# Sustainability of Low-Income Housing: approaches in Bangladesh

Mahbubur Rahman

## 1. Introduction

A rising standard of living and political ideologies grew awareness of human needs and social values (UKGP 1998). The UNCHS (1996) made a "global call to action" for adequate shelter and sustainable human settlements for all, pinning the onus on the authorities. Reaffirming the principles for governance and progress worldwide, commitment by nations to a global partnership to reduce poverty (UN, 2000) has more failures than successes (Holden et al., 2008). The developing world's urban population, going to be doubled by 2030, will include huge growth in the number of slums housing a sixth of humanity (UNCHS 2003). There will be about 2 billion slum-dwellers then (UNCHS 2007) through "urbanization of poverty and social inequality" (Whelan, 2004). The MDG urged to improve the lives of only 100 million of them by 2020 (UN 2000), which the global community was failing.

The UNCHS (2006) refers to slums as the 'shelter dimension of urban poverty' as the number of slum-dwellers increased from 715 million in 1991 to 998 million in 2005, adding another 50 million in 2005-7. UNCHS (2007) projects a total 1.4 billion slum-dwellers in 2020. Slum population in India has more than doubled in the past two decades; in 2001, 54.1% of Mumbaians lived there (NIHFW, 2006). *Dharavi*, Asia's second largest slum in central Mumbai houses 800,000 people (Davis, 2006). 25% of Sao Paolo population lives in slums. Kolkata has more slums dwellers at a higher density. Based on water and sanitation access, 99% of Afghans and 94% of Central Africans live in slums; even a third of the Argentines experience the same. China, India, Nigeria and Pakistan have 175 mil, 158 mil, 42 mil and 36 mil slum-dwellers (UNFPA, 2007). A sixth of Commonwealth citizens (327 mil.) live in slums (Comhabitat, 2006). In 11 African, 2 Asian and 1 Pacific countries urbanizing rapidly, over two third urbanites live in slums.

Given their social, economic and political situation, most of the poor could manage only ill-built and ill-served houses (Tipple 1994; World Bank 1993), which however have shown sustainability, and will remain a dominant form of dwelling for some time. This paper infers an outline of sustainable housing out of the concepts of sustainable development, compare the low-income group's (LIG) housing in the developing world, particularly in Bangladesh, and evaluate the slum improvement programs therein. It particularly highlights the advantages of incremental self-built and *in situ* upgrading, and their role in sustainable housing.

## 2. Sustainable Development and Urban Housing

Hundreds of cities aspire to be sustainable (Holden 2006) by reconciling between being part of a competitive global network and meeting the citizens' requirements. The political act based on human decisions and ways of life (Robinson 2004) has "revolutionary implications" for urban planning and management, "but sounds so wholesome that everybody endorses it" (Greider, 1997). Cities are relentless consumers and polluters draining the world for their sustenance and energy (Rogers, 1998). The idea of "the needs of the present without compromising the ability of future generations to meet their own needs" (WCED, 1987) emerged to bridge the gap between ecological concerns about the consequences of human actions and socio-economic concerns about development issues (Robinson, 2004). The Brundtland report presents the term as a language truce about a set of ideas like democracy, freedom, or justice (Mebratu 1998; Pezzoli 1997; Guha & Martinez-Alier 1997); academics focused more on the role of institutions, governance, and social capital in the process (Lehtonen, 2004). Sustainability, a social change process for meeting human needs, advancing social equity, expanding effective organization, and building capacity, mandates greater attention to environmental conservation and protection than with development (Roseland, 2000).

For professionals in environmental sciences and policy fields, sustainable development has become a universal term integrating wholeness, posterity, smallness, community, quality, and spiritual fulfillment that elevates it beyond urban planning and policy domains (Stead & Stead, 1996). The paradigm shift towards a stabilizing global population meeting own needs by reducing poverty and hunger and maintaining ecological resources. Cities with the diversity and capacity for transition may change preemptively to become sustainable (Ferguson, et. al, 2007). Efforts have increased to embrace it as a social movement in post-industrial societies (Palmer et al., 1998; Kates et al., 2005). Successful development strategies must integrate a sound and stable policy framework, emphasize on social development, enhance public participation, notably by women, ensure good governance, and adopt environmentally sustainable policies and practices and better means of conflict resolution and reconciliation (Budd et al., 2008).

Sustainability efforts addressed public health and individual and population-based issues (Prescott-Allen, 2001), social and economic equity (Sachs, 1999), participation (BIP, 2000), environmental quality, economic vitality, urban sprawl, and supportive planning activities and policies (Budd et al., 2008). These assumed that a sustainable city would preserve a quality environment, use efficient energy resources, have equitable access to utilities, health services and economy, creativity to optimize human potential, resource efficiency, minimal ecological impact, ease of contact, mobility, integrated and compact communities and diversity, actively pursue social equity, and create an engaged citizenry (Kates et al., 2005; Parris & Kates, 2003; Rogers, 1998).

Ability to maintain a high quality of life shows a city's sustainability. Besides economic and physical objectives it needs to meet social, environmental, political and cultural ones, and address connection to environmental degradation and people's coping ability. Hence sustainable urban development promotes economic growth, maintains social inclusion, and minimizes environmental impact. The European Commission (2001) created a directed approach: "economic growth [that] supports social progress and respects the environment, social policy [that] underpins economic performance, and environmental policy [that] is cost-effective." To remain meaningful, sustainable human settlements must stay within the absorptive capacity of local and global waste, the achievement of the sustainable use of renewable and replenish-able resources, the minimization in the use of non-renewable resources, and meet basic human needs (Hardoy et. al 1992).

Distinguishing from the general environmental approaches, the last has been related to housing only recently (Choguill 1999). Cities that use three-quarters of the world's resource and cause as much global pollution and waste products (NTFEE, 1987) are central to the sustainability debate, with economic, environmental and social implications for housing. Forster-Kraus et. al (2009) opined that social aspects of housing were as important as environment and economic dimensions of sustainability. The economic sector addressing the financial aspects of social justice, accompanying the environmental sustainability, is an important element of it, while the environmental limits constrain economic growth. Social sustainability refers to "policies and institutions that can integrate diverse groups and cultural practices in equitable fashion amidst social inequality, cultural conflict and political fragmentation in developing cities (Stren & Polese, 2000).

**2.1 Poverty and Development**: Benefits trickling down from the rich to the poor, from the state to the city, and from the market to the consumer may exacerbate the very problems they are to eliminate (Holden et al., 2008). Poverty reduces capability to expand social opportunity in markets, in state policy, and in households—freedom of individuals to choose values and lives worthy to them (Drèze & Sen 1995; Sen 1999; Sen & Wolfensohn 1999). That sustainability cannot be achieved under persisting poverty (Robinson 2004) linked the vast and complex issue of environmental degradation with the equally vast and complex issues of poverty and human development, downplaying the utility of wealth (Roseland 2000). Yet development agenda revolved around macro-economic stabilization of the early-1980s rather than being broad-based (Pugh 2000). Trainer (1990) was dismayed by the choice of economic growth and attendant social and environmental impacts over an appropriate development strategy for the developing world (not industry and export but adequate housing and clean water).

Contemporary ideas are influenced by the human development and sustainable development issues. Sen's (1985) definition of human well-being based on capability was the basis of the first Human Development Report. It focused on how development could expand people's freedom and capabilities through economic growth, increased income, technological progress or social modernization (Sen, 1999). Those without proper housing are unable to participate fully in the community as human development depends on access to services and the security of a safe and healthy environment provided by basic housing (Peattie 1987). Recent attention paid to the role of natural resources and the environment, fundamental aspects of well-being, and QOL shifted from a vision of environment limiting economic growth (Meadows et al., 1972) to its active role in achieving higher living standards and increasing sustainable human development (Anand & Sen, 2000).

Stiglitz (1998) and Wolfensohn (1999) instigated the recent development policies followed by many developing countries. These emphasized on broader urban issues to enhance and sustain economic growth and modernization for a balanced urban development: improvement of living qualities, poverty reduction, job creation, production, and environmental sustainability. Stiglitz favored medium-term strategic development policies to alleviate poverty through socio-economic transformation. Combining sustainability with its greatest threat, development, is paralleled by calls to include the LIG (Clark 2001), and restore a broader socio-economic purpose of housing equity.

Sen (1999) criticized the way neo-institutional and ecological economics depend on individual capabilities and 'social capital', to address the social dimension of sustainable development. Policies should not focus on collective outcomes like income distribution, but rather on building individual capabilities (later to extend to societies), and ensuring that people have the freedom to convert economic wealth into desirable outcome. The poor attach significant value to freedom, a key element in this approach, in contrast to economics maximizing utility. Thus arguments about self-help and identity in housing make it more sustainable, bringing "an improvement of the capabilities of social, economic or environmental well-being, through the aspiration of equity on the one hand, and their transmission across generations on the other hand" (Ballet et al. 2003).

Environmental regulation can play a part in alleviating the slum problems if resources and powers necessary to change the situation are vested. The 'free-market' city attempts to eradicate environmental degradation produced by economic growth and social progress as trickled down wealth creates the resources and improved technology (Simon, 1981). Favoring the human-centered nature of the Brundtland Report, the reformists suggested that the answer to environmental concerns lay in promoting sensitive human development by using technology. Devoid of spiritual values, or individual responsibility, it focused on collective institutional responses and social responsibility. But environment requires significant social and economic changes, regarded as not minor and politically uncontentious as technical solutions cannot protect progress and institutions. A compromise between the ideology of capitalism and its environmental critique enabled a single environmental discourse to develop (Holden et al., 2008).

**2.2 Low-Income Housing Process:** The locales for the life's drama and contributions to socio-economic transformations, spontaneous and informal housing in the developing countries is necessary and important in terms of both product and process, and socio-economic utility (Kellett & Napier 1995). Its intricacy, variety, and resource efficiency also have social, cultural, economic, political, and architectural implications (Pugh 2000). Varying in economic and technical characters and adding economic and often aesthetic value to urban assets, it dominated literature; yet its role in sustainable development was recognized late.

Informal sector provides a variety of social, psychological, and economic advantages. A necessary part of urban growth in the developing countries (Gilbert 1990; Drakakis-Smith 1981), it offered breakthrough housing solution (Frankenhoff 1967). Appearing disorganized and inadequate, these can be gradually upgraded (Angel & Benjamin 1976), which Crane (1950) viewed as part of a process of cooperative community development. LIG can live in incomplete shelters as communities consolidate (Drakakis-Smith 1981; Turner 1976a).[1] Thus compared to formal sector that ignores the needs of survival and flexibility of the low and intermittent income of the poor (Smets 1999), incremental upgrading distributes the affordable consumption and saving over time. Using own resources to produce home-based goods and services that goes beyond the construction and management of housing and environment is more sustainable.

House building is a huge commitment of LIG (Maliene & Malys 2009). It co-opts members, marshals physical and monetary resources, and calls upon the community and the family for assuming obligations for improvements. Turner (1976a) identified an extended process of self-fulfillment of the slum-dwellers and their commitment to housing by 'freedom to build'. He supported owner-built modest homes for their differing "authority and control" (Harris 2003) to well-built public housing. The autonomy was fundamental to him (Choguill 2007), who argued that squatter settlements invest 'sweat equity' (Payne, 1983), fitting their circumstances over time, and house themselves at much lower than the formal sector cost by using unconventional materials and techniques. The 'process' can halve the initial requirements compared to formal construction costs (Benjamin & McCallum 1985); self-management replaces up to a third of the labor cost (Payne 1983) where another 60% is semi-skilled (Gerrul, 1979). Participatory environmental improvement is a saving too (Pugh 1994). Thus these are more acceptable and suitable to the needs of LIG (Turner 1976a), and affordable to the government too.

Squatters sustain affordable improvements by committing to place and home marking aesthetic identity (Turner 1976a), instigated by tenure form and length (Rahman, 1999; Pugh, 2000).[2] Such deep human

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[1] In many Asian and African squatter settlements, the squatters do not move on from their initial stage of occupation (Shakur 1987). In Latin America where the squatters consolidated through improvement, dynamic settlements and static and stagnant ones are distinct (Drakakis-Smith 1981). The level of owner occupation that induces both personal investment and group cohesion was the determining factor in this situation (UNCHS 1996c; Gilbert 1990).

[2] For example, *San Miguel*, Mexico, or *Klong Toey* squatter settlement with 70,000 families in Bangkok's Port Authority land. The gradually transformed and consolidated *Santa Marta* settlement, Colombia, is recognized and accepted into the formal sector. In

expression in self-help improvement showing adaptation, rituals, local culture, and building knowledge creates varied living environments (Rapoport 1988). A make-shift shack, rationalizing limited resources, reveals beliefs and aspirations, impacting the political, the visual, and the cultural. Since human drive, vision, interest and the identification of place are 'architectural' like in a 'designed' building, the professionals could learn from these spontaneous open-ended, multi-sensory, semi-fixed settlements. Crane (1950) refuted claims that only professionals understand housing; Turner (1976b) too condemned costly and authoritarian public housing design. Back (1962) and Safa (1964) found that occupants disliked regimentation and lack of choice there.

Self help, household economics, affordability, and home sense could describe the roles of individuals and households (Pugh 1997; Stretton 1976). Economists ignored asset like time and energy in home building, domestic chores, income generation (IG), physical improvements, human capital formation, and personal and community activities, though many could be measured. As domestic, commercial and the public sectors interacted to bring overall socio-economic development of the LIGs, domestic economics became important in sustainable development through affordable housing, environmental improvement, and contribution to human and labor development. Housing rights, stable growth of income, and the development of social capital and empowerment of the squatters can improve their housing and environment. Thereon, social, ethical, and aesthetic expressions cover the full range of living, and encompass environmental, social, economic and political facets.

**2.3 Enablement**: Economists, advocating the state's welfare role in institutional reform, property rights, and governance quality, focused on the way economic ethics and quality of institutions influence performance in long-term growth. Institutional reform in the developing countries, at the heart of governance, was prioritized in current urban development and policy agendas (Pugh 2000). This replaced project based schemes predominant in developing countries to scale up housing production (Tipple 1994; UNCHS 1996a) through a shift in the capacity of individuals, groups and communities to use rightful resources under congenial legal and economic frameworks.

As governments playing the role of 'provider' could not solve the problems (Peattie & Doebele 1973), most developing countries across ideology or political structures reduced their involvement in directly providing houses in the 1980s (Israel 1990). Enablement rather sought to urgently increase housing supply by expanding the role of the private market. National production can be expanded through public support for the formal/informal markets and self help activities of the LIGs (UNHSP 2005). This would enhance economic efficiency and social effectiveness to grow capability to solve own housing problems.

The 1973 World Bank policy paper— the basis of the Global Strategy for Shelter to the Year 2000, emphasized enablement, contribution of housing to macroeconomic development, and pro-poor policies, and proposed enabling the private housing markets to increase production. UNCHS (1996a) too adopted "adequate shelter for all" and "sustainable human settlements" in the Habitat II, recommending enabling strategies for private markets. Thereon, international agencies provided support to develop institutions and deregulate the land and housing markets (LaNier 1987; Kimm 1987).

Enablement can utilize technical know-how of development agencies and available resources, and define responsibilities of all stakeholders, through residents' participation. The roles of each such partner in the multi-institutional and multi-organizational environment could be set by the socio-economic rationale; private enterprises contributing efficiency and entrepreneurship, CBOs mediating between households and government agencies providing management expertise, and the participants providing finances, self-help resources, and local flavor in the upgrading efforts (Pugh 2000). Weak institutions, narrow coterie interests, corruption and market manipulation could however make the complex process fail. Enablement brought sustainability in sites-and-services schemes in India, and in small loan program in Sri Lanka, Hong Kong, Singapore, and Chile (Pugh 1997). But most developing

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Durban, spontaneous settlements are juxtaposed near formal settlements, being impermanent and temporarily linking kith and kin. Most housing solutions ignored the willingness of low-income families to make extra effort to meet financial requirements. Ownership prospect encourages them to devote meager resources, both monetary and commitment of non-monetary like spare time (Ward 1984a; Rahman 1999). Despite little savings, some of low-income families could generate fund (Keare & Jimenez 1983), often by selling essential items (Rahman 2004). They can improve affordability by using allocated space (CIVIS 2003), by renting out or using as workshops, involving family members (Setshedi 2006). Projects would often be designed to integrate productive use enhanced by incentives like space and credit in Cairo, Mexico, Nairobi and Senegal (Ward 1984b), or use future income sources to assess affordability (Lee 1985).

countries could not achieve the comprehensiveness or effectiveness of Chile or Singapore due to poor finance sector and institutions; funding through the local government bodies overcame the lacking.

**2.4 Community Participation**: That benefits were unsustainable without good governance put institutional-led reform at the core of economic, education, health, environment, housing, and urban sectors. This encouraged community participation upgrading the squatter settlements and owning assets to make processes more transparent and accountable, and enabled people to improve themselves (Rahman 1999). The UN Millennium Project (2005) took a bottom–up approach to poverty alleviation by empowering the community through participation and leadership, local-level capacity building, and strengthened local institutions.

The 'brown agenda' laid down guidelines for sustainable urban development, asking the local governments to mobilize broad-based, participatory, and sustainable environmental improvement. Implementing the agreements reached at the 1992 Rio Summit required a concerted action at the local level (Agyeman & Evans, 1996), focusing on community, participation, partnership, accountability, etc. The MDG called for an increase in aid from western countries and reallocating those to local level. City representatives in Habitat II pledged to become more active (UNCHS, 1996a) as partners in implementing the Habitat Agenda (UNCHS, 1996b). New post-WWII players, they are making accountable planning and development decisions in moving toward sustainable communities (Roseland 2000).

Participatory democracy, essential in environmental improvements (UKGP 1998), can generate action plans and partnership through transparent management, distribute responsibilities and costs, and self help. In essence, both the process and the project need good governance, organization, management, and policy (Pugh 2000). The project-linked participation of the Sri Lanka Million Houses program (Lankatilleke 1990) had planning, design, implementation and maintenance stages where the community and the city jointly took decisions and defined the program (Hamdi & Goethert; 1996). Open and wide ranging in interventions (Choguill 1999), it adopted progressive infrastructure through community participation.

Arguments by the NGOs that community control over decision-making is the key issue have strong academic support (Huchzermeyer, 1999). The Recife Declaration on community decision-making stressed the importance of the integration of the informal city. If legitimized and assisted, this sector can contribute in socio-economic developments (de Soto 1989; Fernandez & Varley 1998), in conserving economy, construction, environment, and health. The regeneration schemes too are sustainable as improved living conditions provide social opportunities to add more economic and environmental values than high-profiled projects. Redesigning and re-aligning lay-outs often disrupts socio-economic network and identity (Potter & Lloyd-Evans 1998); stockholders participation can preserve things they value by integrating projects in overall housing development and macro-spatial planning.

## 3. Low-Income Urban Housing in Bangladesh

Recent steady urbanization in Bangladesh (from 13.5 mil in 1981 to 46.4 in 2005) (CUS, 1999; Islam, 1996a) deteriorated the environment by outpacing the provisions of infrastructure, services and job (Rahman, 2002; Islam, 1996b; Kalam & Karim, 1998; Islam & Nazem, 1996). Population of the capital city Dhaka grew tenfold in last 3 decades;[3] 55% of 600,000 people added annually to it are destitute migrants (McDonalds et. al, 1997; Lall, 2006). Migration in Bangladesh owes to rural poverty and landlessness, and large urban-rural wage differential (Lall, 2006). Failed policies and Dhaka's geo-political primacy, accessibility, employment scopes, education and health facilities, administrative offices, and industries attract both the rural destitute and literate manpower. A majority of nearly 47% of the urbanites who constitute the poor (BBS, 2003),[4] facing economic hardship and absence of accessible and affordable shelters and services, resort to substandard living in the slums. The number of the slum-dwellers increased after 1971 (independence) due to natural calamities, famine, and socio-political causes. In major cities of Bangladesh, slums and squatter settlements take about 30-55% of the population (Islam, 1996a); Dhaka has the worst situation. Poverty, high density, and lack of infrastructure and

[3] Various estimations put Dhaka's current population at around 13.485 million. The 9th largest city in the world may become 4th with 22 million people in 2025 (UN, 2008), growing at an annual rate of 2.5-2.8%. Now at 4.33%, it had one of the highest rates of urbanization in the world (6.6%+ and 10%+ in 1974-81 and 1981-91; BBS, 1994, 2003).

[4] 3.36 million Dhakaites (28%) were poor and 12% extremely poor in 2000; this was lower than that nationally (50%), in rural areas (53%), or in other main cities of Chittagong (46%) and Khulna (50%). Poverty incidence in Bangladesh decreased by 9% during the 1990s. The poor spend most on food (62%); other major expenditures were on housing and non-food items (14% each). Rich spends 32% on food and 24% on housing (Lall, 2006).

utilities, illiteracy, unemployment, crime, environmental and psychological degradation etc. are their common features (UN-Habitat, 2003; IDSS et. al., 1996; Islam, 1996a; Miah et al., 1988).

Slums housed 37.4% of Dhaka's population in 2003 and 25% in 1996 (Islam, 2005). Nearly 3 million slum dwellers lived in 2156 slums in Dhaka Metropolitan Area in the 1980s formed at 20 settlements/year rate, and at 100 settlements/year rate in over 2800 clusters in the next decade (IDSS, et.al., 1996). Recent growth at 2.5 times to average urbanization rate has been immense and spectacular. The slum dwellers are employed mainly in the informal sector featured by low wages, long working hours and insecurity (Le Blanc & Buckley, 2006). The health situation is precarious; only 19% of households with monthly incomes of under Tk 2000 went to modern clinics (Rashid & Hussain, 2006). 9% of the poorest quintile enjoys sewerage; only 2.5% of slum dwellers live within 100m of toilet. 70% of poor do not have access to piped water and 90% to sewerage (Lall, 2006). Islam, 1996a found 25 families sharing one open pit latrine. Existing low quality limited services to the poor are delivered by a mix of government, NGOs, and individuals often illegally. Less than 20% of households are satisfied with 8 out of 11 services; among the poor in Dhaka the proportion was less than 5% (**World Bank, 2002**) as most government agencies ignore the slums (Rashid & Hussain, 2006). The slum environment is extremely unhygienic being located at sites e.g. waste dumps, open drains and sewers, low land, embankments, and along the rail lines (UNCHS, 2003; BBS, 1988; CUS, 1976). CUS (1988) showed that 65% of the slums get inundated during rain.

The growing unplanned uses encroach in the flood-prone agricultural land surrounding many of the urban centers of Bangladesh in the absence of infrastructure, and law enforcement, reducing agricultural production.[5] Loss of wetlands to land developers was widespread during the later half of 1990s (Islam, 2008). Unplanned filling up of such water bodies that worked as retention ponds was causing severe inundations; use of river silt is changing the natural soil quality of those areas (Haque, 2004). Other than the physical and environmental degradation, and extensive impact on biodiversity, Islam (2008) was also concerned with the social implication of deprivation and exploitation of the rural inhabitants.

**3.1 Housing Policies:** The existing policies and institutions for urban growth management and distribution of resources could not provide the poor access to land and shelter in Bangladesh. Ineffective land use planning, regulation and transfer mechanisms, inappropriate and non-enforced zoning, building and infrastructure regulations, under-used government land, absence of cost recovery and lack of co-ordination etc. are other concerns (Islam & Chowdhury, 1995). To overcome these, the government ought to provide shelter for the poor, and assist others to supplement its efforts. Planned development and land subdivision by the public agencies and real-estate developers were mainly availed by the higher echelon (Moss, 2003), excluding the poor from meeting minimum socio-economic needs. Cost and scarcity of resources and lack of access to finance and power marginalized them in the urban housing market. As agencies lack capacity to provide secured land and affordable infrastructure and services in a large scale, the informal sector is meeting the needs of a range of income and occupation groups (Rahman, 2002, 2009).

The international agencies, "trendsetters for development thinking" (Huchzermeyer 1999), giving direction to the consultants, governments, and the UN (Choguill 2007) since the 1950s (Harris 2003), advocated environmental improvement by assisting individuals (Mangin 1967; Drakakis-Smith 1981; Watts 1997). Aided self-help was more affordable than public housing though did not provide control. Later, sites-and-services housing aimed to repeat the success of the incremental house building and improvement of the informal settlements to supply affordable housing units that could be improved when the occupier would afford. Much later, the World Bank championing urban project assistance in the developing countries mandated self-help through sites-and-services and *in situ* and incremental slum upgrading to assist the poor to build cost-effectively (Abbott 2002).[6] But it drifted towards holistic development (Kessides 1997; Pugh 2000) as sites-and-services schemes with political, professional, funding and

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[5] **Islam (2006a)** found that in 2005, about 30.40% of land in Jirabo high value agricultural area was cultivated, down from 71.92% in 1995. She identified that Dhaka city lost wetland at a rate of 1,922 h/yr during 1999-2005; it was 502.5 h/yr during 1989-1999 (Islam 2008).

[6] By the late 1950s variations of self-help by Abrams (1964), Atkinson (1961) and Weissman (1960) were familiar. Major international agencies too incorporated economic arguments favoring this and assistance to owner-builders (Harris 2003). The World **Bank (1950)** in its first country report acknowledged the economic importance of self-help in Colombia. By the early 1960s this was part of conventional wisdom (Frieden 1965), taken for granted by many of the contributors to the collection written for US Senate in 1963.

management advantages (Abbot 2002), unaffordable to at least 20% of people (Swan et al. 1983), could not multiply benefits, arrest subsidy, eradicate poverty, or increase access.

Housing programs in Bangladesh, regulated by the ill-conceived Long-Term National Plans, directed by the international funds, failed to alleviate the problems (Rahman, 2009). Lack of attention and allocation by the government undermined its crucial role in national development and economy. Investment was left to the profit-driven private sector, while the government, considering housing as a consumptive good, placed more importance on other sectors. The 1978-80 Two Year Plan said that "enough was catered for the rich, favored by the government service and finance agencies, shunning attention and investment for the others." The Second Five Year Plan (1980-85) said that "conventional approach couldn't solve the massive housing problem. Selectivity ought to be practiced by using own resources to ease the shortage, increasing the stock by providing plots, utilities and easy-term finance, and reducing the residential entitlement to optimize resource-utilization." Third Five Year Plan (1985-90) said that "the policy of developing posh enclaves amidst the slums was to be reversed by providing civic facilities and comforts to the other classes too."

Yet the subsidized sites-and-services plots turned plush residential areas and staff housing occupied most public housing efforts in Bangladesh, favoring the government employees, military and upper-income group. Public housing, a major mode in the developing countries since the WWII (Keivani & Werna 2001; Abbott, 2002), could not overcome the escalating urbanization, overcrowding, and poverty (Pugh 1995), eliminate informal settlements, or meet the demand of the LIG who depended on the informal sectors (Baross & van der Linden 1990; Keivani & Werna 2001). Critics of public housing, urban renewal, and modernist development brought the gross housing shortages and huge squatter settlements lacking in basic utilities in these countries into the world's notice (Choguill 1999). Concentrated mainly in Dhaka, these were grossly inadequate compared to the requirement. Dhaka annually needed over 83,000 housing units in the mid-1990s- a third of the national urban area requirement. It is currently over 120,000 units in Dhaka and 400,000 units in other urban areas, more than half of these for the poor (IDSS et al, 1996). For a period till 2025, 2.34 million new housing units would be required for Dhaka city, 1.17 million of these for the LIGs (Islam & Shafi, 2008). The informal sector produced 85% of 1.0 million housing units in Dhaka; public sector contributed around 100,000 units for under 10% of the population (Islam & Shafi, 2008; MacDonald et.al., 1997).

Lack of commitment by the politicians and the government agencies created gaps between stated policies and undertaken programs. The policy part in the Plans were either written by subject experts or copied from funding agencies' documents or contemporary literature, whereas the bureaucrats making programs gave preference to their own interest that contradicted the policy and majority's need (Rahman, 2009).[7] Internationally, policy shift accepted the sustainability of informal settlements (World Bank 1991). The 1996 Istanbul Conference furthered public-private partnership involving the stakeholders to identify and transform priorities into action plans: creating institutions for urban environmental improvement, and building capacities to participate and cooperate. Sustainability cannot be brought without the support of comprehensive policies linking the economy, environment and society (Barbier 1988; World Bank 1983). Yet project-oriented practice and policy of self help schemes ruled due to available funding and instant benefits (Rahman 1999). In few cases, large-scale upgrading took place within overall planning of the urban areas affecting informal settlements (Saleem 1983; Silas 1983).

Policies in the 1990s focused on institutional reform; agencies generated and channeled funds in social housing with self-help components. The projects tried to develop finance, reduce backlogs, increase inadequate infrastructure, reform negative land policy, introduce financial transparency to accelerate supplies, increase construction competitiveness, and establish institutions (Pugh 2000).[8] Structured finance and purpose-built institutions and intermediaries

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[7] The policy of encouraging the housing co-operatives taking collective responsibility to acquire affordable housing in the 1973 Plan, to lead to cooperative provisions for services, marketing, transport etc., within a socialist framework, was not followed by any step. The decision that a committee should find incentives was not followed. Instead of checking their 'm*ushroom growth*' acting as real-estate developers (Rahman, 1994; MOP, 1980); these were allowed to build luxury apartments on government plots. No incentive was given to enable the cooperatives and large employers like industries and corporations to house their own employees (to reduce the government's burden) according to the declared policy, and staff housing continued to be built opposing the policies of selling them out in 'hire-purchase' method instead of building.

[8] As international project grants were coming in Bangladesh, the government established an employment generation foundation to disburse and monitor them. An allocation of US$ 250 million by the World Bank in 1988 in India helped the Housing Development Finance Corporation to extend its coverage and stimulate local housing finance institutions. Chile introduced housing vouchers for sites-and-services schemes. In Brazil's *Parana* Towns Improvement Project (1983–88) created a municipal fund out of World Bank's seed fund.

could disburse fund faster, reach beneficiaries better, and increase recovery through small groups. In addition, the NGOs could assist LIGs by helping to mobilize and develop appropriate community organizations, provide technical and organizational skills for aiding self help building, and increasing their access to finance by creating co-operatives, provide loans directly, or mediating formal loans as guarantors (Mitlin & Satterthwaite, 1992; Igel & Srinivas, 1996; Desai, 1996; UNCHS, 1996a, 1996b; Rahman, 1999). The World Bank required full cost recovery through affordable-accessible-replicable programs (World Bank 1972, 1973). It wanted to repay international credit and make socio-economically responsible uses of grants (Rahman, 2004; Pugh, 2000). Capital costs were to be affordable to the target groups, not set by planning ideals and design standards. Thus successful projects identified and improved could be replicated in similar situations elsewhere (Abbot, 2002; Choguill, 1987; Pugh, 2000).

But costs could be seldom recovered, sites far from employment sources were gentrified, institutional capability and expertise to implement and monitor was often weak (ADB 1983), rampant corruption inhibited accessibility, and the output did not lead to socio-economic changes (Pugh 1990a; Nientied & van der Linden 1985; Skinner et al. 1987; Turner 1980). The Fourth Five Year Plan (1990-95) re-admitted inability to meet the housing demand with meager resources. Gradually assuming an enabler's role, it decided to intervene only to plan and develop land, infrastructures and services, and arrange finance, and to stimulate private participation so that it could meet the housing need of the greater majority through public-private cooperation. The Fifth Five Year Plan (1995-2000) declared to improve the life quality of the people and their working environment by providing adequate physical infrastructures and other services; the limited accomplishment had political undertones.[9]

**3.2 Public Housing and Slums:** States often tolerate some illegal and irregular housing (UNCHS 1996c; Gilbert 1990; Drakakis-Smith 1981). While a few respected squatter settlements, others resorted to demolition of shelters and destruction of communities (Peattie 1987, 1992). Jacobs (1961) articulated functional aspects of what planners and politicians label slums; Stokes (1963) called them "slums of hope". While reconstruction was a priority after independence in Bangladesh, the UNDP suggested short-term strategies like slum improvement, sites-and-services, and minimum shelters to resettle the squatters (Ullah, 1994). Lack of land ownership[10] and hostile authority make upholding the housing rights of the urban poor in Bangladesh difficult, though the slum-dwellers involved in jobs others would not do keep the city running (Rahman, 1990). Yet slums are considered '*overcrowded, ugly, unworthy of existence, and safe haven of miscreants, drug traders and abusers*.' The Housing Minister told the BBC on 09.08.99 that- '*Strict measures would be taken to remove the criminals' dens. We can no longer be humanitarian. They have to solve their own problems*' (Amirul, 1999). There were at least 30 eviction cases in Dhaka reported in the media between 1990-92 which affected 200,000 people and destroyed US $ 2.5 million worth of properties (Singha, 1994a, 1994b). At least 135 eviction cases occurred in Dhaka in quarter of a century following 1975 (Ahmed, 2007). The number of evicted squatters is unknown but growing. In 2004 alone 40,000 squatters were evicted from Agargaon. Evictions ignore the socio-economic problems causing the slums, and redistribute poverty to less valuable area (Rahman **2001**).

Though many policies or programs focused on slum improvement with mixed results, foreign funded studies addressing the issues were mostly not implemented,[11] and the government in reality was not tolerant of them.[12]

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Sustainable finance through cost recovery was achieved by skilled management of transactions. The local governments and households could have their own sub-projects, select the price according to their need, priority and affordability, through participation (World Bank, 1994). The *Grameen* Bank in Bangladesh developed credit and technical advice for women's enterprise, for housing, and for transforming social development among the poor (Rahman, 1999). The *Grameen* Bank in Bangladesh developed credit and technical advice for women's enterprise, for housing, and for transforming social development among the poor (Rahman, 1999).

9 The Central Bank announced fund (1998) for the LIGs through NGOs did not have much impact. The Krishi Bank's no-collateral credit program (US$ 100-6000) in 1999 to send 3 million squatters to their original rural occupation was disbursed through the NGOs. However, it failed due to the migrant families resentments, the worsening socio-political situation, and reducing economic opportunities in the rural areas. These approaches were to appease the unrest following large-scale squatter eviction.

10 Islam et. al (1995) found that only 3.2% of poor in Dhaka owned the plot of land on which their shelters were located; less than 20% of them own any land. Only 5% of the poor of Dhaka in 1995 lived in permanent house and 73% in temporary or rudimentary structures (Islam et. al, 1997).

11 US $ 170 million was as fees for 63 urban planning and infrastructure studies in the early-1990s, like Urban Sector National Program, Urban Sector Development Document, Urban and Shelter Sector Review, Land Development Control and Procedure, Dhaka and Chittagong Integrated Urban Transportation and Master Plans, Multi-Purpose Cyclone Shelter, 15-Year Perspective Plan, Training the Environmental Impact Trainers etc.

12 For example, the military asked to shift the near-cantonment camp created on a low-lying land in Bhasantek with UNCDF finance in 1977. The project was revised thrice due to adoption of costly method, collapse of wrongly designed embankment, overlooked operation and management cost, and lack of co-ordination among the agencies (Choguill, 1994). The highly subsidized project was

The 1990 Slum Problem Eradication Committee, Task Force Report, and the 1993 National Housing Policy urged to upgrade the slums *in situ* instead of eviction; some of the NGOs too undertook limited shelter schemes, plagued by lack of land tenure (Rahman, 1999). These showed that the poor can improve housing that increases labor productivity and hence their repaying capacity. Inter-agency rivalry stalled a 1996 program of comprehensively addressing urban poverty through replicable education, health and sanitation schemes, and shelters. Developers and NGOs were involved in a hastily launched project of 16,000 low-cost walk-ups in 1996; the only attempted government-NGO collaboration to house the slum-dwellers ignored the need for environment conducive to work and live (Ghafur, 1998), and set a price the target group cannot afford.[13]

The 'conventional' slum upgrading aiming to address the social and physical deficiencies of urban poor was restricted by financial constraints.[14] The government with the support of ADB, UNDP, UNICEF, World Bank, etc. initiated various slum improvement programs implemented by the Local Government Engineering Department (LGED), the Dhaka City Corporation, and several municipalities. Beside, the Dept. of Public Health Engineering, and some NGOs were implementing programs for the slum-dwellers, including infrastructure improvements, hygiene and nutrition education, skill training, IG, and community mobilization and awareness (Rahman, 1999). These upgraded the unhygienic and unsanitary conditions of some slums by constructing drains and sewage lines, footpaths, latrines, garbage bins, tube wells, flood protection, and street lighting. Asthana, 1998, Miah et al., 1988 and Chowdhury and Amin (2006) revealed that piecemeal implementation barring proper assessment, staffing and coordination often affected environment adversely.

**4. Slum Improvement Programs in Bangladesh**

A UNICEF-financed study of urban poor in four large cities of Bangladesh provided a basis for the development of 'First Urban Project' (CUS, 1979). This precursor of 1985 Slum Improvement Project (SIP) implemented by the Dept. of Social Services during 1982–1985 aimed to provide IG loans to women and healthcare to mothers and children, establish day-care centers, and build tube wells and latrines, faced difficulties in implementation. The community workers lacked experience in delivering basic urban services, partly due to shortage and frequent transfers of staff. The LGED was asked to co-ordinate towards the end of a slow progress. Through its close ties with local government and funding agencies, and influence over the policy and implementation of different project components, it strengthened inter-institutional collaboration both at local and national levels (UNICEF, 1988).

The SIP providing basic services and socio-economic facilities combined aspects of community development and health education with physical improvements and income generation. The two pronged interventions accepted that physical improvement depended on the success of human development (Ghafur, 2000). The SIP started as a pilot project in five municipal towns with UNICEF funding, and later covered 7100 households in 16 municipal towns in the first phase (1985–88). Its major components were community organization, primary health care, water and sanitation, savings, IG, and environmental upgrading, particularly targeting the women. It established tube-wells, sanitary latrines, footpath, drains, garbage bins, street lights, satellite schools, and skill training. The second phase (1988–1993) covered 15,000 households in 25 towns, and followed a slightly modified work plan to expand and become more efficient, and link the urban basic services and capacity building at the national level; it was extended further in 1996.

The UNDP's country cooperation framework matches the government of Bangladesh's priority to alleviate poverty by raising the income level and ensuring adequate supply of basic needs to improve the living conditions. Other objectives that support the both in maximizing human development impact were improved environmental management, non-formal employment generation, advancement of women, and good governance. Following an

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condemned by the UNCDF as not replicable. Shahidnagar-Islambag upgrading scheme never picked up. Kaibalyadham project too could not overcome obstacles.

[13] An eviction attempt of the Bhasantek Slum in 1997 was thwarted as the Association of Development Agencies convinced the Prime Minister that it was against the Housing Policy. Thereafter, this project of 9024 200 ft² flats for the slum dwellers and 6000 300 ft² flats for others was undertaken. The estimated cost including that for land was US $ 770 mil. The price after 25% profit can be recouped in 12 years by the developer. The project is slowed by political and bureaucratic entangles.

[14] UNDP, et. al (1993) estimated that implementation of upgrading in a conventional way would cost US$ 35/capita 'on-site' upgrading of infrastructure and US$ 15/capita 'off-site' infrastructure leading to a total of US$ 300 million investment over 10 years. Moreover, the costs for dealing with the newly arriving 250,000 people during the 'transitional period', an additional US$ 125 million would be required.

evaluation, SIP was extended as Urban Basic Service Delivery (UBSD) project. Later, UNDP supported the improvement of conditions of the urban poor through Local Partnerships for Urban Poverty Alleviation (LPUPA) project during 7/1999 to 6/2004 based on the experiences. It was aimed at implementing community-based activities to upgrade living, economic and social conditions of the poor in 12 towns by enabling decision making, in addition to capacity building of local government and officials.

While UBSD addressed the basic service needs, LPUPA assisted the communities to alleviate poverty through partnership building, women empowerment, and participation. As UNICEF funded Support for Basic Services to Urban Areas (SBSUA) project was similar, extended-SBSUA was merged with the Phase II of LPUPA to run till 6/2007. LGED, intermediary for the Community Development Fund (service infrastructure) and Poverty Alleviation Fund (training and income generation), implemented the programs with UNCHS's technical assistance. Phase I had the tasks of supplying basic facilities, poverty alleviation, empowerment and capacity building; Phase II added saving and credit, education and hygiene so that benefits of past projects could be sustained. The project interventions took place through Community Development Committees (CDC) that required about a year to form and train. The CDC identified needs and prepared Community Action Plans (CAP); the demand-driven approach set no target or financial allocation at the onset. Micro-credit fund was generated by the credit groups organized by them.

The success of slum improvement programs hinged on a set of strategies related to administration (effective community organization, inter-agency collaboration, capacity of municipalities to deal with the poor), service delivery (expand social and physical network, increase accessibility), and development (focus on women and children, rights of the slum-dwellers). Project activities were implemented following community-based approach facilitating primary education, health education, etc. The environmental upgrading generally improved the areas; increased income made more spending available to invest on housing and living conditions. Though the expected improvement in poverty situation and sustainable housing was not studied, the UNCHS (2007b) found project slums better than an average slum in almost all aspects (family headship, education, occupation, health and education expenses, housing and services, health, etc.). Next section will discuss various sustainability aspects of the programs.

**4.1 Intermediation**: Due to defined roles and responsibilities, and experience of working together, inter-agency collaboration among the lead agencies was well by the time LPUPA was executed, though others having no experience of delivering targeted and people-oriented services stumbled. The composition, responsibilities and the chain of command of the Project Implementation Committee (**PIC**) in SIP was often grey; the dual management created dysfunction.

Elected commissioners are to play active roles between the municipality and the community in all development and socio-political activities, and mediate access to municipality initiatives and community's opinion (Ghafur, 2000). Non-executive power in the PIC made them non-committal, isolating the beneficiaries from taking part in the livelihood and environment related municipal activities. As scope for better contracts motivates many commissioners to participate in local politics, they were less prone to allocate resources justifiably (Ghafur, 2000).

The Community Organizers (COs), the intermediaries motivating and organizing the beneficiaries, linked them with the authority. Their initial difficulty in communicating with the target group due to their prejudices and lack of social skills was overcome as they went through the pilot projects to engage the communities and enlist their trust through visible outcomes (Rahman, 1999); defined responsibilities and subsequent training helped them in this regard. Female Community Health Workers (CHW) also played a crucial role in educating and building health awareness.

**4.2 Ground Work:** Ghafur (1997) refuted the assumption that the SIP beneficiaries and their settlements were socio-economically homogenous, and adherence to the project proforma would ensure a good performance. Effort to prepare the proforma and guidelines, build staff commitment, motivate and organize the beneficiaries, and convince the slum-land owners went futile as fast transfer from pilot projects gave no time to analyze, assimilate, and apply the learning. Also rigid procedure did not cater for various contextual peculiarities. Slums were selected without proper study; worse or larger ones could yield more benefits. Also the projects could not include the illegal squatters.

**4.3 Participation:** There was hardly any participation by the beneficiaries in SIP termed as a community based effort. Layout and location of infrastructure did not consider site characteristics or residents' opinion and needs, and was influenced by powerful households and committee members. Ironically, the elected representatives and local leaders were the facilitators addressing poverty, assisting the CDCs to partner the LIGs

in developing infrastructure, and bringing the poor considered as 'partners', not 'beneficiaries', to the mainstream development process.

Ghafur (2000) found that the SIP-beneficiaries did not understand participation though were moderately aware and critical of municipality's role. The later project could overcome some of SIP's drawbacks with regard to participation, facilitating decision making by the beneficiaries. The isolation and deprivation that result from exclusion of households from the decision-making process, made the communities reluctant and unwilling to appropriate social development facilities available to them as a passive recipient. This inhibited the municipalities playing an 'enabling' and 'participatory' role.

The problem of converting environmental improvements into action plans and partnership can be resolved by assigning responsibilities, attribution of costs and self help, and a participatory and transparent management. In essence, both the process and the project need good governance, organization, management and policy (Pugh, 2000).

**4.4 Accountability:** Strict adherence to SIP guidelines monitored by the government and donors, achieved certain accountability through regular reports, and periodic visits by government and UNICEF staffs. The beneficiary representatives had nominal voice in the PIC as the municipality chairman with executive power was loyal to the authority than to them. The inclusion of officials meant that the manner in which meetings were held, topics discussed, and decisions taken disadvantaged other members. Disenfranchisement started with the authority identifying household needs in line with those of metropolitan households (Ghafur, 2000).

**4.5 Capacity Building:** Capacity building initiatives included training of elected representatives, government staff and community leaders on poverty alleviation through on-field participation, focus group discussion, construction training and guidance, literacy of finance, negotiation, contract management, etc. The concept of safer cities and city development strategies were introduced too. Municipality level capacity building has been limited due to involvement of few personnel and their disinterest. The top officials being engineers gave priorities to **physical developments**, and neglected human aspect targets. All the facilities were maintained by the beneficiaries. Inadequate backup support to field staff, rigidity in implementing the physical components, and selection procedure were the problems identified by SODEV (1999).

Success owed to community participation and organization, brought about by the COs. Their capacity to organize communities, supervise activities and disseminate information increased due to the imparted trainings. SIP's top-down tasks ignored households' ability to identify their own problems. But in addition to implementation procedure, LPUPA-**COs** were trained in **plan making** setting target and objectives; 615 CDCs, 8,000 primary groups and 145,000 families implemented the program through this plan made by them (UNCHS, 2007b). SODEV (1999) commended the performance of overworked COs in human development, though not appreciated by the authority. However, disregarding slum hierarchy and group dynamics often prevented them from reading community's needs and wishes, and succumb to the leaders' biasness.

The CHWs required more training, instrument, medicine and better pays to be effective (SODEV, 1999). Health awareness grew considerably, evident in reduced child mortality. The management capability at various levels was not adequately strengthened to match the rate of expansion of the program. Maintenance plan, maintenance fund and skilled manpower would ensure sustainability/continuation. Apprenticeship gave hope, reduced crime. Of the 7000 apprentices trained, 85% found regular jobs, and businesses were expanded. Construction related jobs were also created within the slums, along with employments like community organizer, caretaker, etc.

**4.6 Finance:** The savings and credit activities helped the project to gain community's confidence. Small business grants created self-employment opportunities. The IG schemes were ill-managed; there was no training, e.g. on production, marketing, cooperatives, etc. Though small loans provided initial impetus the SIP borrowers were not assisted after having established good credit record and improving own financial situation. Low credit ceiling did not allow extensive activities, or home improvement. A good number of slum residents opted not to take any loan; others were not interested to avail this as waiting time was long. Moreover, local committee members and leaders were the first to get a loan. This often adversely affected certain capabilities, with an increasing vulnerability of individuals and social inequalities as a result. Credit group meetings were not regularly held, and record keeping was poor too. Despite the drawbacks, credit program had 90% repayment record.

**4.7 Health:** The CHWs were linked to the National Health Program facilitating the planning, implementation and monitoring of universal child immunization, distribution of Vitamin A, control of water-borne diseases, family planning, breast feeding and growth monitoring. Safe drinking water and sanitary latrines were provided at subsidized costs which improved the hygiene situation reducing work absenteeism and enhancing productivity and income. Paved ways and drains were built too. The success of the health component was partly due to education and awareness not for a range of services available at government outlets. Longer exposure to the project made the beneficiaries aware of the need for such practices. Awareness of wellbeing and hygiene practices made no adverse environmental effect.

**4.8 Women Empowerment:** Awareness, literary, participation in economic activities and decision making processes, and recognition of their role in managing limited resources, survival strategy, child rearing, and enforcement of health habits, empowered the slum women. The LPUPA successfully organized them into savings and loan groups; 95% membership in committees and credit groups were female with increasing responsibilities and leadership. They were the instruments of social change making significant contributions to family incomes. Women could voice their opinion, construct basic amenities, organize participation and take other challenges, which raised their status in the family, reducing the rate of abuse.

## 6. Conclusion

The developing countries in the last six decades took a variety of housing delivery approaches; paradigm shifted due to lessons from previous efforts. As direct delivery failed to reach the LIGs in 1950-60s, aided self-help and site and services followed in 1970-80s; their sustainability was limited by poor economy and limited output. Consequently, participation and partnership emerged as a mode making the governments the facilitator. Without a holistic approach for overall uplift of the LIG through supportive measure to supplement their ability, no benefit could be sustained. Institutions and governance at its **core** ignored economic emancipation of the urban poor, and their capacity to improve by own efforts through unconventional means fitting their socio-economic needs and affordability. To this end, in-situ upgrading was an ideal recourse.

Housing policies and approaches in Bangladesh have been no different than the above. However huge demand made the case more difficult than in many other countries, needing a radical approach an imperative. In over last quarter of century, slum improvements with international fund have been a major but limited means of improving the living environment of urban poor. This paper attempted to examine their sustainability after putting the relevant issues in the world context where it should be economically viable, socially acceptable, technically feasible and environmentally compatible. IG skill training and loans in the program encouraged the recipients to use own resources to generate home-based economy and services, which were more sustainable. This in turn ensures affordable housing, environmental improvement, and contribution to human and labor development. Stable growth of income, and the development of social capital and empowerment enhance this. The programs utilized the technical know-how of development agencies, and defined responsibilities of all stakeholders whose inclusion aimed at participation and leadership, local-level capacity building, and strengthen local institutions.

The programs built up capital in the form of organizations, leaders and workers, technical and organizational capability, health and other awareness, (limited) participatory experience, etc. These initiated a social change process for meeting human needs and advancing social and economic equity, exploiting the diversity and capacity for transition in a just fashion based on **own resources** and efforts amidst social fragmentation. The programs targeted and limitedly achieved the development of better environment with equitable access to utilities, health services, skill development, and opportunities. This helped to promote economic growth, maintain social inclusion, and minimize environmental impact towards a sustainable development.

Ghafur (2000) apprehended that top-down interventions in LIG communities initiated by external agents would remain crucial in slum improvement. He opined that these communities could not become self-sufficient, mobilize resources and acquire technical knowledge to design and implement different projects overnight. Considering the resource scarcity and lack of technical knowledge, dependence on external resources and technical assistance would continue. refuted Though Ghafur (2000) advocated for the Poor's entitlement to state patronage to improve their living environment and livelihood, Ferozuddin (1999) and CIVIS (2003) opined that this kills their capabilities, forces dependence on external assistance, and increases the government burden, making that unsustainable in the long run.

Bangladesh, a populous country with weak economy, cannot wait for resources and technology, but promote sensitive and efficient human development, taking collective institutional responses and social responsibility through improvement of living qualities, poverty reduction, job creation and production, environmental sustainability, and economic enhancement, building individual capabilities to convert resources into desirable outcome that can be transmitted across generations. Incremental and affordable upgrading fits the economic circumstances of the poor generally committed to home enhanced by the security of a safe and healthy environment that is spontaneous. This can increase housing supply while reducing government involvement. Community-based, participatory elements empowering the community in upgrading the slums and owning community assets make accountable process. Transparent management, participatory decision-making, and building skill, institutional and organizational capabilities could bring good governance. The programs were not much successful on the front as initial top-down approach lacked actual participation.

Moreover, the effect of environmental improvement, awareness and capacity building, skill training and credit, and women's emancipation, on direct physical improvements of the shelters had a lot to desire though available statistics supports the contention. Personal commitments and appropriate human bondage generated in LIG housing through **freedom and control** over the process can lead to **poverty reduction**. Fogel (1994) argued that good housing increases health and economic productivity over long-term development transitions. Except for wishes, slum improvement programs did not utilize the target group's ingenious capabilities to make cost-effective solutions, use self-help labor and other resources, or take advantage of economic improvements and credit reliability. These neither enhanced freedom of individuals nor ensured full participation of the community, barring the development of environmentally sustainable policies and practices. Except for enhancing women's role and status, these could not optimize human potential, make efficient use of resource with low ecological impact, or actively pursue social equity.

Active participation of developed countries in achieving the MDG is one of the necessary conditions for development. The developing countries could manage globalization to modernize institutions, infrastructure investment, and macroeconomic stability, and enhance human capabilities with better health and education (Costantini & Monni, 2008). This could enlarge choices in terms of new technologies like information, communication and competitiveness (Bhagwati, 2004) that could transform resource-intensive economies into knowledge-intensive ones reducing depletion and degradation of natural resources, and reinforcing the virtuous cycle of economic growth and human development. Trade openness and FDI inflows positively affect the quality of institutions as globalization could be a source improving governance (Stiglitz, 2000); increase in investments on human capital can improve institutional quality achieving a higher standard of living (Costantini & Monni, 2008).

While cities frequently adopt sustainability rhetoric, considerable gaps exist in operations (Jepson, 2007). Due to immediate concerns like cost of living, government inefficiency, and pollution, cities stop pursuing sustainability as a goal. Few realize that moving toward a sustainable society requires more than adjustments. Interventions as learning processes prevent a host of environmental and social disasters to create healthy, sustainable more pleasant and satisfying communities, make efficient use of urban space, minimize consumption of essential natural capital, multiply social capital, and mobilize citizens and their governments toward these ends. Sustainability, "an attack on conventional thinking and practice" (Gibson 2001), and a framework for thinking about urban futures, provides an alternative with optimism. The global audience has pinned its hopes on this to solve the environmental and societal problems (Roseland 2000). Though, policies for sustainable housing for the poor alone may not overcome the urban problems, without them no solution can be found.

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