

Role of the NGOs in Urban Housing for the Poor in Dhaka, Bangladesh

Mahbubur Rahman

*North South University, Bangladesh**

A large number of NGOs are involved in the socio-economic and environmental development programs in Bangladesh, supplementing the government's responsibility in many development and welfare areas. Housing improvements complement their objective, and most of their target groups- the poor in the urban areas, need it. Despite the NGOs' capability to get involved in urban housing, they haven't been doing so for many reasons. It is impossible for the government of Bangladesh hard pressed with other needs to solve the enormous housing problem on its own.



Therefore, the idea of public-private partnership, including involving the NGOs, has been strongly mooted in recent policy papers. This commentary is based on a study on the Bangladeshi NGOs, funded by The World Bank's Economic Development Institute under the Robert McNamara Fellowship. It discusses the possible areas of NGO involvement in housing for the urban poor in Bangladesh, and the forms, obstacles and limitations of such involvement.

Urban areas of Bangladesh are characterized by high incidence of poverty. Most of the 15 million urban poor, about a third of them in Dhaka, lack proper housing. Mainly the private and informal entrepreneurs supply scarce and costly housing resources to them. The government, unable to meet the huge housing demand on its own, is slowly espousing participatory approach involving the private sector, including the non-government organizations (NGOs), to deliver shelter-related services and credit to the poor, ensuring their accessibility to the benefits and sustainability of programs.

The effects of government inefficiency and corruption, and self-destructive political situation facilitated the NGOs to thrive in Bangladesh as alternative service providers (Chowdhury, 1989). Absolute poverty, frequent natural disasters, on-ground international NGOs, international support, and innate tendency of the Bangladeshis to form organizations helped the process. Aided by their ability to acquire funds, the NGOs became new entities in sharing and initiating the development efforts aimed at improving the lives of the millions.¹ They have overcome many of the problems normally associated with the developing societies through their need and context responsive programs and action plans, innovative approaches, field-level interaction with the beneficiary groups and participatory techniques.

Despite a long NGO-history in Bangladesh, there is generally a lack of recognition of their important role in development. Many socio-economic programs of the NGOs are threatened by the poor housing situation of the beneficiaries. These organizations are willing and capable of undertaking urban housing programs, albeit the absence of institutional protection, attitude of policy-makers, non-existent support-resources by the government agencies, disinterest of the financiers, etc.

*Professor, Department of Architecture, North South University, Dhaka, Email: mmrahman@northsouth.edu.

There was an unequivocal commitment in the Habitat II to the reinstatement of local actors in planning and managing settlements. This emphasized on the collaboration among the Governments, International Finance Agencies (IFAs) and NGOs.

This commentary is based on the findings of a Robert McNamara Study aimed at determining the potential role of the NGOs in urban housing for the poor in Bangladesh to find means of overcoming the housing problems. It was expected to provide a direction to the NGOs willing to be involved in housing, and a framework for IFA-government-NGO co-operation in the areas of housing, infrastructure and utility services. The study was also expected to become instrumental in bringing a more congenial atmosphere whereby the NGOs would be enticed to contribute in alleviating the crisis.

Housing Programs by the NGOs: NGOs in Bangladesh are involved in the following urban housing activities.

Direct Housing: No NGO provides housing directly in the urban areas as it is not the first priority for the target group or the NGOs, and there is a lack of land ownership among the poor, living predominantly in the *bastees* (slums and squatter settlements). While the landowners can be assisted to build, the squatters cannot be helped so unless they acquire land title.

Service Provision: The NGOs have taken limited projects improving sanitary and drainage systems, providing potable water, regularising garbage clearance, and paving roads. The beneficiaries participated in stages of the projects- need advocacy and identification, decision-making, negotiation if necessary, construction, toll collection, monitoring and maintenance. The NGOs are operating several successful and innovative urban water supply and sanitation projects (Rahman, 2004). They mobilized the households, negotiated for them with the Authorities who do not cover *bastees* and gave guarantee that the facilities would be maintained, cost would be met and bills would be paid regularly. Some NGOs and CBOs have promoted door-to-door garbage collection through motivation, and have taken charge of the general cleanliness and neighbourhood street sweeping. A few self-sustaining waste recycling plants have been set up.

Credit: Credit has been provided in few cases after the NGOs income generating activities (IGAs) were hampered by natural disaster and eviction creating the beneficiaries' homelessness. Some NGOs motivated the landowners, negotiated bank loans and initiated slum-upgrading projects involving physical construction. A few financial institutes were willing to extend credit facilities to the poor. However, they require a clear title to sanction loan. It is rare among poor households to own land and avail this opportunity; no loan is available for purchasing land. Some NGOs are seeking funds to build houses for its project beneficiaries, and recover it through an affordable schedule. Some are generating fund through members' savings and IGAs. Few large NGOs are planning to introduce urban housing credit subject to finding viable methods to overcome the landownership problem.

Special Housing: Several NGOs are catering for the housing need of special groups like garments workers, destitute and delinquent women and youth, street children, orphans, mentally and physically retarded children, working mother etc. These dorm-type rental accommodations are part of empowerment or rehabilitation programs comprising literacy and skill training, legal, social and entrepreneur support, health, mother and childcare facilities, etc. Some NGOs are endeavouring to acquire funds to construct own buildings, which would generate extra income from partly commercial use to cover the maintenance and operation

cost besides the loan repayment. One common feature of such NGOs is that they, formed and run by women, turned out to be commercially successful.

Slum Development: The Government initiated Slum Improvement Program (SIP) undertaken by a few NGOs with IFA-assistance. These focus on income generation, health and family planning, education, infrastructure and services like roads, drainage, water supply, sanitation etc., aimed at environmental upgrading and enhancement of affordability to improve the housing situation indirectly. Along with the NGOs and CBOs, several clubs, youth organizations and social welfare societies are also engaged in SIPs. Many organizations have taken programs based upon improving few of the components in a small scale. Sometimes, humanitarian organizations generate own fund or seek grants from local philanthropies, and do not wait for large funds to undertake SIPs.

Management Support: Operation, maintenance, monitoring of housing and utility services, and credit management of a large number of beneficiaries is a huge task. Among these are operation and maintenance of water supply, sanitation, drainage and garbage collection services, collection of fees, bills and maintenance expenditure, collection of technicians and management staffs' salary, collection and deposition of loan repayment, dealing with banks and filling up of documents, etc. Several NGOs and CBOs have undertaken such responsibilities for the implementing housing agencies.

Advocacy: Some NGOs and CBOs render legal aids to the poor facing eviction. They fight evictions without rehabilitation, as in the National Housing Policy, in the appropriate court of law. There are organizations, coalitions, and non-profit research bodies, which undertake advocacy programs like seminars, workshops, gatherings, street processions, celebration of important days, group meetings, training and symposium, exhibition of building materials and demonstration houses. These target both the urban poor and policymakers, and cover housing and environmental rights, role of savings and micro-credit, human rights and gender issue, etc.

Reasons for Lack of NGO Involvement

Many NGOs have the mandate to get actively involved in the urban housing sector. A few of them were actually involved in the provisions of physical infrastructure and services in the urban areas; involvement in housing is fewer and limited to enabling actions- enhancement of affordability through savings and micro-credit. The reasons could be attributed as below.

Priority: The NGOs are primarily into poverty alleviation with the assistance of micro-credit. Other interest areas are education, health, environment and women, complying with their main objectives. Housing is considered a consumptive item by the NGOs and many others, and of less importance than IGA. However, the increasingly recognised multiplier effect of housing strengthens the contention that it is a productive good. Enlightened NGOs want to assist the urban poor with housing needs, which would strengthen the poverty alleviation efforts. The large NGOs involved in rural housing recognized the positive effects, and want to be involved in the urban areas.

Land: Scarcity and high cost of land is a major impediment to the growth of proper housing in urban Bangladesh. Most housing and infrastructure programs faced problems for the want of serviced land in right amount and at appropriate locations. The majority of the urban poor are rural migrants with low affordability. An unfairly structured city and a distorted economy have restricted their access to land.² They resort to living under inhuman situations in the bastees.³ Neither they can participate in any public housing scheme, nor the utility agencies want to serve them without the security of the provisions and investment.

Increasing high and unregulated land price takes a lion part of the housing cost, particularly of the low-income group. No effective solution to the housing problem can be reached without addressing this issue. The solution lies not in the speculative market, but on the institutional and legislative arrangements to curb the imperfections in one hand, and enable legitimate urban footholds to the poor households on the other hand. Absence of proper agencies and legislation and lack of formal sector initiatives made it difficult to achieve this. The NGOs interested to innovate urban housing programs feel dependent on government actions or assistance to provide them with land.

Conceptualisation: The NGOs take housing as the provision of a shelter. Such a view against housing as the process of acquiring the shelter and its components like land, finance, labour, materials, transportation, neighbourhood amenity, infrastructure and utilities, management, legal and institutional measures, etc. has barred many NGOs' involvement. A few of them have taken projects dealing with environmental and infrastructure needs as wider parts of housing. They have often provided loans to the beneficiaries of other programs to upgrade housing situation, treating it as a secondary need after the main programs were threatened by the housing situation. However, ample evidences that the provision of housing resources and the components of good living- hygiene, health and family welfare, functional literacy, etc. can improve housing.

Enabling Role: The usual role of the formal sector in housing has gradually changed from that of a provider, to the view that the government should play the role of an enabler to facilitate a positive environment by providing finance and institutional supports so that private efforts can prosper. This is truer for Bangladesh as the government alone cannot meet the enormous requirement.⁴ The IFAs and local housing experts influence the government to gradually shift its role as the 1990s policy papers emphasized through private-public cooperation.⁵ Nevertheless it has yet to adopt appropriate strategies in that direction. The NGOs failed to complement government efforts in urban housing. These responded to the government's failure, and endeavoured for capacity building and sustainability through context-responsive programs. Thus, the NGOs could enable the poor acquiring proper housing through various innovative means.

Institutional Support: No private sector initiative can succeed without government support. Lack of proper institutions and legislation is restricting a healthy growth in the urban housing sector, and discouraging the NGOs involvement. Support is required to make available developed and serviced land, low-interest long-term finance, and basic utilities. Appropriate legislation, land and title records, laws regarding land acquisition, cooperatives and apartments, etc. will encourage the NGOs' participation in the housing sector. The government's occasional assertion in policy papers on the participation of organizations and individuals were not translated into programs or regulations.⁶ Therefore, implementation of programs aimed at encouraging private sector participation or including the poor or squatters was not easy. Sometimes existing legislation contradicted the declared policy, and both failed to give adequate protection.

Donors' Priority: The NGOs mostly select programs based on the donors' preference and the global trend. The new and small NGOs prefer to undertake projects where it is easy to get fund and continuous support. They also prefer to follow strategies and programs of large NGOs. Despite their flexibility and innovative capability, the NGOs seldom undertake projects in virgin areas, unless prospective donors advise. Many NGOs limit activities within the donors' priority-funding areas. Furthermore, many IFAs restrict the recipients' activities to prioritised rural areas.

Finance: The NGOs seek credits from the IFAs to on-lend to the beneficiaries after adding overhead allowances. They seldom explore the limited local sources. The housing finance concept is based on domestic saving and raising affordability where the NGOs have shown particular expertise and inventions. Accumulated savings could be used to match external resources. Yet these were not linked to any housing program. There are evidences that poor households would make extra effort if saving schemes were linked to home ownership (Rahman, 2004b).

Institutional finance for housing is inadequate in Bangladesh. No finance institution extends loan facilities to low-income individuals, groups or organizations. A home lending program was announced by the central bank in 1998 that allowed interested NGOs as intermediaries to channel funds to the poor. However, the program didn't start.

Mobile Urban Poor: Squatters with no tie to the land are unstable in population term and mobile in housing term. A high number of urban squatters live under constant eviction fear. Therefore, they and the NGOs face dilemma to invest in the physical components of housing. The majority of the squatters are rural migrants whose first priority is work. The seasonal migrants return to the village during harvesting; many economic migrants leave their family there, and hence require only temporary urban accommodation. These pose difficulties in long-term programs, particularly in providing credit and physical structures.

Lawlessness: Many NGOs see lawlessness and the deplorable socio-economic condition of the urban poor as a threat to their operations. Bastees have been viewed as havens of anti-social elements,⁷ further aggravated by a hostile attitude of the public bodies and exploitation by vested quarters including the political parties. In some settlements, the inmates have been organized by the NGOs and rights advocates to enable self-protection from oppression and evictions, and to get regularly engaged in leisure and socio-cultural activities in their pastime.

Professionals: Experts and professionals should be involved in devising good housing schemes, surmounting many apparent constraints and formulating and implementing urban development, infrastructure and housing programs. Very few NGOs involve professionals in their programs, none in housing. Two reasons for this are a lack of appreciation of professionals' role, and the dearth in qualified housing professionals. The few available experts are also not consulted.

Most of the NGOs opined that there was no good housing model (to adopt). However, the handful of successful NGO urban housing programs have been initiated, designed and implemented by professionals, some replicated from good practices in similar context in other countries, vindicating their role. Inability by many NGOs to prepare a technical proposal and file all queries of a prospective financier, one reason for their failure to acquire funds, could be overcome by involving the professionals (Navaratnam, 1985).

Frustration: Housing is a life-long involvement for a family, encompassing great time, energy and money. Urban housing requirement in Bangladesh in terms of number and fund is huge, often larger compared to that in any other programs. The high cost and scarcity of housing resources, particularly land, frustrate the NGOs. Also few examples of good housing programs exist to encourage them to take lesson and replicate.

NGOs Strength in Housing Programs

The NGOs have shown comparative strengths in i) providing access to the marginalised groups and areas, ii) facilitating participatory projects, iii) making up for lacked services and skill, iv) addressing issues related to sustainability, cost recovery, effectiveness, efficiency

and accountability, v) empowering the communities and building up capacity by undertaking training, advocacy and motivation works, and vi) working as intermediaries, exchanging information and providing advice, as in the following manners.

Participation and Consultation: The NGOs can organize the user groups to take part in planning, executing and managing housing provisions, and coordinate community activities. Their approach based on participation and mobilization ensures proper distribution of benefits, and utilization and conservation of scarce resources. Beneficiaries' involvement instils a sense of belongings and owning the facilities, increases equity and incentives for further participation; and achieves effectiveness and sustainability of community level services.

The NGOs and CBOs can be consulted or hired to render consultancy. They can tip on identifying good local contractors, working through local environment, coordinating with local government and CBOs, targeting specific groups, and can undertake pilot projects in difficult situations. They can opine on what has or hasn't worked in the past and prospect of success. The NGOs can also provide authentic opinion on financial system and operations.

Empowerment and Capacity Building: The NGO-programs aim to exploit the poor's potential to enable them to identifying own problems and make decision, increase the housing demand, take initiatives to satisfy unmet needs, grow self-reliance and break away from dependencies that suppress them. Through actions based on uniform interest, the poor can become a self-reliant force capable of protecting its interests. They can establish and maintain alliances with all stakeholders and help to strengthen the grassroots organizations of disadvantaged groups.

Advocacy and Motivation: The NGOs can undertake advocacy, skill development, social awareness and motivation programs for the urban poor through training, discussion and demonstration workshops to make them aware of rights and options. Their prospective success owes to the approach, innovation and rapport with the community. They can initiate a process of self-education, learning and consequent empowerment, and groom leadership. The NGOs and CBOs can motivate and train beneficiaries to participate in utility service O&M by building awareness on hygiene and environment, prepare and run education courses, directed training and motivational programs for the CBOs and local leaders.

Information and Knowledge: The NGOs often possess primary data and vital information. They are ready sources of valuable information on the target groups' needs, priorities and capabilities, existing social conditions, levels of community organization and their absorptive capacity. They adopt innovative methods to elicit information from special groups and disseminate news and information. A network would improve the result of the current efforts, by understanding, cooperating, coordinating and sharing views and findings between various stakeholders, building upon and promoting exchange between efforts and avoiding duplication.

Intermediation: The NGOs can mediate between government, IFAs and communities to initiate interaction among them, exchange information and ideas, make collective stands and help to deliver services. They can help to implement policies and projects that depend highly upon active community participation, and mediate human and financial resources from the IFAs and private sectors. The NGOs can project the community needs and priorities in relevant places, request funding for the community, and ensure that the affected parties' interest is looked into.

Cost Recovery: The financial, time and opportunity costs can be cut down by involving the NGOs having good rapport with the poor. The communities can decide affordable credit terms through the intervening organizations. Community ownership, management and maintenance, regular repayment, close monitoring and wide participation can lower and recover the costs. Because of sharing services, the individual cost is reduced allowing extended coverage and gradual upgrading.

Efficiency and Accountability: The NGO-developed programs, usually relevant, appropriate, and better-match between human capabilities and physical resources, can ensure greater efficiency and accountability. They have skills in identifying demand through community need studies and targeting exercises, and can assist in developing selection or evaluation criteria. Participation increases operational transparency of all involved, ensure democracy, and thus help to remove any existing inhibition against the NGOs and their programs.

Indirect Benefits: The NGOs involved in poverty alleviation and environmental upgrading can take a total approach to settlement development for the poor. More money will be available as housing affordability is raised through their actions. They create rural attraction to deter migration. Employment generated by them in new settlements, and through service devolution, will motivate people to stay back. NGO-led economic and literacy campaign is empowering the urban poor. Long-term economic and environmental impacts of proper services will include factors e.g. reduction of illness and healthcare costs, increase in labour-productivity-income, enhancement of environmental quality and property values, increase of business volumes, reduction of disturbances etc.

Access: Programs to disseminate knowledge and skill, or to improve behaviour and attitudes regarding waste handling, water and toilet use etc. must be based on sound understanding of the target group's social and cultural characteristics. Fast growing poor communities comprise diverse social and ethnic groups, which strongly influence the capacities of communities to organize local services. The NGOs can reach low-income communities more easily and effectively. With grassroots experience, they can facilitate access to and information on marginalized communities and remote localities.

Probable Involvement: Below is a list of housing areas where the Bangladeshi NGOs and CBOs can contribute.

Land: The NGOs can mediate long-term land use for the poor. They can take part in various stages of sites and services schemes, and be involved in economic land development, incremental services, and mobilization and organization of self-help. The NGOs can develop more rewarding uses and cross-subsidize provisions for the poor by adopting techniques like Plot Reconstitution or Guided Land Development. They can help to verify land records, supervise procurement, and validate transactions. Their field-workers can share land administration, management, and documentation work, and retard migration by preventing the rural poor losing land.

The main obstacle to increasing the land ownership among the poor is the escalating cost and scarcity. These could be dealt as political problems, not technical, as more land could be made available to the poor at controlled price through proper management and legislation. Hence the government should intervene in land market to make it accessible to all. Instead of waiting for such actions, the NGOs can take initiatives to use the government incentives to develop land for the poor through previously mentioned methods and cross-subsidise the price.

Services: Service agencies are incapable of providing universal coverage and recover the cost. They do not serve those without ownership. The NGOs can mediate the poor's access to the utility services through a change in the current institutional arrangement by separating the rights to services from land. They may introduce and run cost-effective localized services too, promote participation, train and provide technical aids to community members in installing, operating and maintaining various services, and monitor the enforcement of regulation and standard.

The NGOs can help where the service needs to be adapted to various contexts as they are aware of the local conditions, people and activities, and often have rapport with the target communities. The CBOs can partner effective service delivery and cost efficiency methods, and arouse mutual-help to improve community-based services. The NGOs may provide organizational support and welfare services to waste-pickers. They can educate, encourage and monitor households on proper service use, encompass processing and marketing of recyclable materials, and run small community based plants with simple technology.

Finance: Lack of finance, an important housing resource, is a major impediment to urban housing in Bangladesh. The concept of housing finance is based on extension of affordability through saving and long-term credit. Though potential to save for housing exists, absence of attractive and reliable instruments and intermediaries means it is not channelled towards home-ownership. The saving potential of the poor increases with homeownership prospect (Rahman, 2004b). Hence the NGOs on-lending funds from the IFAs to the poor and recovering them in frequent instalments could utilize the experience in housing.

They can mobilize untapped resources and utilize the credit-worthiness of the poor by adopting participatory approach, grassroots connection, motivation programs and group formation. Their diverse and attractive domestic saving programs can be used to generate finance in order to buy, develop and service land, construct and improve housing, provide seed capital or matching grant, and secure further funds. They could easily introduce new schemes as the poor have accepted them as intermediaries.

Many NGOs, preparing good project proposals, have the capability and experience of attracting international credit. Many of them have good rapport with the IFAs feeling confident in lending to their choice organizations. The NGOs can be the buffer institutions entrusted with the responsibility of administering revolving funds, adjusting programs to match the target population, and disbursing fund properly as they are capable of reaching the poor.

Structure and Materials: Self- and mutual help can better adopt affordable and socio-culturally-suited indigenous building techniques. The NGOs can organize the poor possessing some building knowledge to exploit their ability and willingness to build for themselves incrementally. These would have reduced housing costs. They can impart the training to the poor to disseminate simple building techniques to improve their capacity. The NGOs can arrange workshops to produce, promote and use alternative materials and demonstrate easy production and construction methods, supply cheap durable materials by forming community materials bank and credit groups, and undertake research to innovate commercially potential appropriate materials.

Follow-Up: Projects often fail due to the implementing agencies neglecting after-design responsibilities. The NGOs and CBOs can form and train local committees to undertake administrative and managerial task including day-to-day affairs like revenue collection, repayment and bookkeeping. This would generate income, increase community belongings,

reduce cost, increase cost recovery, and ensure accountability and sustainability of service provisions. They can supervise utility, infrastructure and shelter construction, operate, maintain and service small-scale community-based infrastructure and utilities, and administer rental schemes.

Housing Rights: The NGO-programs improve poverty situation, strengthen informal sector activities, and provide infrastructure and services making the poor socially aware and less vulnerable and prepared to demand their right to decent living. Without attitudinal change, rights violation of the poor makes housing solutions futile. Lacking education and empowerment, the poor cannot avail much legal support regarding this. The NGOs and CBOs can educate the stakeholders about the contribution of the urban poor and rights and urge their co-existence by honouring the rights. They can conduct advocacy programs to build the target groups capacity, and provide assistance regarding defence by organizing them, mobilizing protests, and giving legal aids.

Organization: The NGOs and CBOs can mobilize people and resources, motivate them and organize activities related to provisions of land, services, infrastructure, amenities etc. through self-help. They can elicit information to determine standard and phases of services and infrastructure, location of amenities, siting of plots etc. reflecting preferences and affordability of the community. They form saving groups so that the beneficiaries become self-reliant by mobilizing and utilizing their own resources, and peer pressure can be exerted to recover debts.

Unconventional Methods: The formal sector doesn't tap unconventional resources that could make affordable solutions by lowering the cost of procuring housing services and materials for the poor. It usually refuses to look beyond set criteria and standard because of many bureaucratic regulations and attitude, and lack of incentives. The NGOs are ready to recognize and support ingenious replicable cost-effective innovations.

Their credit programs consider human factors and bypass preconditions. These showed innovations in mediation, facility management, repayment etc. The NGOs are amenable to identify and accept people's solution, encourage innovation, and support initiative. They can fund small-scale innovations and enterprises or gain formal sector supports for them. Due to operational flexibility, the NGOs can support replicable and innovative projects, which will enhance access to shelter, infrastructure and services. It is easy for them to abandon conventional standard and planning methods, and opt for incremental standard upgrading.

Knowledge: Without technical support to the developers and individuals, housing became expensive, unhealthy, unplanned and short-lived. The NGOs with technical knowledge and experience could advise them on constructions. Some NGOs can provide technical assistance in institutional development and operation and management training to municipal staff, community workers and managers, and guide others to prepare programs. They can be contracted to appraise and monitor projects cost-effectively, and to provide training, technical assistance, and institutional and management expertise on community participation and social mobilization to the IFA staff. The knowledge of the competent NGOs can be borrowed in designing and implementing utility services. Their skill and social rapport can be utilized in running projects. The NGO-housing models can be improved further with technical and financial inputs, exchange of knowledge and experience.

A combination of technical and social skills means that the NGOs can design, supervise, implement and evaluate pilot projects, to get lessons towards preparing a comprehensive and improved final project. Demonstrative projects can change the attitude of the adverse quarters

toward the urban poor housing. These arouse consensus among neighbours that cost-effective improvements with available resources are possible. Information regarding such projects along with practical guidance, manuals and tools will enable the government to establish active partnership with the CBOs to implement more extensive, low-cost housing programs.

Recommendations

The premise of this commentary is that the Bangladeshi NGOs and CBOs should be more involved in housing the urban poor while the government should play an enabler role where it provides the framework and supports, and facilitate the NGOs' participation in project preparation and implementation. At the same time, the IFAs should facilitate fund, information, knowledge and expertise. For these to happen, the government should take the following agenda.

Accept NGOs:

- Provide supports to the programs housing the poor through proper legislation, provision of credit, quick installation of services, free advice, knowledge dissemination, observing housing rights etc.
- Accept NGOs as intermediaries and a stakeholder organizing and representing the poor to facilitate cooperation among local governments, public agencies and the poor.
- Take consultation to utilize NGOs knowledge and grassroots realities in forming strategies.
- Allow them to participate on specific terms; remove all bottlenecks to facilitate access and information, ensure participation and mobilization, capacity building, training and motivation of the target groups.
- Involve NGOs from outset to select the target population; take those working in one bastees as the partners or implementers in that bastees.
- Remove hostility to the NGOs through advocacy, information exchange and interactions.

Take Comprehensive View:

- Consider housing for the poor widely with provisions for health and education, transport, recreation etc.
- Integrate IGAs with housing providing space, training, credit, marketing etc.
- Formulate a Settlement Policy and proper legislation addressing issues like migration, employment, social welfare and environment.
- Set up an apex body to direct and coordinate housing activities for the urban poor, upgrading bastees, resettling basteebashis, etc.

Provide and Coordinate Fund:

- Establish a financial intermediary encouraging and handling community savings and investment with banking facilities, small credit for buying land, constructing or improving houses, and large funds through the NGOs for infrastructure and service development.
- Coordinate NGOs fund flow to housing and monitor programs to identify need, set priorities, avoid duplication, record performance, and provide feedback to all stakeholders.

- Make financial institutions forego the preconditions in adopting pro-poor strategies like pre-facto saving, peer group, etc.
- Provide revolving fund directly to the NGOs and CBOs.
- Seek international credit for developing housing for the urban poor, and on-lend through the NGOs.

Change Institutional Arrangements:

- Build up institutional capacity and human resources to deal with grassroots interactions, mass mobilization, beneficiaries' participation etc.
- Recognize the poor's housing rights adequately; avoid eviction without rehabilitation as far as possible; pursue in-situ upgrading through interim use rights by involving the NGOs and CBOs.
- Split land rights into ownership, use and development rights; use right is temporary in exchange for a rent while the development right is permanent through buying/paying royalty.
- Recoup development expenditure through betterment levy to reuse as revolving fund and cross-subsidizing facilities for the poor.
- Overlook the land ownership to extend facilities to the poor, through the NGOs' involvement to recoup capital cost, ensure proper O&M, meet recurring expenditure and provide the target group access.
- Shorten and smoothen the time and process spent by the NGOs for getting government registration; ignore registration renewal provided all project details are subsequently submitted; suffice approval of the relevant ministry's instead of that from all departments.

Facilitate Resources:

- Allocate land for socially beneficial and economically productive housing by the NGOs, make available infrastructure and service facilities on priority basis, incentives like tax exemption or holiday, low interest credit, community amenities etc.
- Involve the NGOs in sites-and-services schemes to identify and mobilize beneficiaries for physical work through self- and mutual help, identify sites, introduce IGA, encourage domestic saving, monitor and evaluate project, recover cost etc.
- Adopt various techniques of social housing and involve the NGOs and CBOs either as partners or executors in design and implementing.
- Examine, improve and institutionalise unconventional cost-effective solutions if found potential.
- Encourage the NGOs and CBOs to participate in the devolution of utility services and concentrate on availing sites, equipment, extension of infrastructure and services, credit and training, formulating and implementing policies, enforcing standard, monitoring environment and service quality etc.

In addition, the NGOs should consider the following:

- Prioritise housing, view the problem in overall context; increase fund and efforts focussing on provisions of resources. Encompass income, health and literacy, environment, undertaking slum development programs.
- Implement unsubsidised and sustainable projects like sites-and-services in peripheral locations, in situ upgrading with utility services, domestic saving, home lending, self-help building etc. Mobilize all types of human, technical, physical and economic

resources, use capabilities and willingness of the poor, and adopt techniques and materials, which they can be involved with easily.

- Increase intermediary role to deliver land, finance etc., and intervene to facilitate affordable and sustainable services. Take the O&M and monitoring responsibilities of utility services and provisions of other amenities and housing resources in the bastees.
- Motivate and mobilize poor communities to undertake projects on water supply, sanitation, garbage collection, waste management, drainage, pavements etc. Impart training on cheap construction methods, materials production, environmental hygiene, cutting drains, handling garbage etc.
- Harness own resources including the willingness, sincerity and the latent capabilities to improve themselves. Encourage and improve own solutions through research, and technical and financial assistance.
- Develop a finance network based on the creditworthiness of the poor, and relationship with them, to mop domestic saving with motivation and attractive instruments. Use international fund for social housing as seed capital matching savings.
- Strengthen the advocacy programs on poor's rights, contribution to the economy, affordability, willingness, strength, energy, etc. Motivate and mobilize the threatened groups for relocation, income generation and poverty alleviation with government support, and negotiate suitable solution. Remove eviction threats by increasing income, educating and making aware of rights, and building up organisational and defence capacity.
- Build capacity and organizational strengths; empower the poor with decision-making and implementing capabilities. Build capacities of the smaller organisations; give them technical advice; provide tips on successful project designs and target group characteristics to the IFAs.
- Consult housing experts in project identification, preparation, implementation etc.

Conclusion

The NGOs in Bangladesh in the socio-economic and physical sectors are making a significant contribution through their programs and activities. Those with mandates for urban housing are yet reticent to indulge in such programs because of low priority that they, prospective donors and target beneficiaries put on housing, lack of land tenure among the target groups, its high cost making impotent all efforts towards providing affordable housing, instability of the poor communities, lack of innovative ideas and involvement of professionals.

Land tenure is an unresolved issue for housing the poor. Poor housing conditions aggravated by lack of adequate services adversely contribute to poor health, productivity and hence income among basteebashis. Eviction is a constant threat for many of the urban poor, and a constraint on the improvement of their living conditions. Nevertheless, the NGOs, with their technical skills and community experience, can make important contributions to urban shelter and infrastructure provision in poor communities.

Notes

¹ About 17,000 NGOs in 50,000 villages covering about 4 million families across Bangladesh are contributing to its social, economic and physical sectors through a wide range of programs like social mobilization and motivation, literacy, skill development, health, savings and

income generation targeted to the poor (Rahman, 1999).

² The poor occupy 20% of Dhaka's residential land; 97% of them do not own the plot on which they live (Islam *et al*, 1997).

³ About 40% of Dhaka's population live in the bastees. In 1990 there were 1 million basteebashis in 2156 clusters within the metropolitan area (BSNC, 1990). The number increased to 1.5 million in more than 2800 clusters by 1996 (BCL *et.al*, 1996). About 55% basteebashis get tap water through informal sources; some depend on public supply points outside the bastees. About 40% of the poor use tubewells, one for 100-200 families. They use unclean water from various sources. Around 55% of them cannot use sanitary toilet. Fewer than 20% of the bastees are served with a proper sanitation system; another 60% have temporary shared latrines. The rest have no latrines. Most inner city private bastees have electricity, but all houses are not served. Few of the bastees have electricity; 41% of the houses have access to electricity and another 26% are connected illegally. About 12% of the poor have access to gas; generally people share cookers.

⁴ According to the proposed National Housing Policy 2004, the current nationwide housing requirement stands at 2 million, increasing at a rate of 372,000 every year. The urban housing need was 658,000 units/year between 1993-2000 including requirements for new dwellings, replacements and backlog; 60% of it for the poor (ADB, 1993). Dhaka, a city of 1.1 million people increasing at 5% rate, had an annual requirement of 218,000 dwelling units up to the end of the century which included 80,000 new dwellings, 102,000 replacement units, and 35,000 backlog units (BCL *et.al.*, 1996). This may now stand at above 250,000. Nearly two thirds of these were required for the poor. Of more concern was the 82,000 units of urban poor housing needing replacement each year and a backlog of 18,000 units/year. These figures are not surprising considering the existing conditions in the bastees combined with estimates of very low average income of US\$ 53/household/month among the urban poor (0-50 percentile).

⁵ Examples are 1993 National Housing Policy, 1993 Urban & Shelter Sector Review, 1993 Housing Sector Institutions Strengthening Project, 1993 Land Control and Procedure Study, 1995 Urban Sector Strategy Study, 1995-2010 Participatory Perspective Plan, 1995-2000 Metropolitan Development Plans, 1996 Urban Poverty Study, etc.

⁶ For example, the First Five Year Plan (1973-78), emphasizing the importance of cooperatives, had strategies to provide incentives, which were never put into place. No cooperative could avail government benefits.

⁷ The Home Minister was reported to have said, 'Strict measures would be taken for removing the slums which have become criminals' den. We can no longer treat them from humanitarian point of view. They themselves have to solve their (accommodation) problems.' (Daily Star, 07.05.99, p1; Aziz, 1999).

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