



## HOUSING PATTERN AMONG LOW-INCOME GROUP OF BANGLADESH

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### Background

In Bangladesh, the majority of population lives below the poverty level. Almost every year the country suffers seriously from natural hazards like floods, Norwester storms, cyclones and rainwater logging. The existing housing for the poor community in the rural and low-income urban slum region is highly vulnerable to these natural hazards. Bangladesh has one of the lowest per capita incomes in the world. Recently, per capita income has been estimated to be around US \$300 (BBS 1999). One can easily understand what would be the miserable figure of per capita income of the bottom half of the population who do not own any land or other assets to generate income. Almost seventy five percent of the rural population is functionally landless (Chisholm 1999). Landlessness and poverty force many people to migrate in search of income; the result is often movement to lower, more vulnerable areas in urban slums and in the chars and shifting deltaic areas in rural regions. Large proportion of urban population constitutes low income group which is unable to afford minimum conventional dwelling due to the fact that much of housing which is available to low income groups is either of unsuitable type or unaffordable besides acute shortage of housing for this group (Gurumukhi 1984). The existing socio-political condition is a major component of that vulnerability, reinforcing the benefits of those already in control of power and money. These low-income urban and rural communities are living with that vulnerability and as such is not aware/vocal about their basic need of housing with minimum safety. Mukharjee et. al. (1984) claimed that ignorance, illiteracy and ill economic capacity make them unable to enjoy facilities of better housing as offered by social housing measures after studying the housing pattern of slum dwellers of Indian cities. As a result, these low-income urban and rural communities are the primary victims of any natural hazards even here in Bangladesh like other subcontinent regions. Therefore, investigations have to be made to understand the process that creates this state of vulnerability to the low-income community and influence of that on the housing pattern of these people.

## Method of Approach

The study aims at investigating the process leading to the vulnerable housing pattern of the low-income rural and urban community. The study, therefore, should be based on relevant data elements collected through a field questionnaire survey.

## Questionnaire Preparation

In preparing the questionnaire following things are considered: (i) the difficulty of the field questionnaire survey exercise, (ii) length of the questionnaire, (iii) simplicity of the questions asked, and (iv) the circumstances in which questionnaire would be completed. A typical questionnaire sheet in Bangla, which was used during field survey, is presented in the Table 1. Questions were asked regarding the respondent's profession, place of stay, housing type, rent/owning status, length of stay, number of family members, experience of hazards, reason for living in hazardous house, efforts to improve housing safety, whether benefited by any government/official help, daily income and age.

**Table 1 Questionnaire sheet**

জরিপ এলাকা (জরিপকারী পূরণ করিবেন):	
উত্তর দাতা পুরুষ/মহিলা (জরিপকারী পূরণ করিবেন):	
জরিপ প্রশ্ন :	
১। আপনি কি কাজ করেন?	স্থায়ী, অস্থায়ী, পেশাগত, কাজের ধরণ ও কার্যক্ষণ)
২। আপনি কোথায় থাকেন?	
৩। আপনি কি রকম ঘরে থাকেন?	
৪। ভাড়া বাড়ীতে না নিজের জায়গায় থাকেন?	
৫। কত সময় ধরে এ বাড়ীতে থাকেন?	
৬। আপনার সংগে কতজন থাকছেন?	
৭। বাড় বা বন্যার পানিতে ঘরটি কি নিরাপদ? এ পর্যন্ত কি ধরণের বিপদ হয়েছে?	
৮। নিরাপদ না হলে কেন থাকছেন?	
৯। কিভাবে এ ঘরটি ভাড়া নিলেন/ঘরটি বানালেন?	
১০। মালিককে কখনো ঘরটি মজবুত করে দেয়ার জন্য বলেছেন কি/কেন মজবুত করেন নি?	
১১। কোন অফিসার বা নেতা আপনার ভালমন্দ-এর খবর নেন কি?	
১২। দৈনিক কত রোজগার করেন?	
১৩। আপনার বয়স?	

## Data Collection Area

While the ultimate target is to cover a few regional cities of Bangladesh and quite a few rural regions in different corners of the country, due to financial and time constraints, the area covered till now are the Dhaka City area and typical rural areas like Char Hijli, Char Motto, Gopalpur, Dashara, Bhabanipur, Malancha and Bolta of Manikgonj district. However, cross-section of most of the low-income target groups has been covered in the questionnaire survey.

## Data Analysis

In total, one hundred and ninety eight low income persons have been interviewed of which about only ten percent are females as one can understand the difficulty in interviewing a female subject in a conservative society like Bangladesh. The respondents' age distribution has been presented with frequency histogram as presented in Figure 1. From the figure, it can be observed that majority of the respondents are in the 30-40 age band. The number of family members of the respondents has been presented in another histograms in Figure 2. This figure reflects the well-known fact of low population control measure acceptance among this low-income group. It can be seen that the majority of the families are of 5-7 members. Having this sort of family size and an average daily income as shown in Figure 3 as frequency histogram, one can easily imagine the financial hardship in which these low-income communities are plugged in. For majority of the family the average daily income is in the range of Taka 50 (about US \$1) to Taka 100 (about US \$2) and separately, for the rural subjects which is only about Taka 50 (US \$1). It is understandable that one with such income level would be able to save very little for housing cost/improvement after meeting food and clothing costs.

The profession of respondents in the present study is shown in Figure 4. From the figure, it can be seen that majority of the respondents are rickshawpullers and hawkers with quite a considerable portion of daily laborers. Other professional groups covered are earthworker, small shopkeeper, servant/maid, street urchins and sweepers.

## Housing Pattern

From the analysis of survey data, it has been revealed that about ninety percent of the low-income respondents live in rented accommodation, while only twelve percent, especially the rural subjects, own their places comprised of accommodation. This reflects the fact that low-income urban community is of migrating population. The respondents were also asked about the duration of their stay at their present places and the same is presented as frequency histogram in Figure 5. From the figure it can be observed that more than three

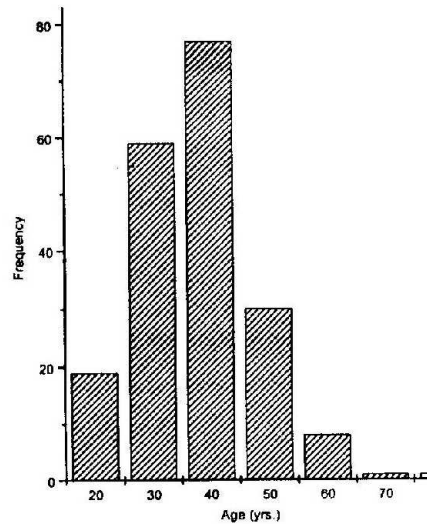


Figure 1 : Age distribution of the respondents

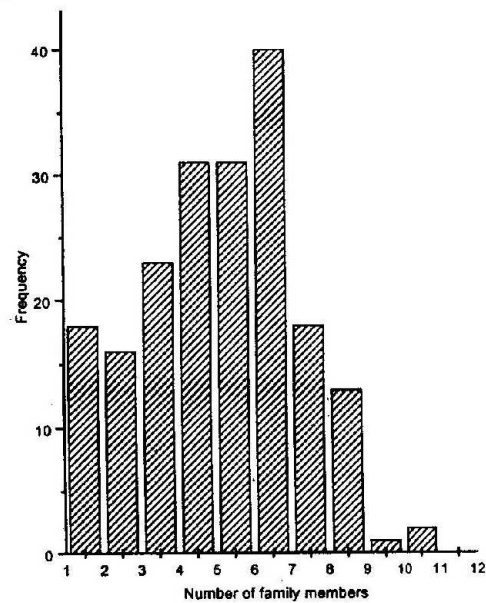


Figure 2: Histogram of number of family members for respondents' families

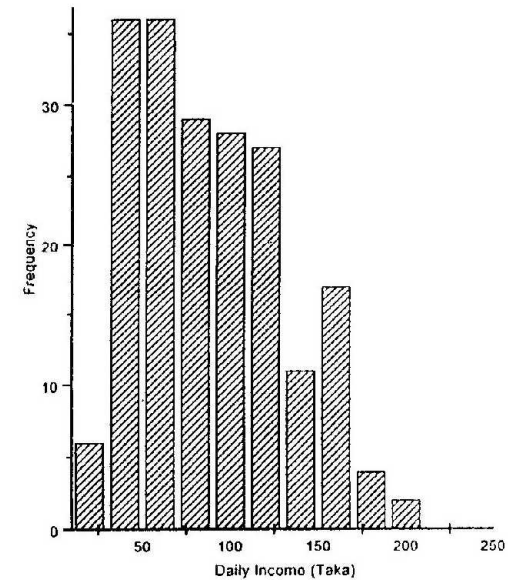
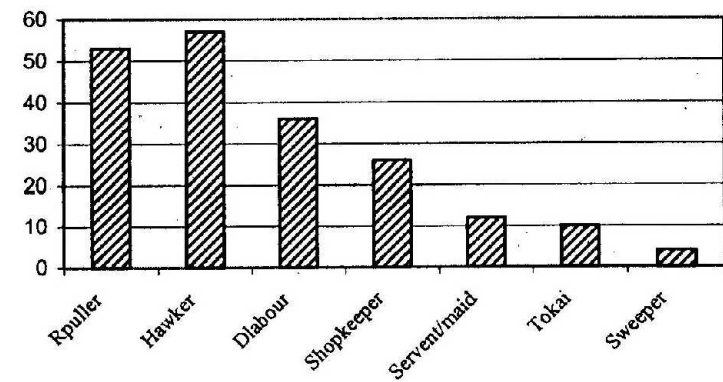


Figure 3 : Histogram of daily income of the respondents

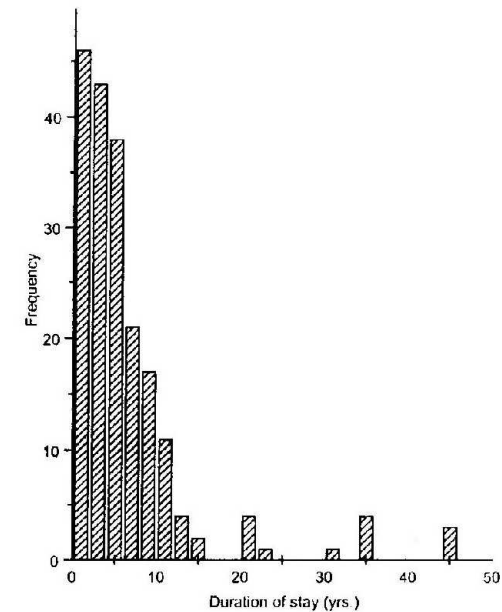


Note: Rpuller means rickshawpuller, Diabour means day-basis labor

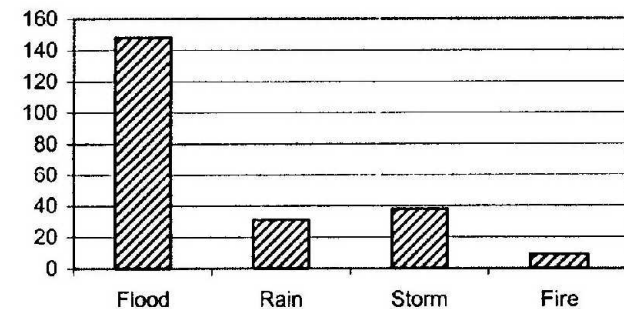
Figure 4 : Occupations of the respondents

fourth of the respondents are living for less than five years in their present address. The subjects are also asked about the hazards they have faced in their houses. Almost all the respondents admitted that they have faced one or more hazards in their present place of accommodation. The types of housing hazards experienced by the respondents are presented in a frequency histogram in figure 6. From the figure, it can be observed that majority of these poor people suffered from flood, rainwater logging and dripping of rainwater through roofs. A considerable portion also suffered from Norwester and cyclonic storm while only a few suffered from fire hazard. The types of the low-income peoples' housing are presented in a frequency histogram in Figure 7. From the figure, it can be seen that only a few percent lives in brick-built pucca house, especially, the house servants/maids; but most of the respondents live in sapra type unsafe houses made of bamboo, polythene, thatch/leaves and occasionally having tin roofs. When asked why they have chosen such places of accommodation, more than half right away answered that they have no other places/options to go/to take; which indirectly reflects their financial and social vulnerability. But a considerable percent (about 30%) blamed their financial hardship for choosing their unsafe cheaper accommodation. While about ten percents of the respondents answered that they live there, as these are their familiar places.

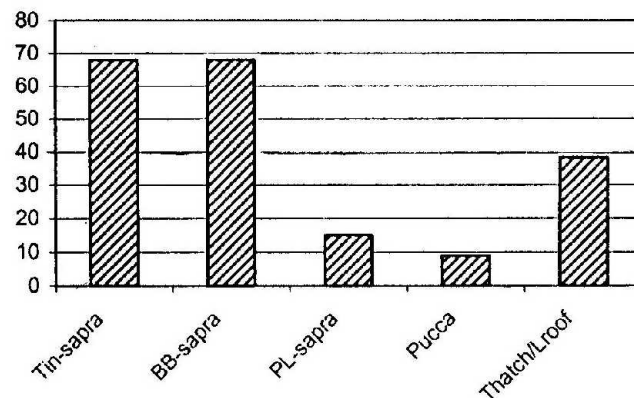
The respondents are also questioned whether they have asked their landlords to make their house better/safer, only about twenty three percent answered in the affirmative. While the rest are either afraid/do not bother to ask. But the rural community which own their dwelling invariably blamed their financial hardship for not having improved house which normally are constructed jointly by them and partial involvement of local artisans. And, they admitted that they are solely depended on the local artisans for any sort of improved/safer construction technique within their financial limits. However, the portion in urban areas, which has asked the landlords, did not achieve any better housing condition other than experiencing the red-eye of the landlords/or their mastans. The majority of the subjects opined that they are almost bound to accept what their landlords/employer offer to them; this also reflects the fact that the low-cost houses, especially in urban area like Dhaka, are not enough in number to meet the growing demand of large migrating influx. When asked whether any political, community or government personals have inquired about their well being only about five percent answered in the affirmative. While a portion of the respondents rather admitted the problem of occasional exhibition of armed threat in their neighborhood in a bid to establish the sheer authority of landlords.



**Figure 5 : Frequency histogram of duration of stay at the respondents' present dwelling**



**Figure 6 : Frequency of types of experienced housing hazards**



Note: BB means bamboo, PL means polythene, L roof means roof made of leaves/thatch

**Figure 7 : Types of housing of the respondents**

### Conclusion

From the study, it has been found that the factor influencing the housing pattern of low-income people are: ownership of the land/house, government/community regulation scheme, duration of stay at a certain place, income level, familiarity with a certain area and work requirements. It has also been revealed that there is a serious lacking both in the people's attitude and commitments from political/community/government side for ensuring reduced hazards in house. A third party e.g. government level inspectory regulation is necessary to ensure minimum level of safety in low-income housing. In rural areas where a significant portion of low-income people own their dwelling, can be benefited by local artisans well trained regarding the low cost safer house building techniques. And, with an average daily income of only Taka 50 (US \$1), they need the government/non-government organization managed housing finance scheme in order to improve their financial capability for safer housing. Also, a campaign to increase the safety awareness of these low-income communities will go a long way towards the target of reduced hazards in these peoples' housing.

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