enhancement of slum dwellers in towns has made severe housing crises in recent years.
5. The tendency of building up slums and squatters on private land, illegal possession on government khas land and over urbanization have created a housing crisis.
6. The provision of housing loans is a big problem in this sector.
7. The private companies patronize the housing sector focusing on the higher and higher middle-class people.
8. The housing is still now considered a personal and family issue.

The main goal of the housing policy of Bangladesh is to provide accessible, sustainable and quality housing for all to ensure sustainable development and equity so that the right of healthy and affordable housing will be reserved. On the basis of the necessities, the national housing policy has followed some objectives. These are as follows:

1. To instruct politically, economically, socially, environmentally, technically and ethically for sustainable housing for all.
2. To consider context and culture in housing.
3. To consider international law, United Nations charter and national constitution so that -----

- a. Everyone in terms of race, religion language, ideology and so on can access housing facilities equally.
- b. Development should ensure the welfare and right of present and future generations.
- c. To develop residential and civic benefit based livelihood.
- d. Heritage and environment conservation.
- e. To strengthen family bonding.
- f. To encourage private, public organizations for promoting the housing sector to ensure housing facilities for all.
- g. To reserve the basic rights of vulnerable groups.
- h. The provision of additional housing facilities for working women.
- i. To ensure proper use of land for housing.
- j. Advocacy for income-generating activities to ensure housing for middle and lower-income groups.
- k. Funding raise and encouraging foreign investment for housing.
- l. To create a social safety net through the housing.
- m. Cooperative based society should be built.
- n. Provision of technical and financial support to the disaster-prone areas.

So, in the context of Bangladesh housing policy has a vital role to solve the problem. Though the policy has many strengths like decentralization of housing and manpower development, rural housing, sum and squatters settlements,

reconstruction housing and rehabilitation in disaster-prone areas, housing for vulnerable, woman-headed family and old citizens, etc. that are the very impressive side of this policy. But this policy does not persuade an integrated, sustainable system and cannot meet the challenge of housing for all. And thus for being sustainable and pragmatic, the policy should be more local people, local technology as well as natural resource-oriented which might ensure housing for all.

## II. HISTORICAL BACKGROUND OF HOUSING POLICY

In the 1920s, the French-Swiss architect and pioneer of modern housing, Le Corbusier declared: "Architecture or Revolution ". Corbusier warned that if society would fail to produce and provide adequate housing to its members, there would be social unrest and agitation (KaziKhaleed Ashraf, 2019). Constitutionally, every state tries to ensure sufficient housing for all of its citizens. It has been stated in article 15 of the constitution of Bangladesh that the government has a responsibility to provide access to basic necessities including shelter (KaziKhaleed Ashraf, 2019). Bangladesh Government considers housing as part and parcel of human settlement, culture, and economic growth as well. From this necessity, on the basis of recommendations and instructions of the first grand convention of human settlement in Vancouver, Canada in 1976, later on, in 1996 the second grand convention of human settlement in Istanbul, Turkey and its continuation another seminars on the occasion of world settlement day arranged by United Nations in 1986, Bangladesh government took first initiative to formulate national housing policy (Housing and Public Works, 2017).

### Chronological events for the developing of national housing policy in Bangladesh



Fig: Chronological international events for the developing of national housing policy in Bangladesh

In 1992 in Rio de Janeiro in the conference regarding ecological development, every state was requested to implement the recommendations of human settlement development by the United Nations. As per instructions and objectives of planning on 27th September National Housing Policy -1993 was approved in the cabinet. Further, in 1999 National Housing Policy -1993 was amended for being a well-timed policy. Due to overpopulation, limited land, environmental degradation and global context National Housing Policy -1993 was changed, extended, refined, amend and integrated for being apposite and thus National Housing Policy -2016 has been proposed ( Housing and Public Works, 2017).

**III. CRITICAL ANALYSIS REGARDING THE TREND OF HOUSING POLICY AND MEET THE CHALLENGE**

The Constitution of Bangladesh recognizes housing as a basic right. The National Housing Policy of Bangladesh 1993 states “housing is one of the three basic primary needs of man (and woman), and is as important as food and clothing. It provides shelter, safety and a sense of belonging to the owner” (Islam, 2014). On the other hand, one of the major objectives of the Housing Policy 1999 is to ensure housing for all with particular emphasis on the disadvantaged, destitute, the shelter less poor and the low and middle-income groups of people. Then again the goal of the housing policy 2008 is to provide proper housing available to all citizens and to develop houses, settlements, and workplaces in sustainable and equal basis so that all citizens can get equal health facilities, safe residential and other utility services with a minimum cost( Islam,2014).

The Policy recognizes that housing "provides privacy, promotes health and comfort and a basis for employment and income generation”(Public Works, National Housing Policy 1993). It considers housing "as an integral part of the culture and planning for economic development" (Public Works,

National Housing Policy 1993). Finally, the policy identifies the role of the government in housing as primarily that of a facilitator or enabler in order to increase access to land, infrastructure, services and credit and ensure availability of building materials at a reasonable price, especially for the low- and middle-income groups and to create and promote housing finance institutions; whereas actual construction of housing will generally be left to the private sectors, the people themselves and NGOs ( Public Works, National Housing Policy 1993). The policy further states that greater emphasis will be laid on affordability, personal savings, self-help and cost recovery. Efforts would be made to enhance the affordability of the disadvantaged and low-income groups, through provision for income generation and income enhancement, housing loans at especially low interest, access to space for running workshops and business and such other activities.

The major aspects of the endorsed housing policy 2016 include political, economic, environmental, religious values and rituals for ensuring proper housing and developing sustainable human habitation and giving emphasis on protecting the environment and keeping provision for controlling the forests and natural resources. It has also kept the provision of protecting cultural heritage in formulating various housing projects, preserving natural water bodies and flood-flow zones, mapping Detailed Area Plan (DAP), preserving rainwater and addressing the environmental issues, etc. Besides, the policy also proposed to form a 'Land Bank' with the khas and unused land of the urban and rural areas as well as to form housing credit funds for the middle and lower-income group people. There is also a proposal in the policy to ensure implementation of the national building code for ensuring the quality and security of the buildings across the country (Housing and Public Works 2016)

Key issues in housing policy during different phases

1993( approved )	1999( amendment )	2008 (formulated )	2016 (reviewed)
Consider housing as a basic need	Ensure housing for all citizens	Provide proper housing to all.	Considering political, economic, environmental, religious values and rituals for housing
Consider housing as an integral part of culture and planning for economic development	Particular emphasis on the disadvantaged, destitute, the shelter less, poor and the low and middle-income people	Develop houses, settlements and work places	Sustainable human habitation
Role of the government as a facilitator or enabler	-----	Sustainable and equal development for all citizens	Protecting environment
Affordability, personal savings, self-help and cost recovery	-----	Equal health facilities, safe residential and other utility services with a minimum cost.	Keeping provision of housing for controlling the forests and natural resources
Affordability of the disadvantaged and low income group	-----	-----	Protecting cultural heritage
Income generation and income enhancement of low income group and disadvantaged people	-----	-----	Ensure implementation of the national building Code
Adequate space for running workshops and business and such other activities.	-----	-----	Formulation of a 'Land Bank'

#### IV. CAN THE NATIONAL HOUSING POLICY MEET THE CHALLENGE OF “HOUSING FOR ALL”?

Bangladesh government is aware of its massive housing crisis in the rural and urban areas. Bangladesh Bureau of Statistics (BBS) report 2014 states that about 2.23 million people in Bangladesh live in slums across the country (SID, 2014). Another study found that seven out of ten households in Bangladesh dwell in conditions that are not permanent (KaziKhaleed Ashraf, 2019). In the year 1993, the total shortage of housing for the country was about 3.10 million units (Housing and Public Works, 1993). In the year 2000, this shortage was increased and reached more than 5.10 million units which were further extended to 6.20 million units in the year 2010. The amount further extended to 1 crore units of housing in the year 2015. Later, at least 1.0 million houses need to be added to the country per year (Public works, 2017). With a housing shortage of 6 million, the overall housing situation of the country is poor compared to the pace of development. BBS (Bangladesh Bureau of Statistics) claims there was a housing shortfall of 4.6 million units for 43.43 million people in 2010. The shortage is projected to reach 8.5 million units for 60 million urban people by 2021. If the total urban population reaches 100 million by 2050, a minimum of 0.1 million housing units should be supplied in the market every year (KaziKhaleed Ashraf, 2019). All these pieces of evidence prove that it is becoming impossible for the Bangladesh government to fulfill all the requirements of sustainable housing to all of its citizens through the housing policy. Though it is one of the basic needs and constitutional rights of all citizens.

Over the years our population is growing very fast. Already Bangladesh government has formulated national housing policy four times for being a timely policy. But year after year the increasing rate of demand for housing has made the policy a written document than an action plan which is failed to ensure housing for all. We need an appropriate action plan oriented policy to solve the housing crisis. Otherwise, we are going to face a big challenge in near future. Bangladesh Government should rethink about this.

#### V. CONCLUSION

“Safe, affordable housing is a basic necessity for every family. Without a decent place to live, people cannot be productive members of society, children cannot learn and families cannot thrive.” (Kaufman, 2003). Providing shelter to all is recognized as a constitutional right to the citizens of Bangladesh from the beginning of independence. The seventh five years plans and the revised national housing policy 2016 has been explicated sustainable housing for all citizens of the country. Though the housing policy recommends some progressive measures, namely for rural and urban development, the conservation of agricultural land, water bodies, hills, and forest land. But in reality, the physical quality of housing in our country is not satisfactory at all generally. Most of the dwelling units both in urban and rural

areas are structurally very poor. Moreover, beneficiaries of these policies are limited to the elite class people. The low-income people and the poor are ultimately remaining left out from the development strategies of these housing policies. This is why, habitable housing for all especially for the poor rural and urban dwellers is still seemed to be more a myth than a reality.

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