



BANGLADESH
COUNTRY REPORT ON URBAN INDICATORS



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EXECUTIVE SUMMARY

The Habitat Conference II on Human Settlements held in Istanbul, Turkey, in 1996 adopted some global action programs and plans regarding development of human settlement situation in member countries. Those global action plans were incorporated in the Habitat Agenda.

Bangladesh as a partner country of UNCHS is committed to use indicator for monitoring the Habitat Agenda. Indicators signifies the achievement for Human settlement situation, which the international community may assess its efforts. This country report is prepared to evaluate the major facts of Human settlement in a comparative framework between 1993 and 1998.

The Government of Bangladesh considers that the concept of Global Urban Observatory, Regional Urban Observatory, National Urban Observatory and Local Urban Observatory as prescribed by UNCHS will represent the Habitat Agenda and this will also fruitfully ensure entire list of international goals.

As an effective step to demonstrate resolve and commitments of Bangladesh Government to Habitat Agenda, in June 1994 the Government formally appointed a 60 member National Preparatory Committee headed by the Honorable Minister of Housing and Public Works. Four Subject Committees to help approach Habitat II in the most systematic and multi sector dimensions were also constituted. Subsequently the government of Bangladesh on 3rd April 2000 established a National Urban Observatory Committee consisting of 20 members, with the Secretary, Ministry of Housing and Public Works as the convener.

The Government of Bangladesh actively evaluated the established practices, policies and the duties and responsibilities of different Government and Semi-government Organizations/Entities and NGO's and feels that those organization, and entities are characterized by their in-built capabilities to equipped with professionals and technical support with institutional setup to be designated as LUO. Therefore The Government of Bangladesh have been pleased to constitute Local Urban Observatory for 4 major cities of Bangladesh, Dhaka, Chittagong, Sylhet and Tangail in the following order.

- | | | | |
|-----|------------|---|----------------------------------------------------------------------------------------|
| (a) | Dhaka | - | RAJUK and Dhaka City Corporation (DCC) |
| (b) | Chittagong | - | Chittagong Development Authority (CDA) and Chittagong City Corporation(CCC) |
| (c) | Sylhet | - | Sylhet Pourashava |
| (d) | Tangail | - | Support for Implementation of National Plans of Action (SINPA) and Tangail Pourashava. |

The organizations quoted against each city will perform the specific responsibility of Local Urban Observatory. In doing so the traditional administrative monitoring of programs by the government in terms of physical planning and financial targets through economy of scale has now been replaced with a more rigorous and professional approach.

The collective efforts of these LUO's, officials of Urban Development Directorate, RAJUK, the experts from Bangladesh University of Engineering and Technology and Center for Urban Studies, Dhaka after elaborate consultation and careful estimation have documented the key indicators in this Country Report.

The Report offers an assessment of the human settlement situation through an examination of Megacity Dhaka and three other cities, Chittagong, Sylhet and Tangail. We hope that would help connecting Bangladesh to the Global Urban Observatory Network in its effort to collect and disseminate data, information, best practices on human settlement activities.

The shelter situation of the country has improved marginally due to various projects/programs by Government Organizations and NGO's directed towards resettlement, provision of credit and basic services. Not much improvement in this sector could be achieved due to rapid increase in urban population in the country. The indicators that reveal social development and eradication of poverty suggest that the health situation has improved in both urban and rural Bangladesh. Although indicators suggest a slight deterioration of crime and violence situation in the country, it is expected that the recent enactment of the Public Security Act would reverse the trend. Both GOs and NGOs in the country are very active in their efforts to eradicate poverty and improve the human settlement situation.

Government efforts are underway to improve the environmental management of the country. GO-NGO cooperation to supply water in slum areas, provision of loans to encourage urban migrants to return to their villages (Ghare Phera), promulgation of environmental laws, phasing out of two-stroke engines from the roads, encouragement to use CNG instead of gasoline, establishment of chromium recovery and reuse plant, CBO efforts in solid waste collection and NGO effort at solid waste disposal—are attempts through which the urban environmental improvements have been initiated in the country. Very recently measures have been undertaken to protect the natural water bodies. Clearance from the Department of Environment and other utility agencies has been made mandatory before any construction may be undertaken in the capital city. In the area of economic development too, public-private sector partnership is gradually being encouraged to complement government efforts.

The Government of Bangladesh considers that the key ingredients to address social problem is good urban governance. As a strategic approach to achieve this goal, Decentralization has received impetus from the government since 1996. A four-tier system of local government structure instead of three tiers is gradually being introduced in the country. The urban local government system in the country is democratic. NGO, CBO and civil society participation in urban governance affairs is gradually increasing. The NGO Bureau is under Prime Minister's direct control. The country is open for international cooperation and partnerships, in social, economic and other sectors. In all ports of entry special attention is given to the arriving investors with separate counter/channel to handle their problems. The Fifth Five-Year Plan (1997-2002) has set future programs and initiatives of the country towards shelter development, sustainable urban development, capacity building and institutional development that if properly implemented will significantly contribute to improve the human settlement situation of the country in both urban and rural areas.

FACTS ABOUT BANGLADESH AND NATIONAL URBAN, 1998.

Sl.No	Facts	Bangladesh	National Urban
1	Global location	Between 20° 34' - 26° 38' N latitude & 88° 01' - 92° 41' E longitude	-
2	Area	147,570 sq.km.	9,612.44 sq.km.
3	Population	124.7 million	29.4 million
4	Density	826 persons/km ²	2,336 persons/ km ²
5	Sex ratio	106	118
6	Population growth rate (1998)	1.7	4.00
7	GDP	US \$33.1 billion	US\$ 14.89 billion
8	Per capita income	US\$ 280	US\$ 450
9	Literacy rate (adult)	51.3	64.1
10	Child mortality (per thousand)	102	62
11	Telephone	5/1000 population	6.5
12	Piped water (per thousand)	4.3%	17.55%
13	Crime rate	0.84/1000 population	NAV
14	Informal settlement	90%	50%
15	Homeless population	NAV	NAV
16	Tenure type (1996)	Owned 88.0% Rental 6.65% Rent free 5.28% Others -	Owned 56.98 % Rental 30.45 % Rent free 6.14 % Others 6.43%
17	Electricity (%H/H)	28.0	76.4

INTRODUCTION

The Habitat Conference II on Human Settlements was held in Istanbul, Turkey, in 1996. In that conference some action programs regarding development of the human settlement situation in member countries were adopted and these action plans were incorporated in the Habitat Agenda. Bangladesh, being a signatory to Habitat Conference II, is also committed to adopt necessary steps and action plans towards developing human settlement conditions in the urban as well as in the rural areas of the country. In response to the Global Urban observatory system, a National Urban Observatory has been formed as a consultative body to monitor trends and conditions of human settlement and inform national level policy and decision-making. Similarly, a Local Urban Observatory has been formed to review urban settlement situation in the country. This country report presents facts and analysis on the city level and country level developments in the various indicators which represent human settlement situation in the country since 1996 Habitat Conference. However, because of lack of data, in some aspects city level situation has been projected through the national urban information. Further, some qualitative judgments have been used to portray settlement situations where either quantitative data are not available or updated information is missing. The present report has been organized into seven chapters by following the guidelines of UNCHS, Nairobi, Kenya,

Chapter 1 SHELTER

The shelter situation in Bangladesh varies significantly between urban and rural areas and also by the size of towns. The condition is severe in Dhaka city where about 47.10 percent households are poor and a very small percentage of households can afford reasonable housing. The percentage of hard core poor is higher in other cities of the country. The development of the shelter situation in recent past in Bangladesh is presented under the following sections.

1. Provide SECURITY OF TENURE

1.1 Tenure types

The Bangladesh National Report (1996) for Habitat II reported the percentage share of tenure types for Dhaka, Chittagong, Tangail and the whole of Bangladesh is as follows: (The information of Sylhet is added by the National Urban Observatory).

Type of Tenure	Dhaka		Chittagong		Sythet		Tangail	
	1993	1998	1993	1998	1993	1998	1993	98
Owned	31.84	27	52.4	50	75	79	75	71.5
Purchasing	0.08	5	8	8	2	1	-	1.2
Private Rental	53.55	28	31.9	32	15	13.6	15	12.5
Social Housing	1.16	12	1.3	2	1.5	1	0.7	0.5
Sub-tenancy	NA	NA		1				
Rent Free	6.50			NA				
Squatter no rent	NA	19		0.5				
Squatter paying rent	NA	8		0.3				
Others (including homeless)	6.77	2	11.5	6.2	0.4	7.5	2.2	12.5

Source: GOB, 1996, National Habitat Report 1996, p. 68.

Updated figures on tenure types are not available, but the precarious nature of tenure of a significant section of the population can be assessed from the *Census of Slum Areas and Floating Population 1997* (BBS, 1999a).^{*} The Census recorded a total of 2991 slums nationwide with a population of 1,391,458 in 334,431 households. In terms of area, 63.02 percent of slums are on government and semi-government land. Most of these slums are squatter settlements, and thus have no tenure on land. Even slums on private land have insecure tenure, since the owners may decide to develop their land after evicting the tenants. In Dhaka City, the slum population is 754,866 (BBS, 1999a).

Rent to income ratio is increasing at a rate lower than land price to income ratio in all the cities. Thus return from housing investment is limited in highly developed CBFD areas of the cities not the middle class housing areas, creating ever increasing gap between supply and demand of the housing stock.

^{*} Slum is defined as "a cluster of compact settlements of 5 or more households that generally grow very unsystematically and haphazardly in an unhealthy condition and atmosphere on government and private vacant land. Slums also exist in the owner based household premises." The definition of "floating population" is "the mobile and vagrant category of rootless people who have no permanent dwelling units". Rootless people are defined as landless people who do not own even the homestead or are driven out of homestead areas. (BBS, 1999, p.2-3)

1.2 Eviction

There have been a few sporadic evictions and attempted evictions in the past few years. Since 1993, the first major attempted eviction of a slum in 1997 was stopped by the intervention of The Honorable Prime Minister. There were no further attempted evictions till 1999. There is a popular perception that slums are dens of criminals and abusers and slum evictions are accepted by the rest of the population with either no expressed concern or outright support. However certain NGO pressure groups and a section of the media have been vocal against evictions. According to one such group, the Coalition for Urban Poor, 42 slums were evicted between May and August, 1999 (CUP, 1999). 34 of the 42 slums housed 21,933 families. The High Court, in a landmark decision has declared the eviction of squatters without rehabilitation illegal. The National Housing Policy (1993 and amended in 1999) also does not approve of eviction without rehabilitation (GOB 1993).

2. Promote the right to ADEQUATE HOUSING

According to the Constitution of Bangladesh, the provision for basic necessities of life including food, clothing, shelter, education and medical care have been recognized as fundamental responsibility of the State (Article 15). The Revised Housing Policy of 1999 describes the future role of the government in the housing sector as that of a "facilitator" or "enabler", rather than as a "provider", in order to increase access to land, infrastructure, services and credit, and to ensure availability of building materials at a reasonable price and promote housing finance institutions. Actual construction of housing will generally be left to the private sector developers, the people themselves and the NGOs (MOHPW, 1999).

Urban housing demand is primarily catered by the private household sector. The target group of small and large-scale developers and builders are middle and high-income city dwellers. On the other hand slum entrepreneurs provide very low cost rental units where living condition is very poor. The public sector housing plans also give priorities to the high-income groups. Only 3 percent of the proposed spending by capital program are earmarked for housing for the poor (DMDP, 1995). The government agencies providing housing are Rajdhani Unnayan Kartripakkha (RAJUK) translated as the Capital Development Authority, the Housing and Settlements Division (HSD) and Semi-governmental and autonomous bodies also provide Housing for their employees. Majority of their land development and housing projects are focused on high and middle-income population. Recently the Government of Bangladesh has formed a new authority, namely, The National Housing Authority (NHA) which has more flexible and non-bureaucratic welfare policy on housing. The authority is able to divert the policy of housing from its present orbit to provide affordable housing for low-income and mid-income group.

Although the Constitution of Bangladesh ensures equal right and opportunities for all irrespective of race, sex, religion or place of birth but inheritance law in Bangladesh varies with religious groups and sex. Women are particularly discriminated.

The formal mortgage market is limited and confined to new housing construction and serves the highest income groups in selected urban areas (Hoek-Smit, 1999). However, some private institutions are coming up with loans for renovating existing houses. On the contrary micro-finance housing lenders (Government, semi-government and NGO's) offer non-collateral based credit for housing to low-income people.

2.1 Housing price-to-income ratio

The estimated requirement for housing units in urban areas vary from 300,000 units to 550,000 annually for the next twenty years depending on the number of backlog and replacement units incorporated in the estimates (Hoek-Smit, 1999). Higher land price and construction cost has pushed housing beyond the affordable range of low and middle-income people. The ratio of the median free-market price of dwelling unit and the median annual household income marginally increased within last few years. This ratio was 18.5 in 1993 and 18.93 in 1996. In recent years the Government has become aware of the need for low-income housing and has undertaken several projects. One such project is the construction of 16,000 flats at Mirpur, Dhaka. But these projects will only support a portion of actual demand.

House Price and Rent to Income Ratios

	Dhaka		Chittagong		Sythet		Tangail	
	1993	1998	1993	1998	1993	1998	1993	98
Median house price	\$20000	\$25000	\$13957.8	\$15277	\$10625	\$9433	\$14583	\$20833
Median rent	\$90	\$95	\$62.5	\$62.5	\$20	\$25	\$42	\$52
Median annual Household income	\$1080	\$1320	\$130	\$156.25	\$1000	\$1504	\$1200	\$1500
Median household Income of renters	\$150	\$155	\$60.0	\$57.29		\$95	\$1050	\$1125
House price/ Household income	18.52	18.93	107.37	90.77		5.96	12.15	13.89
House rent/ Household income	0.60	0.61	1.04	1.09		0.26	0.04	0.05

3. Provide equal ACCESS TO LAND

Land is the scarcest resource in urban areas. The price of land accelerates much faster than any other commodity. The major reasons behind such a situation are limited supply of land, high demand, and speculative market. The price of land increased by 50 percent annually during 1993-1998 period. The pattern of land ownership also reveals the unequal distribution of land. Speculators in the urban land market hold a significant amount of land especially in the fringe areas and thus create pressure on the land market. The bottom 40 percent of the households in Dhaka City 1998 own only 11 percent of the total income, top 10 percent owned 42 percent of the same. In the last seven years, the share of the bottom 40 percent in the per capita income scale had declined from 17 percent to 11 percent. On the other hand, share of top 10 percent in the per capita income scale has increased from 27 percent to 42 percent. Income inequalities stem from unequal access to resource base. While the top 5 percent controls 40 percent of the total value of fixed assets, whereas the share of bottom 50 percent of the households is only 7 percent. (Afsar, 2000). To control land speculation some policies and laws have been enacted. Land Ceiling Act is one of them. This law put a ceiling on rural land holding. According to this law one cannot own more than 13.5 hectares of land. To avoid higher taxes and other administrative difficulty owners often register their second house or land in the name of their relatives like wife, daughter or son.

The Housing and Settlement Directorate (HSD) supplies various types of housing targeted to low income people. Activities include site and service schemes, upgrading, resettlement, infrastructure improvement and supply of core houses and flats. HSD

transfer leasehold rights to the beneficiaries. It has developed 27,693 plots for residential purpose on 8045 acres of urban land all over Bangladesh (ADB, 2000).

In recent years, the formal real estate market has grown significantly, particularly in Dhaka. Some of the large-scale developers have undertaken extensive housing estate development programs at the outskirts of Dhaka City. But the target group is always upper and middle-income group. Developers are still afraid of investing in housing for lower or lower-middle income population. Some NGOs such as PROSHIKA has come forward to construct small flats for low-income people including the slums.

4. Promote equal ACCESS TO CREDIT

Though one of the major objectives of the Housing Policy of 1999 is to ensure housing for all with particular emphasis on the disadvantaged, destitute, the shelterless poor and the low and middle-income groups, of people, yet very little efforts have been taken on the part of the Government in providing housing loans to the low-income strata of the population. The House Building Finance Corporation (HBFC) is the only public institution that provides loan for individual housing at an interest rate of 13 percent (10.5 percent for high-rise buildings) payable in 25 years (Shafi, 1999). HBFC primarily serves the middle and high-income group. In last 40 years HBFC has financed 1,29,414 housing units which is less than 10 percent of the total housing stock of Dhaka city alone. Nationalized commercial banks introduced housing loan program from 1984, their target group is also limited to the higher income group. There is virtually no credit financing mechanism for housing of low-income people in urban areas. Security of tenure is a major factor that obstructs many people to enter into the formal mortgage market.

Government has undertaken several credit programs to encourage urban slum dwellers to return to their own villages (Return of Displaced People) and to start income generating activities there. One of such projects that has been introduced by Bangladesh Krishi (Agricultural) Bank, from May, 1999. This program offers loan to those slum dwellers who wish to return to their home village and start a new business or project there. Initially this program is focused on slum dwellers of Dhaka city, later this project will incorporate other major cities of the country. A study performed by Bangladesh Krishi Bank showed that 94 percent of the slum dwellers of Dhaka City are willing to return home if they can get a work there (Ahmed, 1998). This credit program offers collateral free loans up to Tk. 50,000 (US \$1000) for each family. Credit is also given in the *Asrayan* project (described in section 9 of chapter 3).

Several micro-finance institutions (MFIs) provide long and short-term credit for housing without any collateral. Among these institutions are the Grameen Bank, and NGOs like BRAC, Proshika, ASA, Caritas render their programs in rural areas of Bangladesh. Grameen Bank till July 1998 has disbursed Tk. 6,714 million as housing loans. The lending rate is 8 percent payable in 10 years. In total 700,000 housing loans have been given to rural families by members of MFI's.

5. Promote access to BASIC SERVICES

The inevitable consequence of rapid urbanization is the constant pressure on existing infrastructure and services. With limited institutional capability, financial resources and lack of modern technology, municipalities and other service organizations face extreme difficulties to keep pace with the concurrent demand.

5.1 Access to water

Water, electricity and sewerage are three basic services required to ensure safe and healthy life. In Dhaka City, the Dhaka Water and Sewerage Authority (DWASA), in Chittagong CWASA, Pourashavas in Sylhet and Tangail are responsible for supply of tap water and sewerage connections. Only 4.3 percent of total households in the country are connected to tap water (BBS, 1998). A UNICEF study in 1998 found that 99.1 percent of drinking water in urban areas are collected from taps, tube wells and ring wells whereas at national level 97.1 percent use the same sources for drinking water. In case of household work 80.1 percent of urban dwellers use tap, tube well or well water. Alternate sources of water in urban areas are ponds and river. At the national level 38.8 percent use tap, well and tube well water for household uses, the rest uses water from different sources. Among urban households 17.55 percent have piped-water connection into their residence. 7 percent of urban households collect drinking water from public/private tap outside their residence (NIPORT, 1997).

In Dhaka not more than 65 percent of the Dhaka City Corporation (DCC) area is connected with piped water, it is 44% in Chittagong, 29% in Sylhet, 12% in Tangail.

The supply of tap water in these cities is far below the demand. Another drawback of piped water in urban area is contamination due to old and defective pipelines. Tube wells are the major sources of drinking water in these cities and rural Bangladesh. Overall, 9 in 10 households obtain their drinking water from tube wells. Only 5 percent depend on surface water such as ponds, surface well and rivers/streams (NIPORT, 1997). Recent findings by researchers and international organization have revealed the alarming level of arsenic contamination in tube-well water in various parts of the country.

5.2 Household Connections

Most of the urban poor households do not own the land on which they live. As a result they are deprived of access to water and other utilities because water and sewerage connections are provided to plots upon production of ownership documents. The high density of these settlements and absence of utilities make the environment appalling. In response to such situation, a local NGO, Dushtha Shasthya Kendra (DSK), in collaboration with UNDP-World Bank, the Swiss Agency for Development and Cooperation (SDC) and Water AID, has launched a project to provide 32 water points and 5 latrines in squatter and slum settlements in the Dhaka City. This project is a successful example of partnership among donor agencies, local people, NGO and public organization (DWASA).

Access to electricity in urban areas is satisfactory compared to other services. According to 1996 National Report, 74 percent of households in Dhaka have access to electricity. Over time this situation has been improved. During the 1997-98 period domestic consumption of electricity was 3612 MKWH (BBS, 1998). In Dhaka City system losses exceed 30 percent and the supply is far below demand. As a result erratic supply is a common phenomenon (World Bank, 2000).

The Bangladesh Telephone and Telegraph Board (BTTB) is the primary provider of telephone service in urban areas. Demand considerably exceeds supply. There are 5 telephones for every 1000 population in Bangladesh and 20 telephones per 1000 population in Dhaka. In recent years several private companies have introduced cellular phone services and the use of mobile phones has become very popular in Dhaka and other major cities. Currently 98,500 cellular phones are used in Bangladesh. Among them 80 percent is in Dhaka (BTTB, 2000). Fax and e-mail services are becoming popular among people in business and high-income groups.

Chapter 2

SOCIAL DEVELOPMENT AND ERADICATION OF POVERTY

6. Provide equal opportunities for a SAFE AND HEALTHY life

6.1 Under-five mortality

The assurance of safe and healthy life is directly correlated to income and access to health facilities. If the scenario of 1993 is compared with 1998 it is evident that the prevalence of poverty is showing a declining trend. In recent years, widespread coverage of EPI (Extended Program for Immunization) has had a significant impact on reduction of child mortality. About 91.3 percent and 87.6 percent children (of 12 to 23 months) are covered by immunization at the urban and national levels respectively (BBS, 1998). In 1997 under-four mortality at the national and urban levels were 102 and 62 per 1000 live births respectively (Child under four years/BBS, 1999).

According to the Demographic and Health Survey 1996-97 (NIPORT, 1997), there exists a significant relationship between the education level of mothers and under five mortality. Children born to mothers who have no education are almost twice as likely to die before their fifth birthday as those born to mothers who have at least some secondary education (145 vs. 78 per 1000 births respectively). Researchers also identified that birth interval and child mortality is significantly related. Under five mortality is 2.2 times higher for children with preceding birth interval of less than 2 years than for children with preceding interval of 4 years or more (187 compared with 83 per 1000 birth) (NIPORT, 1997).

According to a UNICEF study, children aged 12 to 59 months who have mid-upper arm circumference of less than 12.5 cm. are suffering from severe malnutrition. At national level, the percentages of male and female children suffering from severe malnutrition are 4.1 percent and 7.2 percent respectively. Both in national and urban levels, female children have significantly out numbered male children as a victim of malnutrition (UNICEF, 1998).

6.2 Crime rates

Crime and violence have become severe menace to normal everyday urban life. The root to this situation is poverty, inequality of income, frustration among the young generation and due to political disturbances. Women are frequent victims of murder, rape and acid throwing. In recent years special laws have been formulated to take immediate and severe action against crimes like acid throwing. During the 1992-1996 period, the number of all types of crimes has increased by 30.31 percent at the national level (BBS, 1999).

6.3 Urban Violence

Besides crimes documented in police reports, extortion by *Mastaans* (extortionist/musclemen) is wide spread all over the country. In urban areas, mugging is commonplace even in broad daylight. Violence at school is not common. Even bullying is rare. Domestic violence against women is more common. Women are often abused as a means of extracting dowry though demanding dowry is a punishable offence. Acid throwing is another serious crime committed frequently and most of the victims are women. The Government has enacted rigorous laws to deal with the heinous crimes where women are specially victims. The Children and Women Abuse Act (2000) is applicable for the following crimes: use of acid, poison or any burning

material in order to murder and injure women or children; trafficking of women or children; kidnapping of women and children and demanding ransom; rape; sexual harassment and murder for dowry. Persons accused under this Act are ineligible for bail.

The Public Security Act (2000) was enacted on 14th February 2000. The primary objective of this Act is to abolish crimes that hamper and obstruct public security. Nine different types of crimes were identified that can be punishable according to this Act. The categories of offences are mugging, extortion, interfering with tender submission, destruction of vehicles and property, creating obstruction to traffic movement, demanding ransom, terrorism, filing of false cases and abetting crime.

6.4 Victim of Violence Assistance Program

The Ministry of Women and Children Affair (MOWCA) has opened a special cell to help oppressed women by providing legal support, temporary shelter and vocational training to make destitute women self-reliant. A number of local and non-local NGOs are also active in providing legal, social, financial and medical assistance to the victims. A number of women's organizations are working at grass root level to make women aware of their legal rights. A 44 member National Council for Women's Development (NCWD) has been established consisting of Ministers and Secretaries from several Ministries, public representatives and eminent individuals with the Prime Minister as the head of the Council. The primary responsibilities of NCWD are to ensure women's participation in socio-economic development work: the Council will formulate laws and regulations to ensure women's legal rights and development and to prevent of oppression against women. In parallel with government initiatives a number of local and foreign NGOs are active both in urban and rural areas to bring a drastic change to the fate of destitute women. They offer legal support for the victim and arrange medical and other necessary facilities whenever required. Besides government initiatives, several foreign organizations in cooperation with local agencies are offering treatment facilities to the victims. Acid Survivors Foundation is currently treating 17 victims of acid burns.

7. Promote Social Integration and support Disadvantaged groups

A recent study on the urban poor (ADB, 1996) measured the poverty line on the basis of income/expenditure related to daily normative calorie intake plus cost of non-food items and services (up to 25 percent of food expenditure). Thus the study determined that households below a monthly income of Tk. 3500 could be defined as "Absolute Poor" and households with income below Tk. 2500, as "Hard-core Poor". The minimum calorie intake for the absolute poor and hardcore poor are calculated at 2112 kcal and 1805 kcal. respectively. According to the above definition, 44.3 percent of urban population are poor (this includes both absolute and hardcore poor). A declining trend of poverty is evident when data of 1993 is compared with 1998. At the urban level 47.0 percent and 44.3 percent of the population was poor during the year 1993 and 1998, respectively (CIRDAP, 1999).

The Annual Budget of the year 1997-1998 contains three programs in order to eradicate poverty: (i) Monthly allowance to poor elderly people (ii) Formation of account in order to provide loan for housing the homeless poor. (iii) Establishment of a bank which would offer loan to unemployed young people who are willing to start any income generating activity (Bangladesh Economic Review), 1998). Part of these programs has already been started. The miserable living condition of urban poor has

always been considered as a major policy issue by government and donor agencies. The Housing and Settlement Directorate (HSD) has carried out several low cost housing schemes and provided approximately 50,000 plots and housing units for the urban poor over three decades though it was inadequate to the increasing demand (ADB, 2000). Since 1996 UNICEF and LGED are jointly launching the Urban Basic Services Delivery Project (UBSDP) in 4 city corporations and 21 municipalities of the country to improve and extend services in slum and squatter settlements. The project delivered services through 480 "urban development centers", each serving 2000 poor people.

The decline of incidence of urban poverty is due to the increase of employment opportunity both in urban and rural area. Various GO and NGOs are working at the grass-root level in various poverty eradication programs. Especially Grameen Bank and several other foreign and local NGOs like BRAC, Proshika, Caritas are launching micro-credit programs, which helped the rural people explore different small-scale business opportunities. Garments industries played a vital role to change the fate of the distressed people. Especially female garments workers were previously either unemployed or employed in low paid jobs like domestic helpers.

Nearly 90 percent of the poor in Dhaka live in a single and poor quality shelter, for which many pay high rents. Some 55 percent of them have no access to sanitary latrine (World Bank, 2000). A Number of NGOs and social organizations are working for the betterment of the urban poor. Around 46 NGOs are working in DCC on healthcare and credit programs that mainly cover water supply, sanitation, health education, and mother and childcare. A total of 712 slums located in 82 wards are covered by a total of 82 NGOs. Among NGOs serving the urban poor households works in Dhaka and Chittagong. The magnitude and dimension of urban poverty is multi faceted. The projects and programs initiated by the NGOs are able to address only a fraction of the problem.

8. Promote GENDER EQUALITY in human settlement development

8.1 Male-Female gap

In the political arena, the Chairpersons of the two major political parties of Bangladesh are women. Since 1992 the country has had two women Prime Ministers. But in general the social and economic status of women in Bangladesh is inferior to men. Participation of women in household decision making is also very low, only in 7.9 percent households (World Bank, 2000). The adult literacy rate (15 years and above) is 59 percent for men and 42 percent for women. The average life expectancy in Bangladesh in 1998 was 58.6 years for women and 59.1 years for men (BBS, 1999). Primary school enrollment is 82.4 percent for male and 74.9 for female at national level. At the urban level the corresponding figures are 92.1 percent male and 90.9 percent female. Primary school drop out rate is 14.8 percent and 17.2 percent respectively for male and female at national level. Drop out rate is less in urban areas and it is 6.9 percent for male and 7.7 percent for female (BBS, 1999b). The Government has introduced laws to ensure participation of women at formal decision making. In the case of local administration, the DCC has 18 reserved posts for nominated women commissioners as against 90 posts of directly elected commissioners irrespective of sex. In the municipalities, there are provisions for directly elected woman commissioners numbering one-third of the number of posts for directly elected commissioners. At the national level 30 seats are reserved for women, elected by the other members, at the National Assembly. In order to address the

problem of gender gap, GOs and NGOs are sponsoring, administrating and monitoring adult education, micro credit and income generating programs for women. To make women aware of their rights both GOs, and NGOs are undertaking various programs. Women's organizations have highlighted various legal issues that need to be reformed in order to resist discrimination against women.

Chapter 3 ENVIRONMENTAL MANAGEMENT

9. Promote GEOGRAPHICALLY-BALANCED settlement structures

Urban population in Bangladesh continues to rise at a rapid rate. The growth of urban population is due to both the increase of population in existing areas and the addition to urban population as new areas fall under the category of urban area. There is still considerable rural-urban migration and growth rates in cities are much higher than the national rate. For example, the annual population growth rate of Dhaka is estimated on the basis of projected population (BBS, 1999b) to be more than 4.0 percent whereas the national rate is 1.7 percent.

The continuous high growth of population puts tremendous strain on urban services and utilities. Measures initiated to narrow the gap between supply and demand are often apparently ineffective because by the time the measures are implemented, new demand is created further widening the gap. The situation is exacerbated by the fact that many of the migrants who use services and facilities of the city do not pay any charges to the service providers. The Government appreciates the necessity to take effective steps to ensure that unabated flux of people to cities do not create unmanageable densities and population concentrations.

The Government has taken up a project named *Asrayan*—Housing and Self-Employment Program for the Landless of Bangladesh—to resettle people who would have otherwise been driven to the cities by poverty. The 5-year program initiated in 1997-98 aims to resettle 50,000 families in 5,000 barrack houses on government-owned land. In addition the settlers would be given loans and training for income generating schemes and government-owned agricultural land, if available, would be leased out to them. By late 1999, 756 barrack houses had been completed.

The Government has also directed The Bangladesh Krishi (Agricultural) Banks to provide loans to squatters in urban areas who decide to go back (*Ghare Phera*) to their villages so that they can start income generating projects there. The project, known as Program for Homecoming of Displaced People, has been described in a previous section. It is expected that these positive steps would have a discernible impact on the migration situation in near future.

The Government has also taken of projects to strengthen secondary cities and small towns with a policy of decentralized urbanization and reducing pressure on the private city, Dhaka.

10. Manage supply and demand for WATER in an effective manner

10.1 Water consumption

The authority responsible for water supply in Dhaka City, DWASA estimates that the daily per capita consumption of water in the city is 160 liters. It is estimated that more than 65 percent of the households in the city are either served by DWASA water connection or have access to a communal hydrant. Water supply is a particular problem in the slums where around 30 percent of the Dhaka population live and where the nature of tenure makes house connections impractical. DWASA, however has provided 1643 community standpipes throughout its service area. CWASA provides stand pipes, Sylhet pourashava provides standpipes with intermittent supply and HTW, Tangail Pourashava also provides stand pipes.

With the growth of population, the demand for water is also rising rapidly. All the four cities had upgraded their capacities still it is far below the demand.

Daily Household Water Consumption (LPCD) Per Person

	Dhaka		Chittagong		Sythet		Tangail	
	1993	1998	1993	1998	1993	1998	1993	1998
All settlements	160	160	90	96	90	96	100	90
Informal settlements	-	100	40	48	40	48	50	55

10.2 Price of water

The price of water charged in Dhaka City amounts to US \$0.09 per thousand liters. Although water becomes a scarce commodity in summer, DWASA, CWASA and all the pourashava charges the same rate throughout the year.

11. Reduce URBAN POLLUTION

11.1 Air pollution

Urban pollution has emerged as a serious problem, especially in Dhaka. The principal forms of pollution are pollution of the air by emissions from motor vehicles and pollution of water from domestic and industrial sources.

Air pollution is not monitored in other cities, air in Dhaka is highly polluted with Suspended Particulate Matter (SPM), carbon monoxide, oxides of nitrogen and sulfur dioxide. There is also a high concentration of lead in the air. Recent studies have found almost double the allowable limit of lead in the air. In Dhaka Metropolitan area emissions are increasing at a steady rate since 1990. During the period 1981 to 1996 annual average increases of NO is 6.5%, HC is 5.8%, CO is 5.9%, PM is 5.6% and SO₂ is 6% are observed. One major source of air pollution is the three-wheeled "auto-rickshaw" fitted with a two-stroke engine. The Government of Bangladesh has imposed high taxes on the import of this vehicle in order to discourage its use. At the same time GOB are encouraging through tax relief the use of alternative less polluting modes. As a result, the bus and taxi services in Dhaka City have already shown a marked improvement and many travelers are switching from the auto-rickshaws to the better modes. A private business firm with World Bank assistance has introduced less polluting three-wheelers with four-stroke engines. The Ministry of Forestry and Environment has recently suggested a total ban on the import of the polluting three-wheelers. GOB has also decided to expand the facilities for energy efficient Compressed Natural Gas (CNG) operated vehicles. As a further step towards improving air quality, the import of leaded petroleum has been restricted, although its effectiveness is questionable since most cars on the streets are second-hand vehicles imported from Japan where unleaded petrol is not used. The vehicles, therefore, lack catalytic converters. The Ministry of Forestry and Environment (MOFE) has recommended making it mandatory for imported vehicles to have the converters.

11.2 Wastewater treated

Water pollution around Dhaka has reached a serious stage as well. As of 1998, DWASA had only one sewerage treatment plant and about 44,000 connections. Sanitary service reached only 22 percent of the household. 40 percent of the population use latrines connected to septic tanks, 45 percent use pit latrines or

defecate in the open. This insanitary practice ultimately pollutes the water bodies and channels. Much of the sewer from the DWASA lines also find their way directly into the water bodies without any treatment. The lone treatment facility is inadequate to handle the load generated. The river water, consequently, has a dangerously high concentration of fecal coliform. The industries in the country generally lack water treatment facilities. The industries are highly concentrated around Dhaka. Many polluting industries, tanneries for example, are located within the city. These industries discharge toxic chemicals like chromium and mercury directly into the river. DWASA is establishing a Chromium Recovery and Reuse Unit with UNIDO technical and financial assistance to extract and recycle chromium from tannery wastewater. A demonstration unit has been set up in one industry and based on its success, owners of other industrial units would be motivated to set up similar recovery facilities. No other city in the country has either wastewater treatment facilities or sewerage services.

11.3 Solid waste disposal

About 4,000-4,500 tons of solid waste is generated per day in Dhaka City. Approximately 50% is collected and disposed off by the Dhaka City Corporation (DCC). Other cities on average collect around 50% of the solid wastes they generate and all the cities dispose the waste to open dumps, with some recycling and reuse. There are no sanitary landfills or incinerators either in Dhaka or elsewhere in the country. Some attempts at composting have been initiated by an NGO, Waste Concern. About 35% of the waste is recycled. Around 400,000 scavengers regularly comb the waste collection bins and dumps to extract anything that might be recycled—bits of plastic, scraps of metal, paper, rags, pieces of glass. This helps reduce the volume of waste by about 20 percent. The pattern of disposal and recycling is similar in all other municipal towns. There is no separate arrangement of disposal of hospital and clinical waste materials. Act three other cities namely, Chittagong, Sylhet and Tangail, have developed community based waste collection systems.

12. Prevent DISASTERS and rebuild settlements

Bangladesh has had the misfortune to go through a myriad of disasters. Though most of the well-publicized disasters had affected rural communities, the urban areas are by no means hazard-free. Floods are a recurrent menace affecting parts of the country annually and the rest periodically. The coastal areas also periodically experience cyclonic storms often accompanied with storm surges. Chittagong is a coastal city and a number of cyclone shelters are constructed to provide shelter during disaster with comprehensive cyclone preparedness. The threat of earthquake also looms large. Since land is scarce, population density high and the hazards almost ubiquitous, prohibiting settlements on disaster-prone areas through zoning regulations is not an option.

During the last flood affecting Dhaka City in 1998, 70 percent of the city area was inundated for as long as 90 days. Three geological faults run underneath the city and geologists warn of the risk of a major earthquake hitting the city.

A panel of experts has finalized the Bangladesh National Building Code (BNBC, 1996), which, if properly observed, should minimize losses due to disasters. Maps showing the fault lines and contours and flood embankments are publicly available, but no hazard mapping as such has been done. Disaster insurance is generally non-

existent apart from fire insurance and insurance for crops. Although the Disaster Management Bureau, Red Crescent Society and Non Governmental Organizations have done a commendable job in improving disaster preparedness in rural areas frequently struck by disasters, preparedness is very low in the cities. There are no disaster plans to guide the public and government agencies in urban areas during an emergency situation. It is possible that a serious disaster may disrupt the lifelines of Dhaka with repercussions for the whole country.

13. Promote effective and environmentally sound TRANSPORTATION system

13.1 Travel time

The average travel time for work have changed significantly over the past five years more due to congestion rather than increase of distance. This is so particularly in Dhaka, but also to some extent in other cities. In 1993, around 60 percent of trips in Dhaka were made on foot and the average time for such trips was 15 minutes. 19 percent of trips were made by rickshaw and 10 percent by bus (PPK, 1993). With the introduction of Improved Bus Service and Bangladesh Road Transport Corporation City Service (BCS) since 1997, more passengers are now traveling by bus, including train and motor cycle.

Almost 55.5 percent of the bus commuters, according to a survey, take a rickshaw from their homes to the bus stop. The peak hour travel time by from two large residential areas, Mirpur and Uttara, to the CBD by bus is around 50 minutes and 60 minutes respectively (World Bank, 2000 and Das, 1998). The median waiting time for users is around 10 minutes while that for the City Service users is around 15 minutes. For other bus users, this time should be much less. The time spent to reach the bus stop from home is around 5 minutes for 73.4 percent of the PBS and BCS users. Assuming average travel times of 15 minutes, 20 minutes and 65 minutes on foot, by rickshaw and by bus respectively, and an unchanged proportion of modes used since 1993, the travel time averaged over the major modes computes to around 22 minutes.

The rather low average travel time, instead of reflecting an efficient transport system, reflects the situation where a majority of people cannot afford transport costs and are forced to squat or live in squalid slums within walking distance from their place of work. Travel to work is short, less expensive and safer in small town like Tangail.

13.2 Transport mode

The modal split has not changed much in the Dhaka City over the past few years, except a significant increase in the share of bus services. Almost 60 percent of trips are made on foot, 19 percent by rickshaw, 2 percent by car, 10 by bus and 9 percent by other modes, including train and motorcycle. The pattern is rather similar in Chittagong, but in Sylhet and Tangail, more dominated by cycle rickshaws (non motorized)

14. Support mechanisms to prepare and implement LOCAL ENVIRONMENTAL PLANS and local Agenda 21 initiatives

Long term strategic plans have been prepared for three of the largest cities in the country through consultations with key partners including the people. The strategic plans strive, among other things, sustainable development of the cities with due consideration to environmental aspects. Detail plans for some areas of Dhaka are still going on, again with active participation of the communities involved. Legislation has been enacted to make environmental impact assessment imperative for major

projects. Otherwise, no change has been made in legislation to support sustainable development planning, though existing laws neither hamper nor preclude such planning. There have been demands, though, to implement laws to control the indiscriminate filling of flood plains and water bodies for construction of buildings and other infrastructure.

As for Dhaka City, the Dhaka Metropolitan Development Plan (1995) has been prepared after consultations with key partners of development. Implementation of the plan is done through the Capital Development Authority (RAJUK) that has the authority to deny permission to build to any prospective developer if the proposed development violates the provisions of the DMDP. Clearance from the Department of Environment and utilities agencies are required for certain types of projects. The Detail Area Plans for certain areas of Dhaka are now being prepared with active participation from the respective communities. The process of plan approval in Chittagong is done by Chittagong Development Authority (CDA) while in the other cities, building plans are approved by the Pourashavas (Municipalities). Environmental regulations apply uniformly for all urban areas.

Chapter 4

ECONOMIC DEVELOPMENT

15. Strengthen SMALL AND MICRO-ENTERPRISES, particularly those developed by women

According to the latest Labour Force Survey (LFS) in 1995-96, 26.32 percent of the total labour force (excluding unpaid family workers) in the country are day labourers while 50.75 percent are self-employed. Together they account for almost three-quarters of the labour force. Almost all of the former and most of the latter belong to the informal sector. It is estimated that around 63 percent of the employed men and women in Dhaka City are employed in the informal sector. The proportion is about the same in Chittagong and higher on the other two cities.

In rural areas women are almost the exclusive target of micro-credit providers such as the Grameen Bank and BRAC. The success of the small enterprises by the rural women is well documented. In urban areas provision of such credit is more difficult from an operational point of view because those most deserving micro-credit do not have secure tenure of land and hence no fixed address. Still 80 percent of NGO expenditure in urban areas go towards provision of credit to the poor most of which are women (World Bank, 2000).

16. Encourage PUBLIC-PRIVATE SECTOR partnership and stimulate PRODUCTIVE EMPLOYMENT opportunities

16.1 Public-private sector partnerships

Development of public-private partnership is in its initial stage in Bangladesh. In the transport sector, Bangladesh Railways (BR) have come into agreement with private operators to operate services on certain routes using BR lines and rolling stock. The most significant partnership in the Dhaka City area is the case of Dhaka Electric Supply Company, a private body that has been entrusted with the job of supplying electricity to a part of the city. The power is purchased from the public power generation company. It is expected that such ventures involving the cooperation between the public and private sectors in city management would increase in the future.

16.2 City product

Official statistics do not give GNP figures at the city level. One study, however, estimates the city product for Dhaka to be equivalent to US \$ 4.6 billion (World Bank, 2000). Most investments in the country, both public and private, are concentrated in and around the city. The city is also by far the nation's largest seat of consumers with disposable income to spend on marketed goods and services.

16.3 Unemployment

Unemployment is a serious problem in Bangladesh. Agriculture is a major sector of the economy accounting for 31.60 percent of Gross Domestic Product (BBS, 1999b) and providing 63.25 percent of employment according to the 1995-96 Labour Force Survey (LFS) (BBS, 1999b). Agricultural employment is concentrated in the rural areas where almost 80 percent of the population lives. Due to the seasonal nature of agricultural activity, the problem of unemployment in rural area fluctuates with the season. Urban areas offer not only more varied employment prospects but also

comparatively better wages. This acts as a pull factor drawing in seasonal as well as permanent migrants from the rural areas, though unemployment is a serious problem in urban areas too. According to the last LFS in 1995-96, the unemployment rate for males and females in urban areas are 4.4 and 4.6 respectively. The corresponding figures for the national level are 2.2 and 1.9 percent respectively (BBS, 1999b). These figures are derived on the basis of a very liberal definition of employment that includes wage labour activities such as husking, boiling and thrashing of crops that are seasonal, low-paid and done usually by women. In Dhaka City, the rate of unemployment is estimated to be 23 percent (World Bank, 2000).

Chapter 5 GOVERNANCE

17. Promote DECENTRALIZATION and strengthen local authorities

The decentralized structure of local urban authorities in Bangladesh consists of 4 City Corporations and 215 *Paurashavas* or Municipalities. The legal framework for the functioning of the *Paurashavas* are provided by the *Paurashava Ordinance of 1977*, while the City Corporations run according to individual ordinances for each corporation. Each municipality or corporation has an elected council headed by the Chairman in the case of a municipality or the mayor in the case of a Corporation. The other members of the council are elected commissioners and nominated women commissioners. The elections for the seats of representatives are conducted by an autonomous Election Commission in accordance with the prescribed legal framework. The Commission functions independent of the Government.

Larger municipalities may have a central government representative in the form of a Chief Executive Officer (CEO), though he does not have any voting rights. The central Government has normally no power to remove from office any elected representative. However, if a member absents himself from three consecutive meetings without reasonable excuse, or if he is convicted for any offence related to corruption, criminal misconduct or anti-state activity, the Government may remove him from office following prescribed procedures and allowing the person liable to be removed the opportunity to show cause against such removal. The representative themselves may, however, vote on a resolution against any of their colleagues to the effect that he is liable to be removed from office if he refuses or is unable to perform his work or if he is guilty of misconduct or is responsible for any loss of property of the *Paurashava*. The resolution, if passed with two-thirds majority of votes, has to be approved by the Government before the particular representative stands removed from office.

Also, the Government may declare a *Paurashava* to be superseded for a maximum period amounting to the rest of its term if it considers that the *Paurashava* is unable to discharge its duties, unable to meet its financial obligations, generally acts contrary to public interest or otherwise abuses power. In such a situation, the Government may appoint a person or authority to run the affairs of the *Paurashava*. The Government may also quash proceedings of the elected council, suspend the execution of a resolution, prohibit the doing of anything proposed to be done or require the *Paurashava* to take such action as may be specified. It must be noted, though, that although the *Paurashava Ordinance* provides the above legal rights to the Government, they are hardly exercised, if ever.

The *Paurashava Ordinance* empowers the local bodies to levy and realize taxes but the maximum levels of taxes are set by the Government. The *Paurashava* may set user charges for services but it requires sanction from the Government. The *Paurashavas* or Corporations sometimes borrow funds in an emergency on a short-term basis, but not from commercial sources. The local body has the freedom to select contractors for projects costing up to about US \$50,000. It can select contractors for more expensive projects too, but the selection requires Government approval.

Although the local bodies realize taxes within their jurisdiction, the amount realized is generally very low particularly in the smaller towns. Consequently they are heavily dependent on central Government funds. Though the *Paurashava* may not know the

exact figure to be made available from the Government, a general idea about the range of funding can be made based on grants from the previous years.

18. Encourage and support PARTICIPATION and CIVIC ENGAGEMENT

The Structure Plan and Urban Area Plan for Dhaka was prepared recently with limited participation of specialists in civic society. Zoning, in the broad sense of the word that is current practice, therefore may reflect some concerns from the participants. At the project level, however, major citywide projects usually do not go through any civic engagement. For Detail Area Plans for limited areas, on the other hand, the prescribed procedure formally requires community participation at two stages; first at the plan preparation stage and second after the plan is designed, to elicit public opinion about the plan. Recently, the Capital Development Authority shelved implementation of a plan prepared for the Dhaka-Narayanganj-Demra (DND) area after public display of the plan drew widespread criticism from the residents of the area. The civil society in Dhaka, Chittagong, Sylhet and Tangail are now demanding their role and participation in urban governance process. The demand is assuming movement status in Dhaka (Islam, ed. 2000)

19. Ensure TRANSPARENT, ACCOUNTABLE AND EFFICIENT governance of towns, cities and metropolitan areas

Existing laws provide for regular auditing of the financial records of the local bodies. The auditing authority reports to the central Government any case of embezzlement, misapplication of municipal funds or other financial irregularity it may detect. Bids for municipal contracts are opened in front of bidders, and contracts are made in accordance with tender documents. In this sense, the contracts are published. The municipal authority may issue sanctions, usually temporary suspensions, against faults of civil servants. More severe actions can be taken after proper investigations prove alleged faults. However there are no laws on disclosure of potential conflicts of interest.

Chapter 6

INTERNATIONAL COOPERATION

20. Enhance international cooperation and partnerships

Like other developing countries, Bangladesh too is largely dependent on external development partners for technical assistance and financial aid in terms of loan and grants to execute various development programs in urban areas. Among the development partners, the World Bank and the Asian Development Bank play a major role. Out of total 21 major ongoing and committed projects, four are financed by UNICEF-UNCHS Grant, Japanese Grant, Dutch Loan and German Grant. The estimated total cost of these projects are US \$1.5 to US \$2 billion, or very roughly US \$500 million a year (assuming the amount is disbursed over 3 - 4 years on average), which is equivalent to more or less 10 percent of Dhaka's GDP per year (World Bank, 2000). The most important ongoing projects are Dhaka Urban Transport Project (DUTP), Fourth Dhaka Water Supply Project, Air Quality Project (AQMP), Dhaka Power System Upgrade project, Second Rural Roads and Market Improvement Project and so on. Primary objectives of these projects are to improve public utilities and services; urban transport; urban environment and disaster management, growth management and most of them include institutional development component as an important element.

Chapter 7

FUTURE ACTION AND INITIATIVES

21. Priorities for Shelter Development

The overall growth of population along with rapid urbanization during the last two decades and has caused severe problem in shelter sector. Projection reveals that housing shortage might exceed 5 million units by the end of the century. In order to cope with the problem, the Government has imposed priority for shelter development in it's Fifth Five Year Plan (FFYP) 1997-2002 (GoB, 1998) and has addressed several actions and future initiatives such as:

- preparation of land-use master plan for the urban centres and the rural areas;
- provision of housing for government personnel and development of satellite towns for different income groups living in urban areas;
- provision of low cost rural housing
- construction of government residential buildings at administrative centres and important places;
- research and Development in the field of building materials and construction.

Other priorities identified by government agencies include:

- development of site and services schemes for low and middle- income groups;
- rehabilitation of squatters;
- construction of multistoried flats for allotment on hire-purchase basis.

22. Priorities for Sustainable Urban Development

The FFYP has acknowledged that the serious problems of environmental degradation resulting from unplanned urbanization need to be evaluated in terms of

- land use alterations,
- inadequate shelter, water/sanitation, and other facilities in slums and other urban poor areas,
- degradation of community ambient environment, and
- little control of industrial waste emissions, which often greatly compounds the problem of environmental pollution due to inadequate management of human and domestic wastes.

In order to address these problems the following priorities for actions and policies have been identified:

- resettlement of slum dwellers and squatters;
- delivery of basic services to the slum dwellers;
- provision of safe drinking water, sewerage and sanitation facilities in urban areas;
- control of Industrial waste emission;
- promoting participatory, community based environmental resource management and environmental protection.

23. Priorities for Capacity Building and Institutional Development

Capacity building is badly needed across the agencies at almost all levels. The Government has established four-tier local government institutions at the village, union, sub-district (*upazila*) and district levels in order to enhance capacity and promote institutional development (GoB, 1998). In addition, city corporations and municipalities will be given opportunities as well as to strengthen their capabilities to function without interruption. The decentralization policy of the Government is one important initiative in this regard. As an attempt at capacity building and institutional development each local level institution will participate in the preparation of development programs/projects. Besides these, training facilities will be extended for the officials of development institutions in order to make them capable to pursue sustainable development activities efficiently with the use of limited resources.

The FFYP has incorporated the following objectives related to capacity building and institutional development:

- make the government capable of serving the people better by establishing appropriate elected local government bodies and by providing forum for people's participation at all levels of policy planning and execution;
- bring in economy and efficiency in government operations by streamlining operations and restructuring all public organizations through a process of eliminating redundancies, inefficiency and inertia;
- enhance the knowledge and skill of the public personnel for delivering goods and services and implementation of development programs;
- make the system capable of attracting the meritorious, promoting the capable and sustaining fast tracks for the best and the brightest.

24. Priorities for International Cooperation

Bangladesh is a country with limited resources, institutional capabilities and skilled manpower. Therefore, international cooperation and assistance in different development activities attain special importance. Following are some projects selected on priority basis for implementation with international cooperation:

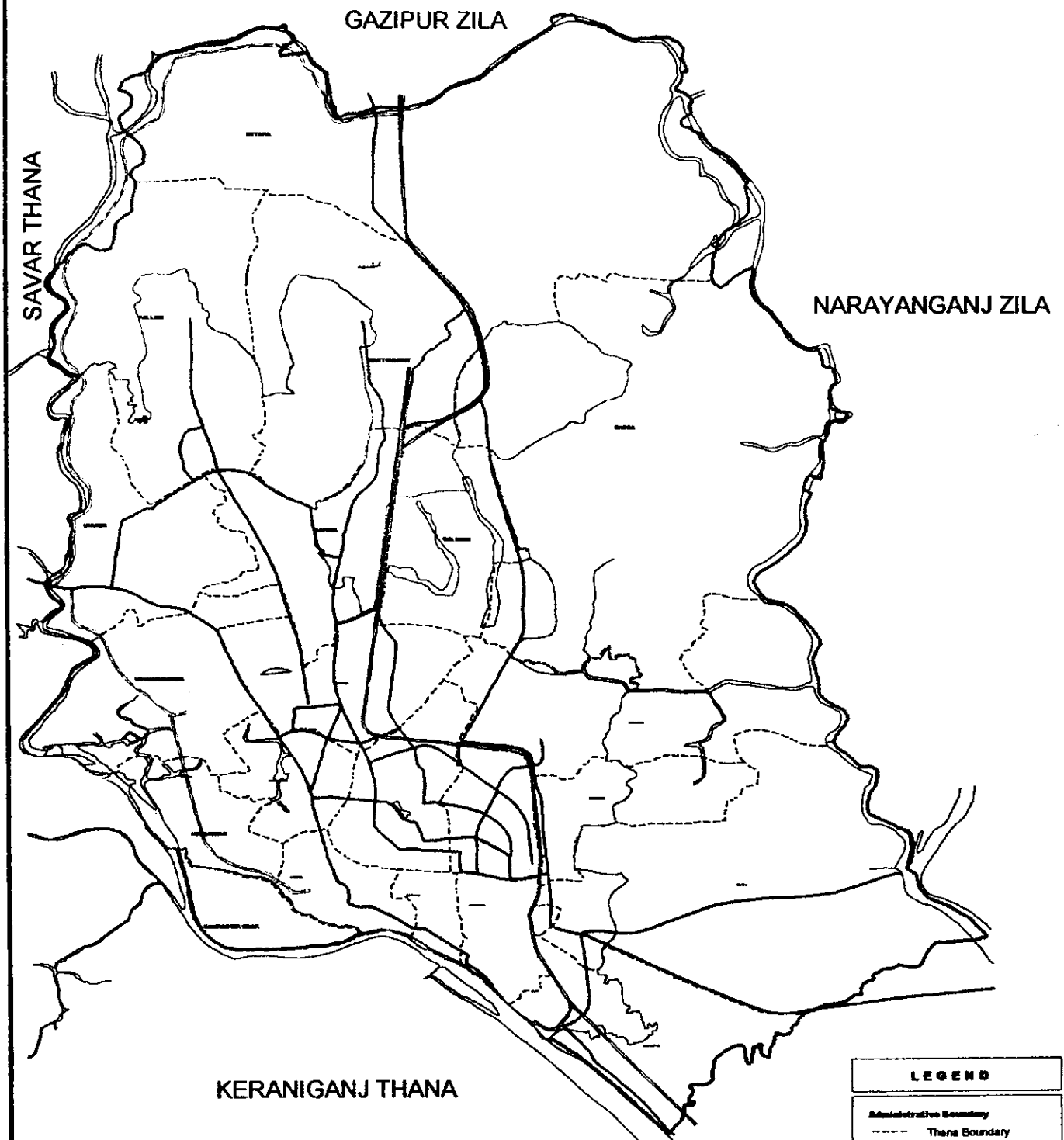
- the Urban Transport and Environment Improvement Project of Bangladesh Road Transport Authority (BRTA) with cooperation from the Asian Development Bank (ADB);
- the Dhaka Integrated Urban Renewal Program of the Ministry of Communications, BRTA, Dhaka Metropolitan Police, RAJUK, the Ministry of Environment and the Inland Water Transport Authority with cooperation from the World Bank (WB);
- the Land Administration Reform Project to be executed by the Ministry of Land and funded by the ADB; and the Urban Sector Strategy Guiding Program to be executed by the Ministry of Local Government, Rural Development and Cooperatives and funded by the ADB.

The above actions and priorities have been identified on the basis of the Fifth Five Year Plan which again reflects most of the Plan of Actions of Bangladesh National Habitat II Report.

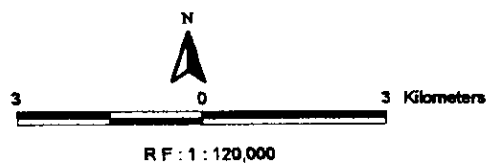
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DHAKA CITY CORPORATION MAP



KERANIGANJ THANA



LEGEND

- Administrative Boundary**
 - Thana Boundary
 - Ward Boundary
 - City Corporation Boundary
- Road Network**
 - Main Road
 - City Road
 - Rail Way
 - Road Embankment
- Water Network**
 - Wide River
 - Khal

Indicators for Istanbul +5



Focal point identification

 Insert Date: **1-Oct-00**

Type CITY and COUNTRY Information Here...

 Country: **BANGLADESH**

 City: **DHAKA**

 UN Region: **ASIA PACIFIC**

(Africa, Arab States, Asia Pacific, Highly Industrialised, Latin America & Caribbeans, Transitional)

What is the rank of the city in the country (in terms of population) ?

1

(example: rank for Nairobi is 1 in Kenya)

Collection carried out by...

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 How many cities are there in **BANGLADESH** ?

25

What is the official definition of a city ?

Pourashavas (municipalities) having a population of 100,000 to 500,000 has been defined as city

What is the percentage of the total country population living in urban areas ?

25.0%

What is the official definition of urban areas ?

Minimum 5,000 population with civic facilities such as electricity, water supply etc. it includes all city corporations, cantonment boards, head quarters and places where majority of male are engaged in non agri.

Chapter 1: Shelter

1. Provide security of tenure

indicator 1 - tenure types

Type of tenure:	1993	1998	1993	1998
	% of all households	% of all households	% of women-headed households	% of women-headed households
1. Formal Ownership:				
Owned	31.8%	27.0%	NAV	NAV
Purchasing (mortgage)	0.1%	5.0%	NAV	NAV
sub-total	0.0%	32.0%	NAV	0.0%
2. Tenancy:				
Private rental	53.6%	28.0%	0.0%	0.0%
Social Housing	1.2%	12.0%	0.0%	0.0%
Sub-tenant	NAV	NAV	0.0%	0.0%
sub-total	0.0%	40.0%	0.0%	0.0%
3. Squatter:				
without rent	0.0%	0.0%	NAV	NAV
with rent	0.0%	0.0%	NAV	NAV
sub-total	0.0%	0.0%	0.0%	0.0%
4. Other				
homeless	NAV	0.8%	NAV	NAV
other	6.3%	0.2%	NAV	NAV
sub-total	0.0%	1.0%	0.0%	0.0%
TOTAL (should be equal to 100%)	0.0%	73.0%	#VALUE!	0.0%

Among those tenure status, which ones are the most precarious ?

example: homeless, squatter,

What would be the estimated percentage of households with precarious tenure ?

0%

indicator 2 - evictions

number of evicted households:	1993	1998	past five years 1993-1998
men-headed households	NAV	-	NAV
women-headed households	NAV	-	NAV
all households	NAV	-	NAV
% of evicted from squatter settlements	0%	0%	0%

Explain the main reasons of the decrease or increase in the number of evictions:

Country level data are not available

2. Promote the right to adequate housing

qualitative data 1: housing rights

1. Does the Constitution or national law

promote the full and progressive realisation of the right to adequate housing ?

yes

include protections against eviction?

yes

2. Are there particular impediments :

to owning land ?

none

to inheriting land and housing ?

none

to taking mortgages in their own names ?

none

to women owning land ?

none

to women inheriting land and housing ?

none

to women taking mortgages in their own names ?

none

to particular groups owning land ?

none

please name the groups

to particular groups inheriting land and housing ?

some

Hindu community

to particular groups taking mortgages in their own names ?

some

Hindu Women

Please describe any changes in terms of housing rights since 1996:

No change occurred

Indicator 3: House price and rent-to-income ratios

	1993	1998	
Median house price	\$20,000	\$25,000	A
Median rent	\$90	\$95	B
Median annual household income	\$1,080	\$2,000	C
Median household income of renters	\$150	\$155	D
House price / household income	18.52	12.50	A/C
House rent / household income	0.60	0.61	B/D

What changes do these results suggest in terms of housing affordability ?

Housing affordability has been declining both owning and renting.

3. Promote equal access to land

Indicator 4: Land price-to-income ratio

1993	Land price			Income	Land price to income ratio
	Minimum price of 1 m2	Maximum price of 1 m2	Median price of 1m2	Median Household income per month (US \$ 1993)	
Highly developed land	\$750	\$1,120	\$934	\$90	10.38
Developed land	\$187	\$374	\$262		2.91
Raw land	\$11	\$56	\$22		0.24

1998	Land price			Income	Land price to income ratio
	Minimum price of 1 m2	Maximum price of 1 m2	Median price of 1m2	Median Household income per month (US \$ 1998)	
Highly developed land	\$934	\$1,245	\$1,000	\$167	6.00
Developed land	\$250	\$623	\$400		2.40
Raw land	\$16	\$62	\$25		0.15

What changes do these results suggest in terms of land affordability ?

4. Promote equal access to credit

indicator 5: Mortgage and non-mortgage

% of dwellings purchased:		1993	1998
that are covered by mortgages:		NAV	NAV
that are covered by non-mortgages:		NAV	NAV
Total number of loans attributed:			
mortgage loans:		NAV	NAV
non-mortgage loans:		NAV	NAV

What changes do these results suggest in terms of access to mortgage and non-mortgage loans ?

Data not available House Building Finance Corporation, Delta BRAC and Commercial Bank

5. Promote access to basic services

Indicator 6: access to water

% of households with access to water :

	1993	1998	
all settlements	97.5%	97.0%	within 200 m from the house
informal settlements	50.0%	70.0%	within 200 m from the house

What changes do these results suggest in terms of access to water ?

Indicator 7: household connections

% households connected to :		1993	1998	Only households directly connected within their house
in all settlements:	water	91.1%	60.0%	
	sewerage	15.0%	22.0%	
	electricity	76.4%	90.0%	
	telephone	0.6%	7.0%	
in informal settlements:	water	NAV	NAV	
	sewerage	NAPP	NAPP	
	electricity	41.0%	57.7%	
	telephone	NAV	NAV	

What changes do these results suggest in terms of access to services ?

Rural electrification program are able to extend electricity in remote areas.
 Tap water supply is only limited to bit cities. Services in informal settlements are still very poor. Recently Government in cooperation with NGOs and local organizations are introducing programs to offer basic services in informal settlements

Chapter 2: Social development and eradication of poverty

6. Provide equal opportunities for a safe and healthy life

Indicator 8: under-five mortality

	1993	1998	
female	5.90%	4.90%	number of death for children below 5 years old during the year/ average number of live birth during the last 5 years
male	6.30%	5.10%	
TOTAL female and male	6.10%	5.00%	

What are the reasons of the increase or decrease of child mortality ?

If there is no notable change, what is planned to improve the level of child mortality ?

Under five mortality rate decreased significantly in last five years. EPI (Extended Program for Immunization) played a significant role in this respect. Moreover, child and mother care programs offered by NGOs and Gos improved the

Indicator 9: Reported crime rates

		annual number of victims			
		male	female	all	
1993	Homicides	NAV	NAV	-	/1000 population
	Rapes	NAV	NAV	-	/1000 population
	Thefts	NAV	NAV	-	/1000 population
1998	Homicides	NAV	NAV	-	/1000 population
	Rapes	NAPP	NAPP	-	/1000 population
	Thefts	NAV	NAV	-	/1000 population

What are the reasons of the increase or decrease of crimes ?

Do these results reflect the safety conditions for the population ?

Overall crime rate increased in recent years. Especially homicides and crimes against women increased in a higher rate. Unemployment. Poverty political disturbance and slow enforcement of law are responsible for such situation.

Qualitative data 2: urban violence

In the city or the country, are there:

- areas considered as dangerous or inaccessible to the police
- violence at school
- an official policy against domestic violence
- a crime prevention policy
- a weapon control policy
- victim of violence assistance programme(s)

1993	1998
no	no
yes	yes
yes	yes
yes	yes
yes	yes
yes	yes

7. Promote social integration and support disadvantaged groups

Indicator 10: Poor households

	1993		1998	
	Total number (000)	% of households	Total number (000)	% of households
Households	1,332		1,960	
Women-headed households	96		184	
Poor households	626	47.0%	868	44.3%
Poor Women-headed households	41	6.6%	77	8.9%

	1993	1998
	US\$ / month	US\$ / month
Poverty line in US\$ / month:		
one person	\$14.0	\$18.0
two persons	\$28.0	\$36.0
average household	\$66.0	\$75.0

Definition of poverty-line 1993:	For Dhaka to be Tk. 2600 for meeting requirement of 2122 calories and some non-food requirements based on price index determined by the BBS
Definition of poverty-line 1998:	The BBS method : using direct calorie intake level Tk. 3500/= absolute poverty (2122K. Cal/person/day) 47.10% hardcore poverty (1805k. Cal person/ day 25.90%)

What are the factors of the increase or decrease of poverty ?

What measures have been undertaken to alleviate poverty ?

Income inequality is one of the factor working behind the increase of poverty BBS 1996.

8. Promote gender equality in human settlements development

indicator 11: female-male gaps

1993 data	female	male	1993 female-male gap	
Primary school enrolment ratio	NAV	NAV	NAV	%
Secondary school enrolment ratio	NAV	NAV	NAV	%
Tertiary school enrolment ratio	NAV	NAV	NAV	%
Adult literacy rate	61.0%	70.2%	9.8%	%
Life expectancy at birth	60.4	61.3	0.9	years
Under-five mortality	59.00%	63.00%	4.00%	%
Unemployment	4.70%	1.50%	-3.20%	%
number of elected or nominated councillor at the local level per 10,000	1	5	4	/10,000 population

1998 data	female	male	1998 female-male gap	
Primary school enrolment ratio	93.0%	80.4%	-12.6%	%
Secondary school enrolment ratio	62.3%	65.9%	3.6%	%
Tertiary school enrolment ratio	26.6%	36.0%	9.4%	%
Adult literacy rate	59.7%	77.1%	17.4%	%
Life expectancy at birth	61.00	62.00	1.00	years
Under-five mortality	12.70%	12.80%	0.10%	%
Unemployment	3.60%	4.05%	0.45%	%
number of elected or nominated councillor at the local level per 10,000	-	0.1	-	/10,000 population

What measures have been undertaken to reduce the female-male gaps ?

Both GOS and NGOs have introduced micro-credit. Training, adult literacy and mother and child care program for women all over the country to elevate status of women. Reserved seats have been assigned for women in public.

Chapter 3: Environmental management

9. Promote geographically-balanced settlement structures

indicator 12 - urban population growth

The annual growth rate should be taken for the last five years (1993-1998).

If another reference period was taken for the calculation, please indicate:

starting year: ending year: for the period

	Male population	Female population	Total population	
1993				
Metropolitan area*	4 210 000	3 290 000	7 500 000	in thousand population
Urban Agglomeration*	4 210 000	3 290 000	7 500 000	in thousand population
National Urban	12 880	10 120	23 000	in millions
National	53 000	54 650	112 650	in millions

1998				
Metropolitan area*	5 800 000	4 200 000	10 000 000	in thousand population
Urban Agglomeration*	5 800 000	4 200 000	10 000 000	in thousand population
National Urban	15 876	13 524	29 400	in millions
National	62 170	59 410	122 120	in millions

Growth rate:				
Metropolitan area*	NAV	NAV	4.20%	in percentage
Urban Agglomeration*	NAV	NAV	4.20%	
National Urban	5.40%	4.60%	5.00%	
National	1.62%	1.74%	1.70%	

* see definitions in the companion guide

10. Manage supply and demand for water in an effective manner

Indicator 13: Consumption of water

daily household consumption / person:	1993	1998	
in all settlements	160.00	160.00	liters/pers./day
in informal settlements	NAV	100.00	liters/pers./day

What measures have been taken for reducing water consumption or increasing the water supply?

Is the demand-supply for water managed in an effective manner?

Indicator 14: Median price of water

	1993	1998	
highest price	\$0.00	\$0.09	US\$/m3 (1000 liters)
lowest price	\$0.00	\$0.09	US\$/m3 (1000 liters)
median price in all settlements	\$0.04	\$0.09	US\$/m3 (1000 liters)
optional:			
median price in informal settlements	\$0.00	\$0.00	US\$/m3 (1000 liters)

What do these results suggest in terms of water affordability for the population ?

Have any new water pricing policy been undertaken in the last 5 years ?

[illegible]

11. Reduce urban pollution

Indicator 15: Air pollution

	1993		1998	
	number of days exceeding WHO standards during the year	average annual concentration (micro g / m3)	number of days exceeding WHO standards during the year	average annual concentration (micro g / m3)
Sulfur dioxide (SO ₂)	NAV	NAV	62	441.67
Nitrogen dioxide (NO ₂)	NAV	NAV	81	44.8
Ozone (O ₃)	NAV	NAV	NAV	NAV
Carbon monoxide (CO)	NAV	NAV	NAV	NAV
Lead (Pb)	NAV	NAV	NAV	463(Nagram)

WHO standards:	Averaging time	WHO Guidelines value	
Sulfur dioxide (SO ₂)	24 hours	125	micro g / m3
Nitrogen dioxide (NO ₂)	1 year	40	micro g / m3
	1 hour	200	micro g / m3
Ozone (O ₃)	8 hours	120	micro g / m3
Carbon monoxide (CO)	8 hours	10,000	micro g / m3
Lead (Pb)	1 year	0.5	micro g / m3

What do these results suggest in terms of air pollution for the population ?

If data is not available, are there signs of increased air pollution ?

What measures have been or should be undertaken to correct the trend ?

Through data is not available but air pollution in Dhaka City is severe due
the prevalence of two stroke engines. Policies have been adopted to eliminate
two stroke three wheeler taxis and to the use of lead free fuel. Sustainable
Environment Management Program have been undertaken by DOE
(Department of Environment) to improve the over all environmental quality
and to formulate an environmental policy.

Indicator 16: Wastewater treated

1993	1998	% of wastewater
20.0%	22.0%	

results should include primary, secondary and tertiary treatments

What do these results suggest in terms of quality of life for the population ?

What measures have been undertaken to correct the trend ?

Wastewater treatment data is not available but there is one treatment plan in Dhaka that covers about 20 percent of the wastewater of Dhaka City.

Indicator 17: solid waste disposal

	1993 % of solid wastes	1998 % of solid wastes
Sanitary landfill	0.0%	0.0%
Incinerated (in incineration plants)	0.0%	0.0%
Open dump	50.0%	50.0%
Recycled	35.0%	35.0%
Burned (openly)	0.0%	0.0%
other	15.0%	15.0%
TOTAL	100.0%	100.0%

What measures have been undertaken to reduce the impact of solid wastes on the environment ?

No significant measure has been adopted to coup. With the increasing growth of population. In case of collection of household solid waste CBOs are playing significant role.

12. Prevent disasters and rebuild settlements

Qualitative data 3: disaster prevention and mitigation instruments

In the city or the country, are there:

- a) building codes based on hazard and vulnerability assessment ?
- b) hazard mapping ?
- c) disaster insurances for public and private buildings ?

Are disaster insurances compulsory for public buildings ?

1993

1998

yes	yes
yes	yes
no	no
no	no

What measures and actions have been undertaken in terms of disaster prevention and mitigation ?

Is the capacity for post-disaster response effective at the city level ? What are the mechanisms in place ?

Some structural measures have been undertaken such as construction of earth embankment and flood wall. But non-structural measures like warning system is very weak

13. Promote effective and environmentally sound transportation system

Indicator 18: travel time

1993

1998

average travel time

30-45

45-60

in minutes for a one-way trip

What do these changes suggest in terms of quality of life for the population ?

What policies have been undertaken in order to make the transportation system more effective?

The primary casue of increase of travel time is traffic congestion. To improve transporation system coordination cell GDTPCB (Greater Dhaka Transportation Policy Coordination Board) has been formed where all Transportation policy would be evaluated and coordinate DUTP (Dhaka Urban Transport) Policy would be evaluated and coordinated. DUTP (Dhaka Urban Transport Project) has undertaken several project to construct fly overs.

indicator 19: transport modes

% of work trips undertaken by:

1993

1998

*If details are not available, please
provide the sub-total for each main
category.*

<u>1. Private motorised:</u>	Private cars	3.10%	3.11%	% of all work trips
	Motorcycle	1.80%	1.51%	% of all work trips
	sub-total	4.90%	4.62%	% of all work trips
<u>2. Train and tram:</u>	Train	NAV	0.03%	% of all work trips
	Tram	NAPP	NAPP	% of all work trips
	sub-total	0.00%	0.03%	% of all work trips
<u>3. Bus and minibus:</u>	Bus	1.00%	9.19%	% of all work trips
	Minibus	NAV	NAV	% of all work trips
	sub-total	1.00%	9.19%	% of all work trips
<u>4. Non-motorised:</u>	bicycle	0.90%	0.90%	% of all work trips
	walking	70.90%	60.22%	% of all work trips
	others	22.20%	25.04%	% of all work trips
	sub-total	94.00%	86.16%	% of all work trips
TOTAL		99.90%	100.00%	should be equal to 100%

What do these changes suggest in terms of quality of life for the population?

What policies have been undertaken in order to improve the transportation system?

Percentage of people traveling by bus increased significantly. Tex has been reduced on import of bus which encouraged private investor to invest on private bus service in the city.
Others include Non-motorized vehicle, mainly, rickshaws that ply on the roads of the city.

14. Support mechanisms to prepare and implement local environmental plans and local Agenda 21 initiatives

qualitative data 4: local environmental plans

1. How many cities have established long-term strategic planning initiatives

for sustainable development, involving key partners?

4

2. Is this process institutionalized at the national level and/or has there been any legislative change

to support cities to engage in sustainable development planning processes?

yes

3. Has the city established a long-term strategic planning initiative for sustainable development, involving key partners?

yes

4. Is the city implementing local environmental action plans involving key partners?

yes

Please describe the major initiatives :

(1) Integration of transportation and urban growth.

(2) Flood and drainage management

(3) Future direction of urban growth

Chapter 4: Economic development

15. Strengthen small and micro-enterprises

indicator 20: informal employment

As part of the total workforce:

1993

1998

% employed men

NAV

NAV

in the informal sector

% employed women

NAV

NAV

in the informal sector

% employed men and women

68.0%

63.0%

in the informal sector

What does this trend suggest? What institutional changes have been undertaken to cope with the needs of the informal sector (fiscal policies, credit to small and micro-enterprises, legislations to protect the rights of employees, etc.)?

Micro-credit program have been introduced by NGOs in urban and rural area.

16. Encourage public-private sector partnership and stimulate productive employment opportunities

qualitative data 5: public-private partnerships

1. Have some major public enterprises involving the delivery of services in cities established partnerships with private firms during the last five years at the city level?

yes

How many ?

2

2. Have some major public enterprises involving the delivery of services in cities established partnerships with private firms during the last five years at the country level?

yes

How many ?

3

Have public-private partnership become a more common practice in the last five years ?

Have they been effective ? Have they offered a greater flexibility in the management and higher degree of transparency, efficiency and accountability in their operation ?

Is the cost-recovery of services higher ?

DESCO (Dhaka Electric Supply Company) is an example of public private partnership DFSCO is responsible for supply of electricity in Mirpur area of Dhaka City Currently BR (Bangladesh Railway) has been sharing management services with some private organization. These partnership project are very recent addition thus it is not possible to evaluate their performance.

indicator 21: city product

	1993	1998	
City product	\$219	\$500	per person
Gross National Product	\$221	\$255	per person

Which method was used for the calculation of the city product (see definitions) ?

method A ☐ no

method B ☐ yes

What do this trend suggest in terms of urban economic development ?

Are cities economies growing more than national economies ? (compare trends of city product with trends in gross national product).

City economy is growing much faster than national economy. It is evident that 8.73 percent of total population living in Dhaka City contributed 11 percent of total GDP

indicator 22: unemployment

	1993	1998	
% of total unemployed that are men	4.4%	19.0%	in the total workforce
% of total unemployed that are women	4.6%	23.0%	in the total workforce
% unemployed men and women	9.0%	21.0%	in the total workforce

What do this trend suggest in terms of employment opportunities for men and women ?

What are the impacts of unemployment on the urban economy and social development ?

What measures have been undertaken to curb negative trends ?

[illegible]

Chapter 5: Governance

17. Promote decentralisation and strengthen local authorities

Qualitative data 6: level of decentralization

1. Can higher levels of government (national, state/provincial):

- a. Close the local government ?
b. Remove councillors from office?

yes	erase inappropriate
no	erase inappropriate

2. Can the local government, without permission from higher governments:

- a. Set local tax levels ?
b. Set user charges for services ?
c. Borrow funds ?
d. Choose contractors for projects ?

	Some		erase inappropriate
	some		erase inappropriate
all			erase inappropriate
all			erase inappropriate

3. Is the amount of fund transfers from higher governments known in advance of the local budget setting process ?

yes	erase inappropriate
-----	---------------------

If yes, give a percentage:

80%

Have major responsibilities, policy management, decision-making authorities and resources been decentralised at the local level ? If not, is there a process of decentralisation in place ?

Do you consider that decentralisation has improved the level of governance ?

18. Encourage and support participation and civic engagement

Qualitative data 7: citizen involvement in major planning decisions

Are cities involving the civil society in a formal participatory process prior to:

- a) new major roads and highway proposals ?
b) alteration in zoning ?
c) major public projects ?

1996	2000
no	no
no	no
no	no

Has there been any progress in the area of local participation ?

Do you consider that participatory processes in place are adequate ? Are institutional and legal frameworks sufficient to ensure the right level of participation and civic engagement ?

As provided in TI Act and Municipal Act, to ensure Local involvement and participation. The local projects are places to the public for open discussion. But for major projects very few are placed for public discussion.

19. Ensure transparent, accountable and efficient governance of towns, cities and metropolitan areas

Qualitative data 8: transparency and accountability

At the local government level, are there:

- a) regular independent auditing of municipal accounts ?
- b) published contracts and tenders for municipal services ?
- c) sanctions against faults of civil servants ?
- d) laws on disclosure of potential conflicts of interest ?

1996	2000
yes	yes
yes	yes
yes	yes
no	no

Has there been any progress in improving governance ?

What measures have been undertaken in this area ?

Various laws have been enacted to ensure Local Governance such as
introduction of 4 tyre system of Government

indicator 23: local government revenue and expenditures

	1993	1998	
local government revenue	33 66mil	45 33mil	in \$ US (3 years average)
local government expenditures	33 66mil	45 33mil	in \$ US (3 years average)
revenue less expenditures	\$0.00	\$0.00	in \$ US (3 years average)

What do these figures suggest ?

What are the impacts of these trends in terms of delivery of services at the local level ?

Chapter 6: International cooperation

20. Enhance international cooperation and partnerships

Qualitative data 9: engagement in international cooperation

	1996	2000
1. Is the country involved in international cooperation ?		
as receiver ?	yes	yes
as donor ?	no	no
2. For donor countries:		
what is the total amount provided to urban areas ?	NAP	NAP
In how many countries?	-	-
3. For recipient countries and cities:		
what is the total amount received by the country?	2000mil	1800mil
what is the total amount received by the city?	3 35mil	55 4mil
3. For cities:		
Is the city affiliated to one or more association of local authorities?	no	no
Is the city involved in direct city to city cooperation?	no	no
What do these figures suggest ?		
In which particular areas has international cooperation made progress (capacity-building, technology transfers, etc.) ?		

Indicators for Istanbul +5



Focal point identification

 Insert Date: **1-Oct-00**

Type CITY and COUNTRY Information Here...

 Country: **BANGLADESH**

 City: **CHITTAGONG**

 UN Region: **ASIA PACIFIC**

(Africa, Arab States, Asia Pacific, Highly Industrialised, Latin America & Caribbeans, Transitional)

What is the rank of the city in the country (in terms of population) ?

2

(example: rank for Nairobi is 1 in Kenya)

Collection carried out by...

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 Title: **DIRECTOR**

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 How many cities are there in **BANGLADESH** ?

25

What is the official definition of a city ?

Pourashavas (municipalities) having a population of 100 000 to 500,000 has been defined as city

What is the percentage of the total country population living in urban areas ?

23.0%

What is the official definition of urban areas ?

Minimum 5,000 population with civic facilities such as electricity, water supply etc. it includes all city corporations, cantonment boards, head quarters and places where majority of male are engaged in non agri.

Chapter 1: Shelter

1. Provide security of tenure

indicator 1 - tenure types

<u>Type of tenure:</u>		1993	1998	1993	1998
		% of all households	% of all households	% of women-headed households	% of women-headed households
1. Formal Ownership:					
Owned		52.4%	50.0%	6.6%	7.0%
Purchasing (mortgage)		NAV	8.0%	NAV	NAV
sub-total		NAV	58.0%	NAV	NAV
2. Tenancy:					
Private rental		31.9%	32.0%	NAV	NAV
Social Housing		1.3%	2.0%	NAV	NAV
Sub-tenant		0.0%	1.0%	NAV	NAV
sub-total		33.2%	35.0%	NAV	NAV
3. Squatter:					
without rent		2.9%	0.5%	NAV	NAV
with rent		NAV	0.3%	NAV	NAV
sub-total		NAV	0.8%	NAV	NAV
4. Other					
homeless		NAV	0.5%	NAV	NAV
other		11.5%	5.7%	NAV	NAV
sub-total		NAV	6.2%	NAV	NAV
TOTAL (should be equal to 100%)		100.0%	100.0%	NAV	NAV

Among those tenure status, which ones are the most precarious ?

example: homeless, squatter,

What would be the estimated percentage of households with precarious tenure ? 1%

indicator 2 - evictions

<u>number of evicted households:</u>	1993	1998	past five years 1993-1998
men-headed households	-	-	-
women-headed households	-	-	-
all households	-	-	-
% of evicted from squatter settlements	0%	0%	0%

Explain the main reasons of the decrease or increase in the number of evictions:

No eviction is carried out during the period.

2. Promote the right to adequate housing

qualitative data 1: housing rights

1. Does the Constitution or national law

promote the full and progressive realisation of the right to adequate housing ?

yes

include protections against eviction?

yes

2. Are there particular impediments :

to owning land ?

no

to inheriting land and housing ?

no

to taking mortgages in their own names ?

no

to women owning land ?

no

to women inheriting land and housing ?

some

to women taking mortgages in their own names ?

no

to particular groups owning land ?

no

Hindu community

to particular groups inheriting land and housing ?

some

Hindu Women

to particular groups taking mortgages in their own names ?

some

Hindu Women

Please describe any changes in terms of housing rights since 1996:

No change occurred

Indicator 3: House price and rent-to-income ratios

	1993	1998	
Median house price	\$13,958	\$15,277	A
Median rent	\$33	\$63	B
Median annual household income	\$1,649	\$1,872	C
Median household income of renters	\$60	\$57	D
House price / household income	8.45	8.16	A/C
House rent / household income	0.55	1.10	B/D

What changes do these results suggest in terms of housing affordability ?

Affordability of new houses are diminishing.

3. Promote equal access to land

Indicator 4: Land price-to-income ratio

1993	Land price			Income	Land price to income ratio
	Minimum price of 1 m2	Maximum price of 1 m2	Median price of 1m2	Median Household income per month	
Highly developed land	\$299	\$374	\$262	(US \$ 1993)	2.32
Developed land	\$149	\$262	\$224	\$113	1.99
Raw land	\$15	\$37	\$30		0.27

1998	Land price			Income	Land price to income ratio
	Minimum price of 1 m2	Maximum price of 1 m2	Median price of 1m2	Median Household income per month	
Highly developed land	\$498	\$623	\$560	(US \$ 1998)	3.59
Developed land	\$218	\$311	\$249	\$156	1.59
Raw land	\$16	\$47	\$31		0.20

What changes do these results suggest in terms of land affordability ?

Land prices are rising at a rate higher than that of income rising.

4. Promote equal access to credit

Indicator 5: Mortgage and non-mortgage

% of dwellings purchased:		1993	1998
that are covered by mortgages:	NAV		30%
that are covered by non-mortgages:	NAV		70%
Total number of loans attributed:			
mortgage loans:	NAV		NAV
non-mortgage loans:	NAV		NAV

What changes do these results suggest in terms of access to mortgage and non-mortgage loans ?

Data not available House Building Finance Corporation, Delta Brack and Commercial Banks loans attribute to households investment.

5. Promote access to basic services

Indicator 6: access to water

% of households with access to water :

	1993	1998	
all settlements	98.0%	100.0%	within 200 m from the house
informal settlements	NAV	100.0%	within 200 m from the house

What changes do these results suggest in terms of access to water ?

Accessibility of water has been improved.

Indicator 7: household connections

		% households connected to :		Only households directly connected within their house	
		1993	1998		
in all settlements:	water	43.5%	44.0%		
	sewerage	0.0%	0.0%		
	electricity	75.2%	95.0%		
	telephone	30.0%	NAV		
in informal settlements:	water	45.0%	NAV		
	sewerage	0.0%	0.0%		
	electricity	NAV	95.0%		
	telephone	NAV	NAV		

What changes do these results suggest in terms of access to services ?

Rural electrification program are able to extend electricity in remote areas.
Tap water supply is only limited to big cities. Services in informal settlements are still very poor. Recently Government in cooperation with NGOs and local organizations are introducing programs to offer basic services in informal settlements

Chapter 2: Social development and eradication of poverty

6. Provide equal opportunities for a safe and healthy life

Indicator 8: under-five mortality

	1993	1998	number of deaths of children under 5 years old during the year/ average number of live birth during the last 5 years
female	14.80%	11.20%	
male	13.10%	10.70%	
TOTAL female and male	12.10%	10.90%	

What are the reasons of the increase or decrease of child mortality?

If there is no notable change, what is planned to improve the level of child mortality?

Under five mortality rate decreased significantly in last five years. FPI (Extended Program for Immunization) played a significant role in this respect. Moreover, child and mother care programs offered by NGOs and Gos improve the over all health condition of children.

Indicator 9: Reported crime rates

		annual number of victims			
		male	female	all	
1993	Homicides	NAV	NAV	0	/1000 population
	Rapes	NAV	NAV	0	/1000 population
	Thefts	NAV	NAV	0	/1000 population
1998	Homicides	NAV	NAV	0	/1000 population
	Rapes	NAV	NAV	0	/1000 population
	Thefts	NAV	NAV	0	/1000 population

What are the reasons of the increase or decrease of crimes?

Do these results reflect the safety conditions for the population?

Overall crime rate increased in recent years. Especially homicides and crimes against women increased in a higher rate. Unemployment, Poverty political disturbance and slow enforcement of law are responsible for such situation.

Qualitative data 2: urban violence

In the city or the country, are there:

- areas considered as dangerous or inaccessible to the police
- violence at school
- an official policy against domestic violence
- a crime prevention policy
- a weapon control policy
- victim of violence assistance programme(s)

1993	1998
no	no
no	no
yes	yes
yes	yes
yes	yes
yes	yes

7. Promote social integration and support disadvantaged groups

Indicator 10: Poor households

	1993		1998	
	Total number (000)	% of households	Total number (000)	% of households
Households	276		391	
Women-headed households	18		26	
Poor households	5	1.8%	5	1.3%
Poor Women-headed households	NAV	NAV	NAV	NAV

	1993	1998
	US\$ / month	US\$ / month
Poverty line in US\$ / month:		
one person	\$14.0	\$18.0
two persons	\$28.0	\$36.0
average household	\$84.0	\$100.8

Definition of poverty-line 1993:	For Chittagong to be TK. 2600 for meeting requirement of 2122 calories and some none food requirements based on price index determined by the BBS
Definition of poverty-line 1998:	The BBS method : using direct calorie intake level Tk. 3500/= absolute poverty (2122K. Cal/person/day) 47.10% hardcore poverty (1805k. Cal person/ day 25.90%)

What are the factors of the increase or decrease of poverty ?

What measures have been undertaken to alleviate poverty ?

Income inequality is one of the factor working behind the increase of poverty BBS 1996.

8. Promote gender equality in human settlements development

indicator 11: female-male gaps

1993 data	female	male	1993 female-male gap	
Primary school enrolment ratio	86.0%	88.0%	2.0%	%
Secondary school enrolment ratio	81.8%	82.0%	0.2%	%
Tertiary school enrolment ratio	NAV	NAV	NAV	%
Adult literacy rate	48.0%	70.2%	22.2%	%
Life expectancy at birth	60.0	61.3	1.3	years
Under-five mortality	14.80%	13.10%	1.70%	%
Unemployment	NAV	NAV	NAV	%
number of elected or nominated councillor at the local level per 10,000	0	0	0	/10,000 population

1998 data	female	male	1998 female-male gap	
Primary school enrolment ratio	93.0%	94.0%	1.0%	%
Secondary school enrolment ratio	90.0%	90.5%	0.5%	%
Tertiary school enrolment ratio	NAV	NAV	NAV	%
Adult literacy rate	51.0%	71.0%	20.0%	%
Life expectancy at birth	60.00	61.00	1.00	years
Under-five mortality	11.04%	9.05%	1.90%	%
Unemployment	NAV	NAV	NAV	%
number of elected or nominated councillor at the local level per 10,000	0.0	0.1	0.1	/10,000 population

What measures have been undertaken to reduce the female-male gaps ?

Both GOS and NGOs have introduced micro-credit. Training, adult literacy and mother and child care program for women all over the country to elevate status of women. Reserved seats have been assigned for women in public.

Chapter 3: Environmental management

9. Promote geographically-balanced settlement structures

indicator 12 - urban population growth

The annual growth rate should be taken for the last five years (1993-1998).

If another reference period was taken for the calculation, please indicate:

starting year: **1993** ending year: **1998** for the period

	Male population	Female population	Total population	
1993				
Metropolitan area*	936 000	669 000	1 605 000	in thousand population
Urban Agglomeration*	1 370 000	1 030 000	2 400 000	in thousand population
National Urban	12 420	10 580	23 000	in millions
National	58 000	54 650	112 650	in millions
1998				
Metropolitan area*	1 309 180	991 810	2 301 000	in thousand population
Urban Agglomeration*	1 710 120	1 295 500	3 005 000	in thousand population
National Urban	15 876	13 524	29 000	in millions
National	62 170	59 410	122 120	in millions
Growth rate:				
Metropolitan area*	4.00%	4.00%	4.00%	in percentage
Urban Agglomeration*	5.65%	5.15%	5.40%	
National Urban	5.40%	4.60%	5.00%	
National	1.62%	1.74%	1.70%	

* see definitions in the companion guide

10. Manage supply and demand for water in an effective manner

Indicator 13: Consumption of water

daily household

consumption / person:

	1993	1998	
in all settlements	90.00	96.00	liters/pers./day
in informal settlements	40.00	48.00	liters/pers./day

What measures have been taken for reducing water consumption or increasing the water supply?

Is the demand-supply for water managed in an effective manner?

Indicator 14: Median price of water

	1993	1998	
highest price	\$0.10	\$0.09	US\$/m3 (1000 liters)
lowest price	\$0.10	\$0.09	US\$/m3 (1000 liters)
median price in all settlements	\$0.10	\$0.09	US\$/m3 (1000 liters)
median price in informal settlements	\$0.10	\$0.09	US\$/m3 (1000 liters)

What do these results suggest in terms of water affordability for the population?

Have any new water pricing policy been undertaken in the last 5 years?

There is no difference in pricing of water in any settlements. There are some public free water supply points for poor house holds. NO new pricing policy No new pricing policy has been undertaken in any form in the last five years.

11. Reduce urban pollution

Indicator 15: Air pollution

Indicator 15: Air pollution				
	1995		1996	
	number of days exceeding WHO standard during the year	average annual concentration (micro g / m3)	number of days exceeding WHO standard during the year	average annual concentration (micro g / m3)
Sulfur dioxide (SO2)	NAV	NAV	NAV	NAV
Nitrogen dioxide (NO2)	NAV	NAV	NAV	NAV
Ozone (O3)	NAV	NAV	NAV	NAV
Carbon monoxide (CO)	NAV	NAV	NAV	NAV
Lead (Pb)	NAV	NAV	NAV	NAV

WHO standards:	Averaging time	WHO Guidelines value
Sulfur dioxide (SO ₂)	24 hours	125 micro g / m ³
Nitrogen dioxide (NO ₂)	1 year	40 micro g / m ³
	1 hour	200 micro g / m ³
Ozone (O ₃)	8 hours	120 micro g / m ³
Carbon monoxide (CO)	8 hours	10,000 micro g / m ³
Lead (Pb)	1 year	0.5 micro g / m ³

Final, do these results suggest

If data is not available, are there signs of increased air pollution?

What measures have been or should be undertaken to correct the trend?

Should be undertaken to correct the work?

Indicator 16: Wastewater treated

	1993	1998	% of wastewater
	0.0%	0.0%	
results should include primary, secondary and tertiary treatments			
What do these results suggest in terms of quality of life for the population ?			
What measures have been undertaken to correct the trend ?			
There is no treatment plant			
in chittagong city area. Wastewater discharged ultimately to the sea			

Indicator 17: solid waste disposal

	1993	1998
	% of solid wastes	% of solid wastes
Sanitary landfill	0.0%	0.0%
Incinerator (in incineration plants)	0.0%	0.0%
Open dump	50.0%	70.0%
Recycled	0.0%	0.0%
Burned (openly)	0.0%	0.0%
other	0.0%	0.0%
TOTAL	50.0%	70.0%
What measures have been undertaken to reduce the impact of solid wastes on the environment ?		
No significant measure has been adopted to cope with the increasing growth		
of population. In case of collection of household solid waste CBOs are		
playing some city program in Jamal Khan Ward.		

12. Prevent disasters and rebuild settlements

Qualitative data 3: disaster prevention and mitigation instruments

In the city or the country, are there:

a) building codes based on hazard and vulnerability assessment ?

b) hazard mapping ?

c) disaster insurances for public and private buildings ?

Are disaster insurances compulsory for public buildings ?

1993

1998

yes

yes

yes

yes

no

no

no

no

What measures and actions have been undertaken in terms of disaster prevention and mitigation ?

Is the capacity for post-disaster response effective at the city level ? What are the mechanisms in place ?

Some structural measures have been undertaken such as construction of

Cyclone shelters and non structural measures like

early warning and other measures are also also well in place.

13. Promote effective and environmentally sound transportation system

Indicator 18: travel time

1993

1998

average travel time in minutes for a one-way trip

What do these changes suggest in terms of quality of life for the population ?

What policies have been undertaken in order to make the transportation system more effective?

The primary cause of increase of travel time is traffic congestion.

indicator 19: transport modes

% of work trips undertaken by:		1993	1998	
<u>1. Private motorised:</u>	Private cars	2.00%	2.00%	% of all work trips
	Motorcycle	2.00%	2.00%	% of all work trips
	sub-total	4.00%	4.00%	% of all work trips
<u>2. Train and tram:</u>	Train	1.00%	1.00%	% of all work trips
	Tram	0.00%	0.00%	% of all work trips
	sub-total	1.00%	1.00%	% of all work trips
<u>3. Bus and minibus:</u>	Bus	8.00%	10.00%	% of all work trips
	minibus	12.00%	15.00%	% of all work trips
	sub-total	20.00%	25.00%	% of all work trips
<u>4. Non-motorised:</u>	bicycle	1.00%	1.00%	% of all work trips
	walking	59.00%	55.00%	% of all work trips
	others	15.00%	14.00%	% of all work trips
	sub-total	75.00%	57.00%	% of all work trips
TOTAL		100.00%	100.00%	should be equal to 100%

What do these changes suggest in terms of quality of life for the population?

What policies have been undertaken in order to improve the transportation system ?

[illegible]

14. Support mechanisms to prepare and implement local environmental plans and local Agenda 21 initiatives

qualitative data 4: local environmental plans

1. How many cities have established long-term strategic planning initiatives

for sustainable development, involving key partners?

4

2. Is this process institutionalized at the national level and/or has there been any legislative change

to support cities to engage in sustainable development planning processes?

yes

3. Has the city established a long-term strategic planning initiative for sustainable

development, involving key partners?

yes

4. Is the city implementing local environmental action plans involving key partners?

yes

Please describe the major initiatives :

(1) Integration of transportation and urban growth.

(2) Flood and drainage management

(3) Future direction of urban growth

Chapter 4: Economic development

15. Strengthen small and micro-enterprises

indicator 20: informal employment

As part of the total workforce:

1993

1998

% employed men

NAV

NAV

in the informal sector

% employed women

NAV

NAV

in the informal sector

% employed men and women

NAV

NAV

in the informal sector

What does this trend suggest? What institutional changes have been undertaken to cope with the needs of the informal sector (fiscal policies, credit to small and micro-enterprises, legislations to protect the rights of employees, etc.)?

Micro-credit program have been introduced by NGOs in urban and rural area.

16. Encourage public-private sector partnership and stimulate productive employment opportunities

qualitative data 5: public-private partnerships

1. Have some major public enterprises involving the delivery of services in cities

established partnerships with private firms during the last five years at the city level?

no

How many ?

U

2. Have some major public enterprises involving the delivery of services in cities established partnerships with private firms during the last five years at the country level?

no

How many ?

11

Have public-private partnership become a more common practice in the last five years?

Have they been effective ? Have they offered a greater flexibility in the management and higher degree of transparency, efficiency and accountability in their operation ?

Is the cost-recovery of services higher ?

[illegible]

indicator Z_i : city product

	1993	1998	
City product	\$261	\$228	per person
Gross National Product	\$221	\$255	per person

Which method was used for the calculation of the city product (see definitions) ?

method A	no
----------	----

33

method B	yes
----------	-----

yes

What do this trend suggest in terms of urban economic development ?

Are cities economies growing more than national economies? (compare trends of city product with trends in gross national product).

[illegible]

indicator 22: unemployment

	1993	1998	
% of total unemployed that are men	NAV	NAV	in the total workforce
% of total unemployed that are women	NAV	NAV	in the total workforce
% unemployed men and women	NAV	NAV	in the total workforce

What do this trend suggest in terms of employment opportunities for men and women ?

What are the impacts of unemployment on the urban economy and social development ?

What measures have been undertaken to curb negative trends ?

[illegible]

Chapter 5: Governance

17. Promote decentralisation and strengthen local authorities

Qualitative data 6: level of decentralization

1. Can higher levels of government (national, state/provincial):

- a. Close the local government ?
 b. Remove councillors from office?

2. Can the local government, without permission from higher governments:

- a. Set local tax levels ?
 b. Set user charges for services ?
 c. Borrow funds ?
 d. Choose contractors for projects ?

3. Is the amount of fund transfers from higher governments known in advance of the local budget setting process ?

If yes, give a percentage:

Have major responsibilities, policy management, decision-making authorities and resources been decentralised at the local level ? If not, is there a process of decentralisation in place ?

Do you consider that decentralisation has improved the level of governance ?

Decentralization process has been enhanced in recent years a law has been enacted for establishment an dempowment of Upazila (Sub-district)

Sub-districts are responsible for planning and resource allocation in the local area. Members of the subdistrict committee will be elected by direct voate

18. Encourage and support participation and civic engagement

Qualitative data 7: citizen involvement in major planning decisions

Are cities involving the civil society in a formal participatory process prior to:

- a) new major roads and highway proposals ?
 b) alteration in zoning ?
 c) major public projects ?

1996

2000

yes	yes
no	no
yes	yes

Has there been any progress in the area of local participation ?

Do you consider that participatory processes in place are adequate ? Are institutional and legal frameworks sufficient to ensure the right level of participation and civic engagement ?

Eligible as per town improvement Act 1953 and Pourashava Ordinance 1977
 Recently Government has been taking initiatives to practice participatory Project Planning and implementation process.

19: Ensure transparent, accountable and efficient governance of towns, cities and metropolitan areas

Qualitative data 8: transparency and accountability

At the local government level, are there:

1996

2000

- a) regular independent auditing of municipal accounts ?
 b) published contracts and tenders for municipal services ?
 c) sanctions against friends of civil servants ?
 d) laws on disclosure of potential conflicts of interest ?

yes	yes
yes	yes
yes	yes
no	no

Has there been any progress in improving governance ?

What measures have been undertaken in this area ?

No significant progress in improving governing has been observed in this period.

Indicator 20: local government revenue and expenditures

	1993	1998	
local government revenue	5 417.5 mill	8 362.5 mill	in \$ US (3 years average)
local government expenditures	4 476.2 mill	9 084.4 mill	in \$ US (3 years average)
revenue less expenditures	0 943 mill	(-)0 722 mill	in \$ US (3 years average)

What do these figures suggest ?

What are the impacts of these trends in terms of delivery of services at the local level ?

Delivery of services are met from public exchequer. Local government is dependent on the central government in making its own decision.

Chapter 6: International cooperation

20 Enhance international cooperation and partnerships

Qualitative data 9: engagement in international cooperation

1. To the country involved in international cooperation?

as receiver?

1996

2000

yes	yes
no	no

as donor?

2. For donor countries:

what is the total amount provided to urban areas?

NAFF	NAFF
-	-

In how many countries?

3. For recipient countries and cities:

what is the total amount received by the country?

NAV	NAV
NAV	NAV

what is the total amount received by the city?

3. For cities:

Is the city affiliated to one or more association of local authorities?

no	no
yes	yes

Is the city involved in direct city to city cooperation?

What do these figures suggest?

In which particular areas has international cooperation made progress (capacity building, technology transfers, etc.)?

On going and proposed projects aided by donor countries and agencies				
primarily focus on infrastructural development and enhancement of				
institutional	capability	most of the	projects are	for technology
transfer and	capacity	building		

SYLHET POURASHAVA



WARD NO.7

WARD NO.8

WARD NO.1

WARD NO.4

WARD NO.6

WARD NO.5

WARD NO.9

WARD NO.2

WARD NO.3

WARD NO.10

WARD NO.11

WARD NO.13

WARD NO.12

LEGEND

POURASHAVA JURISDICTION BOUNDARY

WARD BOUNDARY

NATIONAL HIGHWAY

PRIMARY ROAD (B-SP)

SECONDARY ROAD (C-SP)

EMBANKMENT

RAILWAY LINE

RIVER/CHANNEL

Indicators for Istanbul +5



Focal point identification

 Insert Date **1-Oct-00**

Type CITY and COUNTRY Information Here...

 Country: **BANGLADESH**

 City: **SYLHET**

 UN Region: **ASIA PACIFIC**

(Africa, Arab States, Asia Pacific, Highly Industrialised, Latin America & Caribbeans, Transitional)

What is the rank of the city in the country (in terms of population) ?

15

(example: rank for Nairobi is 1 in Kenya)

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 How many cities are there in **BANGLADESH** ?

25

What is the official definition of a city ?

Pourashavas (municipalities) having a population of 100 000 to 500,000 has been defined as city

What is the percentage of the total country population living in urban areas ?

23.0%

What is the official definition of urban areas ?

Minimum 5 000 population with civic facilities such as electricity, water supply etc. it includes all city corporations, cantonment boards, head quarters and places where majority of male are engaged in non agric.

Chapter 1: Shelter

1. Provide security of tenure

indicator 1 - tenure types

<u>Type of tenure:</u>		1993	1998	1993	1998
		% of all households	% of all households	% of women-headed households	% of women-headed households
1. Formal Ownership:					
	Owned	75.0%	79.0%	7.8%	8.5%
	Purchasing (mortgage)	2.0%	1.0%	0.2%	0.5%
	sub-total	77.0%	80.0%	8.0%	9.0%
2. Tenancy:					
	Private rental	15.0%	13.6%	0.0%	0.0%
	Social Housing	1.5%	1.0%	0.0%	0.0%
	Sub-tenant			0.0%	0.0%
	sub-total	16.5%	14.6%	0.0%	0.0%
3. Squatter:					
	without rent	6.1%	0.0%	0.6%	0.7%
	with rent	0.0%	0.0%	2.4%	2.3%
	sub-total	6.1%	0.0%	3.0%	3.0%
4. Other					
please provide sub-totals if information is not available for the requested level of detail.	homeless	0.1%	NAV	NAV	NAV
	other	0.3%	7.5%	NAV	NAV
	sub-total	0.4%	0.0%	0.0%	0.0%
TOTAL (should be equal to 100%)		100.0%	94.6%	11.0%	12.0%

Among those tenure status, which ones are the most precarious ?

example: homeless, squatter.

Country level data are not available. Source Planning Commission 1996

What would be the estimated percentage of households with precarious tenure ?

3%

indicator 2 - evictions

<u>number of evicted households:</u>	1993	1998	past five years 1993-1998
men-headed households			
women-headed households			
all households			
% of evicted from squatter settlements	0%	0%	0%

Explain the main reasons of the decrease or increase in the number of evictions:

No eviction carried out over the period

2. Promote the right to adequate housing

qualitative data 1: housing rights

1. Does the Constitution or national law

promote the full and progressive realisation of the right to adequate housing ?

yes

include protections against eviction?

yes

2. Are there particular impediments :

to owning land ?

no

to inheriting land and housing ?

no

to taking mortgages in their own names ?

no

to women owning land ?

no

to women inheriting land and housing ?

no

to women taking mortgages in their own names ?

no

to particular groups owning land ?

yes

Hindu community

to particular groups inheriting land and housing ?

yes

Hindu Women

to particular groups taking mortgages in their own names ?

no

Hindu Women

Please describe any changes in terms of housing rights since 1996:

No change occurred

Indicator 3: House price and rent-to-income ratios

	1993	1998	
Median house price	\$10,625	\$9,433	A
Median rent	\$20	\$25	B
Median annual household income	\$1,000	\$1,584	C
Median household income of renters	\$92	\$95	D
House price / household income	10.63	5.96	A/C
House rent / household income	0.22	0.26	B/D

What changes do these results suggest in terms of housing affordability ?

3. Promote equal access to land

Indicator 4: Land price-to-income ratio

1993	Land price			Income	Land price to income ratio
	Minimum price of 1 m2	Maximum price of 1 m2	Median price of 1m2	Median Household income per month (US \$ 1993)	
Highly developed land	\$45	\$53	\$67	\$83	0.80
Developed land	\$19	\$37	\$30		0.36
Raw land	\$11	\$22	\$17		0.20

1998	Land price			Income	Land price to income ratio
	Minimum price of 1 m2	Maximum price of 1 m2	Median price of 1m2	Median Household income per month (US \$ 1998)	
Highly developed land	\$51	\$77	\$69	\$132	0.52
Developed land	\$26	\$38	\$31		0.24
Raw land	\$13	\$26	\$26		0.20

What changes do these results suggest in terms of land affordability?

Land affordability has decreased over the period due to limited supply of land for housing and decrease of income.

4. Promote equal access to credit

Indicator 5: Mortgage and non-mortgage

% of dwellings purchased:		1993	1998
that are covered by mortgages	NAV		0%
that are covered by non-mortgages	NAV		100%
Total number of loans attributed:			
mortgage loans	NAV		
non-mortgage loans	NAV		100

What changes do these results suggest in terms of access to mortgage and non-mortgage loans?

Formal loan against land mortgage and housing has been stopped.
Informal loan has been increased but no official data are available in this regard

5. Promote access to basic services

Indicator 6: access to water

% of households with access to water :

	1993	1998	
all settlements	95.0%	100.0%	within 200 m from the house
informal settlements	60.0%	100.0%	within 200 m from the house

What changes do these results suggest in terms of access to water ?

Accessibility to water has been improved.

Indicator 7: household connections

% households connected to :		1993	1998	Only households directly connected within their house
<u>In all settlements:</u>	water	25.0%	28.8%	
	sewerage	0.0%	0.0%	
	electricity	82.0%	93.0%	
	telephone	27.0%	39.6%	
<u>In informal settlements:</u>	water	0.0%	0.0%	
	sewerage	0.0%	0.0%	
	electricity	40.0%	50.0%	
	telephone	0.0%	0.0%	

What changes do these results suggest in terms of access to services ?

Chapter 2: Social development and eradication of poverty

6. Provide equal opportunities for a safe and healthy life

Indicator 8: under-five mortality

	1993	1998	
female	13.90%	10.90%	number of death for children below 5 years old during the year/ average number of five birth during the last 5 years
male	12.80%	10.10%	
TOTAL female and male	13.40%	10.60%	

What are the reasons of the increase or decrease of child mortality ?

If there is no notable change, what is planned to improve the level of child mortality ?

Under five mortality rate decreased significantly in last five years. EPI (Extended Program for Immunization) played a significant role in this respect. Moreover, child and mother care programs offered by NGOs and Gos improve the over all health condition of children.

Indicator 9: Reported crime rates

	annual number of victims			
	male	female	all	
1993				
Homicides	NAV	NAV	NAV	/1000 population
Rapes	NAV	NAV	NAV	/1000 population
Thefts	NAV	NAV	NAV	/1000 population
1998				
Homicides	NAV	NAV	0	/1000 population
Rapes	NAV	NAV	0	/1000 population
Thefts	NAV	NAV	0	/1000 population

What are the reasons of the increase or decrease of crimes ?

Do these results reflect the safety conditions for the population ?

Theft includes dacoity, theft, muggings arms case and other such offenses

Qualitative data 2: urban violence

In the city or the country, are there:

- areas considered as dangerous or inaccessible to the police
- violence at school
- an official policy against domestic violence
- a crime prevention policy
- a weapon control policy
- victim of violence assistance programme(s)

1993	1998
yes	no
no	no
no	no
yes	yes
yes	yes
yes	yes

7. Promote social integration and support disadvantaged groups

Indicator 10: Poor households

	1993		1998	
	Total number (000)	% of households	Total number (000)	% of households
Households	18,900		38,321	
Women-headed households	1,701		3,449	
Poor households	945	5.0%	1,916	1.3%
Poor Women-headed households	96	0.5%	192	0.5%

Poverty line in US\$ / month:	1993	1998
	US\$ / month	US\$ / month
one person	\$15.0	\$14.6
two persons	\$30.0	\$29.2
average household	\$75.0	\$75.0

Definition of poverty-line 1993:	For Sylhet to be TK. 2600 for meeting requirement of 2122 calories and some none food requirements based on price index determined by the BBS
Definition of poverty-line 1998:	The BBS method : using direct calorie intake level Tk. 3500/= absolute poverty (2122K. Cal/person/day) 47.10% hardcore poverty (1805k. Cal person/ day 25.90%)

What are the factors of the increase or decrease of poverty ?

What measures have been undertaken to alleviate poverty ?

Income inequality is one of the factor working behind the increase of poverty BBS 1996.

8. Promote gender equality in human settlements development

indicator 11: female-male gaps

1993 data	female	male	1993 female-male gap	
Primary school enrolment ratio	79.0%	88.0%	9.0%	%
Secondary school enrolment ratio	72.0%	80.0%	8.0%	%
Tertiary school enrolment ratio	NAV	NAV	NAV	%
Adult literacy rate	29.0%	45.0%	16.0%	%
Life expectancy at birth	57.0	57.0	-	years
Under-five mortality	13.90%	12.80%	1.10%	%
Unemployment	NAV	NAV	NAV	%
number of elected or nominated councillor at the local level per 10,000	0-	-	-	/10,000 population

1998 data	female	male	1998 female-male gap	
Primary school enrolment ratio	93.6%	86.9%	-6.7%	%
Secondary school enrolment ratio	90.0%	85.0%	5.0%	%
Tertiary school enrolment ratio	NAV	NAV	NAV	%
Adult literacy rate	45.0%	50.0%	5.0%	%
Life expectancy at birth	57.00	58.00	1.00	years
Under-five mortality	10.90%	10.00%	0.80%	%
Unemployment	NAV	NAV	NAV	%
number of elected or nominated councillor at the local level per 10,000	-	0.9	0.9	/10,000 population

What measures have been undertaken to reduce the female-male gaps ?

Both GOS and NGOs have introduced micro-credit. Training, adult literacy and mother and child care program for women all over the country to elevate status of women. Reserved seats have been assigned for women in public.

Chapter 3: Environmental management

9. Promote geographically-balanced settlement structures

indicator 12 - urban population growth

The annual growth rate should be taken for the last five years (1993-1998).

If another reference period was taken for the calculation, please indicate:

starting year: ending year: for the period

	Male population	Female population	Total population	
1993				
Metropolitan area*			138.000	in thousand population
Urban Agglomeration*			138.000	in thousand population
National Urban	12.420	10.580	23.000	in millions
National	58.000	54.650	112.650	in millions

1998				
Metropolitan area*	129.000	112.000	242.000	in thousand population
Urban Agglomeration*			400.000	in thousand population
National Urban	15.876	13.524	29.000	in millions
National	62.170	59.410	122.120	in millions

Growth rate:				
Metropolitan area*			6.00%	in percentage
Urban Agglomeration*			6.00%	
National Urban	5.40%	4.60%	5.00%	
National	1.62%	1.74%	1.70%	

* see definitions in the companion guide

10. Manage supply and demand for water in an effective manner

Indicator 13: Consumption of water

daily household consumption / person:	1993	1998	
in all settlements	90.00	96.00	liters/pers./day
in informal settlements	40.00	48.00	liters/pers./day

What measures have been taken for reducing water consumption or increasing the water supply ?

Is the demand-supply for water managed in an effective manner ?

The figures shows the water supplied by the Sylhet Pourashava only.
Water supply in the city is dominated by personal Hand Tube wells,
Deep Tube Wells, and Shallow Tube Wells in the house holds.

Indicator 14: Median price of water

	1993	1998	
highest price	NAV	\$0.05	US\$/m3 (1000 liters)
lowest price	NAV	\$0.05	US\$/m3 (1000 liters)
median price in all settlements	NAV	\$0.05	US\$/m3 (1000 liters)
optional:			
median price in informal settlements	\$0.05	\$0.05	US\$/m3 (1000 liters)

What do these results suggest in terms of water affordability for the population ?

Have any new water pricing policy been undertaken in the last 5 years ?

There is no difference in pricing of water in any settlements. There are some
public free water supply points for poor house holds.
No new pricing policy has been undertaken in any form in the
last five year period.

Indicator 16: Wastewater treated

1993	1998	% of wastewater
0.0%	0.0%	

results should include primary, secondary and tertiary treatments

What do these results suggest in terms of quality of life for the population ?

What measures have been undertaken to correct the trend ?

No wastewater treatment plant exists in the city.

Indicator 17: solid waste disposal

	1993 % of solid wastes	1998 % of solid wastes
Sanitary landfill	0.0%	0.0%
Incinerated (in incineration plants)	0.0%	0.0%
Open dump	40.0%	45.0%
Recycled	0.5%	0.5%
Burned (openly)	0.0%	0.0%
other	0.0%	0.0%
TOTAL	40.5%	45.5%

What measures have been undertaken to reduce the impact of solid wastes on the environment ?

No significant measure has been adopted to cope with the increasing growth of population. In case of collection of household solid waste CBOs are playing some city program in some Wards.

12. Prevent disasters and rebuild settlements

Qualitative data 3: disaster prevention and mitigation instruments

In the city or the country, are there:

a) building codes based on hazard and vulnerability assessment ?

b) hazard mapping ?

c) disaster insurances for public and private buildings ?

Are disaster insurances compulsory for public buildings ?

1993

1998

yes

yes

yes

yes

70

no

no

no

What measures and actions have been undertaken in terms of disaster prevention and mitigation ?

Is the capacity for post-disaster response effective at the city level? What are the mechanisms in place?

[illegible]

13. Promote effective and environmentally sound transportation system

Indicator 18: travel time

1993

1998

average travel time

40

45

in minutes for a one-way trip

What do these changes suggest in terms of quality of life for the population?

What policies have been undertaken in order to make the transportation system more effective?

No public bus, minibus but non-motorized vehicles dominates the mode of transport.

[illegible]

indicator 19: transport modes

% of work trips undertaken by:

If details are not available, please
provide the sub-total for each main
category.

		1993	1998	provide the sub-total for each the category
<u>1. Private motorised:</u>	Private cars	0.40%	0.50%	% of all work trips
	Motorcycle	0.75%	0.80%	% of all work trips
	sub-total	1.15%	1.30%	% of all work trips
<u>2. Train and tram:</u>	Train	0.00%	0.00%	% of all work trips
	Tram	0.00%	0.00%	% of all work trips
	sub-total	0.00%	0.00%	% of all work trips
<u>3. Bus and minibus:</u>	Bus	0.00%	0.00%	% of all work trips
	Minibus	7.00%	10.00%	% of all work trips
	sub-total	7.00%	10.00%	% of all work trips
<u>4. Non-motorised:</u>	bicycle	0.25%	0.25%	% of all work trips
	walking	65.00%	65.00%	% of all work trips
	others	25.00%	23.45%	% of all work trips
	sub-total	90.25%	88.70%	% of all work trips
TOTAL		91.40%	100.00%	should be equal to 100%

What do these changes suggest in terms of quality of life for the population?

What policies have been undertaken in order to improve the transportation system ?

Rickshaw dominates the trips. Recently autorickshaws are plying on the roads, still v

14. Support mechanisms to prepare and implement local environmental plans and local Agenda 21 initiatives

qualitative data 4: local environmental plans

1. How many cities have established long-term strategic planning initiatives

for sustainable development, involving key partners?

3

2. Is this process institutionalized at the national level and/or has there been any legislative change

to support cities to engage in sustainable development planning processes?

yes

3. Has the city established a long-term strategic planning initiative for sustainable

development, involving key partners?

yes

4. Is the city implementing local environmental action plans involving key partners?

yes

Please describe the major initiatives:

The city in cooperation with JAICA and WHO implementing the healthy city
program.

Chapter 4: Economic development

15. Strengthen small and micro-enterprises

indicator 20: informal employment

As part of the total workforce:

1993

1998

% employed men

45.0%

50.0%

in the informal sector

% employed women

3.0%

5.0%

in the informal sector

% employed men and women

48.0%

55.0%

in the informal sector

What does this trend suggest? What institutional changes have been undertaken to cope with the needs of the informal sector (fiscal policies, credit to small and micro-enterprises, legislations to protect the rights of employees, etc.)?

Informal sector plays an important role in employment of the city

16. Encourage public-private sector partnership and stimulate productive employment opportunities

qualitative data 5: public-private partnerships

1. Have some major public enterprises involving the delivery of services in cities established partnerships with private firms during the last five years at the city level?

How many ?

2. Have some major public enterprises involving the delivery of services in cities established partnerships with private firms during the last five years at the country level?

How many ?

Have public-private partnership become a more common practice in the last five years ?

Have they been effective ? Have they offered a greater flexibility in the management and higher degree of transparency, efficiency and accountability in their operation ?

Is the cost-recovery of services higher ?

indicator 21: city product

	1993	1998	
City product	NAV	\$333	per person
Gross National Product	\$221	\$255	per person

Which method was used for the calculation of the city product (see definitions) ?

method A

method B

What do this trend suggest in terms of urban economic development ?

Are cities economies growing more than national economies ? (compare trends of city product with trends in gross national product).

indicator 22: unemployment

What do this trend suggest in terms of employment opportunities for men and women ?
What are the impacts of unemployment on the urban economy and social development ?
What measures have been undertaken to curb negative trends ?

[illegible]

Chapter 5: Governance

17. Promote decentralisation and strengthen local authorities

Qualitative data 6: level of decentralization

1. Can higher levels of government (national, state/provincial):

- a. Close the local government ?
b. Remove councillors from office?

yes	erase inappropriate
no	erase inappropriate

2. Can the local government, without permission from higher governments:

- a. Set local tax levels ?
b. Set user charges for services ?
c. Borrow funds ?
d. Choose contractors for projects ?

All			erase inappropriate
	some		erase inappropriate
	some		erase inappropriate
all			erase inappropriate

3. Is the amount of fund transfers from higher governments known in advance of the local budget setting process ?

yes	erase inappropriate
-----	---------------------

If yes, give a percentage:

80%

Have major responsibilities, policy management, decision-making authorities and resources been decentralised at the local level ? If not, is there a process of decentralisation in place ?

Do you consider that decentralisation has improved the level of governance ?

Decentralization process has been enhanced in recent years a law has been enacted for establishment an dempowment of Upazila (Sub-district) Sub-districts are responsible for planning and resource allocation in the local area. Members of the subdistrict committee will be elected by direct voate

18. Encourage and support participation and civic engagement

Qualitative data 7: citizen involvement in major planning decisions

Are cities involving the civil society in a formal participatory process prior to:

- a) new major roads and highway proposals ?
b) alteration in zoning ?
c) major public projects ?

1996	2000
no	no
yes	yes
no	no

Has there been any progress in the area of local participation ?

Do you consider that participatory processes in place are adequate ? Are institutional and legal frameworks sufficient to ensure the right level of participation and civic engagement ?

Eligible as per town improvement Act 1953 and Pourashava Ordinance 1977
Recently Government has been taking initiatives to practice participatory Project Planning and implementation process.

19. Ensure transparent, accountable and efficient governance of towns, cities and metropolitan areas

Qualitative data 8: transparency and accountability

At the local government level, are there:

- a) regular independent auditing of municipal accounts ?
- b) published contracts and tenders for municipal services ?
- c) sanctions against faults of civil servants ?
- d) laws on disclosure of potential conflicts of interest ?

1996

2000

yes	yes
yes	yes
yes	yes
no	no

Has there been any progress in improving governance ?

What measures have been undertaken in this area ?

No significant progress in improving governing has been observed in this period.

indicator 23: local government revenue and expenditures

1993

1998

local government revenue		\$364,552.00	in \$ US (3 years average)
local government expenditures		\$281,562.00	in \$ US (3 years average)
revenue less expenditures	nav	\$82,990.00	in \$ US (3 years average)

What do these figures suggest ?

What are the impacts of these trends in terms of delivery of services at the local level ?

Chapter 6: International cooperation

20. Enhance international cooperation and partnerships

Qualitative data 9: engagement in international cooperation

1. Is the country involved in international cooperation ?

as receiver ?

as donor ?

1996

2000

yes

yes

no

no

2. For donor countries:

what is the total amount provided to urban areas ?

In how many countries?

NAPP

NAPP

3. For recipient countries and cities:

what is the total amount received by the country?

what is the total amount received by the city?

2000mil

1800mil

NAV

NAV

3. For cities:

Is the city affiliated to one or more association of local authorities?

Is the city involved in direct city to city cooperation?

no

no

yes

yes

What do these figures suggest ?

In which particular areas has international cooperation made progress (capacity-building, technology transfers, etc.) ?

On going and proposed projects aided by donor countries and agencies				
primarily focus on infrastructural development and enhancement of				
institutional	capability	most of the	projects are	for technology
transfer and	capacity	building		

Indicators for Istanbul +5



Focal point identification

 Insert Date: **1-Oct-00**

Type CITY and COUNTRY Information Here...

Country:	BANGLADESH
City:	TANGAIL
UN Region:	ASIA PACIFIC <small>(Africa, Arab States, Asia Pacific, Highly Industrialised, Latin America & Caribbeans, Transitional)</small>
What is the rank of the city in the country (in terms of population) ? <small>(example: rank for Nairobi is 1 in Kenya)</small>	18

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 How many cities are there in **BANGLADESH** ? **25**

 What is the official definition of a city ?
 Pourashavas (municipalities) having a population of 100,000 to 500,000 has been defined as city

 What is the percentage of the total country population living in urban areas ? **23.0%**

 What is the official definition of urban areas ?
 Minimum: 5,000 population with civic facilities such as electricity, water supply etc. it includes all city corporations, cantonment boards, head quarters and places where majority of male are engaged in non agric.

Chapter 1: Shelter

1. Provide security of tenure

indicator 1 - tenure types

city and country levels

Type of tenure:	1993	1998	1993	1998
	% of all households	% of all households	% of women-headed households	% of women-headed households
1. Formal Ownership:				
Owned	69.3%	71.5%	NAV	nav
Purchasing (mortgage)	5.7%	1.2%	NAV	NAV
sub-total	75.0%	72.7%	NAV	NAV
2. Tenancy:				
Private rental	15.0%	12.5%	0.0%	0.0%
Social Housing	0.7%	0.5%	0.0%	0.0%
Sub-tenant	nav	0.0%	0.0%	0.0%
sub-total	15.7%	13.0%	0.0%	0.0%
3. Squatter:				
without rent	nav	1.5%	NAV	NAV
with rent	6.8%	6.6%	NAV	NAV
sub-total	6.8%	8.1%	0.0%	0.0%
4. Other				
homeless	NAV	NAV	NAV	NAV
other	2.2%	2.3%	NAV	NAV
sub-total	2.2%	2.3%	NAV	NAV
TOTAL (should be equal to 100%)	99.7%	96.1%	#VALUE!	#VALUE!

Among those tenure status, which ones are the most precarious ?

example: homeless, squatter,

Country level data are not available: Source Planning Commission 1996

What would be the estimated percentage of households with precarious tenure ?

8%

indicator 2 - evictions

number of evicted households:	1993	1998	past five years 1993-1998
men-headed households	-	-	-
women-headed households	-	-	-
all households	-	-	-
% of evicted from squatter settlements	0%	0%	0%

Explain the main reasons of the decrease or increase in the number of evictions:

No eviction before 1999.

2. Promote the right to adequate housing

qualitative data 1: housing rights

1. Does the Constitution or national law

promote the full and progressive realisation of the right to adequate housing ?

yes

include protections against eviction?

yes

2. Are there particular impediments :

to owning land ?

none

to inheriting land and housing ?

yes

to taking mortgages in their own names ?

none

to women owning land ?

yes: Hindu women

to women inheriting land and housing ?

yes: Hindu women

to women taking mortgages in their own names ?

none

to particular groups owning land ?

none

none

to particular groups inheriting land and housing ?

Yes: Hindu women

Hindu community

to particular groups taking mortgages in their own names ?

some

Hindu Women

Please describe any changes in terms of housing rights since 1996:

No change occurred

Indicator 3: House price and rent-to-income ratios

	1993	1998	
Median house price	\$14,580	\$16,610	A
Median rent	\$42	\$52	B
Median annual household income	\$950	\$1,200	C
Median household income of renters	\$800	\$1,050	D
House price / household income	15.35	13.84	A/C
House rent / household income	0.05	0.05	B/D

What changes do these results suggest in terms of housing affordability ?

Housing affordability has been declining slightly over the period both
owning and renting housing in the city.

3. Promote equal access to land

Indicator 4: Land price-to-income ratio

1993	Land price			Income	Land price to income ratio
	Minimum price of 1 m2	Maximum price of 1 m2	Median price of 1m2	Median Household income per month	
Highly developed land	\$63	\$53	\$75	(US \$ 1993)	0.95
Developed land	\$28	\$37	\$31	\$79	0.39
Raw land	\$3	\$5	\$4		0.05

1998	Land price			Income	Land price to income ratio
	Minimum price of 1 m2	Maximum price of 1 m2	Median price of 1m2	Median Household income per month	
Highly developed land	\$93	\$103	\$98	(US \$ 1998)	0.98
Developed land	\$26	\$41	\$30	\$100	0.30
Raw land	\$4	\$5	\$4		0.04

What changes do these results suggest in terms of land affordability ?

Land affordability has declined.

4. Promote equal access to credit

Indicator 5: Mortgage and non-mortgage

% of dwellings purchased:	1993	1998
that are covered by mortgages:	0%	1%
that are covered by non-mortgages:	100%	99%
Total number of loans attributed:		
mortgage loans:	NAV	NAV
non-mortgage loans:	NAV	NAV

What changes do these results suggest in terms of access to mortgage and non-mortgage loans ?

Data not available House Building Finance Corporation, Delta Brack and Commercial Bank loans attribute to households.

5. Promote access to basic services

Indicator 6: access to water

% of households with access to water

	1993	1998	
all settlements	55.0%	100.0%	within 200 m from the house
informal settlements	NAV	100.0%	within 200 m from the house

What changes do these results suggest in terms of access to water?

Indicator 7: household connections

% households connected to :		1993	1998	Only households directly connected within their house
In all settlements:	water	8.0%	11.6%	
	sewerage	0.0%	0.0%	
	electricity	67.0%	90.0%	
	telephone	0.2%	11.5%	
In informal settlements:	water	NAV	10.0%	
	sewerage	0.0%	0.0%	
	electricity	50.0%	80.0%	
	telephone	0.0%	0.0%	

What changes do these results suggest in terms of access to services?

Access to water and electricity has been increased significantly over the period.