

Article

Public Sector Housing Initiative for Low-Income People: Evidence from 'Uttara Model Town' Project, Dhaka

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Abstract

Based on the office records of the Capital City Development Authority (RAJUK), this research explores plot allocation process for 'Uttara Model Town' project. It investigates the socio-economic characteristics of initial plot owners of all the three katha plots-the lowest sized plots at the project area. It also carries a field survey to identify the residential development pattern on the selected plots. Study findings suggest that RAJUK's commitment of allocating plots to low income people has not properly been reflected through its allocation process. Only 135 three-katha plots (13% of total minimum sized plots) belong to low income family and 61% of these 135 plots are vacant. Residential development pattern on rest of the plots indicates that many of the low income owners have transferred their property rights to higher income people. An implication of the findings is that planners in development authorities and policy makers should clearly define the target low income population, provide optimum size and location of affordable dwelling unit, ceil land price and make the process of allocation systematic and transparent.

KEY WORDS: Low income housing; Public sector; Land price-income ratio; Dhaka; Uttara; RAJUK.

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1. Background

Housing sector in Bangladesh is characterized by acute shortage in the existing stock; structurally poor dwelling units with lack of services and utilities; and built without proper planning (Jahan, 2011). Rapid growth of population and consequent rise of land value due to progressive decline in the availability of vacant land, high cost of building materials and weak housing-finance mechanism are the major impediments for housing development in Bangladesh.

The situation is awfully unsatisfactory in Dhaka, the capital of Bangladesh with over 14 million people. Dhaka mega-city accommodates 40% of the total urban population of the country (Jahan and Maniruzzaman, 2007) with annual addition of 300,000 to 400,000 rural migrants (Mohit, 2012). Land prices in Dhaka are comparable to those in suburban New York or London though the median incomes of Dhaka dwellers are 50 to 100 times lower (World Bank, 2007). In Dhaka, only 30% of the urban dwellings are owner occupied, while only 3% of poor households own any land (Jahan, 2011). The share of income spent on housing is as high as 45% (Kamruzzaman and Ogura, 2008). The lower income group spend higher rent for per sq. m. of *pucca* (brick and/or reinforced concrete made permanent structure) house than middle income families (Mahbub-un-Nabiet *al.*, 2003). Eighty nine percent of poor households in Dhaka live in one-roomed homes made of bamboo/straw (Shams *et al.*, 2014). Between 1996 and 2005, the total slum population of Dhaka was found to be more than doubled from 1.5 to 3.4 million, while the number of slum communities increased roughly by 70% (CUSet *al.*, 2006).

In Dhaka, both formal and informal actors are present for housing provisioning. A rough estimate by Islam (2004) reveals that in Dhaka city 40% dwelling units is provided by formal sector, while the rest (60%) is made available by informal mechanism. The formal provisioning includes public sector housing (10%), private sectors (4.8%), individual household sector (25%) and cooperative housing (0.2%) (Islam, 2004). In contrast, informal mechanism incorporates informal household sector housing (21%), slum and squatter housing (35%), and informal accommodation with homelessness in non-residential and pavement places (4%) (Islam, 2004).

As an organized role player 'public sector housing service provider' is the single largest in Dhaka's housing market. These providers include- (i) the Public Works Department (PWD) that constructs and maintains houses only for government employees, (ii) the National Housing Authority (NHA), which is involved in residential and commercial building construction for government agencies, undertaking of sites and services schemes for housing, development of housing estates etc., (iii) some individual special public authorities like the Water Development Board (WDB), Bangladesh Telecommunications Company Limited (BTCL), Roads and Highways Department (RHD) etc. that construct and rent or outright sell flats to their own employees, and (iv) the Capital Development Authority of Bangladesh (RAJUK), a special public authority, which prepares master plans for 1528 sq. km. of Dhaka Metropolitan Development Plan (DMDP) area; undertakes sites and services schemes for housing, re-

housing schemes; controls private development and building permission; and constructs and rents or outright sells flats to their own employees within its jurisdiction area (Jahan, 2011).

RAJUK has versatile work responsibilities with limited human resource and logistic supports (Rahman, 2008). However, public housing initiatives particularly within Dhaka city (DMDP area) are largely carried out by RAJUK. 'Gulshan Model Town' is the first residential neighbourhood undertaken by RAJUK during 1961. Later on it undertook 'Banani', 'Baridhara', 'Nikunja', 'Uttara Model Town', 'Jhilmil' and 'Purbachol New Town' project. The projects mainly dealt with development of serviced land, subdivision of the land into plots and allocation of those plots among individual applicants. Gulshan, Banani, Baridhara, and Nikunja are usually known as high class residential area in Dhaka. 'Jhilmil' project is yet at initiation stage, while handover of plots at Purbachol has not yet been completed. Uttara project of RAJUK is different from other projects in two ways- first, according to the project concept paper (PCP) this project intends to provide housing services to 'all income groups' in one premise with special emphasis for the lower and middle income people. Earlier housing projects were income group specific. Secondly, this project can be marked as a shift in approach of public sector housing providers towards low income people which has been replicated in its immediate next housing project namely 'Purbachol New Town' project.

The present research explores plot allocation process and investigates ownership of serviced plot by low income people in 'Uttara Model Town' project. It explores the nature of plot transfer and building development pattern to find whether the low income allottees could retain the allotted plots or not.

The investigation of 'Uttara Model Town' project is indispensable for local planners and policy makers to understand how the intention of facilitating housing of low income group has been translated into reality. It is mentioned earlier that RAJUK were trying to address housing problem of low income people differently through this project and the approach was adopted in 'Purbachol New Town' Project. Hence, the plot allocation process, selection of target beneficiaries, ownership of allotted plots, transfer of property rights, and residential development pattern etc. should of interest for planners, policy makers and researchers both at home and abroad. Researchers who keep track on housing issues of developing countries might also receive interest on 'Uttara Model Town' project, which represents 'Bangladeshi model site and service scheme'.

2. Housing for Low Income People: Bangladesh Context

Housing is a constitutional right of the citizen of Bangladesh and this is as important as food and clothing. Housing for all is the basic theme of national housing policy. But admittedly, governments have struggled to solve this problem. Housing policies have predominantly remained as statements of intention rather than implementation.

Bangladesh earned its independence in 1971. Soon after its birth, people started to migrate to important cities of the country in search of employment opportunities and better living. Some natural calamities like river erosion, monsoon flooding also accelerated rural-urban migration. Dhaka being the capital and centre of socio-economic and political hub faced tremendous influx of population. Production of housing could never keep pace with the demand. There was lack of money to ensure mass scale housing production as the war ravaged country had to invest handsome amount almost in every sector to recover its economy. Consequently homelessness became an acute problem. And housing situation particularly for low income people emerged as very crucial problem. Government's effort directed at providing housing for them proved unsuccessful. The cost of housing was completely unaffordable for them (Choguill, 1993).

During 1978-79, 80% urban households had monthly income less than Taka 1,200 (US\$ 80) (Choguill, 1993). The affordability of this group has not shown any marked increase even today. Islam (2005) has found that 35% of total number of households are of low income, poor and hardcore poor in Dhaka City Corporation (DCC) area whose monthly income is less than Taka 8,000 (approximately US\$ 100) (Ghafur, 2004). But land value in DCC area has increased multiple times during this period (Table 1). Cost of building materials increased terrifically. Tenure security and easy access to credit could have solved the housing problem of low income group in this condition. But in the absence of conventional sources of credit for housing construction, sky-rocketing land price and construction cost have ultimately jostled housing beyond affordable limit of lower income people in Dhaka (Jahan, 2011). In many cases, this group of people is compelled to live in slums and squatters, which are often subject to eviction.

Table 1. Land value in important location of Dhaka.

Location		Land price (Taka/ sq. m.)	
		1975	2005
High land price area	Gulshan	2,398	106,891
	Dhanmondi	2,398	91,816
Median land price area	Mohammadpur	1,713	1,918
	Shantinagar	37,686	37,686
Low land price area	Mirpur	960	411
	Goran	22,954	18,500

Source: Kamruzzaman and Ogura, 2008

Mangin (1963, 1967) and later on Turner (1967, 1976) argued that if the poor were given land at any location where they had tenure security, they would build their own houses and if circumstances permitted, these houses could turn into assets of these people. In line with Turner and Mangin's advocacy for self-help housing, we found evidences in developing world where 'site and services scheme' had been adopted with financial assistance by the World Bank to house the poor (Choguill, 1993). Typically public agencies were undertaking sites and services scheme to provide housing to the poor in almost all the cases of world cities (Rakodi and Withers, 2000; Aribigbola and Ayeniyo, 2012). Their experience suggested that "housing

processes in such areas are influenced by wider housing market trends and the policy context in addition to their original design and construction” (Rakodi and Withers, 2000).

Even before Mangin and Turner's idea of self-help housing, an idea of a sort of serviced self-help housing scheme was proposed in the 1959 Master Plan of Dacca (Dhaka). The 1959 master plan, the first land use plan, of Dhaka proposed, "as an experiment the housing authority should lay down the roads, provide the public services and construct the concrete base for the houses; after this individual plots would be left to owners to put up their own bamboo dwellings" (Minoprioet *al.*, 1959; p. 25). Unfortunately, this relatively unconventional, but we must say more insightful proposal was never experimented in Dhaka. Rather, housing authorities particularly RAJUK undertook 'site and service schemes' to develop most expensive neighborhoods with high hidden subsidies accrue to upper income group and government officials (Rahman, 2001).

During First Five Year Plan period (1973-78) and following Two Year Plan period (1979-80) Government of Bangladesh built approximately 8,500 dwelling units and developed 1,200 plots to be allocated (Choguill, 1993). These efforts were completely out of reach for the low income people while cost recovery was taken into consideration. Through Second Five Year Plan (1981-85) government shifted from their approach of building high quality housing unit; adopted lower standards for construction and introduced options for better cost recovery. Third Five Year Plan (1986-90) showed a marked departure in their approach by proposing low income housing blocks to address housing situation of Dhaka. In line with these plans, several rehabilitation/resettlement projects were undertaken by the Government of Bangladesh at Bhasantek, Mirpur; Dattapara, Tongi; Chanpara, Demra. Unfortunately, these projects were in no way practically conceived and/or implemented. People were relocated in a place which was far away from their usual place of work. Physically better accommodation were designed but the site lacked employment opportunities. Hasnath (1982) argued that the projects failed in the absence of institutionalization of the scheme, relevant land policies which are impossible without strong political will.

With gradual institutionalization of Turner and Mangin's self-help approach towards housing construction of low income people two concepts eventually came forward-people's affordability and cost recovery. Cost of land preparation and house building should be within the range of target population as low income people could afford to spend a small portion of their income or household budget for accommodation purpose. The severity of this constraint appeared very crucial for the very poor communities in the World namely Phillipines, Iraq or India (Dwyer, 1975). To overcome financial constraints associated with sites and services scheme, many countries like India, Brazil, South Africa have turned to upgrading programme. Upgrading means rearrangement of layout at least in some portion of an already built site, installation of infrastructure and basic service and community facilities instead of total clearance. It is convenient and most importantly affordable for the residents. People can live in their current place presumably near to their employment centre with tenure security and keep their social network intact.

Through National Housing Policy of 1993 (later updated in 1999 and 2004), Government of Bangladesh also expressed their interest in in-situ upgrading scheme. According to the policy, the government would be the 'facilitator' or 'enabler' rather than 'provider' for all sections of society. The policy document says that the government/public agencies are expected to play their role to increase access to land, infrastructure services and credit, ensure availability of building materials at a reasonable price and promote housing finance institutions (World Bank, 2007). As is found in policy document, government is aware of the plight of the people in the weaker section of the society: "The government would take steps to avoid forcible relocations or displacement of slum dwellers as far as possible.....encourage in-situ upgrading, slum renovation and progressive housing developments with conferment of occupancy rights, wherever possible and to undertake relocation with community involvement for clearance of priority sites in public interest" (GoB, 1993; paragraph 5.7.1). Unfortunately government/public sector response and functions were far short of the statement (Mohit, 2012; World Bank, 2007; Rahman, 2001; Islam, 1996). The pattern and trend of formal supply in the housing market was hardly intended to create provisions for low and middle income tenant households who constitute even more than two third of Dhaka city population. The housing authorities still adopt 'Bangladeshi model site and services scheme'. Here, dwelling units are being added to the housing stock, no doubt, but those are predetermined for the upper income group at subsidized rate.

To this end, the main focus of the current study is to find if low income people have at all been allotted land at the study site and examine how the allocation process affected allotment of land parcel for low income people at 'Uttara Model Town' project. The initial distribution of the lowest sized plots at 'Uttara Model Town' project and transfer of those plots are explored in this study. The study also investigates residential development pattern on plots allotted to low income people.

3. Methodology

The study is based on the office records of RAJUK. Project concept papers (PPs), record files from estate section of RAJUK and other documents are the main sources of data. We examined the socio-economic profile of the initial allottees of all three katha plots (4,901 plots in total) - lowest sized plots at Uttara Model Town. Minimum area plots (three katha plots) are selected as study object with the assumption that the distribution of these plots can explain RAJUK's approach towards people of low income while ensuring access to its serviced land.

We could collect age, gender, and primary occupation of the first hand allottees of 4,613 plots from RAJUK's database. Data on yearly income of the first hand allottees and their plot transfer status was extracted from 1,032 (21% of 4,901 three-katha plot) randomly selected office files from record room of RAJUK. Absence of some relevant files/reports in the record room due to requirement of various office works, and occasional non-cooperation of the relevant official made our task of data collection quite challenging.

We also investigated the residential development pattern in terms of building coverage and floor height of the plots allotted to low income people through field visit during November-December, 2010. In addition, a few interviews of unsuccessful applicants and concerned RAJUK officials (section officers) were made.

Collected data are processed through descriptive statistics, percentile frequency distribution and Chi-square test. Some qualitative analysis referring to income group definition, and land price assessment are made to comprehend and interpret the research output easily.

3.1 Demographic characteristics of the first hand allottees

The data show that almost 63% of the allottees' age is between 30 to 45. Approximately 31% are above 45 years old. However, around 6% allottees are of below 30 years of age. Male domination is observed in plot distribution. Around 87% of the plots are distributed among male claimant where the rests are distributed among female heads.

4. 'Uttara Model Town' Project

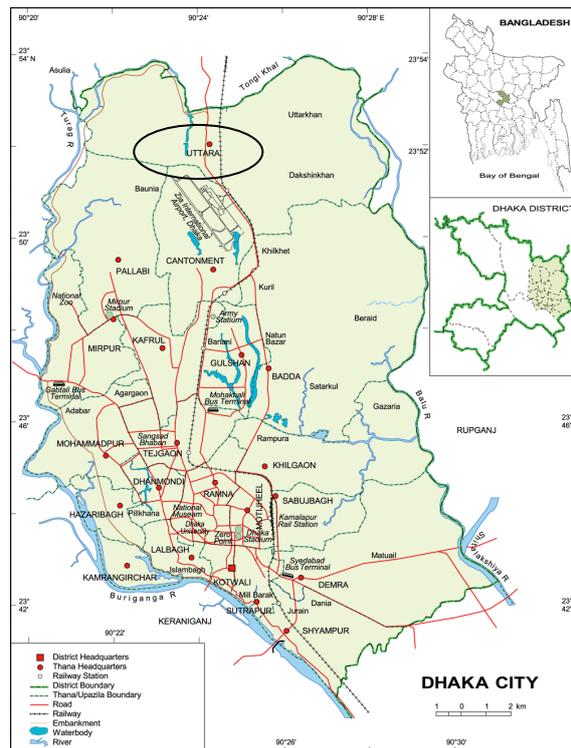
'Uttara Model Town', about 12 km away from the city centre, is located in the northern part of the capital city Dhaka (Figure 1). The initial name of the project was 'North Satellite Town', which was renamed as 'Uttara Residential Model Town' in 1980s. It was planned to set up a residential neighborhood in the periphery of Dhaka City during 1960's under sites and services scheme covering 2,484 acres¹ of land with approximately 20,000 plots and flats of different sizes for 1,24,000 population (DIT, 1966). As already stated, unlike other residential land development projects, 'Uttara Model Town' project emphasised on housing needs of lower and middle income groups (DIT, 1966) from the very beginning of its initiation. It was tentatively planned to allot no less than 6,250 plots (around one third of the total number of plots) for households of lower income group, plus 9,014 plots for the middle income group, 1,492 plot for the upper middle class (DIT, 1966). Its development started in 1965 in phases (Jahan, 2002) and hoped to be completed by 1971-72. Present 'Uttara Model Town' has been developed in two phases on around 1,388 acres of land. The development profile of 'Uttara Model Town' is summarized in Table 2.

Though complete development of Uttara Model Town has not yet come to an end, handover of plots of first and second phase have been completed. In two phases 11,727 plots (around 60% of total 20,000 plots) of different sizes (3, 5, 7.5 and 10 katha) have already been handed over to the allottees.

¹ 1 acre = 4,046.86 sq. m.



Source: www.topnews.in
Figure 1 (a).Dhaka in Bangladesh context.



Source: media-24bd.blogspot.com
Figure 1 (b).Uttara in Dhaka City Corporation.

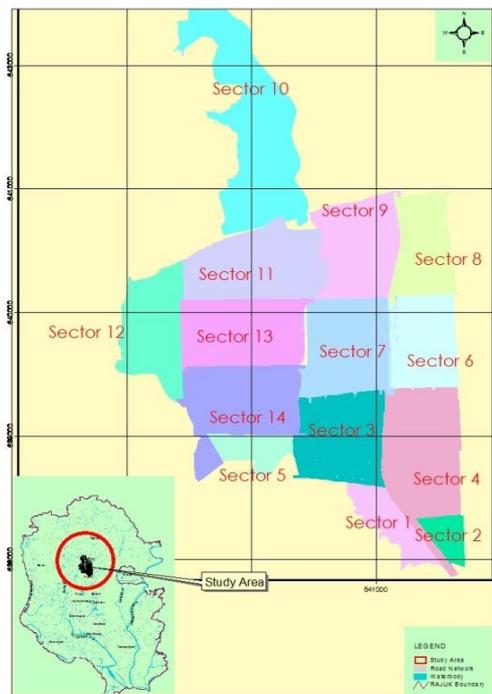


Figure 1 (c).Map of 'Uttara Model Town'.

Table 2. Comparative picture of development of Uttara Model Town in different phases

	Project Proforma 1965	Phase I	Phase II
Sectors developed		9 sectors (1 to 9)	5 sectors (10 to 14)
Total Area	2,484 acres	950 acres	438.07 acres
Total Plot	20,000	4,302	5,315
• Residential plots of-		1,190	3,711
▪ 3 katha		2,381	1,204
▪ 5 katha		731	-
▪ 7.5 katha		-	400
• Commercial plots of 5-20 katha			
Proposed year of project commencement	1966	1966	1986
Proposed year of project completion	1972	1972	1998
Development process initiated	1966-67	1966 (development started in 1972)	1988
Development process completed	-	1990	1998
Plot allotment started		1980's	1990's
Land price*		7,500 Taka ² / Katha ³	80,000 Taka/ Katha

* Time value of money is not considered.

5. Plot Allocation Process at 'Uttara Model Town' Project

To allocate residential plots to individuals under 'Uttara Model Town' project RAJUK invited applications through reputed national dailies from the citizens of Bangladesh-residing home and abroad. An applicant had to submit a properly filled in application form; documents like certificate of age, annual income etc. and bank receipt of certain amount of deposited security money. It is important to note that RAJUK did not commit/mention the time frame required for plot allocation.

According to the Dhaka Improvement Trust (Allotment of Lands) Rules, 1969, RAJUK was supposed to allot each size of "plots to the deserving and genuine applicants by a Committee to be constituted for the purpose by the Trust" (Dhaka Gazette, 1970). According to RAJUK officials, land allocation was based on quota of different occupation (the categories mentioned

² 1 US\$ = 70-80 Taka

³ 1Katha = 66.90 sq. m.

in application form). The share of each quota in land allocation was determined by the authority and approved by the Ministry of Housing and Public Works (MOHPW).

While allocating land to government employees, RAJUK used point based scoring system. The scores were dependent on age, occupation and income of the applicant. The higher the age and income along with social status in terms of occupation, the higher was the score of the applicant; and the higher was the probability of the applicant to get allotment of a particular size of plots. If such scoring system was adopted during plot allocation across every income group, then it is hard to believe that low income people were ever been allotted any land parcel. The RAJUK officials said, the application of the affected people, whose land were acquired under 'Uttara Model Town' project, with valid land acquisition case number (LA case no.) and true certification copy of being affected from the District Administrator of Dhaka were addressed with due attention.

6. Inherent Problems of the Project and Study Findings

6.1 Income classification of allottees

Development of 'Uttara Model Town' was initiated to address the increasing demand for housing with special emphasis on the housing needs of the weaker segment of the city dwellers. Hence we assumed plot distribution at Uttara would follow income categories at least at three tiers-low, middle and high. Consequently we looked for definition of these income categories. Surprisingly we found that neither the project report nor any other relevant document of RAJUK had clear idea about who constitute these income groups, what were their income ranges and expenditure pattern and how much they could afford/should be willing to pay for owning a land. Rather we got the impression that plot distribution was score based where age, occupation and yearly income of the applicant did matter.

However, we have to define income groups for our study purpose. 'Uttara Model Town' being government housing project, intends, at least by project report, to provide land to all income groups, and we define our income groups according to national pay-scale (retrieved from http://www.btcl.gov.bd/home/main/official/National_Pay_Scale.php, on November, 2014). The 19th and 20th grade employees constitute the low income group in our research. Their income varies as national pay-scale changes over time. In fact, before 1977 pay-scale there were 10 grades instead of 20 grades and hence we have taken 9th and 10th grades of pre-1977 pay scale as representative of low income group.

Our findings suggest that only 13% (135 plots) original allottees of 3-katha plots were from low income group. While about 70% and 17% initial plot owners were from high and middle income families respectively. And this distribution is statistically significant at 1% significance level. The data unfolds the fact that the commitment of provisioning at least 32% plots to low income group had never come true rather the rich, as facilitated during plot allotment, had got opportunities to increase their wealth.

6.2 Occupation of allottees

We find 17 types of occupations in the application forms submitted to claim land parcels at 'Uttara Model Town' and these categories do not seem mutually exclusive. For example, government service category includes government service holders along with different professional groups like doctor, engineer etc. who may also be in government services. The categories namely 'affected' and 'freedom fighter' have similar kind of overlapping. In principle, 'affected' and 'freedom fighter' categories involve those people respectively whose land was acquired for the project and who fought for the nation during the Independence War in 1971. These populations may have different occupation. We are unable to distinguish among these occupation categories more objectively.

An ambiguity in the description of occupation category creates scope for applicant to take the advantage of being the holder of any particular occupation. For instance, a freedom fighter who is a doctor also and belongs to higher income group wants to get possession of a plot at Uttara. Now if a freedom fighter gets priority in plot allocation, then it is quite understandable that he/she would apply under the occupation of 'freedom fighter' instead of anything else.

We find that around 51% of total allottees were service holder- 25% being in government services. According to our data affected people could get around 24% of the total three-katha plots. The businessmen and professional group, which include doctors, engineers, architects, planners etc., constituted almost 10% and 8% of total allottees respectively. Notably 6% of the allottees were either nonresident Bangladeshis, or housewives or retired persons.

6.3 Land price and subdivision layout at 'Uttara Model Town'

Land price for Uttara model town was set (mentioned in Table 2) in two phases. But the fact is, in the absence of unrealistic government policies, the set price could never be maintained. Rather it always showed sharp increases. RAJUK made no consequent alteration in the subdivision layout. It continued to allocate plots with earlier subdivision categories: 3, 5, 7.5 and 10 katha plots. As a result owning a land at Uttara is like day dreaming for the low income people of the society. Figure 2 reveals ratio of prices of 3-Katha plot to yearly income of first, mid and lowest grade (20th grade) employees from 1975 to 2006.

In 1975 a lowest grade employee was earning a minimum basic salary of 130 Taka per month (according to national pay-scale 1973). It implies, almost 14 years would require to have possession of a 3-Katha land, the smallest sized plot in the project, worth of 22,500 Taka, if this employee decided to spend the whole of his/her yearly basic income to buy/secure the minimum amount of land at Uttara. Whereas, with the same assumption, this employee applying in 2006 would require 36 years to own the same piece of land. In contrast, high income people could easily afford three katha plots within four years as plot prices were always within their limit.

If we consider land price-income ratio i.e. how many years of income is needed to own a land as an indicator of people's affordability then we find low income people of Bangladesh are handicapped to own the smallest unit of land parcel at Uttara, let alone other sizes of plots. Only the upper income group can easily afford the plots.

In the light of socio-cultural context of our country, government housing/land allocation projects always try to involve senior/elderly citizen being the head of the household. This kind of allocation-engagement gives two folds benefits: (i) the aged becomes affordable at this stage and (ii) the allotted property ensures social security to them. Unfortunately there is no reflection of ensuring social position of actually needy aged of low income families through this particular government project.

The continuing increase in price of land parcels at Uttara is observed (Figure 2) even after our first National Housing Policy, 1993. Until today we find no effective policy instruments and their enforcement to control land price especially in the capital city. It strengthens our understanding that government/public agencies are never committed to play their facilitating role for housing provision rather the urban housing projects are ultimately designed to benefit the rich who control economic resources and/or political power.

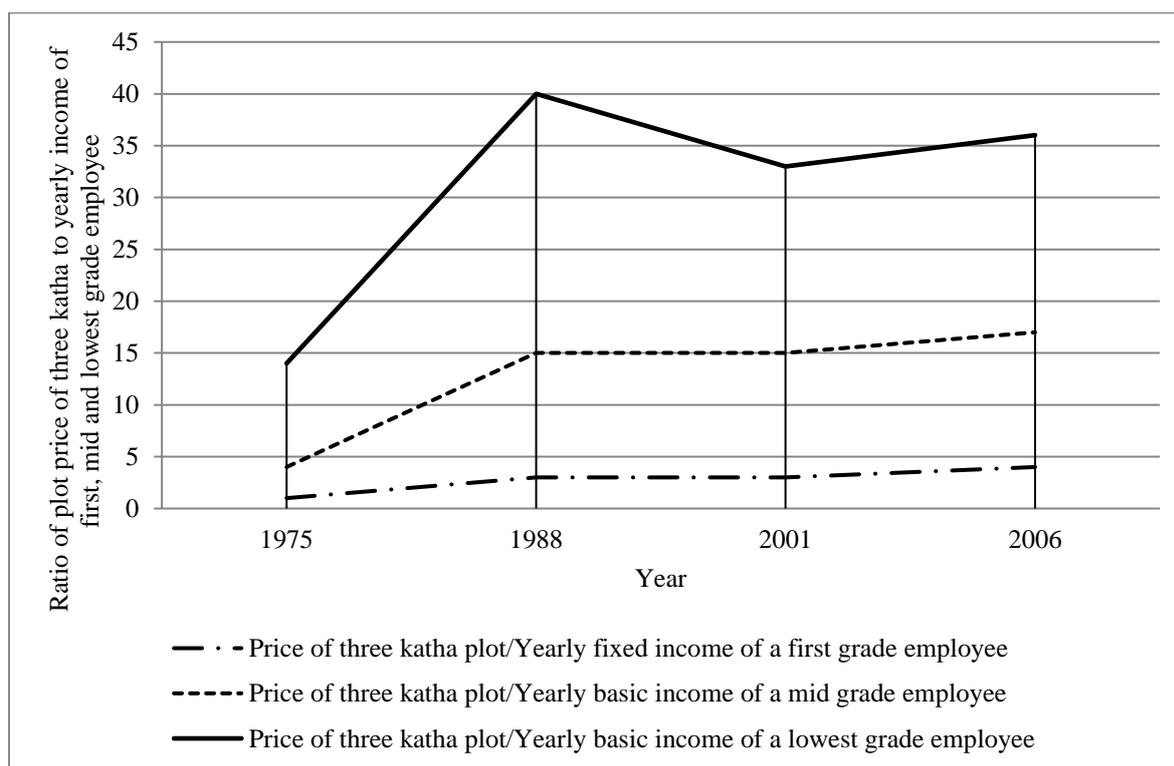


Figure 2. Ratio of prices of 3-Katha plot to yearly income of first, mid and lowest grade (20th grade) employees, 1975-2006.

6.4 Transfer of plots

Through site and service scheme RAJUK mainly develops land and lease out those lands to private individuals, usually for a period of 99 years. In this system, leaseholder enjoys all the privileges of a freeholder except for transfer or sale, when approval is necessary from the concerned government authority (Jahan, 2002). Legally allottees cannot transfer plots prior to complete allotment or without constructing house as per lease document of RAJUK (RAJUK Prospectus, n.d.). Our research finds that about 20% plots were transferred without having any structure on the land parcel violating the lease document. Important to note that this figure does not include plots transferred immediately after allotment declaration in the absence of official record.

Transfer of plots started soon after allotment of plots for the first and second phases in early 1980's and mid 1990's respectively. A considerable rate of plot transfer was observed after 2000. However, plot transfer was significantly (at 1% significance level) influenced by income distribution of allottees. Our findings suggest that around 48% low income allottees sold their plots. Whereas, the share was as much as 33% and 30% for middle and high income allottees. Transfer rate was the highest among the affected people who were the original resident of Uttara. It gives the message that the plots distributed to low income and affected people could not ultimately be retained by them. As a result anyone with interest, affordability and intension to invest on the land market some way or other (through ownership changes) could manage ownership of a plot in the already serviced areas. These sorts of practices not only failed to address housing shortage for target groups, which was extreme for the lower income group, but also appeared as a thrust for land speculation and social inequity. The reasons behind transfer of plots across all income groups are an area of further investigation.

6.5 Residential development of plots allotted to low income group

Our study finds 61% of 135 plots allotted to low income people are vacant. This may indicate the fact that the low income allottees are not capable of building house on those plots. This scenario demands further investigation. It might be the case that the allottees might find it unaffordable for future development; the place might be far away from their place of work so they had to leave the place. They even might face social and/or 'muscle' pressure of the 'powerful' to transfer the right of ownership.

Though it was beyond our scope to identify the causes behind non-construction on the plots, our statement pose some merit when we see the development pattern on the rest 39% (52 in number) plots. The residential development on these plots does not match with the income allottees mentioned in the application form. On an average 250 sq. m. floor area has been found in the developed plots. The distribution of plots according to building coverage and storey is summarized in Table 3. Only 5% plots have 1-2 storey buildings with less than 100 sq. m. coverage. Most of the buildings (25%) have coverage of more than 500 sq. m. In any case these buildings, existing on the plots, could not be house of low income people. Our findings are coherent with that of Satu (2009).

Table 3. Distribution of plots allotted to low income people according to building coverage and storey.

Building Coverage (sq. m.)	Building Storey				Grand Total
	1-2	3-4	5-7	No building	
<100	7				7 (5.00)
100-200		1			1 (1.00)
200-500	3	6	1		10 (7.00)
500-1,000		13	16		29 (21.00)
1,000-1,500			5		5 (4.00)
No building				83	83 (61.00)
Grand Total	10 (7.00)	20 (15.00)	22 (16.00)	83 (61.00)	135 (100.00)

N.B. Figures in the parentheses are percentage distribution with respect to total plots allotted to low income group.

7. Conclusion

Our findings lead us to summarize RAJUK's intervention in housing sector through 'Uttara Model Town' project in the following manner:

- In house provisioning at Uttara, RAJUK did not clearly define the income groups rather it adhered contradictory plot allotment process. Therefore it became easy to bypass allocation decision stated in project concept paper.
- Although the project proforma of 1965 aimed to provide housing to the low income group, no effort was observed to materialize the intention. General tendency of giving priority to government employees in such kind of projects is evident in this project too. Again the share for the lowest grade government employees is insignificant.
- RAJUK generally gives importance to applicant's occupation while allocating plots. We find seventeen categories of occupations of allottees which we find are not mutually exclusive. It creates scope for the applicant to take the advantage of being the holder of any particular occupation.
- The serviced plots of Uttara were never been affordable for the low income people even at subsidized rate. On the contrary its land market was dominated by special interest group and/or higher class of the society. Land price kept increasing. The limited number of low income owners was compelled to transfer their property rights to higher class of people. This conclusion reinforces observations made in Satu (2009).
- RAJUK, the biggest public sector actor that works not only for government employees but also for individuals/households interested to own land in the capital city, has been found playing a role of 'facilitator' for higher income people who are already privileged and may be the owner of multiple land properties.

Under such predicament, we strongly urge for realistic, innovative and committed government efforts while solving housing problem particularly for low income people. We find that conventional housing policies are coming up with unrealistic housing programs and ultimately facilitating already benefitted instead of the weaker segment of the society. We have learnt from newspaper report that RAJUK is going to shift from plot allocation to flat/apartment allocation in response to tremendous housing demand in Dhaka. We think if the inherent allocation problem persists, the approach will result in no change for city dwellers-rich will get more apartment for speculative purpose and poor will struggle to have minimum quality shelter.

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