CAN AN ENABLING APPROACH PROMOTE THE TRANSFORMATION FOR SCALING-UP PRO-POOR HOUSING INITIATIVES IN BANGLADESH?

Md Ashiq Ur Rahman, Ya Ping Wang & Harry Smith

School of Built Environment, Heriot Watt University, Edinburgh, United Kingdom
maur1@hw.ac.uk

ABSTRACT:
The rapid urbanization process in developing countries has heightened the crisis of employment, shelter provision and urban services due to the lack of institutional capacity. To address the inadequacy of housing of the urban poor several attempts have been made globally since 1950. It is widely noted in the literature that, past efforts for housing the urban poor were limited in scale and short-lived without lasting impacts. However, in most of the literature scaling up has been explained as a mechanism to mainstream systemic transformations to expand people-centred processes that re-frame policy discourse, policy processes, rules and resource efforts. The enabling approach also emerged as an idea to restructure the housing initiatives by withdrawing or contracting of the state from direct housing development in preference for private sector-led and community initiatives in housing development. This approach was a part of the restructuring programmes prescribed by international agencies to promote neo-liberal development principles. In this context, it is essential to understand whether the major components of scaling up (political commitment and policy support; active participation; institutional transformations and financial sustainability) exist in the enabling approach or not.

In Bangladesh, following the global trend, the state agencies have not been providing any housing stock for the urban poor for the last 20 years. However, the lack of private initiative in Bangladesh, which is a historical phenomenon, provided the basis for the extended role and functions of the government to ensure employment opportunity and service provision for the urban poor. In addition, the speculative private land and housing market is not affordable as the provision of housing finance either from the government or private sector for the urban poor is limited. These constraints exist under the market based solution and can be considered as the major impediments to ensure political commitment and policy support, institutional transformations and financial sustainability, which are the fundamentals for scaling up. The enabling approach has been perceived as market-based or community-based initiative, whereas in Bangladesh, the market is not responsive and the community is not well prepared to move up their rights for housing, which has resulted in an increased number of urban poor settlements. Considering the dichotomy this paper tried to answer, whether the enabling approach is scaling up the pro-poor housing initiatives or it is abandoning the urban poor in developing countries like Bangladesh.

KEY WORDS:
Enabling approach; Scaling-up; Pro-poor Housing; Bangladesh
INTRODUCTION

This paper is based on two different parts. In the first part this paper describes the notion of scaling-up to evaluate the evolution of different policy paradigms in relation to housing the urban poor globally. Understanding the international trends, the second part of the research portrays the Bangladesh context under a similar analytical framework. It is evident that, the rapid urbanization process in developing countries has heightened the crisis of employment, shelter provision and urban services. The increased number of urban population and lack of institutional capacity is causing urban poverty, which has resulted through inadequate housing and service provision. In this context, the outstanding implications of urban poverty and the projected trends of massive increase of slums in developing countries require solutions to tackle this issue. However, considering this issue, programmes that have been successful in reaching the poorest groups in urban areas are comparatively rare (UN-HABITAT, 2006). The increased urbanization rate in developing countries in the post-war period along with the inability of the macro-economic environment to cope with the increased urban population forced the urban poor to go for informal settlement. Thus the evolution process is related with the political, economic, social and cultural context of developing countries (Jenkins et. al, 2007). However the quest of pro-poor housing in developing countries became prominent with the lifting of colonial control, which coincided with general demographic growth. This was followed by the continued fast growth of urban population and inadequate supply of conventional housing in relation to need and real demand leading to growing slum and squatter settlements and reinforced demand for pro-poor housing in developing countries (ibid, 2007). Understanding this context, many different housing policies have been implemented in developing countries, which shifted from government built public housing to self-help movement, aided self-help movement, slum upgrading, and enabling approaches. However, these policies and approaches had limited success, as they failed to consider the nature of urban poverty in different countries and the associated socio-economic and political context (Bredenoord and Lindert, 2010). Hence this failure has been mentioned in different literature as a problem to scale-up.

SCALING-UP AS A PROCESS

In most of the literature scaling up has been explained as a mechanism to mainstream systemic transformations to expand a people-centred process that re-frames policy discourse, policy processes, rules and resource efforts (Pinzon, 2009). Moreover, under which conditions these transformations can take place is determined by different factors such as time, socio-economic and political contextual realities, and more importantly by spheres of power that at different levels narrow down the opportunities for change. Hence the evaluation of any policy principle to understand scaling-up as a people-centred approach, most researchers have tried to understand scaling-up in three different perspective namely as, political commitment and policy support, institutional transformations and financial sustainability (see for example Pugh, 2001, Wakely, 1988, Keivani & Werna, 2001, Fiori, Riley & Ramirez, 2000, Pugh, 1997, Pugh, 1994, Gilbert, 2004).

The political commitment and policy support in pro-poor housing processes represents the willingness and political support of government for sheltering the urban poor. The criteria, political commitment and policy support analyzes the government policies and regulatory measures to understand the fundamental development principle of the state (Burgess, 1992, Keivani & Werna, 2001). The
institutional transformation is the key analytical issue distinguish between different approaches and practices over the time. Institutional transformation mainstreams pro-poor housing as a process rather than a project or programme. Institutional transformation represents the planning process which includes the participation process of different stakeholder considering the ability and the scope of the urban poor in the decision-making process, which merely represents the urban governance in a broader perspective (Healey, 1997, Levy, 2007). Financial sustainability of pro-poor housing is always a paradoxical issue which is encountered with the concept of affordability and cost recovery in different literature (see for example Rondinelli, 1990; Gilbert, 1996). The urban poor do not have access to financial resources for housing, thus innovation in this area is a fundamental part that nourishes systemic transformations in upgrading interventions to reach scale (Mitlin and Satterhwaite, 2004). Thus financial stability can be analyzed through the process of housing finance. Based upon the aforementioned criteria (political commitment and policy support, institutional transformations and financial sustainability), the evolution of pro-poor housing practices in developing countries has been analyzed in the following literatures.

LEVEL OF SCALING-UP IN PAST EFFORTS FOR PRO-POOR HOUSING

The evolution of pro-poor housing policies is not an isolated event; rather it has been linked with macro-economic change in developing countries since the post-war period. In this paper the evolution of pro-poor housing policies and practices has been analyzed from the 1960’s up to the current practices in 2010. In the period of 1950s to 1960s most of the developing countries experienced the neo-colonial era of development along with the post war reconstruction for economic growth following modernization as development principle (Jenkins, 1998). In terms of housing, the modernization approach was pre-occupied with the economic implications of housing in terms of structure and location to foster economic growth by adapting the standardized western model without any contextualization. Moreover, this approach was sought as a process to remove the poor from slum neighbourhoods and re-house them in low-cost shelter. However, conventional housing was predominantly provided in peripheral locations lacking services and employment opportunities in the relocation sites. Most slum dwellers quickly returned to the city to non-conventional solutions, such as squatting and illegal sub-divisions in slums (Rondinelli, 1990).

In terms of political commitment and policy support “Conventional” housing policies manifested direct intervention of the state in the production and provision of finished houses with policies limited to short-term political and economic objectives (Fiori, Riley & Ramirez, 2000). The narrow understanding of the realities on the ground shaped this approach as a reductionist intervention which failed to eradicate poverty and had detrimental consequences in the developing countries. In terms of institutional transformation, conventional approach maintained an incriminating attitude towards the poor and the slums, failing to recognise the needs of slum dwellers and to understand the social dimension of poverty alleviation (UN-HABITAT, 2003). In terms of financial sustainability, conventional approach failed to provide appropriate houses affordable to the urban poor in developing countries, as the contextual conditions where this approach was conceived required high and steady economic growth. The high cost of maintenance, management and limited community integration became part of the shortcomings for long term sustainability of conventional approach (Mukhija, 2004). Moreover, the failure to eliminate poverty under this approach proved that pursuit of economic
development is not the only factor liable to improve slum conditions and transform its populations productively in a consistent and sustainable manner and at large scale.

After the failure of modernization policies for fostering the economic growth in an equitable manner, Keynesian policies were adopted by developing countries in the period of 1960s to 1970s. Under the Keynesian policies the role of the state was interventionist and the economy was closed, determined by the large scale of investment by the state to ensure redistribution of social services (Peet and Hartwick, 2009). Under this development paradigm state investment was the significant attribute. Thus, public housing became prominent in this era of development. In the era of modernization, most of the developing countries rapid urbanization surged ahead of economic development and related urban infrastructure and housing investment capacity, with growing gaps between supply and demand for conventional (or ‘formal’) urban housing, with ‘informal’ housing forms of housing provision filling these gaps (Jenkins et al., 2007). Hence in 1960’s and 1970’s the state intervention was expected to solve the housing problem of the urban poor. However, the limited resources and weak taxation system in developing countries failed to attain public housing in scale. Thus, attention shifted to strategies and programmes of improving and consolidating informal housing initiatives, which was termed as ‘self-help’ housing by John Turner.

Self-help housing has been the most reviewed approach in housing literature since the 1960s. It was the propulsive initiative by the urban poor for housing by their own (Sengupta, 2006). Tait (2001) defined self-help housing as a means of supplying housing with pre-dominant use-value character under circumstances that must seek ways to bypass the legal, financial and societal constraints set to its provision under the prevailing state and market led housing and labour market conditions. In the context of developing countries, self-help housing is primarily regarded as a way to produce new housing, and a way for its occupants to upgrade substandard shelter (Mathey, 1992). Later, in 1970s and 1980s self-help housing was reshaped into aided self-help housing by international agencies following the ‘redistribution with growth’ approach. Thus the immediate priority became enabling decent living conditions by adopting ‘basic needs’ and ‘redistribution with growth’ approaches to development assistance, in which resources were given directly rather than having to trickle down to the poor (Peet and Hartwick, 2009). Largely conforming to the ‘redistribution with growth’ approach, the proposals for low-income housing provision in 1970s and 1980s included home-ownership, legal security of tenure and land, a self-help contribution, the reduction of housing standards down to affordable levels, access to loans, and the use of appropriate technology and materials (Tait, 2001). Overall a large number of self-help housing projects, ranging from basic sites and services to core housing and informal settlement upgrading were implemented in the period between the mid 1970s and the early 1990s (Mathey, 1992).

Considering political commitment and policy support as a starting point, it is relevant to mention that the adapted self-help and later aided self-help approach from the World Bank as argued by Fiori, Riley and Ramirez (2000), influenced policies on the immediate housing needs of the poor resulting in the neglect of their other needs and failing to address the causes of poverty in the context of the city as a whole. In terms of institutional transformations enabling participatory governance, the self-help approach pushed for accepting and strengthening the informal process of housing provision for low-income people. Under this approach institutional transformations were imminent as it was a clear call for a change in paradigm which required sensitizing the government, professionals and the urban poor in particular (Pugh, 2001 Although there were many different approaches to the design and
implementation of self-help housing programmes and to the management of slums and squatter upgrading programmes, the principle underlying both was the devolution of responsibility to the lowest effective level (Wakely, 1988). Partnership mechanisms were another important attempt to housing the urban poor initiatives during this period, however since these were project-focused failed to enhance existing governance schemes, which is the fundamental platform for a systemic scaling up intervention and addressing inequitable systems in land. Though self-help and later aided self-help approaches redefined the role of the community, the approach failed mainly because of financial constraints. In this approach, financial sustainability was addressed in the terms of affordability and cost recovery by individual project, which only focused on the risks of continuity of the projects rather than developing a financial scheme that can enable a more enduring and flexible financial support, hence failing to scale-up (Pinzon, 2009). Moreover, the individual funding and aid dependency restricted the potential of self-help schemes for replicating in national policies (Burgess, 1992).

AN ENABLING APPROACH FOR HOUSING THE URBAN POOR

After the failure of modernization and basic-need approaches, the neo-liberal market theory began to be taken seriously again in a context of economic crisis and political revision during the 1970s and early 1980s (Peet and Hartwick, 2009). The neo-liberal position asserts that poor countries are poor due mainly to mismanagement, economic distortions and corruption, and stress the benefits of markets (Jenkins, 1998). However, in the period of 1970s and 1980s the external funds through donor agencies were certainly an option in financing human development in developing countries. Under this context, the emphasis on ‘structural adjustment programmes’ was given by World Bank as key policy instrument for developing countries. The policy was based on the notion of free market economy, which assumed that the restructuring of legislation and financing mechanism may lead to foreign direct investment, which will create more income opportunity for reducing poverty in developing countries. This myth of enablement, which has its derivations in the political economy of liberalism, became subsequently the approach restructuring the socio-economic policy principles in developing countries including the housing policy for the urban poor. In this context, housing policy of the developing countries, moved to a neo-liberal ‘enabling market’ perspective, allied to structural adjustment and the reconfiguration of state roles, including sector shifts from direct public production to households and private sector production (Jenkins and Smith, 2001).

Under the enabling approach, the government’s direct involvement in housing was also ardent curtailed, in contrast to being “a provider” of housing it was redefined to be “an enabler” of housing production (Mukhija, 2004). Deriving from international documents such as the Global Strategy for Shelter to the Year 2000 (UNCHS, 1992) and later Enabling Markets to Work (World Bank, 1993), subsequent policy documents emphasized this paradigm shift towards an ‘enabling approach’ by enhancing and changing the roles of the public and private sectors. The assumption behind such paradigm shift was based on the governments’ limited resources and capacity, which led to abandoning the role of government as a housing provider and turned towards a truly enabling approach by contributing the restructuring of land, finance regulations for leaving housing production to people’s initiative under the market economy (Jenkins and Smith, 2001). Moreover, the earlier provider approach where government was the direct provider of urban housing, had been questioned, particularly in terms of the scale of production achieved (Keivani & Werna, 2001) and the financial resource constraints, quite apart from the inability of the construction industry and administrative
systems to cope with rising demand (Sengupta, 2006). These constraints resulted in gross incapacity of the government to deliver, mainly because the whole approach lacked a sound economic base due to the level of subsidies involved and failure to recover costs (Mukhija, 2004).

The enabling approach was defined and implemented differently by the World Bank and the UN, with differing emphases, conceptualisation and operationalisation. The World Bank recommended that governments take on an enabling role by ‘[moving] away from producing, financing, and maintaining housing, and toward improving housing market efficiency and the housing conditions of the poor’ (World Bank, 1993). The primary objective of the enabling approach was seen as improving the efficiency of the housing sector by the public sector concentrating on eliminating constraints on both the supply and demand sides, noting that market friendly approaches are different from laissez-faire (World Bank, 1993 and Pugh, 2001). On the other hand, the UN’s conception of enabling principles of housing policy acknowledges a direct interventionist role for the state in the event of the failure of the market to ensure adequate and equitable housing supply (Sarfoh, 2010). The UN’s conception of the enabling principles was clearly articulated in the Global Shelter Strategy, putting the emphasis on community engagement and the onus of choice on households (Keivani & Werna, 2001; Jenkins et al, 2007). This varied nature of marked trajectories of World Bank and UN, reshaped the housing policy in developing countries and produced varied outcomes simultaneously. Overall, the enabling approach influenced the withdrawal of the state from direct housing provision in developing countries.

‘The market-enabling strategy’ has dramatically influenced political commitment and policy support since the role of the government was transformed from provider to facilitator giving a central role to the private sector in shelter delivery. This strategy was based on the neo-liberal development principle to restructure and deregulate the legal and financial system for making the market more efficient, and was advocated by the World Bank. Developing mortgage finance, organizing more competitive building industry, providing infrastructure for residential land development and institutional coordination were the major responsibilities of the state under the market enabling strategy (Smith, 1999). Under the Structural Adjustment Programmes in the 1980s, these changes happened in most developing countries in terms of political commitment and policy support. On the other hand, the UN-advocated enabling approach was designed on the principle of alternative development guided by the ‘third sector’ approach. The “third sector” approach privileged a civil society- orientation, proposing policies that diffuse civil society and empower the emergent interlocutors such as NGOs and other non-state actors (Sarfoh, 2010). This empowerment was intended to facilitate local solutions to be developed by these interlocutors and was characterised as an enabling approach (Smith, 1999).

Under the market-enabling strategy, institutional transformations were greatly influenced by the Structural Adjustments Programmes (SAPs) that reduced the role of the state in socio-economic development, endorsing deregulation and privatization of the essential services (Keivani & Werna, 2001). The enabling approach advocated by United Nations brought more actors such as the private sector, international agencies and NGOs in the scene to reach urban poor communities. The most important concern is that the market-enabling approach neglects urban poor people because it overemphasises the formal market process to the detriment of other existing modes of provision, it lacks specific consideration of informal markets and their particular requirements and it fails to consider who benefits from the increased market efficiency (Keivani et. al., 2008). In addition, this approach did not contribute directly to create the social capital needed to sustain initiatives locally as ground realities were overlooked. Paradoxically, sporadic manifestation of a reactive social movement
of slum dwellers victims of evictions over the years became more apparent; urban poor and homeless federations got consolidated and demonstrated much more effectiveness to mobilise and organise community actions (ACHR, 2003). However, this federated effort of the urban poor depends on their strength as a community, which is affected by their social networking, duration of living in the settlement, presence of community based organization, access to local political leaders. This federated effort has been defined by Levy (2007) as a representative political structure, which influences the institutional transformation to be more participatory.

In terms of financial sustainability, the market-enabling approach restricted the role of the government to supply housing directly and allowed the delivery of production of the housing by the housing market. The "enabling" approach to housing markets promotes financing systems based on family savings, public subsidies and mortgage loans to unleash the potential of individuals and communities to produce and improve dwellings. However, the approach failed to benefit lower-income households, as they have less ability to generate savings or make mortgage payments (Hartman and Linn, 2008). Whilst this approach has contributed to bring into consideration new actors; but failed to address the uncertainty of the market in chaotic economic situations under inflation and recession. These factors contribute to excessive speculative investment in land, and monopoly behaviour for maximising profits, which limits efficient market activity and drives up land and housing prices, without any significantly lowering of the threshold for access by low-income households to mortgage or building finance (Keivani et. al., 2008). Moreover under the market-enabling strategy the private sector can in theory be the new source of funding, but the marginalization of the state from providing subsidies and the affordability concern of the slum dweller communities did not contribute to create a stable financial system, neither generated cohesive mechanisms to develop a solid system for financial sustainability to sustain scaling-up interventions. The enabling approach advocated by United Nations depends on blended finance, which combines funding support from international agencies and group savings schemes of the urban poor. The uncertainty and project-based funding by the international agencies are the common problems under this approach. In addition to that, the major problem perceived in this process is the matter of legality of urban poor settlements, which restricts the urban poor’s access to formal housing finance (Mitlin and Satterhwaite, 2004). Besides, creating collaborative efforts and participatory processes in community-based programmes requires considering carefully the dimensions of fluid contextual realities at different levels.

THE HOUSING PROBLEM OF THE URBAN POOR IN BANGLADESH

Following the international trends, Bangladesh is among the developing countries which is experiencing rapid urbanization along with increasing urban poverty as a result of the crisis of adequate shelter for the urban poor (UN-HABITAT, 2003). Around 25 percent of Bangladesh’s population is living in urban areas and the projected urban population will be more than 40% by 2030 (CUS et al, 2006). In Dhaka around 35% of the people live below the poverty line, of whom around 20% were classified as “hardcore poor” (less than BDT 2500 =£25 per month) and lived in more than 4,000 informal settlements (BURT, 2005). Similar poverty levels have also been recorded in other cities. Poor quality of housing is a characteristic of these settlements; CUS et al (2006) described such housing in six major cities of Bangladesh as consisting of more than 99% of poor quality structures (temporary, dilapidated) and densely crowded (more than 1,000 persons per acre), with more than 95% of the houses (one room dwellings) having less than 150 square feet.
In Bangladesh, slum settlements tend to be built on vacant government land or private vacant land. Land tenure is a growing problem in large cities in Bangladesh. In Dhaka, 70% of the population has access to a very small percentage of land while the remaining 30% of the city’s population holds 80% of the land (CUS et al, 2006). The combination of a growing urban population and a lack of affordable housing has resulted in illegal and legal residential settlements mushrooming throughout the city (Rashid, 2009). The housing for the urban poor was always overlooked in policy paradigms of Bangladesh. People in these settlements live with the constant threat of eviction and have restricted access to basic services, such as water, sanitation, gas, and electricity (Rahman, 2001). In Bangladesh, the government as early as in the mid-1980s admitted that ‘the majority’s housing needs were not properly addressed while the rich availed most of the opportunities’ (Rahman, 2002). Yet the situation was not alleviated much as the public housing program schemes, chiefly consisting of sites-and-services schemes and staff houses, were grossly inadequate compared to the huge need and misdirected with respect to urban poor who needed those (Rahman, 1996).

PAST EFFORTS TO HOUSE THE URBAN POOR IN BANGLADESH

The development efforts in Bangladesh always follow the economic plan considering growth as a measure of success. Thus the effort to generate economic growth is the legacy of the past effort, which often excludes informal activities because of the difficulties in gathering information about their direct contribution to economic growth. This marginalization process is historic due to the nature of development planning in Bangladesh. Under this context of development effort, housing for the urban poor was never emphasized as a national priority. However, to understand the policy framework for housing the urban poor in Bangladesh, it is essential to review the five year plans. The main policy principle that guides the development efforts in Bangladesh is the five year plan, which is basically the country’s medium-term (5 years) macro plan within the framework of long-term (15-20 years) perspective. This plan is aimed to foster the economic growth which has been assumed as the key for development. This plan contains several sectoral policies, which are the fundamentals to design the annual development programme and in carrying out the process of project appraisal and approval. The Planning Commission under the Ministry of Planning of Bangladesh is the central planning organization of the country, are solely responsible for the preparation of five year plan. In preparing five year plan, the planning commission interacts with different Ministries/Divisions/Agencies of the Government to accommodate their policy priorities and information. This five year plan is the guiding principle to formulate any sectoral policy under any Ministries/Divisions/Agencies of the Government. However, the development principle of the country can be analyzed by the nature of this plan. In this context, the five year plans have been analyzed in the following sections to explore the policies related to housing the urban poor.

Following independence in 1971, the new government of Bangladesh moved for the socialist economy largely due to the extreme poverty and inequality that persisted in the economy (Hasnath, 1987). The basic objectives of the First Five Year Plan (1973-1978) were to reduce poverty, minimize inequality of income and get rid of dependency on foreign assistance. Several recommendations and plans were proposed for housing the urban poor in this first five year plan. The main consideration was to develop public sector cluster housing for the urban poor and co-operative housing for the middle income people. In addition to that, construction of temporary structures on public land was preferred to
prevent squatter and illegal settlements. Several attempts were made to implement this approach. The most notable event was the construction of multi-storeyed flats and minimum shelters for low-income groups, which was viewed as a desirable long-term solution. However, in the first plan period, the housing backlog was so large, that the investment in high rise apartments proved inadequate to make an impact on the problem. This public sector initiative in Bangladesh was similar to the modernization approach exercised globally in the period of 1950s to 1970s. In terms of political commitment and policy support, the efforts that were undertaken under the first five year plan in Bangladesh, Government had the clear intention to be a provider of housing stock to ensure the maximum economic productivity by consolidating the urban poor and middle income people as the labour force of the cities.

Though there was a clear political commitment and policy support in the first five year plan for housing the urban poor, this plan failed to ensure institutional transformation in every sphere. The nationalization measures outlined by the Planning Commission were accompanied by the imposition of ceilings on private investment which restricted the scope of the private market to change the trend of individually constructed dwellings to a formal housing industry led by the private sector. In addition to that the poor people were not mainstreamed in policy making to allow them to make their own decisions. This limitation in institutionalising the role of the urban poor in decision making processes resulted in evictions. In 1975 Government took steps to clear the slums and the evictees were transferred to three camps for rehabilitation. The distance of the relocated places from the centre of Dhaka was respectively, 5, 10, and 15 miles. This top-down approach failed to understand the need of the urban poor. This scenario explains the initiatives taken under the first five year plan similar to the initiatives taken in the period of 1950s to 1960s globally to promote modernization. In terms of financial sustainability, the development projects were depended on financial aid. However, the disbursement of foreign aid to Bangladesh in 1973-74 declined by about $100 million compared to that of 1972-73 (Hossain and Chowdhury, 1981). It was assumed that the nationalization process was the major cause for the reduced amount of aid from the ‘imperialist nations’ (Mahmood, 1980). The housing rehabilitation programme supported by government and other national institutions was a highly subsidized project which was strongly condemned by the international agencies. Under this situation, most of the housing projects failed to accomplish the targets due to financial constraints.

After the political unrest in the period of 1975 to 1978, a new approach for development was adopted in Bangladesh to abolish the Pseudo-socialist development effort. The approach of the 1980s was to ensure maximum economic growth. The key elements of the development effort were to ensure efficient use of existing productive capacities and to augment capacity in the shortest possible time by raising the level of investment and reallocating it to potentially productive sectors (Hasnath, 1987). In terms of housing, the main intention of this period was to introduce a resettlement programme for the urban poor who were evicted in the volatile political situation in the period of 1975 to 1978. Moreover, the Second Five Year Plan (1980-85) made a renewed effort to bring the poverty issue to the forefront through its emphasis on basic needs. In reality, its main concern became the reduction of the socialistic bias in the economy in favour of greater reliance on market economy and promotion of the private sector. The policy packages of the second five year plan (1980 to 1985) had a clear political commitment and policy support for regularization by introducing site and services schemes as a mean for self-help housing of the urban poor.
Assuming that the government was capable of developing some plots for the poor and that somehow the bureaucracy permitted those plots to get into the hands of genuine squatters, most of the squatters were still not be able to retain them. It was the law of extreme poverty that they cannot retain anything which was too good for them. For example, in the Mohammedpur Housing Estate (Dhaka), low-cost plots were allocated to the homeless urban poor but were ultimately occupied by the better-off who bought them at prices well below their market value but far above what other poor families could afford to pay (Hasnath, 1987). Thus the project-based initiatives were not financially sustainable without considering the socio-economic reality of the urban poor (Islam, Personal Interview, 2010). The allocation of public resources for these low-income urban housing projects was made in such a way that it ultimately benefited the middle and upper income classes, who were frequently government employees or persons controlling economic resources and/or political power (Hasnath, 1987). However, the restructuring of House Building Finance Corporation to ensure housing finance for government employees had direct impact on the housing delivery system, as the construction of houses by individual households rose significantly.

Past development efforts in Bangladesh were depended on foreign aid. Due to this aid dependency the development policy was biased with international ideas rather than considering the needs and ideas of the population. The Third Five Year Plan (1985 to 1990) brought forward the idea of a group-based plan, noting poverty, unemployment, rapid population growth, malnutrition, illiteracy are all interactive and needed to be addressed simultaneously in the macro plans with both short and long term perspectives (Aminuzzaman, 2006). But in practice its main pre-occupation was to face the new challenges like aid conditionality, which were thrust upon the nation while pursuing macro-economic stability and rapid structural reform (ibid, 2006). Thus the era of economic liberalization happened under the prescription of external agencies as a matter of aid conditionality. Following the economic liberalization process prescribed by the third five year plan, for housing several policy principles were prescribed to open up the market potential. The major thrust for the housing sector in this plan was to formulate necessary policy prescriptions to stimulate enhanced private sector participation. Rehabilitation of evicted dwellers was considered to be the responsibility of the public sector, and for some low-income groups the government would provide core houses on a self financed basis.

This policy package failed to understand the affordability of the urban poor. As a result 1,369 slums were established in the period of 1981-1990. The major cause was the lacking of social support which caused landlessness and rural out-migration. Under this situation the government asked the support of the international agencies for the rehabilitation programme for the slum dwellers. In response, the external agencies came up with the idea to implement Slum Improvement Project (SIP) funded by UNICEF. SIP was introduced since 1985 to provide urban basic services to slum dwellers. SIP, with donor assistance, has provided urban basic services and socio-economic facilities in low-income settlements in different sizes of cities and towns (Ghafur, 2001). It is clear that in the period of 1985 to 1990 housing policy shifted towards market-based solutions as a consequence of structural adjustment policies. This situation is similar to the global context in every aspect of housing the urban poor. This shift included the withdrawal of state from direct construction though few infrastructure development projects were initiated by external agencies. This approach defines the political commitment of the state for housing the urban poor, which was the role of facilitator. The intention to rollback the role of state as a provider of housing was the result of failure to promote good governance.
However, the role of state was not withdrawn solely; rather in this new paradigm the institutional transformation was significant. The donor agency came forward to plan and implement the programme with assistance from the public sector agencies. This approach of direct supervision was introduced to reduce corruption and to ensure community participation. SIP is the example of such effort, where UNICEF designed the project to ensure community-based effort at providing environmental improvement and empowerment of the poor women in urban poor communities of Bangladesh. A three-tier management structure was introduced to ensure the role of the urban poor at the community level which was followed by the local city corporation level represented by the local political representative under the national level coordination committee formed with the members of state agencies and donor agencies. This institutional framework was project-based only and was not replicated in the national policy as the housing delivery system went under the market mechanism. Aid dependency was the major impediment for financial sustainability of housing projects in the period of 1985 to 1990. In the first phase of SIP in the period of 1985 to 1988, the allocated fund was only 5.9 million BDT assisting 2000 households, which was really nominal considering the nature of demand of the urban poor. The second phase covered 200 settlements where 43000 households were assisted by 243.40 million BDT fund (Chowdhury, 2004). This project was ended in 1996 and the holistic approach of urban development was introduced having a slum improvement component, which was not similar to the SIP. Thus, SIP also continues the global trend, where external aided projects are always short-lived and fails to reach the scale considering financial sustainability.

THE ERA OF THE ENABLING APPROACH IN BANGLADESH

Following the trends of the previous five year plan, the fourth and fifth five year plans and later the (Poverty Reduction Strategy Papers) PRSPs were also designed in a way which ensured the structural adjustment required by aid agencies to promote economic growth. Since the 1990s the market-based approach was assumed as the key for success following neo-liberal principles, and was reflected in the plans. This approach was advocated by different external agencies to open up the market potential, a major argument being that state enterprise had failed to promote growth. According to the literature, the transformation of Bangladesh development policy happened under the explicit pressure of the donors (Panini, 2009). In the early 90s donors gave much importance to political, institutional and governance related factors in recipient countries like Bangladesh, because of their central role in explaining growth and developmental outcomes followed with explicit conditions (ibid, 2009). Bangladesh followed the global trend of privatization in this period. The governance reform agenda of the World Bank, IMF and similar institutions always emphasizes two actions in Bangladesh. These are import liberalization and privatization – also known as downsizing or closure – of public sector enterprises, no matter their social necessity or economic performance. As a result of drastic privatization and neo-liberal reforms prescribed by the universal donor agenda, many nationalized industries closed down and the number of workers employed in the public sector fell significantly in the ensuing decades (Ghafur, 2004). The fourth and fifth five year plan and later the PRSPs were designed to follow the universal donor agenda, which is also reflected in the policy related to housing.

Under the influence of multilateral agencies’ for promoting enabling approaches, separate policy guidelines on housing were formulated for the public and private sectors in the fourth and fifth five year plan. Under the public sector policy, public sector involvement was emphasized to be limited to housing provision for only those people, who cannot afford houses without direct government support.
Establishment of the National Housing Authority (NHA) was prescribed as a coordinating agency. Land and infrastructure development projects were prioritized for residential development. Under the private sector policy, it was advised that Government should develop necessary physical and financial facilities to promote private sector housing; and private developers would be allocated land at suitable locations for providing housing for the middle and upper income group. These policies are the indicators that define the replication of the World Bank’s prescribed enabling approach in Bangladesh. In addition to these policy guidelines, the government formulated the National Housing Policy in 1993 to comply with The Global Strategy for shelter by the year 2000 adopted by the United Nations in November, 1988. The main objective of this policy was to make housing accessible to all strata of the society and to accelerate housing production in urban and rural areas, with major emphasis on the needs of the low and middle-income groups. The high priority target groups were defined as the disadvantaged, the destitute, and the shelter-less poor. Apart from this influence of United Nation, several projects were introduced in Bangladesh funded by international agencies to ensure community based development effort. Thus the presence of the enabling approach through community involvement is also evident in Bangladesh.

**IMPACT OF ENABLING APPROACH IN BANGLADESH**

The impact of the enabling approach in Bangladesh can be described through the co-existence of the World Bank-advocated ‘market-enabling approach’ and the UN-recommended ‘participatory enabling approach’. The former approach is evident, as the fourth (1990 to 1995) and fifth (1997-2002) five year plan objectives implied the mobilization of resources gradually from the Government to the private sector. Distinguishing the public and private sector policies for housing for the first time in the history of five year plans reflects the political commitment to enabling the private sector. The fourth and fifth five year plans advised creating an enabling environment for the private sector by encouraging them to undertake land development projects. Along with the individual construction of houses the private corporate sector emerged in this period as a major provider of apartment housing and buildable land. Thus the enabling approach for market-based housing production seems successful as after this period up to this date 283 private real estate developers are in function in Bangladesh (REHAB, 2010). However, the land cost and the cost of building construction has pushed the price of private sector housing beyond the affordability of the urban poor (Rahman, 2010). In addition to that, the individually constructed houses were another option in private sector mostly as rental accommodation, which is also far beyond the affordable limit of the urban poor. In this era of market-enabling approach, the political commitment and policy support was helpful to develop the real estate business in Bangladesh, which provided the housing solution for the upper and middle income people only.

In terms of institutional transformation, since 1990, following the government intention to promote market based solution, the umbrella organization of private developers were established named ‘Real Estate and Housing Association of Bangladesh’ (REHAB) in 1991. The main attention of this organization was to protect the interest of real estate sector only. In terms of public sector response to institutional transformation, the recommendation of fourth and fifth five year plan and national housing policy was followed, and National Housing Authority (NHA) was formed in the year 2000 when the national Assembly has adopted and approved the National Housing Authority (NHA) Act, 2000. Before the NHA, Housing and Settlement Directorate (HSD) was the public sector agency to
deal with housing issues in Bangladesh. This type of organizational change was adopted from the World Bank advocated sector-wide instrument for ‘market enabling approach’ which emphasises for developing institutional framework for managing the housing sector.

As discussed earlier that the market-based solution was beyond the affordable limit for the urban poor, thus this approach was not financially sustainable. Though one of the major objectives of the fourth and fifth five year plan and National Housing Policy of 1993 was to ensure mortgage finance of appropriate and affordable scale, yet very little efforts have been taken on the part of the government in providing housing loans to low-income strata of the population (Rahman, 2010). The present housing finance system in Bangladesh is extremely small and highly segmented. Formal mortgage finance is available only to households with monthly incomes above BDT 25,000 (well above the 10th percentile of the urban income distribution), and is restricted to selected housing submarkets in Dhaka (World Bank, 2007). Bangladesh House Building Finance Corporation (BHBFC) is the only public institution that provides housing loan. However, it primarily serves middle and higher-income people, which created the initial demand for private real estate sector in the period of 1990 to 1995. No single financing scheme was designed for housing the low-income people in urban areas. It is often assumed that security of tenure is the major obstacle for the urban poor to enter into the formal mortgage market (Mukhija, 2004). This security of tenure or the land titling is affecting the urban poor to get access in to the private deposit based housing mortgage system. Thus the urban poor cannot get access in to the formal housing finance. In addition to that the private rental market is also not affordable, though the urban poor are paying more rent per square feet than their upper-middle income neighbours (Table 01). The major impediment for such situation is the limited amount of dwelling units with minimum unit area. The private developer-build houses and the individually constructed houses are designed for the middle and upper income people (Ghafur, Personal Interview, 2010). Thus the private sector has not introduced any scheme for housing the urban poor in rental accommodation.

<table>
<thead>
<tr>
<th>Area</th>
<th>User type</th>
<th>Income (BDT)</th>
<th>House Rent (BDT)</th>
<th>Unit Area (ft²)</th>
<th>Rent (BDT/ft²)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Korail</td>
<td>Slum/lower income</td>
<td>8,000</td>
<td>2100</td>
<td>100</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Middle/upper income</td>
<td>2,00,000</td>
<td>50,000</td>
<td>1600</td>
<td>31</td>
</tr>
<tr>
<td>Kuril</td>
<td>Slum/lower income</td>
<td>8,000</td>
<td>2000</td>
<td>120</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>Middle/upper income</td>
<td>40,000</td>
<td>8,000</td>
<td>1000</td>
<td>08</td>
</tr>
<tr>
<td>Komlapur</td>
<td>Slum/lower income</td>
<td>5,000</td>
<td>2000</td>
<td>110</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Middle/upper income</td>
<td>65,000</td>
<td>16,000</td>
<td>1300</td>
<td>12</td>
</tr>
<tr>
<td>Kawranbazar</td>
<td>Slum/lower income</td>
<td>9000</td>
<td>2500</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Middle/upper income</td>
<td>70,000</td>
<td>18,000</td>
<td>1500</td>
<td>12</td>
</tr>
<tr>
<td>Tongi</td>
<td>Slum/lower income</td>
<td>5,000</td>
<td>1000</td>
<td>150</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Middle/upper income</td>
<td>40,000</td>
<td>8,000</td>
<td>800</td>
<td>10</td>
</tr>
</tbody>
</table>

[Table 1] Rent Structure of lower and upper income group in selected sites of Dhaka, Bangladesh. Source: Own Composition from Miah, 2010.

In terms of the third sector approach based enabling approach recommended by United Nations; there are no macro level policy guidelines in Bangladesh. The existence of few project-based initiatives defines the impact of UN recommended enabling approach. Over the last two decades, the rise of civil society in Bangladesh has reshaped few programmes and policies more participatory, which has been
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defined as the precedent for alternative development in different literature (Rahman, 2001; Rashid, 2009; Rahman, 2010; Panini, 2009). The rising potential and importance of NGOs and civil societies as development partner is the most mentionable attribute for reframing the development principle of Bangladesh since 1995 (Habib, 2009). In addition to that, to take greater account of local conditions, donor agencies have started to include participatory elements and to channel substantial amounts of aid money through international or local NGOs or civil society organizations (CSOs), which also has an impact on the development principle of Bangladesh. In this context, it has been observed in last two decades that, the economic development is following the neo-liberal principle of privatization and market-based solution for social services; whereas the UN and donor assisted social development programmes are trying to incorporate participatory approaches.

In Bangladesh the NGOs and civil societies were involved in pro-poor housing process after the major eviction happened in the period of 1999-2002, each time affecting thousands of poor people. A widespread negative attitude towards the poor and their lack of land-ownership (most of the settlements are on public land) inhibits the prospect of finding a viable solution that time (Rahman, 2001). This eviction attained greater attention of civil society organization and NGOs to work on the housing right of the urban poor. Though NGOs and other civil society members have gained limited success in establishing the housing rights of the urban poor but they do not have any direct housing provision scheme for the urban poor. However, this involvement helped the urban poor to be organized and to be aware about their rights. The change took place due to the two-pronged involvement of some NGOs and their programmes. First, projects of environmental upgrading, improvement of infrastructures and hygiene, mother and child care services, education, income generation, among others, in many urban poor settlements by the NGOs, are alleviating the beneficiaries’ poverty, improving their social, political and cultural status and affordability, and are empowering them with capabilities to intervene in resource allocation (Rahman, 2001). Secondly, some NGOs are mobilising and educating the urban poor through human rights and housing rights advocacy programs, as a consequence of which the urban poor are becoming more aware and knowledgeable; as on several occasions, lawyers and human rights activists have successfully defended the urban poor against eviction attempts (ibid, 2001).

The United Nation’s model of enabling approach for housing was recommended by the external agencies in their funded programme to develop partnership approach for development, thus participatory-enabling approach was introduced in 2000 and the first programme under this approach was the Local Partnership for Urban Poverty Alleviation Programme (LPUPAP)\(^1\). The main component of this participatory approach was to develop community based initiative for service

\(^1\) Local Partnerships for Urban Poverty Alleviation Project, LPUPAP, has been designed to address urban poverty in line with GOB policy as well as UNDP framework. The project was designed for a period of 5 years from July 1999 to June 2004. The development objective is to alleviate poverty in the selected urban areas of Bangladesh through the empowerment of poor urban communities and capacity building of local governments. Promotion of local partnerships, community participation in all aspects of the development process and increasing responsiveness of local government to the needs of the urban poor are key approaches in achieving the development objective (UNDP, 2010). The most mentionable attribute of LPUPAP was to establish Community Development Committees (CDCs), comprising the leaders of these Primary Groups, are the central focal point for implementing the project activities. These CDCs were the community based organization who acted like a savings group had direct access to Community Development Fund (CDF) for managing community contracts for small scale community-led infrastructure development programme including water supply and sanitation services. Apart from the CDF, donors provided The Poverty Alleviation Fund (PAF) for supporting the urban poor to apprentices for on-the-job training over a period from 3 to 12 months (LGED, 2010).
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provision in the urban poor settlement. Apart from LPUPAP several other programmes were introduced in the period of 1980s and 1990s, which replicates the self-help approach through different site and services and infrastructure upgrading programme. These programmes did not last long because of the dependence on external funding only.

In addition to this participatory approach for housing the urban poor, the first public private partnership project was introduced in Bangladesh in 1999; a project of housing 16,000 urban poor in 6-storied buildings on 47.9 acres of land in Bhasantek, Dhaka was declared, in which a private development company—North South Property Development—was contracted to build housing for the poor (Rahman, Personal Interview, 2010). It is reported that the Ministry of Land (under the 2001-2006 Government) was involved in this project to provide the land and monitoring the overall project. The project was designed in such a way that 60% of the development would be for the urban poor and the rest for low-income families and low-paid government employees. The project would have 9024 flats, each of 200 ft² size for the urban poor, and 6000 flats of 300 ft² size for the other groups. In the design phase it was estimated that the price for each flat of the urban poor will not cost more than BDT 200,000 (£2,000), however each flat was reportedly sold at approximately BDT 500,000 (£5,000) (Rahman, Personal Interview, 2010). Many researchers, scholars, and activists remain sceptical of the intentions of the development company. The developer company was selling the flats higher than the design price in open market rather than following the list of the beneficiaries provided by the ministry of land. Having this sort of corruption, the project began in 1999 but it has still not been implemented. Even more the project has been stopped in 2010 by the notice of ministry of land and the developer has been sacked from the project understanding the anomalies in the project.

In terms of political commitment and policy support for working with external agencies in participatory pro-poor programmes in Bangladesh, Ministry of Social Affairs are monitoring and involving NGOs in different social development projects. The experience and efficiency of the NGOs working in the grass-root level mainstreamed the NGOs as the development partner in Bangladesh. Since 1990, the recognition of community-based organization in SIP transformed the conventional institutional framework to a participatory way of thinking. This transformation happened in two different ways; firstly, the involvement of NGOs in development planning and action; and secondly, the involvement of urban poor as a mean for participatory planning. The perceived success of NGOs in the field of community mobilization; awareness building activities; and micro-credit schemes raised their role to be involved in the development process of Bangladesh. This success to work in the grass root level promoted NGOs to work in different national and international programme. The failure of the low-cost housing programs in Bangladesh resulted in people taking responsibility either individually or in groups for their own shelter needs (Rahman, 2010).

This situation resolutely creates participatory approaches as inevitable, where the people can unpack their ability and willingness to develop own solutions. In this changing paradigm of development, NGOs played a vital role of community development and public participation through their advocacy campaign since 1995 (Habib, 2009). This demand for public participation became the fundamental development principle in the externally assisted programme in Bangladesh. The main transformation happened through these participatory approach is the awareness of the urban poor, who realized their right and their potential to work collectively. The result of such awareness is also distinguished, as in 2002 the forceful eviction was declared as a violation of country’s law by the Supreme Court, after the slum dwellers filed a petition along with other NGOs and civil society organizations. In addition to
that, this awareness building activities helped the urban poor to develop an effective network within the urban poor and with other NGOs and CBOs. Recently the NGOs are federated along with the community-based organization. In the beginning of the year 2000, Coalition for the Urban Poor (CUP) was established, which is the network of NGOs working with urban poor (Ahmed, 2007). In addition to that, the Community Development Committees (CDCs) are acting as major community-based organization in Bangladesh in different forms.

Though these programmes of participatory-enabling approach brought some glimpse of alternative development but are not replicated in national scale because of the uncertainty of external fund and lack of local resource mobilization. The nature and amount of international assistance for the projects related to housing the urban poor is really inconsistent (in the year 1988 it was 3.63 million; in 1992 it was 52.17 million; in 1996 it was 56.9 million; in 1998 it was 10.85 million; in 1999 it was 123.81 million; in 2001 it was 5.85 million and in 2002 it was 73.8 million) and the funded project beneficiaries are limited in number compared to the national scale (only 26.31 percent of settlements were benefited which constitutes only 19.68% of slum population) (Ahmed, 2007). Another major challenge of participatory approach is the mobility of the urban poor, which restricts their ability to develop social capital. The low-income households change their location frequently as they are more exposed to the pressure of spiralling housing rent, overall cost of living etc. In addition to that, the community belongingness becomes complex further more when different informal livelihood activities become the major sources of the family income, which needs frequent change of location. This type of mobility affects the relationship of an individual household with the community. However, research findings suggest that, people who are living in the same settlement for more than 10 years are involved in group saving sachsens, which has been regarded as a key indicator for community-based development. However, ongoing development programmes represent the potentials to introduce community-led housing programme in Bangladesh. But the major challenge of replication remains in the absence of external involvement on international organizations.

**CONCLUSION**

It is evident from the above analysis that, the public sector housing programme in developing countries failed to scale-up in the past efforts. Later the enabling approach was considered as a comprehensive solution for housing the urban poor. This enabling approach was defined by the World Bank as ‘market-enabling approach’ and by United Nations as ‘participatory-enabling approach’. Under the market-enabling approach, the major concern in developing countries was the affordability concern of the urban poor. Globally, it has been observed that market-enabling approach creates speculative market and limits the access of the urban poor. The withdrawal of the state from direct housing provision has caused excessive price of the houses in developing countries. It has been observed in East Asian countries that, the co-existence of market-enabling approach with affordable public housing schemes made housing more affordable to the low-income people. In the case of Bangladesh, the market-enabling approach failed for housing the urban poor. However, the participatory-enabling approach has gained the success to develop housing activism in Bangladesh. The right of the urban poor for shelter is gaining attention from the state. The participatory-enabling approach through few projects has demonstrated the capability of the urban poor. However, the land tenure is the major concern for any initiative for the urban poor in Bangladesh. In addition, rental housing provision can be a solution as the people who are living in the informal settlement are paying
the rent. Thus it has to be identified that what could be the role of different actors considering the capability of the urban poor, potentials of tenure security and possibilities of rental housing provision. However, there is a need for systematic transformation in the political commitment and policy support, institutional framework and housing finance for scaling-up pro-poor housing in Bangladesh.

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