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A POLICY APPROACH FOR CONTROLLING THE INFORMAL SETTLEMENTS IN A MEDIUM SIZED TOWN OF BANGLADESH: STUDY OF MYMENSHINGH TOWN

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Abstract: It is revealed that a large segment of the urban population of Bangladesh does not have access to serviced land and consequently they live in the Informal Settlements. Various studies show that they are somewhat better off in terms of employment and income in urban areas compared to their previous position in rural areas. They work in the informal sectors and the informal sectors have substantive contribution to the urban economy. It is observed that about 80.5% of the households build their houses on the publicly owned land including the railways' lands. A Slum Improvement Project (SIP) is being implemented in Mymenshingh by Local Government Engineering Department (LGED) and some NGOs are also working in the study areas. But no significant changes have been observed so far in respect of housing problem mitigation and income generation of the households. The present study recommends provision of land for the landless people and also proposes to strengthen institutions of local involved agencies in formation of a committee. This paper also suggests some policy guidelines which may generally be applicable for all medium sized towns of Bangladesh.

Keywords: Policy; Informal settlements; Slums; Housing; Mymenshingh

Introduction

“Shelter for Sustainable Development” was the slogan in the World Habitat Day observed on October 05, 1992. Shelter is not only a basic human need, it also represents a basic human right which is included in the Article 15 of the Government of the People’s Republic of Bangladesh. The United Nation Conference on Environment and Development (UNCED) held in Rio De Janeiro in June 1992, urges upon the Governments to formulate national settlement strategies to implement the recommendations of the UNCED in the field of promoting Sustainable Human Settlements Development (Anon, 1993). The population of South Asia Cities are growing at a frightening rate giving a warning signal to this kind of deteriorating living conditions. Land Ministry Report 1989 showed that, there were 914 slums in Dhaka city and about five lakh people were living there. This number will be increased at a faster rate mostly in the metropolitan cities as well as medium sized

towns. Mymensingh is the district headquarter of the same district during Mughal period. Historically it has been on the bank of the River Brahmaputra. Since long a number of people have been migrating to different informal settlement areas of Mymensingh town mostly due to river erosion. They were settle in the areas such as Kalir Char, Kacharighat, Jubleeghat, Railway More, Patgudam, Morakhala etc. These areas are owned by different public authorities and no formal public services and facilities are available. A report published by Department of Urban Social Welfare, Mymensingh, 1993, showed that there were 36 slums in this city. LGED, Mymensingh Pourashava, Urban Social Welfare and some NGOs (Concern of Bangladesh, World Vision, Al-Rabeta, etc.) are working in these areas. But due to the lack of cooperation among these organizations and Government policies they are working in the same areas and the people of the other areas did not get benefit from the agencies. As a result, the housing problem in Mymensingh town has never been dealt with effectively. The major objectives of the present research paper are- (i) to identify the causes of growth of informal settlements in a medium sized town and (ii) to suggest some policy measures to control unplanned growth of informal settlements in such town.

Materials and Methods

Mymensingh headquarter town is one of the fast growing town in Bangladesh. The population growth rate in 1951-1961, 1961-1974, 1974-1981 and 1981-1991 were 1.79%, 2.29%, 2.51% and 2.17% respectively. Apart from district headquarter town, Mymensingh is also a University town. Various public agencies have their establishments in this town. Notably these agencies are railway, jute department, agricultural department, etc. Most of the departmental lands have not been fully utilized. The vacant lands of these departments are being used by the unauthorized people. Over the years some unauthorized settlements have developed.

It has been noticed that no research has been conducted on the different issues relating to these unplanned settlements in these areas. This research made an attempt to highlight some issues relating to causes of growth of unplanned settlements in Mymensingh town.

Within Mymensingh Pourashava there are 7 wards. Roughly 36 small, medium and big sized squatter settlements are formed in the town. Out of these 7 wards, the wards having maximum informal settlements (wards 3, 6 and 7) have been finally selected for conducting summary work for this research purpose. Altogether 225 households have been interviewed. These households are located in wards 3, 6, and 7. These households have been selected at random from the above-mentioned wards on the basis of every 10th households. The collected data were analyzed by using the computer software package programme SPSS PC.

Results and Discussion

A number of studies have been carried out on the causes of unplanned growth of slums and squatter settlements in the Metropolitan Cities. But no separate studies have been done on the causes of unplanned growth of slums and squatter settlements in the medium sized towns. The present study identified some major problems of growth of informal settlements in the medium sized town of Bangladesh. The identified problems are as follows:

Lack of institutional coordination among the related agencies; Administrative and legislative constraints; Absence of updated master plan; Lack of availability of income in rural areas during off-seasons; General poverty; Problem of local *mastans* (musclemen); Lack of skilled man power; Lack of cooperation among the dwellers; Absence of involvement of NGOs in respect of implementing activities of Gos; Absences of planning cell in the municipality; Pourashava’s minimum capacity to control the informal settlements; Lack of political commitment; Scarcity of buildable land and high land price; Migration due to the river (Brahmaputra) bank erosion and natural disaster; Insufficient revenue collection of Pourashava and insufficient Government grants/aids to municipality; Discourage the jute mill activities on the other side of the bank of the river Brahmaputra; Availability of free rent of land for constructing informal settlements; High natural population growth rate and attraction of facilities and employment opportunities in urban areas.

Some Policy Approaches:

In the back drop of all the above mentioned problems, some policy measures need to be suggested to address the relevant problems. The following are some of the policy measures in this direction-

Administrative policy: It has been observed in the study area that the local Pourashavas (Municipalities) have no capacity to control the informal settlements due to the lack of internal revenue collection, adequate government allocation and financial support or aids, political stability, awareness and participation of the dw (Chairman (Pourashava Chairman)) e constraints. Seventy per cent of the responsible officers agreed that the Pourashavas have no ability to control the informal settlements (Table- 1). Therefore, there is need to form a cell named “Informal settlements Improvement Cell” in Pourashava for project formulation, (Executive Director (Appointed)) entation and monitoring, and also to coordinate with other relevant devel cell will be formed with planners, engineers and community development officer (CDO) and Pourashava chairman will be the chairman of the proposed cell. Chairman of the cell will arrange monthly meetings to evaluate the project activities and also future working schedule will be planned here. A proposed organogram of informal settlements improvement cell is shown hereunder:

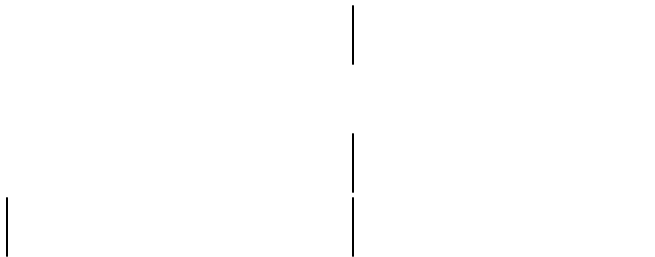
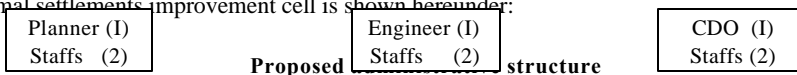


Table- 1. Informal settlement controlling capacity of Pourashava.

Officers of the Institutions	Response of the officers		Total
	Yes	No	
RAJUK	2(10.0)	7(35.0)	9(45.0)
UDD	--	3(15.0)	3(15.0)
HSD	--	4(20.0)	4(20.0)
Pourashava and NGOs	4(20.0)	--	4(20.0)
Total	6(30.0)	14(70.0)	20(100.0)

Source : Field survey, 1993.

Financial policy: Since the government is not likely to be able to meet the housing problems of the burgeoning poor and would like to take the role of facilitator mainly. In the study areas about 69.6% respondents agreed to self financing approaches to deal with their housing problems (Alam, 1994). Taking this in view, projects will be designed so as to generate similar other projects in the long run through recovery of costs at market rate of interest and inflation.

Illustrative projects supplementing and complementing financial policy: At the beginning, government would supply the required land and the NGOs or government also bear the costs of land development and associated service facilities. If public lands including the railways are available then with the recovery of capital investment under project-I, project-II will be started on other public owned land. In case, where public owned land is not available then project-III will be started by purchasing land. The fund generated by project-I would be used for purchasing land for project-II. Fund for project-III will therefore be derived with little or no government financial help. From recovery of funds from project-III, another project will be started and thus there will be a self-financing project which over the years will be continuous to tackle the housing problem of the targeted people. However the costs that will be recovered from the beneficiaries are- (i) land acquisition and development cost; (ii) service cost (including the equipment) and (iii) staff cost.

Land acquisition policy: In Bangladesh, a significant number of Ministries, Directorates, Institutions and Municipalities are involved in the management of the urban land but no single agency is entirely responsible for the execution of any project on the urban land. Ministry of Land however has been developing land Policy and Land Information System. The Directorate General, Land Records (DGLR) keeps details of land tilling. The Central Land Allocation Committee (CLAC) headed by the Ministry of land allocates land for big projects and the District Land Allocation Committee (DLAC) headed by District Commissioner allocates land for small size projects. Also, the functions and responsibilities of each agency is related to other agencies but are not well coordinated. The present study suggests the proposed "Informal Settlement Improvement Cell" under the Municipality which will take the responsibility with cognizance of relevant agencies to manage land for the urban poor in the medium sized towns. All kinds of activities relating to land acquisition will be conducted by the proposed cell through the Deputy Commissioner who is the head of the District land allocation. The proposed cell will help the Municipal Authority to prepare the Master Plan and Land use Plan, so as to keep the provision for considering land for the landless people.

Industrial zone policy: According to the local resource based production potentialities, the industrial and commercial zones may be earmarked. As the study area is famous for jute, the area is also well connected by road, rail and waterway. Therefore, there is scope of further industrial development in Mymensingh town. In the same way tobacco industrial zone may be earmarked in Rangpur District. If industrial zones are created all over the country, in the potential areas the employment opportunities may be created in their home districts. In this process, settlements will be developed surrounding the industrial zones and help solve the existing housing problems of the dwellers of informal settlements. It may be observed that in Mymensingh town 35% residents have tendency to shift their homesteads within the same town if their income increases (Table- 2) and 40.9% head of the households agreed to change their present occupation (Table- 3).

Table- 2. Shifting tendency to other place in the same town.

Word Number	Shifting Tendency		Total
	Yes (%)	No (%)	
3	24 (10.7)	51 (22.7)	75 (33.3)
6	39 (17.3)	36 (16.0)	75 (33.3)
7	16 (7.1)	59 (26.2)	75 (33.3)
Total	79 (35.1)	146 (64.9)	225 (100)

Source: Field survey, February, 1993.

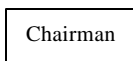
Table- 3. Occupations changing tendency and have taken training to change the occupation of head of the households.

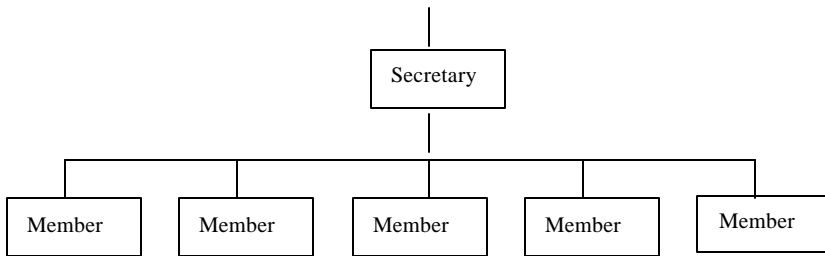
Ward number	Occupation changing tendency		Training taken to change the occupation		Total (%)
	Yes	No	Yes	No	
3	33	42	6	69	75 (33.3)
6	42	33	10	65	75 (33.3)
7	17	58	4	71	75 (33.3)
Total	92	133	20	205	225
(%)	(40.9)	(59.1)	(8.9)	(91.1)	(100.0)

Source : Field survey, 1993.

Community based organization (CBO) policy: Field level organization is essential to understand the nature of problem and will enhance the dwellers to cooperate with the authority. The suggested organizations will take responsibility of forming groups, recovering cost and maintenance of the project. All kinds of development works within the project area will be done by the direct participation of the beneficiaries. Each 20 families will make a group and a group leader will be selected from them for two (2) years. A CBO will be formed by the leaders. The leaders will select chairman and secretary among them. There will be five (5) members in the CBO. The proposed structure and functions of CBO are given below :

CBO Structure





The major functions of the CBO are-- project cost recovery; conflict reduction among target groups and others; communicate with the administrative body; social community development works (health, education, family planning) and board meeting twice a month.

Recommendations

In the absence of appropriate policy and guidelines, it is very difficult to provide affordable shelter for the dwellers of informal settlements. The following proposals are recommended as the policy and guidelines to improve the informal settlements in a medium sized town of Bangladesh:

Macro level action plan: To overcome the lack of institutional coordination, there is a need to rationalize relationships between local government and other levels of public administration, ensuring that appropriate responsibilities and powers are developed within local government. There is also a need for creating coordination among all the government managers through appropriate, legal and institutional arrangements. Master Plan is essential for each medium sized town of Bangladesh, because Master Plan is a broad outline for land and infrastructure development and land use control document of a city. A Master Plan will indicate how the city will develop in future. Local Pourashava will follow the Master Plan for all kinds of construction and development programmes. The proposed cell will help in preparing the Master Plan and finally it will be approved by Ministry of Works and adopted by the Pourashava. As a follow up there should be a national infrastructure and housing development programme. These programmes must be approved and implemented by a high-powered National Housing and Urban Development Council. The Urban Development Directorate (UDD) should act as the Technical Secretariat for the Council. The Council will advise the Planning Commission to take necessary actions to implement the housing programmes. To control the rural urban migration “Thikana or Gucha Gram” now “Adarshaw Gram” programmes in the rural areas will be enhanced by the government emphasizing creating of income generating activities. Government also may invest more resources through different development programmes and create job opportunities. These projects will be conducted only by the landless rural people. Some loan programmes for setting up small-scale industries by the NGOs and government jointly within the project area. The rate of interest should be low so that the middle and lower income group would be interested to establish small-scale industries within the project areas.

Micro level action plan: In Mymensingh city, maximum informal settlements have been built up on the public owned land as well as railway land. With their limited earning they are unable to

purchase a piece of land to construct their houses. So a policy at local level within the framework of the National Housing Policy will be made for supplying land to the target groups. There is a great opportunity in ward 3 to organize the landless people. Only site and services programmes can be taken in ward 3 with minimum cost. Malancha and Adarshaw Colony can be shifted from ward 6 to ward 3, because these two colonies are existing on government owned valuable land and near the city centre. If they are shifted, they will stay almost at same distance from the city centre. Government can construct middle class housing units in the areas of Malancha and Adarshaw Colony. As a result, some informal sector jobs will be created and also the government can easily recover the money from the beneficiaries because they have ability to pay for the apartment cost. Government can utilize this recovery money for developing the informal settlements. A big jute mill stands on the bank of the river Brahmaputra just opposite to the Mymensingh town. As Mymensingh is famous for jute production, another jute mill may be established nearer to the existing jute mills. Then a lot of opportunities for employment will be created and a large number of people will be shifted from the city centre.

Binary camp existed in ward 6 where almost all the households agree to go back to Pakistan. So, if government creates opportunity for them, near about 500 families will be shifted from the city areas. In the study areas, the NGOs that are now involved in income generating activities for the landless people like CONCERN, World Vision of Bangladesh should be enhanced and their activities will be concentrated on the specific areas. Informal settlement improving cell can act as coordinating agency involving all activities relating to settlements of the slum dwellers. Community participation is an important factor for better achievement of the housing project. The beneficiaries must be involved in all stage of planning, implementing, maintenance and monitoring the project. The proposed cell will take appropriate measures to train CBO leaders, target people and other involved people. Also the field level training will be arranged by the cell, as a result, skill will be developed.

Conclusion

High growth of urban population is creating the informal settlements in the city areas. The first important condition in prescribing any pragmatic solution is the positive attitude of the Government and local bodies towards the housing problem. Informal settlements may be studied further at planned and unplanned areas. The present study has focused on unplanned areas in a medium sized town where the dwellers have no land right and civic services are absent or very poor. In accordance with the nature of housing problem, this research has identified some policy approaches that will be applicable to meet up the housing problem of the dwellers of informal settlements in a medium sized town of Bangladesh. Some recommendations are forward based on the findings of the study conducted on the areas of informal settlements but those are not end by themselves. An experimental pilot project will be required under the title “informal settlements” for the medium size town of Bangladesh.

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