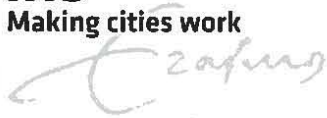




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MSc. Programme in Urban Management and Development

Specialization: Housing Development Strategies

Rotterdam, The Netherlands

September 2011

Thesis

**Factors affecting slum resettlement projects in Bangladesh:
A case study of 'Bhasantek Rehabilitation Project', Dhaka.**

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Bangladesh

Supervisor: Dr. Maartje van Eerd

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September, 2011

I want my own home
A home I'll long to be in it
A home where there is real peace

A home I can get into
Anytime I wanted too
With the doors wide open

.....
.....

A home where me and my child
Can play around without restriction
Laugh with no inhibitions

A simple home I've wanted to
But too hard to be mine
Too hard to be called mine

[Source: Anonymous, <http://www.poemhunter.com/poem/i-want-my-own-home/>]

Dedication

To my beloved mom and dad.....my sources of inspiration for keeping my dreams alive.

Summary

Since independence in 1971, Bangladesh has been facing rapid urbanization and massive demographic explosion particularly in the capital city Dhaka. Scarcities of vacant lands, limited resources, high land value and high construction standard have created a serious housing shortage for the increasing population and Dhaka is experiencing a prolific growth of slums.

In July 1998, Bangladesh Government initiated 'Bhasantek Rehabilitation Project (BRP)' to construct multi-storey housing for slum dwellers and low income people. Ministry of Land of Bangladesh Government signed an agreement with private-developer North South Property development Limited in 2003 to manage this project. Around 3260 slum dwellers were evicted from the project site without any relocation to start the construction works in 2003. There were two types of apartments in the project, one for the evictee and scattered slum dwellers and other for the low income people. By 2010 only 20% of the project work was completed. Among the completed buildings, 288 apartments in 2 buildings were for the evictee and scattered slum dwellers. But no evictee slum dweller or even any slum dweller was found in these apartments during this study. Hence the resettlement project was failing.

So the objective of this research was to identify the hindering factors that were inhibiting the displaced slum dwellers to be resettled in BRP and thus contribute to the field of slum resettlement projects of Dhaka city. Detailed objective encompassed finding answers to what extent apartments of BRP were affordable to the evictee slum dwellers, what were the physical and financial capitals the evictee slum dwellers accumulated in their slums after the eviction, how the project was carried out by the government in terms of planning and participation and finally identification of the factors that were considered by the evictee slum dwellers for making their decision for resettlement to their original location.

This is an exploratory research following the strategy of holistic case study. Qualitative and quantitative methods were combined to find the facts. In-depth interview, focus group discussion and observation were used as primary research instruments and documents were used as secondary sources of information. Agrisystems' 'Sustainable Livelihood Framework', 'The Risk and Reconstruction Model' of Michael Cernea (1997) for resettling displaced populations, 'Emergency to Development continuum – linking poverty, vulnerability and timing of intervention' of CARE (1990) and Housing affordability measures were used to develop the conceptual framework.

In-depth interviews were carried out with the evictee slum dwellers that were self rehabilitated in different slums close to the project area and also with the current occupants of BRP apartments. This research finding revealed that various interrelated factors were simultaneously hindering displaced slum dwellers for resettling in their original location. The first reason was that, the apartments of BRP were not affordable to the evictee slum dwellers from the financial and quality related aspects of housing affordability. This was negatively associated with the exploitation of private developer in absence of the control of government over the project. Secondly, the evicted slum dwellers accumulated capitals in their slum locations between the long time of eviction and project implementation. So they were reluctant to move to BRP apartments leaving their asset base. Thirdly, in absence of sufficient condition and lack of participation, the project lost its trust and became inaccessible for the evictee slum dwellers. So considering all of these hindering factors the displaced slum dwellers did not want to hamper their prevailing condition and excluded them from the resettlement project.

Therefore for the success of such resettlement projects, many measures should be taken into consideration. Like, extensive research should be carried out on the project area and the target groups before any intervention. Financial model should be devised to ensure true affordability of the lowest income people by detailed survey on them. The restoration of the livelihood of the poor people in the resettlement area should also be considered seriously. The involvement of NGOs can be ensured to create the bridge between implementation authority and the target groups. Particularly the spontaneous participation of the target groups should be encouraged to remove the accessibility barriers between them.

Keywords

Slum resettlement, Housing affordability, Livelihood asset, Time of intervention, Planning and participation

Acknowledgements

My utmost gratefulness goes to Almighty Allah, for giving me everything required to accomplish this study.

I owe my profound gratitude to my supervisor Dr. Maartje van Eerd. Without her perseverance and sincere supervision with professional sophistication I could never arrive this point of achievement.

Thanks to Dr. Alonso Ayala and Ellen Geurts for sharing their knowledge through lectures and constant support throughout my study period. And thanks to Johnny Astrand and Laura Liuke from HDM, Lund University, for their valuable comments in very compelling stage of the thesis.

I am also indebted to IHS for bestowing me this unique opportunity to take up this Masters in this international environment and to the Netherlands Government for awarding me the NUFFIC scholarship.

My indebted appreciation to IHS academic staff Sharon Welsh and Nigel Browne and management staff Cocky Adams, Rene van der Zwet, and Ruud Frank for their continuous support whenever I needed them most.

My special thanks to my teacher Dr. Shayer Ghafur, Buett, for his valuable insights, encouragement and support during the field work. Dr. Carlos Morales Schechinger, who knows how to inspire people with magical words, I am also thankful to him for stirring my interest during his lectures.

It is my pleasure to thank Md. Emtiaz Sharif, Ahmed Shibly for their kind support during my field work. Thanks to my research assistant Rezaul Karim and those people who provided me detail data through their interviews.

My colleagues M. S. Nilakshi Dharmawardena, Vitnarae Kang, Towhid Ahmed Sajal, Lu Yang and Ajmeri Nusrat Shoma from UMD – 6, thanks to you for your priceless support for shaping my ideas and giving me comfort during my stay in the Netherlands.

My mom and dad, I feel your existence in every step of my life. Your prayer for me and your beliefs in my ability motivated me for giving my best effort. My mother in law and father in law, your love and patience make me strong.

Lastly, word cannot express my honour and gratitude to my husband Enamul Haque for his multiple roles in my life, as a mentor, friend, critic and co warrior in this combat. I am really grateful for your continuous support and sacrifice for staying without me in the first year of our conjugal life.

Abbreviations

ACHR	Asian Coalition for Housing Rights
ASA	Association for Social Advancement
BBS	Bangladesh Bureau of Statistics
BRP	Bhasantek Rehabilitation Project
COHRE	Centre on Housing Rights and Evictions
CUS	Centre for Urban Studies
DFID	Department for International Development
DSK	Dustha Shastho Kendro
ECNEC	Executive Committee of National Economic Council
GLTN	Global Land Tool Network
GOB	Government of Bangladesh
HLS	Household Livelihood Security
MOL	Ministry of Land
NHA	National Housing Authority
NSPDL	North South Property Development Limited
PIU	Project Implementation Unit
PSC	Project Steering Committee
RAJUK	Rajdhani Unnayan Kartripakkha
RDPP	Revised Development Project Proposal
SLF	Sustainable Livelihood Framework
UNCHS	United Nations Centre for Human Settlements
UNCESCR	United Nations Committee on Economic Social and Cultural Rights
UNHCHR	United Nations High Commissioner for Human Rights

Terms and Measurements

1 Lac	100,000
1 Euro	100 Bangladeshi Taka (September, 2011)
1 Acre	4000 Square Metres
1 Square Feet	0.093 Square Metres

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Chapter 1: Introduction

1.1 General background

Bangladesh is a small country of 147,570 sqkm, located in the north-eastern part of the subcontinent, gained independence from Pakistan in 1971 (BBS 2005, p.1). Since independence Bangladesh has been facing rapid urbanization while Dhaka, the capital city has always remained as one of the largest metropolitan cities of Bangladesh (Ghafur 2005 in Saha 2006, p.1). In 1951, Dhaka was a large town with population of less than 350,000, but now it became a mega city¹ with population of 13 million (BBS 2008, Islam 1998, p.71, United Nations 2006). During the last fifty years, due to rapid urbanization the city area of Dhaka increased 16 times, whereas its population increased 24 times (Ghafur 2004b, p.5). After the liberation the population of Dhaka was about 2 million and the city area was 336 sqkm; and in 2001, the population became about 10 million with the city area of 1530 sqkm (Hossain 2008, p.11). The average annual growth rate of Dhaka is 5.6% and the density of population in the metropolitan area is 6000 persons per sqkm. But in the urbanized area of the Dhaka city, this population density is 14000 persons per sqkm (Islam 1998, p.72, COHRE & ACHR 2000). 40% of urban population of Bangladesh lives in Dhaka (COHRE & ACHR 2000, p.9). Natural increase and the high rural-urban migration rate are responsible for this demographic explosion in this political and administrative centre of Bangladesh. Also the concentration of national and international investments in Dhaka always attracts people from other parts of the country (Hossain 2008, p.1). Dhaka is continuously facing difficulties to cope with this population influx for creating provision of housing and residential infrastructure (Hoek-Smit 1998, p.17). Widespread shelter inadequacy is very clear in Dhaka (Ghafur 2005 in Saha 2006, p.1).

Scarcity of vacant land, limited resources, high land value and high construction standard has created a serious housing shortage in Dhaka city (COHRE & ACHR 2000, p.8). As a result of this situation, Dhaka is experiencing a prolific growth of slums and 30% to 40% population of Dhaka are now living in slums, streets and other places that cannot be qualified as the habitable shelter (Islam 1998, p.78). But in these areas urban poor people are adopting to build their houses without major support from the formal sector (Kamruzzaman, Ogura 2009, p.135). Despite of living in Dhaka for a long time, the low income people have very limited access to urban economic and social system of the city (Hossain 2008, p.1). 2% of higher income people covered 15% of the residential land, 28% of middle income people covered 65% of the residential land and 70% of the low income people covered only 20% of the residential land of Dhaka. So in the higher income residential areas, density is 40 – 1220 persons/acre, whereas, 1500 – 4000 persons/acre in lower income areas. In these lower income areas the average floor space for a family is about 32.08 sqft (2.98 sqm) (COHRE & ACHR, 2000, p. 10, Hoek-Smit 1998, p.15, Wendt 1997).

Slum dwellers are existed in the life blood of the urban economy. According to the study of CUS², in 1997 about 1.3 million people live in 3000 slums in Dhaka (COHRE & ACHR 2000, p.6). Access to the shelter is the precondition for this large group of population for being able to benefit from the development practice (Ghafur 2004a, p.261). Shelter is the indicator of the people's well-being and the object and subject of their development (Tipple, G. & Speak, S. 2003, p.1). But there is no comprehensive program for promoting the housing

¹ Mega cities are those metropolitan areas with population of more than 10 million (United Nations 2006).

² Centre for Urban Studies, Dhaka, Bangladesh

for this low income people. Study shows that, between the years 1996 to 2000, there were 40,000 housing were needed for the low income people annually, but the backlog was 18,000. Public sector's initiatives are able to provide below 2% of the housing need. Since most of these low income slum dwellers are engaged in informal sectors' low paid job, without subsidy or significant increase in their income, it would have difficult for them to access in the formal housing (Tipple, G. & Speak, S. 2003, p.5). 25 percentile of urban poor's monthly income is Tk. 2600 (€26) and 50 percentile's monthly income is Tk. 4750 (€47.50) (Greater Dhaka Land use transportation study, 1993 in Hoek-Smit 1998, p.7). Generally for this group it is very difficult to afford acceptable standard of shelter (Tipple, G. & Speak, S. 2003, p.16).

From 1993, Bangladesh has had a published national housing policy document. This policy has an explicitly pro-poor focus and makes the shelter-less destitute people the priority target groups (Clause 3). It commits to relocate the squatter settlements that need to be cleared within the shortest period of time (Clause 5.9.1, 5.10.1 – 5.10.3) (NHA 2008). But against the national housing policy, without proper relocation and rehabilitation, the evictions of slums and squatter settlements have reached to a problematic proportion (Tipple, G. & Speak, S. 2003, p.14). Between 1989 and 1998, for the sake of environmental cleaning up, building shopping complexes, infrastructure development, land grab, over 100,000 people were evicted by 20 demolitions. Only during January, 2004 to June, 2005, 27055 people were evicted by 17 evictions (COHRE & ACHR 2000, pp.15, Wakely 2011, p.5). These slum people become vulnerable by the destruction of their carefully interwoven fabric of life in the slum settlements and by losing their access to resources and opportunities (COHRE & ACHR 2000, p.21, Lyons 2010).

In this circumstances government's role is to intervene in the land and housing market to ensure these lower income slum dwellers' access to housing. In the last few decades construction of multi-storeyed social housing became a specific public response for giving the slum dwellers access to shelter (Ghafur 2009, p.1). Recent estimate shows that due to low income of below median income groups and discrepancy between land and house price, high density multifamily housing developments are the only feasible alternatives in Dhaka (Hoek-Smit 1998, p.20, Ghafur 2009, p.3). Since 1971 through some major projects in Dhaka, government constructed 33012 dwelling units in 7 locations (Housing and Settlement directorate, 2000) (Tipple, G. & Speak, S. 2003, p.120). But it is not a significant scale considering the total need of housing. So a potential role of private sector is recognized to increase the production of affordable housing units (Saha 2006, p.3). In July 1998, Government of Bangladesh took initiatives to construct multi-storey housing for the urban poor in Bhasantek area of Mirpur, Dhaka. In 2003 from this government land, 3260 slum dwellers were evicted without any resettlement, compensation or registration. Only they were ensured to be resettled within shortest period of time (Chowdhury 2009, Ahmed 2008). In this 'Bhasantek Rehabilitation Project (BRP)', government intended to construct shelter for nearly 100,000 low income people and slum dwellers by a private developer. Such housing project was a unique one, as for the first time it was dealing with the most significant scale among this kind in Bangladesh (Ghafur 2009, p.3, Ministry of Land document, 2011).

1.2 Project background

'Rehabilitation of scattered slum dwellers and low income people in multi-storeyed buildings on government's land in Dhaka city', in short 'Bhasantek Rehabilitation Project' was taken by the Government of Bangladesh under the Ministry of Land (MoL) for rehabilitation of low income people. The objective of the project was to mitigate the existing housing problems of low income groups, evicted and scattered slum dwellers; and to deliver houses to them at an

affordable price. The project was also intended to improve the quality of life of urban poor and to prevent unplanned growth to protect the aesthetic beauty in the urban areas.

In 1998, government initiated this project allocating 47.90 acre government's land for the project. The project was approved by ECNEC³ in May, 1998. The project implementation period was determined from July 1998 to June 2003. But within this period the project work did not start. In September, 2003, the Ministry of Land signed an agreement with the private developer 'North South Property Development Limited (NSPDL)' for carrying out this project. And then a revised project implementation period was determined from July 1998 to December 2010. The developer was supposed to bear all the construction expenses (Tk. 3436.52 lac or €34.36552 million) and the land was supplied by the government free of cost. The value of this government supplied land was Tk. 200 lac (€0.2 million). Additionally government was only supposed to bear the cost of 'Project Implementation Unit (PIU)' (Source: Revised Development Project Proposal, RDPP 2010).

Under this project 111 buildings of two categories were designed for the target groups. 'A' type consists of 54 buildings and 7776 apartments of 215 sqft (20 sqm) for slum dwellers and 'B' type consists of 57 buildings and 5472 apartments of 395 sqft (36.7 sqm) for the low income group. The price of 'A' type unit was Tk. 2 lac (€2000) and supposed to pay by 10 years of installment. The price of 'B' type unit was Tk. 3.55 lac (€3550) and supposed to pay by 1 year of installment.

1.3 Problem statement

Before completion of the whole 'Bhasantek Rehabilitation Project' in October, 2010, the agreement between the Ministry of Land and NSPDL was cancelled by the Government of Bangladesh. From the very beginning the government was not comfortable with the private developer for various irregularities and delay in the project. Then the government has decided to implement the project by the Bangladesh National Housing Authority (NHA). By this time only 20% of the project work has been completed. Among the completed 10 buildings, 2 buildings consist of 288 flats for slum dwellers and another 8 buildings consist of 768 flats for low income people (Ministry of Land's document, 2011).

According to the project plan, for A – type apartments the evicted slum dwellers of this site were in the priority group. It was expected that significant number of evictee slum dwellers would have occupied those 288 completed apartments that were designed for them. But in fact, no slum dwellers were occupying these apartments (IDPAA 2007, pp.44, The New Nation May 14, 2009, The New Nation May 15, 2009). Even no document was available showing the evidence of stay of the evictee slum dwellers in the new apartments. This has made the project's initiatives critical to improve the life of the slum dwellers. Hence the resettlement project was not achieving its intended objective. So it was important to investigate what were the reasons inhibiting the slum dwellers in their access to this project.

1.4 Research objective

The objective of this research was to contribute to the field of slum resettlement and rehabilitation process of Dhaka city by identifying the hindering factors that were inhibiting the displaced slum dwellers to be resettled in the 'Bhasantek Rehabilitation Project'. Depending on this, the research attempted -

³ **ECNEC:** Executive Committee of National Economic Council of Bangladesh which is the highest political authority to consider the development activities that reflect the long term national policies and objectives

- To identify to what extent the apartments of ‘Bhasantek Rehabilitation Project’ were affordable to the displaced slum dwellers
- To identify what were the physical and financial capital the displaced slum dwellers had in their slum locations after eviction
- To examine how the ‘Bhasantek Rehabilitation Project’ was carried out by the government in terms of planning and participation
- Finally to identify the facts that were influencing the evictee slum dwellers for making their decision for resettlement in the project

1.5 Main research question

What are the factors hindering displaced slum dwellers to be resettled in the on-site resettlement project of ‘Bhasantek Rehabilitation Project’?

1.6 Significance of the study

Access to housing for the lower income earners, especially for the slum and squatter settlement dwellers became a very critical issue in Dhaka. But adequate housing is essential for this larger part of the residence for ensuring their access to economic opportunities and for their viable livelihood (Wakely 2011). Government intervention is required in the housing sector for this lowest income group. But when government intervenes in this area through eviction and resettlement, then the gap between the people’s desire and government’s top down activities intensify the problem.

Bhasantek Rehabilitation Project is the first large scale project of the Government of Bangladesh for the low income groups and the slum dwellers. After the eviction of the slum dwellers in 2003, the implementation of the project took a long time, hence the resettlement of the people was also delayed. But by 2010 only 20% of the project work has been completed and unfortunately the project’s objectives were not reflected within this part. No displaced slum dwellers were resettled in that project. Therefore it is essential that this government intervention is evaluated. It was very important to carefully analyze the reasons that influenced the evictee slum dwellers for making their decision. It was essential to know whether the voluntary reasons or involuntary reasons guided that decision. This helped to realize the gap of the project and also identified how the project interpreted the slum dwellers’ need. This outcome can guide the project during the implementation of the rest 80% of the work. The research questions of this research helped to spell out the factors that are needed to be considered in this type of project.

1.7 Scope and limitation

The scope of this study was to study the structure of the slum dwellers’ socio-economic life. How they altered and adapted to their spatial and economic environment after the displacement from their original location. This study wanted to focus on that fact, how they reacted in the tension between their affordability and opportunity to improve their livelihood assets. This research also wanted to identify, how the project perceived the people’s need and how the people were participated in this project. This study intended to know the people’s perception about the risks and improvement opportunities in the resettlement project where they were the targeted group.

This study has some limitations. After the eviction in 2003, without any immediate resettlement by the government the slum dwellers were scattered in different places. So it was

very difficult to find them out from different locations for this research. This situation made it necessary to apply the 'snow-balling' technique to reach those slum dwellers. Another important limitation was that there was no record found before going to field work regarding how many actual slum dwellers were occupying in the new apartments. During the field survey it was revealed that actually no evictee slum dwellers were living in those 288 apartments of the project.

During the desktop study a major change came into project implementation. The government cancelled the agreement with the private developer and planned to carry out the rest of the work by the National Housing Authority. So this study required additional information for the adjustment. But the data was not always easily accessible. Besides, from the very beginning some irregularities in the project were reported and there was a conflicting relation between the government and the previous private developer. That led to some unexpected occurrences in the previous years. That was another difficulty for carrying this research work.

1.8 Description of the study area

The study area of this research is Dhaka, the capital city of Bangladesh. It is centrally located in Bangladesh. The southern part of the Dhaka district forms the city area of Dhaka. Geographically it is situated between 24° 4' N and 24° 54' N latitude and 90° 20' E to 90° 30' E longitudes. The city is defined by the Buriganga River in the south side, Tongi canal in the north side, Sitalakhya and Balu River in the east side and west side is defined by Turag river. Due to very highly accelerated urban growth rate in Dhaka, recently a substantial portion of low lying areas brought under the structural zone of the Dhaka city (Hossain 2008, p.2). There is a rapid growth of population after the liberation in 1971. The current population of Dhaka is 13 million. After the liberation, failure of planning initiatives led to the increasing inequality, poverty and urban mismanagement in Dhaka city. Occupancy of the higher income and middle income people on the larger part of residential land along with the high migration rate created land crisis and proliferation of slums and squatter settlements in Dhaka. So city area of Dhaka is always increasing and this propagation is mainly towards north direction. During 1950-1960, Mirpur came under the Dhaka city area and almost all slums are developed in these peripheral areas like Mirpur, Mohammadpur etc (Hossain 2008, p.17). Initially Bhasantek, Mirpur was accommodated 1975 resettlement camp, later it was shifted to Baunia (Rahman 2001, p.58). After that, migrated people and evictee from different slums of Dhaka city developed slum settlements in Bhasantek.

Figure 1: Map showing study area

Dhaka city in the map of Bangladesh

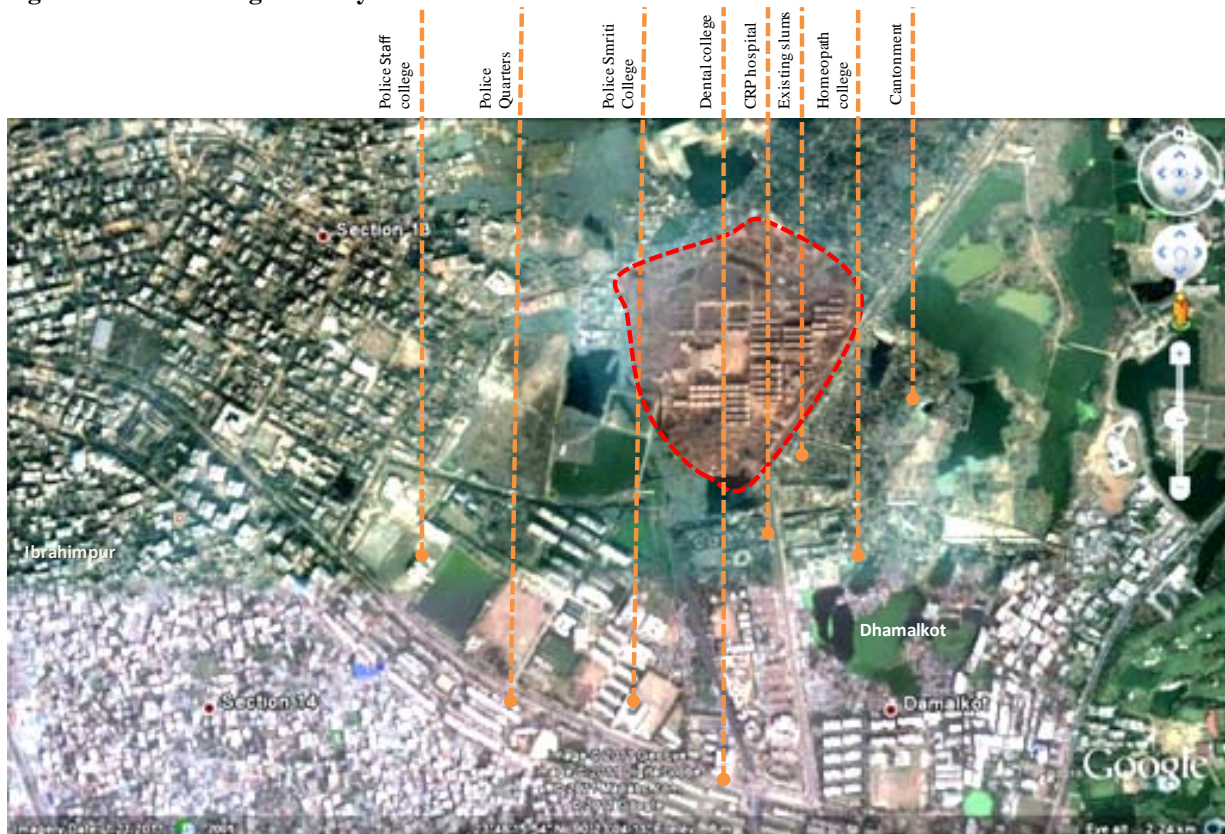


Bhasantek Rehabilitation Project in Dhaka



Source: Dhaka City Corporation

Figure 2: Surroundings of study area



Source: Google Earth (20th June, 2011) and Researcher

Chapter 2: Literature review

2.1 Introduction

This chapter discusses the relevant existing theories and concepts to guide the current study. Then combines the different concepts of the existing knowledge to develop the conceptual framework. The conceptual framework depicts the backdrop of this research. That also provided a direction for drawing a conclusion at the end. The Sustainable Livelihood Framework (SLF), resettlement process and the timing of intervention for the resettlement project are discussed in this chapter. These are very interrelated issues and influence the livelihood of the poor people. Here it is also discussed how the issues of affordability from an external position influence the livelihood assets.

2.2 Defining relocation, resettlement and rehabilitation

The terms ‘relocation’, ‘resettlement’ and ‘rehabilitation’ are sometimes used interchangeably though different literature defined them differently. Basically the general definition for all of these terminologies is used by UNCHS. According to them, in the case of housing, ‘relocation’ or ‘resettlement’ means relocating or removal of people to another location with the provision of land and housing or with one of these (land or housing) with the basic infrastructure (UNCHS 1991, pp. 2-3).

Bartolome, L. J. et al (2000) used the terminology ‘displacement’ instead of ‘relocation’. They considered ‘resettlement’ and ‘rehabilitation’ as the consequence of ‘displacement’ (Bartolome, L. J. et al 2000). GLTN (2010) defined ‘relocation’ and ‘resettlement’ separately. But they did not distinguish between ‘resettlement’ and ‘rehabilitation’. According to them ‘relocation’ is the transfer of individual or group of people physically from their original home to another place and it can be temporarily or permanently. It can also be ‘voluntary’ (like – when people move for searching works) or ‘involuntary’ (like – when people need to move due to conflicts and natural disasters). They defined the ‘resettlement’ as the number of provisions in the place of relocation or in the place of their origin on their return (in case of on-site resettlement). These provisions are shelter, basic infrastructure, services, livelihood opportunities and tenure security (GLTN 2010, p. 50). With their definition they also drew attention to different types of resettlement like voluntary or involuntary resettlement, resettlement due to natural disaster, resettlement in another location or on-site resettlement. For defining ‘relocation’ ADB (1998) used part of these provisions. According to ADB, rebuilding of the houses, assets (which include productive land) and infrastructure in another location is the ‘relocation’. And re-establishment of incomes, livelihood assets, social system is ‘rehabilitation’ (ADB 1998a, ADB 1998b, Hasan 2006). But some authors combined everything only by a term, like ‘relocation’ refers to the specific actions related to develop a new settlement to the new sites (Davidson 1993, Ghosh, A. K. et al 2008).

Different authors also classified resettlement based on different issues. As explained previously, GLTN (2010) divided the resettlement as voluntary, involuntary, onsite and conflict or natural disaster related resettlement. But Mathur (2006) classified it differently – ‘physical displacement’ (like displacing people from their shelter, asset etc) or ‘economic displacement’ that occurs due to interruption or elimination from productive assets without relocating physically (Mathur 2006, p. 38). IFC (2003), categorized as, rural resettlement (resettlement in rural areas resulted from project’s acquisition), urban resettlement (resettlement in urban areas, both physical and economic resettlement), linear resettlement (projects having linear patterns of land acquisition for highways, railways etc), site specific

resettlement (association with discrete, non-linear projects such as factories, commercial plantation etc) (IFC 2002). A significant number of studies have been conducted on development induced resettlement. Development induced resettlement have reached to a magnitude and frequency that make this is an issue of increasing importance (Cernea 1997). The types of resettlement that discussed above (urban, rural, linear and site specific resettlement except natural disaster and conflict related resettlement) can be considered as development induced resettlement.

Particularly in this research the word ‘relocation’ will refer to the slum dwellers’ physical displacement from their original location. ‘Resettlement’ and ‘rehabilitation’ will refer to the re-establishment of their livelihood and social system in the on-site resettlement project.

2.3 Sustainable livelihood approach and the context of resettlement

Sustainable livelihood is one of the progressive development approaches that influences the social development thinking and originated from actor oriented aspect (Wood, G. & Salway, S. 2000). Actually in the current trends of development the word ‘integrated’ replaced by the word ‘sustainable’. The ‘sustainable livelihoods’ are the way of achieving objectives of both equity and sustainability. At the same time that provides resources and environment for enhancing and exercising of capabilities (Chambers, R. & Conway, G. R. 1991).

Chamber and Conway (1991) define the ‘sustainable livelihood’ as

“livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living, a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term”(Chambers, R. & Conway, G. R. 1991, p.6).

DFID adapted the Chambers and Conway’s definition but in slightly different way –

“.....A livelihood is sustainable when it can cope with and recover from stresses and shocks or maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base” (Hussein 2002, p.14).

2.3.1 Sustainable livelihood framework for understanding the dynamic relationships and effect of different factors on livelihood

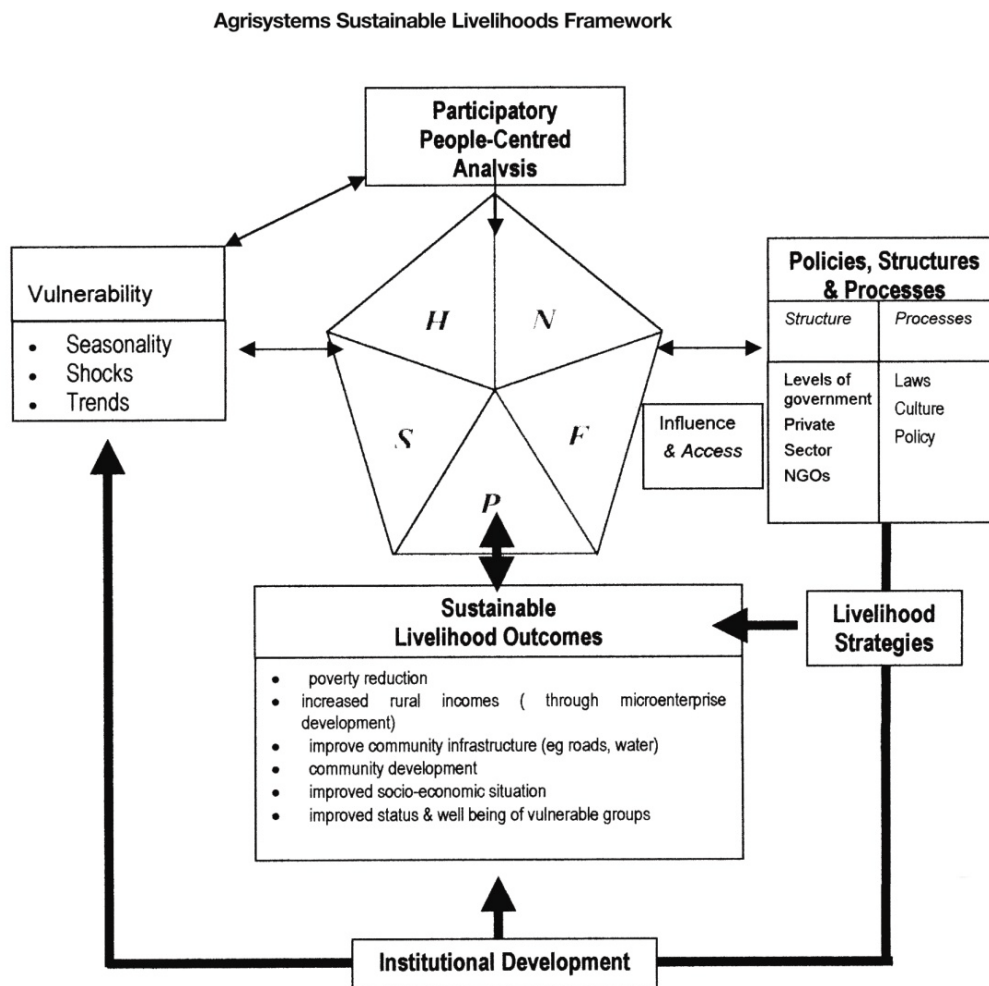
The concept of sustainable livelihood is positioning at the centre of the objectives, scope and preferences for the development of the poor people. To analyze the dynamics of poverty and for practical understanding of the livelihoods of the poor people, “Sustainable livelihood framework” can be used as a tool (Carney 2002). It also shows the main influences, processes and multiple interactions between the various factors that influence the livelihood.

DFID’s initial sustainable livelihood framework was developed based on sustainable livelihood principles, where peoples are at centre and their participation gets more importance (Ashley, C & Carney, D. 1999). But these types of frameworks are always open for contributors for adding new dimensions and adaption according to new context. To understand this current research context, here slightly adapted version of DFID’s sustainable livelihood framework will be discussed (Agrisystems sustainable livelihoods framework, adopted from Carney 2002) (Carney 2002).

The form of the framework does not refer to the thinking that ‘vulnerability context’ is the starting point. But this context through the series of permutations and combinations yields the

‘livelihood outcomes’. Different forces and factors which are constantly shifting, influence the livelihood assets and determine people’s activities and lead to the final livelihood outcome through intermediate outcomes (Hussein 2002). According to DFID guidance sheet we can explain that elaborately.

Figure 3: Sustainable Livelihood Framework



Source: Agrisystems sustainable livelihoods framework, adopted from Carney 2002

Vulnerability context explain the external environment in which people live. People’s livelihood assets can be consequently affected by the trends (population trends, political, national, international, economic trends etc), shocks (human health shocks, economic, natural shocks, conflicts, health shocks of crops-live stocks etc) or seasonality (of prices, production, and health or of employment opportunities). But recent trend also adopts rehabilitation operation (WEP, 2000) for the vulnerability assessment (Hussein 2002).

The concept of ‘livelihood assets’ is based on the belief that, to achieve positive livelihood outcomes people need a range of assets. No single asset is sufficient for yielding varied livelihood. So people always try to find their ways of raising and combining their assets very innovatively for ensuring their survival. To know which combination of assets people need or which asset can substitute others, are very important.

Vulnerable contexts can destroy or create assets. Again transforming structure, process and policies can create, determine and influence asset accumulation; for example, government

policy to invest in infrastructure (physical capital) or technological advancement (human capital). The people who have more assets, they can switch between their strategies for securing livelihood. Different assets need to achieve different outcome and poverty analysis shows that to escape from the poverty, people need access to assets.

The human capital represents good health, skill, knowledge, ability to labour etc. Social capital represents networks and connection that people have with institutions, political, civics bodies, memberships of formal groups, relationships of trusts and exchanges. Those are also the basis for informal safety nets. Natural capital ranges from public goods like atmosphere and biodiversity to the assets that people can directly use for production (like trees, lands etc). Initially in sustainable livelihood assets, natural capital could not sustainably represent urban realities. But now for urban context we need to consider the services derived like air quality, waste management, protection from floods or fire (Carriere 2002 cited in Carney 2002).

Physical capital comprises the basic infrastructure (like affordable transport, secure shelter and buildings, adequate water supply and sanitation, clean affordable energy, access to information etc) and producers' goods, the tools and equipment people use for functioning efficiently. In many participatory poverty analysis showed that due to lack of particular infrastructure, people need to spend more time in non productive activities.

Financial capitals are cash or equivalent. The main sources of financial capitals are available stocks (savings, bank deposit etc), regular inflows of money (earned income, pension, remittance, transfer from the state etc). Financial capital is the most versatile asset since it can be converted into other types of capital. It can be used for direct achievements of livelihood outcomes; positively or negatively can be transformed into political influence and can give freedom for participation or control over access to resources.

Policies, structures and processes in the livelihood frameworks are institutions, organizations, legislation that shape the livelihood and influence access to assets (like access to land and shelter). These also influence the vulnerability context, livelihood strategies and outcome. Livelihood strategies refer to a range and combination of activities and choices that people adopt to achieve their goals for production, investment, reproduction choices etc. Output of the livelihood strategies are livelihood outcome. A positive outcome can be more income, increased wellbeing, reduced vulnerability etc.

Above all when poor people determine their key needs and get chance to participate actively with external support, then livelihood assets start to give positive feedback (Department For International Development 1999).

2.4 Development induced displacement and resettlement

2.4.1 The causes and scale of development induced displacement and resettlement

Every year about 10 million people are displaced by development projects and study shows that most of the people who are forced to relocate often end up with the condition that is worse than before (Mathur 2006). The research by COHRE revealed that tenure insecurity, top-down planning of the authority, large development projects, large international events (like conference, sport events etc), urban development and beautification, market forces etc are the main causes of development induced resettlement (COHRE 2009).

In many developing countries of Asia, eviction and relocation of slum has been occurred by the development projects of urban areas, especially in the inner city areas where dynamic changes take place responding to the market force (Viratkapan, Perera & Watanabe 2004).

Due to many competing land use, it is very hard to get land in the inner city. The typical result is, the poor community need to vacate the land for the development purpose (UNCHS 1991). Study shows that only in India about 50 million people were affected by involuntary resettlement in last five decades and most of these people are still facing uncertain future (Mathur 2006). These were the consequences of dam project for irrigation, urban and housing development, railways, highways construction, thermal project etc (Hasan 2006).

2.4.2 Development-induced resettlements and the risk of impoverishment

For the development projects, eviction and relocation of slum, squatter or rural settlements put greater pressure on the poorer section of the community and they need to vacate the land that are economically attractive for the sake of greater good (UNCHS-Habitat 1991 in Viratkapan, Perera & Watanabe 2004). After the relocation and resettlement, the restoration (rehabilitation) of the displaced people to their previous socio economic position is expected. But now all the results are ambiguous and carry threats for impoverishment of poor people with the developments at the other end (Hoadley). The risk of resettlement can be classified as economic, socio-cultural and the risk of social welfare. Resources are needed for earning viable living and to reproduce. But due to resettlement there is a risk of loss of resources. People live in the socio-cultural environments that give them support for living and add meaning to their life. Dislocation or displacement abate or destroy the social networks, the mechanisms of life support and local authority systems. People also lose their self management capacity by displacement (Downing 1996 in Koenig 2002).

According to Koenig, the factors that influence the failure of resettlement projects are weak implementing authority that implements projects through unclear and uncommitted way; lack of organizational and sociological skill; the difficulties and complications of resettlement process and the resistance and protest to the resettlement process. And democratic process can be one of the solutions for some weaknesses (Koenig 2001 in Hoadley). Viratkapan, V. et al (2004) identified some external and internal factors for successful relocation project like – location of the resettlement area, compensation are external factors; leadership and unity of the community, participation and positive mentality are considered as internal factors (Viratkapan, Perera & Watanabe 2004).

Michael Cernea (1997) developed a ‘Risk and Reconstruction model’ for resettling displaced populations – which explains the causes of impoverishment (Risk) due to resettlement and how these risks can be approached for securing livelihood (Reconstruction). The risks are linked in three ways – firstly, the risks influence each other, secondly, the risks and the actions to address the risks are linked, for instance, if the risk is ‘joblessness’, then the risk can be addressed by providing proper job. Thirdly for getting the synergistic result to mitigate the risk, work with all the risks together is needed. Cernea identifies nine key impoverishment risks due to forced displacement –

- 1) **Landlessness:** Through the expropriation of land, people lose their basic foundation, upon which people’s productive systems, commercial activities and the livelihoods are dependant. In this way they are decapitalized and pauperized since they lose both natural and man-made capital.
- 2) **Joblessness:** Due to displacement, landless laborers, enterprise or service workers, artisans or small businessmen lose their jobs. New job creation and substantial investments are difficult. These unemployment and underemployment of the resettlers often continue long after the completion of physical relocation.

- 3) **Homelessness:** Some people lose their houses and shelters temporarily, but for some people it becomes chronic condition. People become alienated and deprived when they lose group's cultural space along with their individual homes and it can be explained from a broader cultural perspective.
- 4) **Marginalization:** Families lose their economic power and move to 'downward mobility' path – middle income households become small land holders, small shopkeepers and craftsmen become down size and reach below poverty thresholds. Many people cannot use their skill in the new location. Due to marginalization drop in social status, psychological destruction, lose of confidence etc occur. Relative economic marginalization occurs before actual displacement due to non investment and disinvestments in services and infrastructure.
- 5) **Increased morbidity, mortality and a decline in health:** Social stress; insecurity; psychological stress; new location related to illness and diseases; poor and unsafe sewerage and water supply increase the incidence of epidemics and chronic diseases. These are resulted in decline in health of people.
- 6) **Food insecurity:** Displacement increases the risk of malnutrition due to lower intake of calorie protein that is essential for normal growth and work.
- 7) **Loss of access to common property:** Poor people usually have some common properties like forest land, water bodies, grazing lands etc. Due to displacement people lose their access to these assets that deteriorate their income and livelihoods.
- 8) **Social disarticulation:** Force displacement tears the existing social net, divide the communities, and destroy the interpersonal ties and social organization. Everybody becomes scattered. Informal networks of mutual help, local association and service arrangements that are important to assist survival are also destroyed.
- 9) **Risk to host population:** Not only the displaced people, the host population can also be associated with impoverishment risk. In the host communities due to inflows of displacees, pressure increases in resources, social services and on employment. Prices of commodities become high in the host communities. Health risk increases. Social tension can be created due to cultural clash (in the case non homogeneous area). This influx of population may create negative impact on the environment (Cernea 2000).

Beside these risks, Downing and other researchers consider other risks that can also affect the displaced people, like loss of access to the public services, loss of civil or human rights, disruption of formal education activities etc (Lecture at IHS 2011).

Cernea also argues that the risk and reconstruction model gets its strength from complementing risk diagnosis with the reconstruction concepts. The components of reconstruction expected to help reversing the impoverishment risk and reconstruction of livelihoods. Based on the previous resettlement Cernea suggest that the components of the resettlement should be like, from landlessness to land based reestablishment, from joblessness to re-employment, from homelessness to house reconstruction, from social disarticulation to community reconstruction, from marginalization to social inclusion, from expropriation to restoration of community assets, from food insecurity to adequate nutrition, from increased morbidity to better health care (Cernea 1997).

Worldwide consciousness developed for development induced forced resettlement. Donor agencies, international and national level policies are being formulated for displacement.

World Bank (1990) includes the points in their policies that, firstly involuntary displacement should be avoid or minimized, but if it is not possible, then properly prepared plan is required for resettlement where community participation during planning and implementation should be encouraged. Customary rights and proper compensation package should be considered carefully. Timely transfer of responsibility from the agencies to the relocatee is essential for avoiding dependency (Koenig 2002).

We can conclude this section by the belief of Koenig that, development need to be seen as an opportunity for expanding the liberty and freedom that people really enjoy (Koenig 2001 in Hoadley).

2.5 Linking poverty or vulnerability and the timing of livelihood intervention

Vulnerability and the timing of livelihood interventions are very critical. First of all, we can define the vulnerable area as which experience shocks and emergencies. These can be either natural or manmade or the combination of both (like floods, droughts etc as well as conflict or forced development etc) (Department for International Development 2000).

Vulnerability also therefore can be caused by natural or manmade reason. According to Chambers (1998) vulnerability can be defined as people's exposure to risks, shocks and stress and people are not able to cope with consequences of the risks (Chambers 1988, Webb, P. & Harinarayan, A. 1999 in Department For International Development 2000).

Moser argues that vulnerability and poverty are not same. According to him poverty is a very static concept and its measurements are very fixed in time. But vulnerability is dynamic. It is a process as people move into the poverty and out of the poverty. So it can be said that poor people are usually vulnerable, but not all vulnerable people are poor (Moser 1998). So when policy intervene the vulnerability and poverty, they should address people from different categories as Wood and Salway (2000) explained. According to them, there are three categories: improving, coping and declining people. Declining people are those people whom vulnerability is already affecting and by exiting from social and informal safety net who are in a danger. The coping people are those who at the present situation somehow are managing their basic needs, but they don't have any resources to deal with any unexpected threats. The improving people are those who have asset and income as like others, but they also have some potential positive features in their portfolios. By these features they can expand their opportunities. But for any intervention, all of these groups should be considered (Wood, G. & Salway, S. 2000).

For implementing 'Household Livelihood Security (HLS)', CARE (1990) developed an emergency to development continuum (Hussein 2002). It establishes the relationship between the objective of livelihood intervention and the timing of intervention. This framework also defines three categories of vulnerable poor people that are almost similar of three categories of Wood and Salway. And the livelihood intervention can be done in three level, livelihood provisioning, livelihood protection and livelihood promotion. The short term intervention is emergency relief, medium term intervention is rehabilitation/safety nets and development is considered as long term intervention. (Annex 2)

Previously emergency relief to development was separate activities. But linking between relief to development helps to design a better plan that can protect people's asset more efficiently and reduce the need for emergency relief. It also suggests for long term development that can be more sustainable (Department for International Development 2000).

The framework gives more importance on the rehabilitation and livelihood protection. Livelihood protection is important because it saves lives.

According to this framework, livelihood promotion means improving the household's livelihood in a sustainable way to meet their basic needs and it is linked with development. Livelihood protection or mitigation is linked with rehabilitation to prevent the destruction of the livelihood in vulnerable situation. Livelihood provisioning or emergency response (relief) refers to the immediate helping activities to intervene immediate livelihood insecurity.

Hoadley argues that when the resettlement activities are too late, then people may fall into deeper poverty. In this situation, the government in the developing countries also need to deal with future problems of disastrous resettlement (Hoadley).

2.6 Affordability and affordable house

2.6.1 Defining affordability

The word 'affordability' can be defined from different perspective because of its widespread usages. Since it can be defined in both subjective and objective way, the concept of affordability is not easy to define. According to Collins English dictionary (2009), 'affordability' is the ability to do or spare something without facing financial difficulties or without risk of unexpected consequences.

Some scholars relate affordability with the income. They found that affordability is the relationship between the relative price and income (Stone 1994 in Robinson, Scobie & Hallinan 2006, Ndubueze 2007, Gan, Hill 2009). But it is quite common for every goods. It is important to consider in affordability that, how much a person is spending money to afford a house and how much is left for his other necessary good. Sometimes at a certain price, a house is affordable but at the same time the prices of other goods are not affordable. It is just because housing needs much greater proportion of the monthly expenditure than other things and we need less income left after meeting the housing price since these are not that much expensive like housing. The housing price and the benefit can also be spread over several years than other goods (Robinson, Scobie & Hallinan 2006).

Affordability should not only be related to the house price and income. There are other factors that influence the housing affordability. Robinson et al. (2006) define affordability with paying much concentration on adequate accommodation and adequate residual income (Robinson, Scobie & Hallinan 2006, Luffman 2006, Aboutorabi, Abdelhalim 2000). Where residual income means, the remaining income of household after meeting its housing costs (Hooton 1996, p. 92). Hancock argues that affordable price is that leaves the consumer with socially acceptable standard of housing and non housing consumption after the price is paid (Hancock 1993). In another way, when to obtain adequate and appropriate housing one needs to pay more than a certain percentage, then that is the problem with affordability (Hulchanski 1995). So housing affordability is concerned about securing certain standards of housing at such a price that does not create an arbitrary burden to the household's income (MacLennan, D. & Williams, R. 1990 in Robinson, Scobie & Hallinan 2006). Some organizations want to add very specific attributes for defining their housing affordability. Like, Housing New Zealand Corporation (2005) in their national housing strategy demonstrates that affordability is not just the matter of cost and income level, but it is relevant to the ability to obtain and stay in a house (Housing New Zealand Corporation 2005, p.22). And after meeting the price of adequate house, people should have ability to meet other basic needs (Burke 2004).

A similar concept is used in the context of housing accessibility. Accessibility describes the encounter between individual's functional capacity and physical environmental barriers (Fange, Iwarsson 2005). In other word, it is the condition that the housing buyers face at the initial level. For determining housing accessibility, interest rate, housing price, housing rents, incomes are also considered (Robinson, Scobie & Hallinan 2006). So if we consider housing accessibility as a broader context, then we need to consider 'affordability' as a part of the housing accessibility.

We can define affordability both relatively and absolutely. The relative affordability refers to a continuum where affordability varies according to the change of the financial stress over time and across the people. But for getting a whole picture of a certain time period we need to measure absolute affordability, where changes are only minor outcome. In this case what was affordable five years ago, still that is affordable with the minor change. But to get an objective definition of affordability, some normative basis like benchmarks for affordability are needed (Robinson, Scobie & Hallinan 2006).

2.6.2 Affordable housing is human right

If we look into the affordability from the 'human rights' perspective, then we can find affordability as one of the aspects of adequate housing. In 1948 Universal Declaration of Human Rights first recognized adequate housing as one of the aspects of adequate standard of living. After that this right was recognized by the International Covenant on Economic, Social and Cultural Right in 1966 (United Nations 1948, United Nations 1966, UNHCHR 2009, p.1). The characteristics of adequate housing become clearer in UN General Comment in 1991 (Leckie 2002). The right to adequate housing, General comment-4 defines affordability as the aspects of adequate housing. According to this comment-4,

“Personal or household financial costs associated with housing should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised” (UNCESCR 1991).

The habitat agenda (1997) defines housing adequacy in detail.

“Adequate shelter means more than a roof over one's head. It also means adequate privacy, adequate space; physical accessibility; adequate security, security of tenure; structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water supply, sanitation and waste management facilities; suitable environmental quality and health related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost” (UNCHS 1997, Para. 60).

Actually adequate houses offer people a bundle of rights and a bundle of services. The right to adequate house contains freedom (protection from forced eviction, free from arbitrary interference, freedom of movement) and entitlements (tenure security, land, housing and the property restitution, equal access and participation to adequate housing). This adequate house should provide more than four walls and a roof. It also ensures availability of services (sanitation, safe drinking water), materials, facilities (energy for cooking, heating, lighting, food storage or refuse disposal) and infrastructure. It should be affordable, habitable (physical safety, adequate space, protection from threats and structural hazards), accessible and located in an appropriate location (free from pollution, nearby employment opportunities and social facilities). It should also respect the cultural identity (UNHCHR 2009). Right to adequate housing does not claim that state will build houses for all, but state is obliged to create opportunity for adequate and affordable housing. Otherwise it will hamper other

human rights. That means if people need to pay more for housing, then they are able to pay less for other goods like food (Amnesty International 2009). Shlomo Angel (2000) also argues that, there is a tension between affordability and adequacy. If the standard for adequacy is increased, often the affordability is decreased. This makes the options limited for the poor (Angel 2000). So adequate house is human right and affordable house is one of the important components of adequate house. If the house is not affordable, then it will be the violation of human right.

2.6.3 Factors that influence the housing affordability

Directly housing related and non housing related factors influence the housing affordability (Ndubueze 2007). Robinson, M. et al. (2006, p. 4) discussed about different factors that influence the housing affordability in light of DTZ⁴ New Zealand, 2004. Firstly, the income that has direct influence on one's ability to buy or make the housing payments. Secondly, the house price and rents, that means the price level that is required to secure a house. Thirdly, the interest rate, which affects the borrowing of the home owners. Fourthly, labour market condition that can directly or indirectly influence the affordability and creates impacts on one's ability to maintain the housing cost. Fifthly, mortgage and rent payments, that relevance to one's ability to save and increase their housing consumption in future, especially who is looking for buying a house. Sixthly, supply of housing that refers to the ability of the housing market to respond to the demand of housing.

2.6.4 Measures of affordability

Due to lack of commonly acceptable definition, various elements of housing affordability and different circumstances of the individual households, there is no common method of measuring affordability. So different studies adopt different approaches that give emphasis on different elements of the concepts (Ndubueze 2007, p.4).

There are two methods mainly used for measuring affordability. Firstly, the 'market-basket' concept, that is the measurement of the income against the other expenses of living, like food, clothes etc. Here the balance amount indicates the housing affordability. The second method is the opposite of the first one. Here the affordability shifts from housing related expenses to the non housing related expenses (Aboutorabi, Abdelhalim 2000, p. 2). According to Burke (2004, p. 2), these two types of measurement can be termed as 'shelter first' and 'non-shelter first' measures. The 'shelter-first' approach shows that housing related expenses are considered first on the household's budget and other expenses are met from the rest amount. The 'non shelter first' method is just opposite where other relevant expenses are met first from the income and rest amount is allocated for the housing price. The first method 'shelter first' method is broadly used. The 'non shelter first' method is used rarely. Mostly banks are used this last method for assessing the non housing related costs, just to determine the suitability for credit (Robinson, Scobie & Hallinan 2006, p. 6). There are two types of measurements that are used for measuring these approaches. The first one is 'Outgoing to income ratio (OTI)' and the second one is 'Residual income (RI)'. Sometimes a third type of measurement is also used and that is 'price to income ratio' (Burke 2004). Some methods of measuring housing affordability incorporated 'housing quality' into the affordability measure (Ndubueze 2007). Aboutorabi (2000) argues that housing and living conditions with income are needed to estimate housing standards and to assess affordability of housing (Aboutorabi,

⁴ DTZ is the global expert provides services in the 140 countries for consultancy in asset management, project and building management etc and also conducts research works.

Abdelhalim 2000). Another study of the Brookings Institute shows that ‘transportation cost’ creates an impact on housing affordability. So for determining affordability index ‘transportation cost’ is needed to be calculated (Center for Transit Oriented Development and Center for Neighborhood Technology, The Brookings Institute 2006).

But a single method of measuring affordability cannot provide all the information about the housing affordability. For example, ‘outgoing to income ratio’ does not explain fully household’s ability to pay housing and other expenses. For instance, sometimes a low income earner cannot be able to pay his 20% of income for housing, while at the same time a higher income people might be able to pay 50% of their income for housing and can maintain the other expenses as well. This measure also does not incorporate household’s size which is very important in some cases and also quality of houses is not incorporated in this measure.

The ‘residual income’ measures can cover the other factors that ‘outgoing to income’ does not cover. But it also fails to incorporate many factors that affect the housing affordability. Here the problem of the composition of different households can be calculated by equalising ‘residual income’. So for any household composition this standardized form gives the same value.

The ‘house price to income ratio’ is the simplest form of measuring affordability. But it also fails to incorporate the influence of interest rate; bank’s lending practice and the amount of rates and repairs (Robinson, Scobie & Hallinan 2006).

So when we consider affordability, we need to consider more than one method; or with one measure we can consider the other factors those influence housing affordability.

So for measuring the housing affordability for this research, we considered the approach ‘outgoing to income ratio’, with this measure other factors like household’s size, job type, labour market condition, access to formal financial market, interest rate, supply constrains were assessed.

But also a useful and acceptable starting point or benchmark needs to be considered (Gan, Hill 2009). The most commonly used benchmarks for ‘outgoing to income ratio’ is 25% to 30%. That means if households spend 25% to 30% of their income for housing purpose, then those houses are affordable to them.

2.7 Conceptual framework

Sustainable livelihood framework can be considered as a tool for improving our understanding about the livelihood of the poor. It presents the different factors that influence people’s livelihood and also shows that how these factors interact with each other. It is very important for new development plan formulation or for assessing the influence of the existing activities on the people’s livelihood. So with the list of important issues of people’s livelihood, we can understand which intervention how effects the people’s livelihood outcomes. In this framework different ‘vulnerability contexts’ are discussed (Department For International Development 1999).

In the present development process of many developing countries, eviction, relocation and resettlement became common phenomenon, where low income people need to suffer for this development. And the displacement and resettlement expose people to a vulnerable context. So in the list of ‘vulnerable context’ of sustainable livelihood framework, ‘resettlement’ can be considered as another context. Michael Cernea (1997) elaborate this resettlement context based on the example from different countries. He argues that involuntary displacements and resettlements due to development programs have reached to a high magnitude and frequency all over the world. So policy guided solution is now essential. His ‘Risks and Reconstruction

model' shows that, when people are displaced from their original location, they may be exposed to nine risks and these risks lead them to the impoverishment process and destroy people's livelihood chain. So in the 'reconstruction' model he also suggests that how these risks can be reversed. This reconstruction model can help to restore the livelihood chain of the displaced people.

When a resettlement program takes place other than the original location of the poor people, these are the issues related to the resettlement. But in other cases, where resettlement is 'on-site', then some of these risks might not be applicable. But we need to consider another important factor that is the timing of intervention in the resettlement process. CARE (1990) linked poverty and vulnerability with the time of intervention (Hussein 2002). They developed a framework and showed that the resettlement process should be a mid-term intervention. When this mid-term intervention is delayed, people are also exposed to the risk of livelihood disruption and become vulnerable. This situation is also applicable to the on-site resettlement process. So when it takes a long time to resettle people in their original location, in the temporary relocation place they become permanent and already start coping with that context. So whenever they are allowed to come back to their original location that may impact their livelihood again. So 'time of intervention' can be considered as an external influence on the vulnerability context of the sustainable livelihood framework.

Within the sustainable livelihood framework 'financial capital' is one of the most powerful assets among the five livelihood assets and can be converted into other assets. And 'physical capital' is the most visible asset. As their livelihood strategy, people always try to cope with and improve their assets. Within the range of strategies they try to improve their one of the most important physical capital 'house' (sometimes also through resettlement or other government intervention they get the opportunity to improve their housing condition). As it is discussed before, financial capital (like savings, access to finance etc) and physical capital influence each other greatly. An external factor 'affordability of housing' influences both financial and physical capital of the sustainable livelihood framework for a specific case related to the 'access to better housing'.

By combining the four concepts that are discussed above, this study intended to develop a conceptual framework to understand the whole context of the current research. From the studies it can be said that, the vulnerability context of resettlement can be better explained with 'Risk and Reconstruction model'. The incorporation of 'timing of intervention' can add a new dimension to the risks of vulnerability. Integration of 'housing affordability' as an external factor can explain how it influences both physical and financial capital in a specific case. (Annex 3)

So therefore, the current study assumed that when the evicted slum dwellers are allowed to move to their original location after 6 years, they were hindered by some factors and their decision might be influenced either by voluntary reasons (to avoid risks of impoverishment of resettlement) or by involuntary reasons (housing affordability).

Chapter 3: Research methodology

3.1 Introduction

This chapter deals with the methodology in detail that the researcher employed to collect valid data. It also gives the explanation about how data was analyzed for drawing conclusions and recommendations.

Firstly this chapter explains the objective of the research with the main research question. Then it presents the sub research questions as the logical consequence of background information and literature review. To facilitate the understanding about indicators and variables, it explains the operational definitions of the variables. Then sequentially it explains the research type, research instruments, research population and sampling. After that, with the elaborate chart of sub research questions, variables and indicators it shows what information gathered through the research instruments. It also explains how reliability, validity and objectivity of data achieved for this research. Finally, explains data analysis method.

3.2 Research objective and Research question

The objective of this research was to identify the reasons why the original slum dwellers of Bhasantek slum could not move to the 'Bhasantek Rehabilitation Project'. That leads the project to the failure to achieve its intended objective for rehabilitating the slum dwellers. From this objective the main research question was formulated.

3.2.1 Main research question

What are the factors hindering displaced slum dwellers to be resettled in the on-site resettlement project of 'Bhasantek Rehabilitation Project'?

To carry out the research methodically and to draw conclusion after identifying the hindering factors, several thoughtful steps are required. Sub research questions guide in those steps. Logical consistency is required for determining sub questions (Black 1993, p.15). After literature review in the previous chapter, the context of this research became clearer, that helped to formulate sub research questions.

If we summarize the background and literature, then we can assume that due to displacement and resettlement, people's livelihood can be affected. These livelihoods can be restored again by reconstruction methods if the resettlement site is different from the original site (Cernea 1997). But in case of on-site resettlement, through a resettlement process, improvement of physical capital is possible without hampering the other capitals of livelihood. Also people always want to improve their livelihood capitals as their livelihood strategy. But this opportunity of improving physical capital can be influenced by timing of intervention of the project. As the livelihood strategy, physical capitals and financial capitals can interchange their positions and influence each other very much. So when the project creates impact on physical capital, it can also create impact on financial capital. Another factor, 'housing affordability' (though it seems to be an external factor, but latently it is present in the livelihood capitals) influences both physical and financial capitals. So from this analysis the following sub research questions were derived for this research.

3.2.2 Sub research questions

1. To what extent new apartments provided in the resettlement project were affordable to the evictee slum dwellers?
2. What physical capital and financial capital did the evictee slum dwellers have in the slums where they were self-relocated?
3. How was the resettlement project implemented by the government in terms of planning and participation?
4. What were the factors the evictee slum dwellers considered for making their decisions for resettlement to their original location?

3.3 Operational definition of variables

Table 1: Operational definition of variables

<p>Affordability</p>	<p>If the households need to spend up to 25% - 30% of their income for housing purpose, then those houses are affordable to them. Usually, if they need to spend more than 30% of their income for their housing, then it can be considered that the price is not affordable to them. Some organizations also considered the lowest 40% of the income earners for the analysis. That means if the lower 40% of the income earners need to pay more than 30% of their income, then it is considered as housing stress (Robinson, Scobie & Hallinan 2006, p. 5).</p> <p>But for this current research lower 40% of the income earners will not be significant, since the research aims to identify the fact from the 15 evictee slum dwellers' information and perspectives, how affordability were influencing their decision for returning to the original location.</p> <p>The ratio that will determine the affordability is,</p> <p>Outgoing To Income ratio (OTI), — —</p> <p>Where, E_{Ri} - House expenditure to income ratio</p> <p style="padding-left: 40px;">C_i - Annual direct housing expenditure of household</p> <p style="padding-left: 40px;">Y_i - Annual basic household income (Ndubueze 2009, p.194).</p> <p>Other factors like household's size, job type, labour market condition, access to formal financial market, interest rate, supply constrains etc need to be assessed with this calculation (Ndubueze 2009).</p>
<p>Physical capital</p>	<p>The basic infrastructure and the producer goods that are needed for supporting livelihoods, considered as physical capital.</p> <ul style="list-style-type: none"> • The infrastructure refers to the changes in physical environment which are more helpful for the people for meeting their basic needs and for making them more productive. • Producer goods refer to those tools that people use for functioning more productively. <p>The physical capital consists of shelter and buildings, accessibility to transport, access to utility services and infrastructure, access to clean affordable energy and to information (Department For International Development 1999, p.12, section. 2.3.4).</p>
<p>Financial capital</p>	<p>Financial capital refers to the resources that people use for achieving their livelihood objectives. This financial capital can contribute to consumption and can also contribute to production.</p> <p>This capital can be converted to other capitals and can be used for direct achievement of livelihood outcomes. It can also influence the participation in organization and govern access to resources.</p> <p>It comprises of income source, individual and group savings, availability of credit facilities, home based or informal business activities etc (Hussein 2002, Department For International Development 1999, p. 15, section. 2.3.5).</p>

3.4 Research type

This research is an exploratory research due to the characteristics of its research objective and research questions. This research intended to explore the hindering factors that the evictee slum dwellers of Bhasantek were facing in returning to their original location. The strategy of this research is holistic case study that addresses the variety of issues of 'Bhasantek Rehabilitation Project'.

This research combined qualitative and quantitative methods to find the fact. Quantitative research quantifies no of relations among the variables (Hopkins 2008). The quantitative method employed in this research to measure the affordability level of the original slum dwellers of Bhasantek to get access into the newly built apartments in the project. Through the qualitative data (stories, words – through the in depth interview and documents), this research identified the other factors that influenced the slum dwellers decision.

Mixing of qualitative and quantitative method offers a potential way for understanding the context of the society and complexities. It also helps to get the full picture of the phenomenon which is multi dimensional (Mason 2006, p.10, Wheeldon 2010, p.98). By increasing the depth and breadth of the data gathered, it increases the accuracy of the findings and confidence level becomes strong (Ellis, J. M. et al 2006, p.47).

3.5 Research instrument

To perform this research the following instruments were applied.

3.5.1 In depth semi structured interview

In this research data was gathered through in depth semi structured interview. This method helped the researcher to uncover wide range of deep information. With the combination of open ended questions, this method allowed the interviewees to express their opinions and also their perceptions and ideas. In depth interview allowed researcher to explore the idea that was not predetermined (Boyce, Neale 2006, p.3, Webber, Byrd 2010). By this type of interaction the researcher was able to understand the slum dwellers' motivation and got the explanation of their behaviour. That helped to identify the social phenomenon in detail (Boyce, Neale 2006).

3.5.2 Focus group discussion (FGD)

This research also used focus group discussion (FGD) as the tool for collecting data. Basically it was the discussion with the small group (5 to 8 persons) of displaced slum dwellers from the site where they relocated themselves. This tool helped the researcher to discuss the issues that was difficult to discuss in normal interview. This method helped the researcher to collect data more quickly. Limited no of issues were discussed in this discussion. This method also helped the respondents to react on the responses from the other group members. It was expected that some additional important or missing information about their livelihood capitals, participation and level of participation in the project, their source of information about the project, their perception about the risks and opportunities in the new apartments, their view about the life style improvement etc might come out through this way.

3.5.3 Observation

This research also employed observation method. It was a very flexible method and sometime gave more important and detail information beyond the structured hypothesis. Observation was very important for this research since sometime self-report of poverty or other sensitive

issues could bring biased answers. So through this method the researcher wanted to observe the issues like, how secure they were feeling in their shelters, their valuable possessions, their expression of poverty etc. That helped to get clear idea about their physical capitals. Careful observation of their social relation and interaction also helped the researcher to identify their level of reliability on their social relation to get financial support in their need.

This technique also acted as the proof of primary and secondary data that was collected by other methods. It also accentuates the meaning that people gives by their actions and helps the researcher to capture the detail of the environment (Fika 2008).

3.6 Research population and sampling

3.6.1 Population

In the research area, the population refers to the group to which the outcome of the research can be generalized (Black 1993, p.42). The population of this research were 3260 slum dwellers of Bhasantek slum who were evicted in 2003 and 288 occupants of the project’s A-type apartments (Chowdhury 2009, Ahmed 2008). So the total population size was 3548. In this research data from the apartment’s occupants was used to find the fact regarding the evictee slum dwellers.

3.6.2 Sample

From the population the sample is selected for carrying out the research. The sample is the part of the population that is selected for the investigation by the researcher and this sample ensures that, for the characteristics which are being investigated, the group is typical (Black 1993, p.43). Determination of the sample size is very important for any research work. The sample size of this research work was 30. For this research it was planned to compare the affordability, livelihood capitals and other issues of the evictee slum dwellers with the occupants of the BRP apartments. So, 15 evictee slum dwellers were interviewed from different slum locations and another 15 people were interviewed from the project’s apartments. The questioned hindering factors were expected to be explored by that comparison.

Besides 4 project officials and 3 housing experts and 4 other slum dwellers were interviewed for this research.

This project adopted in depth interview as the research instrument, since it was needed to investigate each case very closely and in detail. So this sample size was adequate for this research (field work time was 4 weeks). It can be justified by the work of other researchers also. If the researcher intends to generalize the findings to the theory then fewer cases are necessary. Through in depth interviews the researcher can gather rich data even with small sample size (Webber, Byrd 2010).

Table 2: Population and Sample

Categories	Population	Sample
Evictee slum dwellers from different sites where they were self- relocated	3260	15
Occupants of the project’s A – type apartments	288	15
Total	3548	30

Actually this sample design was modified and got the present shape during the field work. Before field work it was expected that at least few evictee slum dwellers were living in the BRP apartments. So the researcher planned for 30 in depth interviews; 10 in depth interviews

from the occupants of the apartments who were not slum dwellers, 10 from the evictee slum dwellers who moved to the BRP apartments and 10 from the evictee slum dwellers who were self-relocated in different sites. But during the field work it was found that there was no evictee slum dwellers or even any slum dwellers was living in the BRP apartments. So during field work the previous sample design was needed to be adjusted.

3.7 Sample selection

The method of sample selection for this research was ‘purposive random sampling’. The sample was purposively selected from two locations that means a group of sample was selected from the sites where the evictee slum dwellers relocated themselves and the other group was selected from the ‘Bhasantek Rehabilitation Project’s’ apartments. Then from these two groups sample was selected randomly to ensure representativeness. Through random sampling method all the possible samples have same probability for being selected. There is a high likelihood that the randomly selected sample will be representative (Black 1993, p.45).

After the eviction in 2003, the original slum dwellers were scattered in different locations. So it was not be very easy to find them out. So the researcher used the snowballing technique to select the sample from their self-relocation sites. The researcher needed to use ‘Snowball sampling’ for the selection of respondents from the evictee slum dwellers. Usually, ‘Snowball sampling’ helps to obtain the respondents from the personal, professional or by other networks. This technique helped the researcher to easy access to the respondents and also created opportunity to locate additional respondents (Webber, Byrd 2010). Respondents from BRP apartments were selected by random sampling.

3.8 Variables and indicators

Table 3: Variables and Indicators

Research questions	Variables	Indicators	Instruments
1. To what extent new apartments provided in the resettlement project were affordable to the evictee slum dwellers?	Household's 'Outgoing to Income (OTI)' ratio	<p>Outgoings:</p> <ul style="list-style-type: none"> • Annual/monthly/weekly payment for installment in the new apartments or annual/monthly/weekly payment for rent (if any) in the current location • Monthly/weekly value of services (like waste collection, security guards etc) in the new apartments or in the current location • Annual/monthly/weekly construction maintenance expenditure in the new apartments or in the current location • Annual/monthly/daily expenditure for utility like water, electricity, fuel/gas etc in the current location or in the new apartments • Annual/monthly cost for furnishing and routine household maintenance, tools and equipments • Monthly/weekly debt payment (if any) (Ndubueze 2007, p. 144, Ndubueze 2009). <p>Household's income:</p> <ul style="list-style-type: none"> • Annual/monthly/daily wages/ salary of head • Annual/monthly commissions and bonuses of head • Annual/monthly/daily overtime of head • Annual/monthly/daily wages/salary of spouse • Annual/monthly commissions and bonuses of spouse • Annual/monthly/daily overtime of spouse • Annual/monthly/daily wages/salary of other members • Annual/monthly commissions and bonuses of other members • Annual/monthly/daily overtime of other members • Their working days in a week • Basis salary/wage payment (Monthly/weekly/daily) • Profit from trading annually/monthly/daily • Rent received annually/monthly/weekly (if property owner) • Pension • Remittance from within Bangladesh received • Remittance from outside Bangladesh (if 	In depth interview

		<p>any) received</p> <ul style="list-style-type: none"> • Annual/monthly/weekly/daily income from self produced farm product • Annual/monthly/weekly/daily income from self produced non-farm product • Monthly/weekly/daily earning from other side job • Monthly/weekly received money (in case of lending) • Others <p>Non housing factors that affect the affordability:</p> <ul style="list-style-type: none"> • Household's size • Occupation type (student, retired/unemployed, lower occupation, intermediate occupation) • Job type (permanent or temporary / formal or informal) • Labor market condition (stable/unstable, easy to get job/not) • Access to formal financial system for housing • Current interest rate for loan • Supply constrain (they were facing difficulty to get house/not) (Ndubueze 2007, p. 150, Ndubueze 2009, Martha 2009, p. 36). 	
2. What physical capital and financial capital did the evictee slum dwellers have in the sites where they were self-relocated?	Physical capital	<ul style="list-style-type: none"> • Security of shelter • Building condition • Basic service provision (water supply, sanitation, electricity, health facility, drainage facility etc) • Flooding condition during monsoon • Access to information (if any specific committee or from others) • Availability of energy or fuel (gas, fire wood etc) • Proximity to city centre or work place • Proximity to transport • Proximity to knowledge institutions • Proximity to other institutional facilities (Department For International Development 1999, p.12, Fika 2008, p. 30, S.L. Dhammika K. Wijayasinghe 2010, p. 21, Nusrat 2010, p. 29). 	In depth interview, focus group discussion and observation
	Financial capital	<ul style="list-style-type: none"> • Sources of income • Home based or informal business activities • Access to pawn shops • Individual savings • Access to savings groups • Availability of credit facilities (Department For International Development 1999, p.15, Fika 2008, 	

		p.30, S.L. Dhammika K. Wijayasinghe 2010, p.21, Nusrat 2010, p. 29).	
3. How was the resettlement project implemented by the government in terms of planning and participation?	Planning and implementation process and information provision	<ul style="list-style-type: none"> • Process of plan development • Responsible bodies for plan execution • Information provision for slum dwellers • Time of information circulation and methods • Monitoring process (Slevin, Pinto 1987, CARE 2007). 	In depth interview, focus group discussion
	Participation in planning and implementation	<ul style="list-style-type: none"> • Participation in decision making process • Participation in planning process • Participation in the implementation stage • Level of participation (non-participant, control or dictated participation, fully took part) (Morgan 2002, p. 104, Mutamba 2009, p.25). 	
4. What were the factors the evictee slum dwellers considered for making their decisions for resettlement to their original location?	<ul style="list-style-type: none"> • Perceived risk (by those who had affordability and also had asset in the sites where they relocated themselves, but did not want to move) • Apparently settled (By those who did not have affordability but accumulated asset in the self-relocation sites within this time period and did not want to move) • Highly searching better affordable option (By those who wanted to move but did not have affordability and also did not have asset in the self-relocation sites) • Expected opportunity (By those who wanted to move and had affordability, but did not have asset in the sites where they relocated themselves) • Life style improvement (By those who wanted to move in spite of their asset in the sites where they relocated themselves) 	<ul style="list-style-type: none"> • Change in housing related expenses • Change in non housing related expenses • Change in the form of tenure in the new project • Preferable housing condition and size • Preferable location • Change in access to service provision • Change in employment or job location • Affect on housing related financial capital (rented house) • Affect on home based/informal business • Affect on farm and non farm production • Change in saving groups • Change in access to credit • Conception about rehabilitation • Lack of information and participation • Reliability on project (or anything they heard about project) • Fear of strong political influence or other external influence • Lack of organized initiatives • Political interest 	In depth interview, focus group discussion

3.9 Reliability, validity and objectivity

Reliability means what we measure today by our research instrument, we should get the similar result some other day. So degree of consistency is required between the two measures of the same thing (Black 1993, p.73). The researcher of this research was very careful in designing different research instruments that ensured the dependability of the data. For ensuring the reliability, the researcher also needed to be careful in reviewing data immediately after their collection.

Validity ensures that collected data measures all the aspects that are needed to be measured. For this, the instrument should be logically consistent and comprehensive. Adequate numbers of questions or points are needed in the schedule for incorporating sufficient characteristics and to cover all the aspects of the research which also ensures the validity (Black 1993, pp.67, 69). In social science 'triangulation' method also helps to assess whether the aspects of the phenomenon has been properly measured. This triangulation method helps to know more about a phenomenon when the findings from the data produced by two or more methods are brought together (Ellis, J. M. et al 2006, p.47). In this research data gathered by in depth interview, focus group discussion, observation and by other secondary sources was used for this triangulation.

Objectivity is also an important issue in the data collection. Low objectivity can affect other two components, reliability and validity. Clear, unambiguous questions in the research instrument can ensure objectivity of the research (Black 1993, p. 81). To ensure the objectivity in this research, with the list of clear questions, additional explanation of the questions were provided.

3.10 Data analysis

Managing and organizing data is the first critical step immediately after conducting interview (Webber, Byrd 2010). For managing and analyzing data 3 activities were done.

Data management: After collecting the raw data (qualitative and quantitative), these data was reviewed, labelled and sorted. Finally it was synthesized.

Descriptive accounts: After ordering the data, classification and typology were developed by identifying their dimension, range and diversity.

Exploratory account: In this stage organized data took certain form and the researcher built the explanation for this form of data (Ritchie, J. & Lewis, J. 2003, p.217)

3.11 Difficulties and adjustment during the field work

During the field work of this research, a long history of the research area was revealed with the very important details of the current situation. That was later validated by relevant secondary documents and verbal conversations. In addition, very elaborate profiles of the evictee slum dwellers were needed to be collected for the precise understanding of the context and the people. So the field work was at the cardinal point of this research. But while conducting the field work, due to few unexpected circumstances, some adjustments were needed in the research method and some difficulties were also handled on ad hoc basis.

Adjustment in the sampling

During the desktop research before the field work it was expected that in the A-type apartments (designed for the slum dwellers) of BRP (Bhasantek Rehabilitation Project) few evictee slum dwellers were living. So when the sampling was designed for in depth interview,

30 respondents were supposed to be interviewed. Among these, 10 were supposed to be interviewed from the occupants of BRP apartment - who were not the slum dwellers, 10 from the evictee slum dwellers – who were living in the BRP apartments and 10 evictee slum dwellers from different locations, who were not rehabilitated in the projects apartments. All of these purposive random samples were supposed to be selected by snow balling technique. Because it was expected that they became scattered in different locations since no evictee slum dwellers was relocated by the government immediately after the eviction. And also in the apartments evictee slum dwellers might not be officially listed. But during the field work no evictee slum dweller or even any slum dweller was found in the BRP apartments. As a result, the previously designed sample had to be modified. So after the necessary adjustment 15 people were interviewed from the scattered evictee slum dwellers and selected by snowballing technique; and 15 were interviewed from project’s apartments by using random sampling.

Interacting with the respondents

The evictee slum dwellers were trying to be interviewed by the snowballing technique. The first contact person was a slum leader of Bhasantek (old slum adjacent to the project site), whose address was collected from the project official of the Ministry of Land. By the help of that person the other slum dwellers were contacted to find out the evictee slum dwellers from the project site. But the researcher was misguided quite a few times since they thought this interview could be beneficial for them and passed to their close relations for next interviews though those were not evictee slum dwellers. So often it was required to change the contact persons. Besides in order to find out the evictee slum dwellers from different locations to ensure diversity of their context, different sources were utilized.

Interacting with project officials

It was required to contact Ministry of Land several times during the field work. But every time it was a lengthy process to get permission. Again not all the documents were available in the ministry. Since the project agreement with the previous developer was cancelled, it was not possible to collect information from the previous developer. The developer had a project office in the project site, but it was sealed after cancellation of the agreement. The Ministry of Land’s office at the project site could not provide that much information about the developer's activities. So during the research it was tried to collect application forms, leaflets, old advertisement and other documents from the occupants of the BRP apartment and from other trusted sources.

Obtaining financial information

The financial information of the samples was required to calculate the housing affordability of the people. But following a common tendency, they were reluctant to give that information. In some cases they tried to provide exaggerated spending information. In that case the researcher needed to allocate more time and increase questions to figure out the actual data.

Building reliance

People both in BRP apartments and slums were very sceptical about the interview. So first it was needed to win their trust and then convince them for the interviews. Due to the complication and mismanagement of the project implication, recently the project was criticized largely in different forums. So the apartment dwellers did not want to face any new complicity. Though from the project office permission was taken before, but again a person who used to collect the bills from the apartments and had a good relation with the apartment dwellers accompanied the researcher to get access to the apartments. The slum dwellers also

thought it was a listing for a new eviction. But for the slums, previous contact helped to become introduced to the next persons.

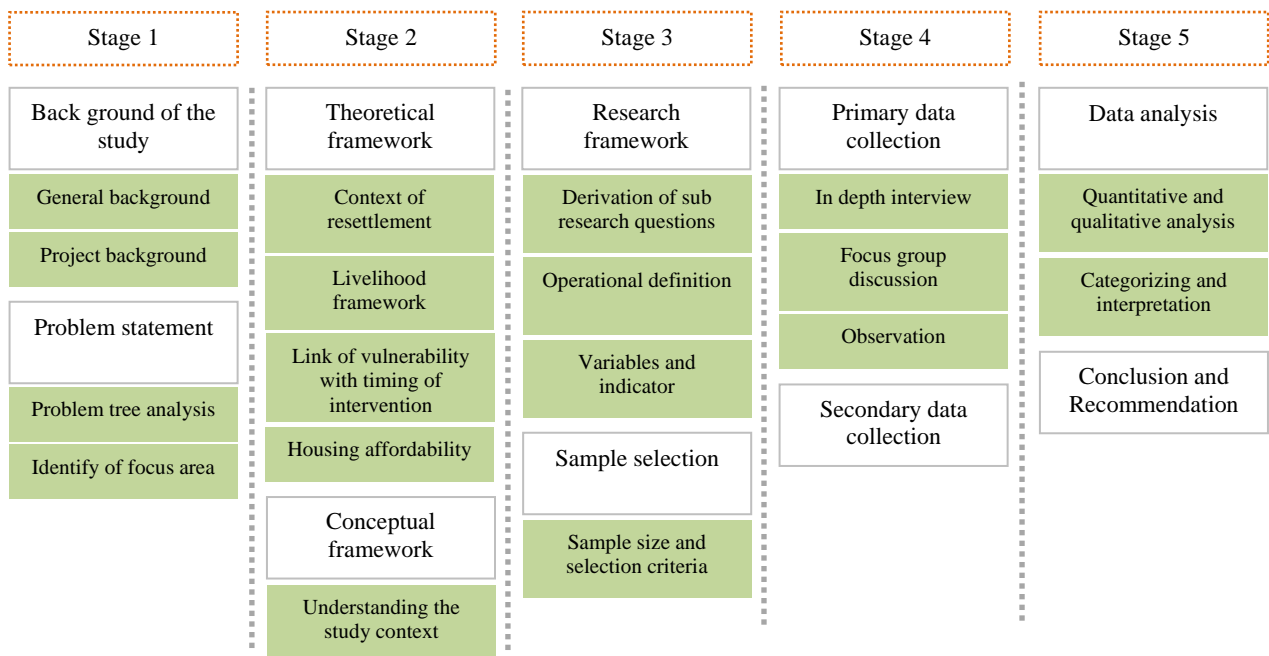
Managing focus group discussion and others

During the focus group discussion of the evictee slum dwellers, eight peoples were invited for the discussion. But more people accompanied them out of curiosity. So the discussion needed proficient control over the meeting without hampering its spontaneous flow with the relevant dialogues, otherwise there could be a chance for arbitrary criticism and casual responses.

Besides it was rainy season in Bangladesh. Rain started every now and then throughout the field work period. So commuting to the project site regularly and movement from slum to slum was not very convenient under that heavy shower.

3.12 Research Design

Chart 1: Research Design



Chapter 4: Research findings and analysis

4.1 Introduction

This chapter presents the research findings and analysis. These findings are based on data collected from in depth interviews, focus group discussions and observations during the field work. Data collected from various secondary sources are also presented to support the primary data. Firstly it gives a concise description about the history of the study area and the backgrounds of the respondents for clear understanding of the findings. Then according to the sub research questions' topic the findings are analyzed. Findings from the occupants of BRP apartments are also presented in the similar way for a comparative analysis. Then a brief discussion is presented depending on the findings, analysis and theoretical framework.

4.2 History of this place of eviction

This site of BRP has been using for long time as a relocation site. In different times government allocated this site for different resettlement project purposes since 1959, though none of those was successful. At that time this northern outskirt was a feasible option for the relocation site, because Dhaka's extension was constrained on the south, west and east part by the rivers and low lying lands. Now this area has become one of the major locations of Dhaka city.

In 1959, Pakistan Government (during the undivided Pakistan⁵) acquired this land for the refugee camp (these refugee were the non-Bengali people from India⁶) and also for accommodating government employees particularly military people. At that time of acquisition, the land owners were partially paid for their land (Choguill 1988, p.36). But that refugee camp project was not implemented and the original land owners were continuing to enjoy their properties.

In January 1975, Bangladesh government started an operation to clear up 172,589 squatters from different parts of Dhaka. These evicted slum dwellers were relocated at three locations that were Dattapara, Demra and Bhasantek. But at that time the resettlement project at Bhasantek was also not successfully implemented. In Bhasantek, government relocated part of these slum dwellers on the vacant acquired land. Then four original land owners were also occupying and sharing their land with newly resettled slum dwellers. Later in 1986, from this location 2600 families were again shifted to Baunia Resettlement Project⁷ of government.

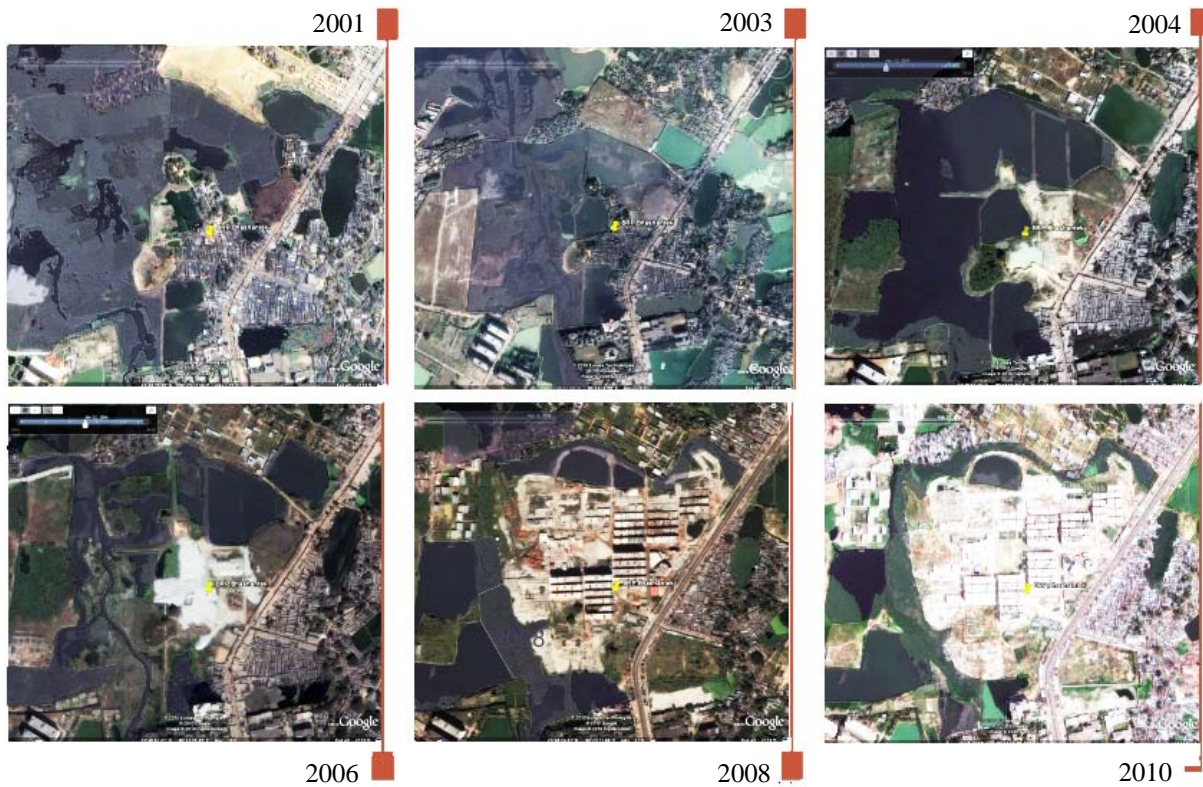
Afterwards, a significant number of rural migrants mostly due to river erosion came into this area. They started living there either by intruding upon the land or by renting the land or shacks. On 18th February, 1997, government again started clearing up slums, not exactly from the project site, but from the adjacent lots. But on the next day that evictions were stopped due to protest from NGOs. In 1998, Bhasantek Rehabilitation Project was approved and in 2003, North South property Development Limited was employed to carry out the construction work of the project. Finally in 2003, the slum settlements were cleared up only from the area which was required for the project implementation.

⁵ Bangladesh earned independence from Pakistan in 1971.

⁶ Partition of British India gave birth of two states in 1947, named India and Pakistan.

⁷ In 1986, Government of Bangladesh relocated 2600 families from Bhasantek with the assistance of UNCDF on 87 acre land.

Figure 4: Chronological development of the study area



Source: Department of Architecture, Buet, Dhaka, Bangladesh

4.3 Aftermath of eviction

After the eviction of the slum from the ‘Bhasantek Rehabilitation Project’ area in 2003 without any relocation and resettlement, the slum dwellers were scattered in different locations. According to the statement of the interviewed evictee slum dwellers, a number of evictee slum dwellers went back to the village, some settled themselves in different remote locations from this slum and most of the evictee slum dwellers were settled again in different surrounding slums.

During this research it was manageable to identify the evictee slum dwellers only from the surrounding different slums, not from the other locations of Dhaka city due to time constraints. These surrounding locations were Bhasantek slum (at the north – eastern side of the project area), Dhamalkot slum, Deen Mohammed colony, No-3 slum, Garrison (near cantonment) etc.

4.4 ‘Bhasantek Rehabilitation Project’ area

4.4.1 Project detail

‘Bhasantek Rehabilitation Project’ (in full title, ‘Rehabilitation of scattered slum dwellers and low income peoples in multi-storeyed building on government land in Dhaka city) is a project of ‘Ministry of Land’ of Government of Bangladesh. The project was proposed to rehabilitate slum dwellers and low income people of Dhaka city in the high rise apartments on the Government land.

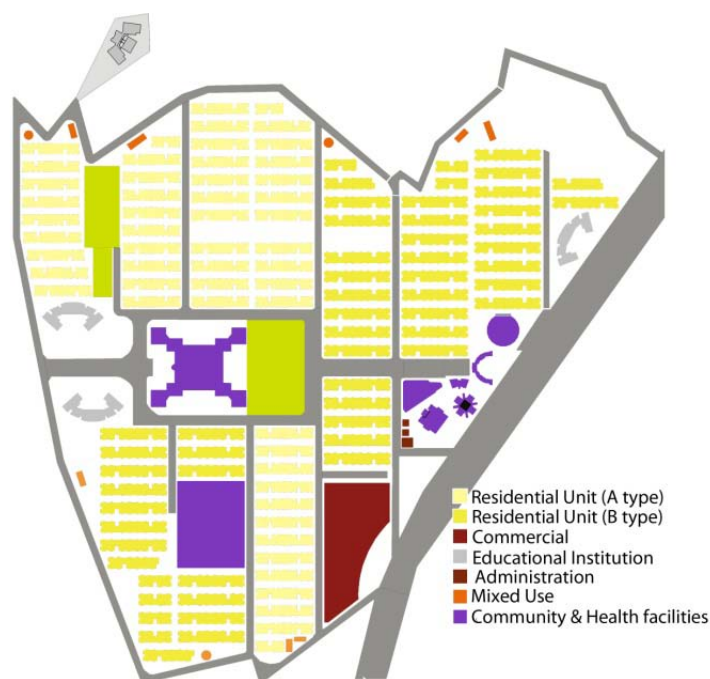
4.4.1.1 Project location

The project is located at Mirpur Section – 14, under Kafrul Thana of Dhamalkot, Lalasarai Mouza. It is at the northern part of the Dhaka city.

4.4.1.2 Area considered for the project

47.9 acre land was identified for the project area from the acquired land by the National Housing Authority (NHA) to develop the Bhasantek Rehabilitation Project’s whole complex.

Figure 5: Proposed Master Plan of ‘Bhasantek Rehabilitation Project’



Proposed Master Plan of ‘Bhasantek Rehabilitation Project’

Source: Department of Architecture, Buet

4.4.1.3 Project implementation period

Table 4: Project implementation period

Plan	Time period
Original	July, 1998 – June, 2003
1st revision	July, 1998 – December, 2010
2 nd revision (proposed)	July, 1998 – June, 2011
Final proposal	June, 2011 – December, 2013

Source: RDPP, MOL

This project was first planned in 1998 and approved by Executive Committee of National Economic Council (ECNEC) of Bangladesh in May 1998. According to the first proposal the project was expected to be finished and all flats were supposed to be handed over by June 2003. But because of bureaucratic complications, the ministry could not employ agency before 2003 for the project work execution on time and so the project work started behind schedule. On 29th September, 2003, the Ministry of Land dealt an agreement with a private developer North South Property Development Limited (NSPDL). The project was supposed to be completed by the NSPDL under the close guidance and supervision of “Project

Implementation Unit (PIU)” and “Project Steering Committee (PSC)” of the Ministry of Land.

NSPDL was agreed to bear all the construction cost; only the “Project Implementation Unit’s” cost was supposed to be borne by the Ministry of Land. Government supplied the land for the project free of cost to the developer.

Table 5: Project cost

Project cost	In lac taka
Total	34365.52 (€34.36552 million)
Government of Bangladesh(Land price)	200.00 (€0.2 million)
NSPDL (developer)	34165.52 (€34.36552 million)

Source: RDPP, MOL

But the project agreement between Ministry of Land and NSPDL was cancelled by the government on 19th October, 2010. Now Ministry of Land is planning to complete the rest of the project work by Bangladesh National Housing Authority (NHA) by 2013.

4.4.1.4 Target groups and priority group

Scattered slum dwellers of Dhaka city (for A type apartments) and low income group people – mainly freedom fighter, women garments worker, 3rd and 4th grade government staff (for B type apartments) are the target groups in this project.

The slum dwellers who were evicted from project site were supposed to get priority in receiving the A type apartments (for slum dwellers).

4.4.1.5 Apartment detail

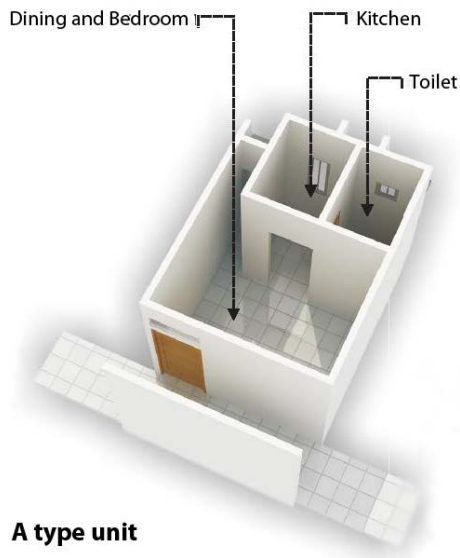
Table 6: Apartment detail

Components	A type	B type
No of buildings	54	57
No of apartments	7776	5472
Size of the apartments	215 sft (20 sqm)	395 sft (36.7 sqm)
Deposit money	Tk. 10,000 (€100)	Tk. 50,000 (€500)
Total price of the apartments	Tk. 200,000 (€2000)	Tk. 355,000 (€3550)
Monthly installment	Tk. 1666 (€16.66)	Tk. 14200 (€142)
Repayment year	10 year	1 year
No of storey in a building	6	6
No of apartments on each floor	24	16

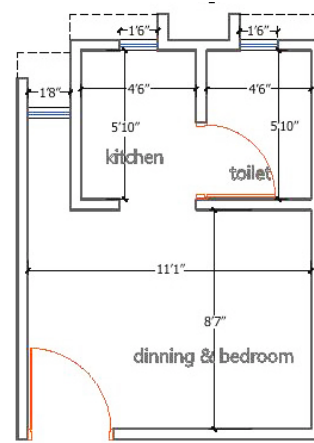
Source: Ministry of Land, GOB

By the end of 2010, only 20% of the project work was completed. Within the 10 fully completed buildings there were 288 flats in 2 buildings for the slum dwellers (A type) and 288 families were living there. Another 8 buildings were 90% completed.

Figure 6: Plan of A-type building

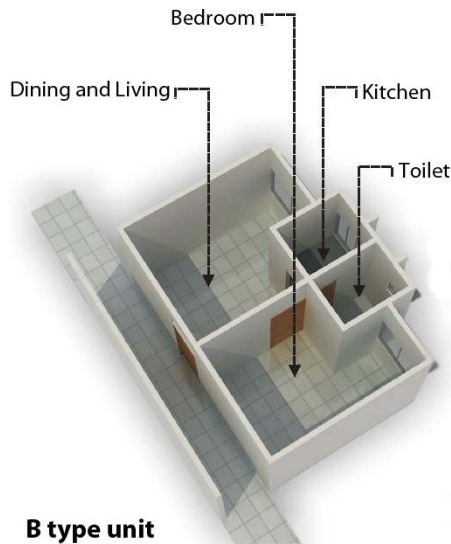


A type unit

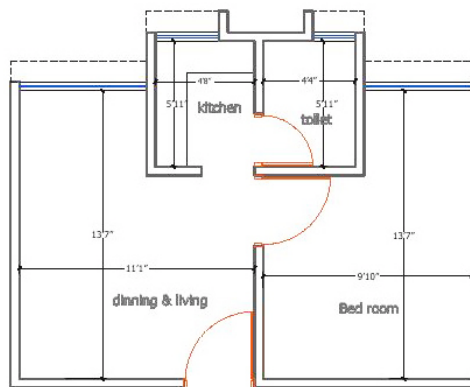


Plan of A type unit

Figure 7: Plan of B-type building



B type unit



Plan of B type unit

Source: Department of Architecture, Buet

Table 7: Completed buildings and apartments

Completed by 2010	A type	B type
Completed buildings	2	8
Completed apartments	288	768

Source: Ministry of Land, GOB

4.4.1.6 Land use and other facilities

According to the project proposal, proposed land use was 34.33% for residential purpose, 40.77% for open space and 20.11% for road purpose.

Besides 2 medical centres, 1 commercial centre, 2 high school, 1 college, 1 post office, 1 bank, shopping centre and 500 line telephones were proposed. But during this field survey these facilities were not found except one incomplete mosque.

4.4.2 Present condition of the project area

Except the completed and incomplete buildings, one project office, one incomplete mosque and one primary school, no other finished structures were observed in the field work period. The current service provision however was found more or less well. All the housing blocks have electricity, gas and water connection properly. While the other apartments in the Dhaka city were facing scarcity of gas, water and electricity these apartments were enjoying these services continuously which undoubtedly increased the value of these apartments. These walk-up apartments (six storied) do not have any lift, but all the units have a generator connection. During the field work, the project area was found to be clean and controlled by security guards.

Figure 8: BRP project



Entrance of the project



Inside the project

4.5 Project and surrounding location

The project location is within the main part of Dhaka city that did not go through substantial physical development like other parts, but directly connected to the other parts of the city. It is only about 10 km away from the central part of Dhaka, only a few kilometres away from very important locations. Within the close proximity there are some educational, health and financial institutes. This area is very close to the cantonment. The immediate surrounding areas are mostly vacant, owned by the Government of Bangladesh and the Ministry of Defence. That also enhances its importance to the low income people.

In the surrounding location several slums were developed. There were very vibrant and old businesses of building debris shops, wooden furniture shops along the main road side, impinging upon the part of the road, foot path and the vacant land. There were also two very vibrant vegetable and raw material markets (bazaar) adjacent to the road.

4.6 General background of the respondents from the evictee slum dwellers

Immediately after the eviction, some evictee slum dwellers that had a village home and small property there, went back to the village. Some of them had relatives, friends and other relations in different locations of Dhaka, remote from this location. So they initially stayed with their relatives and eventually settled down in those locations. During this research, they were not interviewed by the researcher, but some information about them was gathered from the evictee slum dwellers of the above mentioned locations, who were still in contact with them.

Figure 9: Areas where respondents from the evictee slum dwellers were interviewed



Source: Google earth and researcher

The rest of the slum dwellers after the evictions, immediately rented house in the surrounding slums and some of them were living for few days on the road side under tents. But later they gradually started overcoming their shocks of eviction. They built houses on the surrounding vacant lands, also built illegal shops which were encroaching upon footpaths along the roadside. Most of them also owned houses on the vacant plots adjacent to their living houses for rental purpose. Even some of them have created control over some part of the vacant land and rent the land to the newly migrated people to the slums for building shacks.

Figure 10: Slum areas



New construction of houses

Shops along the road side

House and shops together

It was interesting to dig out that these slum dwellers were also adopting mechanism for coping with evictions. One of them said they were evicted several times within this location and whenever they were evicted they built houses again on the nearby plots. For their houses they mostly use the CI sheets, which are easy to dismantle and reuse for other houses. Merely they used thatch or bamboo mat for their housing.

It was also interesting to find that though they were evicted from the project area and were living very close to the project area, none of the 15 respondents from the evictee slum dwellers applied for the project's apartments and even did not try to collect actual information

regarding the project's apartments. In fact they were conscious of the project outline in spite of showing any positive interest about the details. Rather they were showing discontent about the project during the in-depth interviews and focus-group discussions.

Continuously new population was adding to the slums and no strong community bonding developed among themselves. Even they did not have strong bargaining power for their rights. But they showed some indications or potentials that they could be organized if they were totally convinced by an issue. It was reflected during focus group discussion when they were showing their support to the senior and comparatively powerful members.

4.6.1 Political influence in the slums

Political influence over the slums and over the project was studied during the field work. Political influences over any project or on informal settlements are typical for developing countries. So in this research, the researcher intended to identify how political influence directed the project or how slum people's interests influenced by politics. From the interviews of the evictee and others slum dwellers and from the expert's interview these information was captured. Various reports also verified this information.

Before 1997, the political influence over the slum on the project site and the surrounding sites was not that much dominant. Although before that time, they were not supported by political parties for living in these places, but few grass root level workers of different political parties lived in those slums. In 1997, government started cleaning up one part of the Bhasantek slum, but on the next day the eviction was stopped due to protest from the NGOs. At that time the leaders from the ruling political party came to the slums and ensured them that they could live there. Afterwards that political party created significant influence over these slums.

Figure 11: Community office



Political leader's photo in a slum community office and the posters of the leaders in community police office

One slum dweller claimed that before the eviction, she had a very big house and during last election her relatives from the village came her place and stayed in her house for canvassing of the election –

“.....they stayed in my house for 4/5 days....we worked for the victory of my leader”

After their elected government had been changed, that slum was evicted from the project site. At that time the developer was also backed by the ruling government. After eight years of eviction the research was conducted and in the mean time government was changed again. Then one evictee commented,

“We voted this government...elected them again, we expected that they would do something better for us, but they are not doing anything for us.....”

It was observed from the interview that though one political party had influence over them, the slum dwellers were not significantly benefited from that influence. Moreover they were politically not well organized and were always shifting their support. They were also very sensitive about making any comment or decision in such inconsistent political circumstances.

4.7 General background of the respondents from the occupants of ‘Bhasantek Rehabilitation Project’s’ apartments

The work of the ‘Bhasantek Rehabilitation Project’ started immediately after clearing the slum in 2003. In 2008 and 2009, the private developer North South Property Development Limited advertised through television and newspapers. So people from the different part of the city applied for these apartments. Most of these families paid the total price at a time and some of them paid by one year of installment. After all the payments, the apartments were handed over to them.

The respondents from the apartments were found diversified in professions. Among these professions the number of second and third class government employees, wage earners and small businessman were significant. These families can also be characterized by the term ‘nuclear’ families (small families of husband, wife and their unmarried children). They were not engaged in any home based earnings. Their incomes seemed considerably good for paying the price of the apartments without receiving any loan from the financial institute.

Figure 12: A-type apartments and school in BRP



Common and interior space of the apartments

Primary school of the project

Since they came from different places just one or two years ago, that much intimate relationship was not developed among the residences yet. Self dependant individual life was very common in that lifestyle.

4.8 Affordability of the evictee slum dwellers

This section of the research analyzes the housing affordability of the evictee slum dwellers based on the data collected by the in-depth interviews, focus group discussions and relevant observations. After examining and analyzing the whole situation it reaches to a certain conclusion which indicates the evictee slum dwellers’ level of housing affordability in the slum areas where they were self-relocated after the eviction. It was also projected what would be the changes in their housing affordability for dwelling in BRP apartments. Data used for this purpose were mainly collected from the interviews of the 15 evictee slum dwellers and 15 occupants of BRP apartments. Cases were verified by the processed information obtained in group discussions and observations.

As it is discussed previously in the Chapter – 2, Section - 2.5.3, about various factors which influence the housing affordability. The affordability component of the evictee slum dwellers can be discussed in the light of those factors. It is very important to review this group’s frame of reference to know how it shapes their affordability. Despite of restraining forces, a major proportion of urban poor population in Dhaka accommodate themselves informally within the formalized part of the city, since Dhaka is the main economic centre of Bangladesh with high economic opportunities. The location of Dhaka is also in the central part of the country and vastly connected by transport networks with other parts of the country. So any part of Dhaka is very impressive to the migrants or economically disadvantaged group for the economic growths. But ‘housing’ acts as the base of their inclusion to society, access to work, productive activities, income sources and health status (Luffman 2006, Wigle 2008). The network of supports can be gained by housing. Absence of housing affects the life of the poor income people. Besides, affordable and adequate housing ensures privacy and security against the unexpected interruptions. As Bratt (2006) explains, in the centre of social inequality and insecurity – there is housing affordability. According to him, the realization and the pronouncement of housing rights should guarantee the true affordability of poor income people (Boyce, Neale 2006, p.39).

In Chapter – 2, Section – 2.5.1, it is explained that affordability should be defined both in subjective and objective ways. Here housing related expenses are also needed to be considered to identify the percentage that one needs to pay for obtaining adequate and appropriate housing (Hulchanski 1995 in Chapter – 2, Section – 2.5.1) and to determine whether these expenses create arbitrary burden or not on the household which is the issue of housing affordability (MacLennan, D. & Williams, R. 1990 in Robinson, Scobie & Hallinan 2006 in Chapter – 2, Section – 2.5.1). It also has relation to the expenses relevant to staying in a house, because after meeting these prices people should have the ability to meet the other prices. In Chapter – 2, Section – 2.5.4, it was discussed as an indicator of housing affordability that, if a household spends up to 25% - 30% of its income for housing purpose then that house is affordable to them. So, now for measuring the housing affordability of the evictee slum dwellers (from the ‘Bhasantek Rehabilitation Project’ area) in the sites where they relocated themselves, first it was needed to identify and analyze their income and expenses regarding housing.

For explaining their income, it is required to be start with the ‘type of household formation’ which is the first step to understand their income and affordability (Miron 1989, p.68). From the field data it was found that the average household size of the respondents from evictee slum dwellers was 5. From the analysis it was also found that among the 15 families, in 10 families (67% of the respondents) more than one person was directly engaged in economic activities. For most of the cases in those families, the family composition was husband (household’s head), wife and their married sons. Household head’s income was not the only financial contribution to the family; other members like wife, sons and daughter in laws were also involved in the financial activities.

Table 8: Earning member in the households of evictee slum dwellers

Family types according to earning	Respondents	% of respondents
Multiple earners in a family	10	67%
Single person earning in a family	5	33%
Total	15	100%

Source: Researcher

From the data it was found that in most of the cases, elderly households were earning from informal sector businesses. But the other family members were mostly earning from the

formal sector's lower occupations. Here it is important to note that when only the household head's income is counted in a family, that does not give the actual information of the household's income level (Moser 1998, Robinson, Scobie & Hallinan 2006). But whenever the other members' incomes were included, there were significant changes observed in the total household income. This is also discussed by Soussan, J. et al. The economic status of the household can also be determined by the different earning members in a family (Soussan, J. Datta, A. & Clemett, A. 1999, p.7). Now another factor needs to be considered. The household income of the evictee slum dwellers comprises multiple sources, which means one single person was using his maximum time in productive activities. Like, from the fieldwork it was found that the one household head in day time run his shop/shops on the roadside, beside this he was a small contractor, looked after small scale construction works of road. He also had some rental houses and earned from those house monthly. Beside that his son worked in a factory and sometime looked after his other shop. His daughter in law worked in a sweater factory. This is another strategy of lower income people to reduce their insecurity of income as explained by Moser (1998). Most of these evictee slum dwellers had illegal shops of building debris, furniture etc along the road side. Some of them had tricycle garages and rented those tricycles on the daily basis. They also earned from their shops in the kitchen markets, their rental houses on the government land, some of them had small home – based businesses (like produced paper flowers, small poultries etc), these were all their earnings from the informal sector. The formal sources of their income were the lower occupations like motor mechanics, driver, security guard, garments and factory worker in the nearby localities. After considering these sources of income their income ranges were calculated. The outcome was like, for the lowest income range Tk. 5000 – Tk. 10,000 (€50 - €100) per month, there were 2 respondents and for the maximum respondents like for 8 respondents, the income range was Tk. 10,000 – 35,000 (€100 - €350) per month.

Table 9: Income ranges of the evictee slum dwellers

Income range	No of respondents	% of the respondents
Tk. 5000 –Tk. 10,000 (€50 - €100)	2	13
Tk. 10,000 –Tk. 35,000 (€100 – €350)	8	54
Tk. 35,000 –Tk. 50,000 (€350 – €500)	2	13
Tk. 50,000 (€500) and above	3	20
Total	15	100

Source: Researcher

In Dhaka now 35% of the population lives below the poverty level. But among them, 20% were classified as “hardcore poor” people. This group is classified as ‘hard core’ by their income range which is Tk. 1600 to Tk. 3000 (€16 - €30) per month (Saha 2006, p. 2). Considering this statistics it can be said that these evictee slum dwellers were not “hardcore poor” people. They can be classified as moderately poor. Also it can be seen from the table that among the respondents 3 (20% of respondents’) were earning more than Tk. 50,000 (€500) per month. But it is also very essential to keep in consideration that it was not their individual income, but household's total income.

For the calculation of the housing affordability another important component is housing related spending. In the case of these evictee slum dwellers, after the eviction from the project site they were self-relocated to the surrounding vacant lands that were owned by the government. As a consequence of being slum dwellers, they were enjoying a number of free things, like first of all they did not need to pay any rent for their encroached land and no tax or fee for the accommodations in slums. Their housing related expenses were utility bills and their maintenance cost of housing. The slums of the surrounding sites of “Bhasantek

Rehabilitation Project” were well covered by different NGOs (Ahmed 2006). The NGO, ‘Dustho Shastho Kendro (DSK)⁸ provided them with sanitary toilets. They also got water supply and electricity connections sometimes from others and sometimes through NGOs. They were to pay monthly charges for these utility services. This amount in an average was Tk. 2500 – Tk. 3000 (€25 - €30) in a month. But this amount was not only their own consumption price, it was also included the utility charges for their houses that they rented out to other slum dwellers. Their other main housing related expenditures were for the maintenance of their houses. Since in their houses they mainly used tin sheets (corrugated iron sheets) all sides of the houses, they did not need to change those sheets every year. They used bamboo or wooden post inside the houses. Only these posts were to change in every 1 or 2 years. The average cost for that changing posts or other maintenance was about Tk. 2000 – Tk. 5000 (€20 - €50) annually.

So after calculating the income and housing related spending of the slum dwellers the following statistics was found. One of the largest proportion of the respondents that is 4 were found within the range of 0 - 5%. That means they were to spend 0 - 5% of their income for housing related expenses. The largest part of the respondents from evictee slum dwellers, that is 5 (33% of the respondents) were needed to spend 5 – 10% of their income for the housing related expenses. In the present slum situation, 12 slum dwellers’ (80% of the respondents) housing related expenses were below housing threshold level, 3 (20% of the respondents) exceeded that limit (Chapter – 3, Section – 3.3).

Table 10: Housing related spending of respondents from the evictee slum dwellers

Outgoing to Income ratio	No of respondents	% of the respondents
0-5%	4	27
5-10%	5	33
10-15%	1	7
15-20%	2	13
20-25%	0	0
25-30%	0	0
Above 30%	3	20
Total	15	100

Source: Researcher

From this analysis, it can be stated that in the present slum situation, the respondent evictee slum dwellers’ housing affordability did not exceed affordability threshold level. That can be one of the factors which support their living in the slums.

Again, for these evictee slum dwellers we need to consider the ‘Bhasantek Rehabilitation Project’, whether the project’s apartments were affordable to them or not. We found during the primary data collection that no evictee slum dwellers were living in the apartments of the project. So it was not possible to use direct data for them. But 15 in depth interviews were done from the apartment dwellers that were living in the A-type apartments of BRP. If we consider the apartment dwellers’ average spending for the housing and the amount of monthly installment for those apartments (which was determined as the monthly installment for the slum dwellers in the original plan, Tk. 1666 (€ 16.66)) as the housing related expenditure and with this expenditure if we consider the evictee slum dwellers income, then we may project the affordability of these evictee slum dwellers in the case of project’s

⁸ DSK: Dustho Shastho Kendro (DSK – The health centre for the poor). It was formed in 1989 in Dhaka to address the health issues of the slum dwellers. It’s special focus to poverty mitigation and vulnerability reduction in the slums (Ahmed 2006)

apartment dwelling. During the field survey it was found that for BRP apartment dwellers the main housing related expenditure was for utility and services. Utility included electricity, water, gas and generator and among the other services, they were to pay for the garbage collection and security guard. The average utility and service charges was found Tk. 2000 (€20) in the apartments. So adding the monthly installment to this amount, housing related spending was projected for the evictee slum dwellers in the case of BRP apartment dwelling. So affordability analysis showed the following statistics.

Table 11: Projected housing related spending of the evictee slum dwellers in BRP apartments (according to the original project plan)

Outgoing to Income ratio	No of respondents from evictee slum dwellers	% of the respondents from evictee slum dwellers
0-5%	3	20
5-10%	2	13
10-15%	3	20
15-20%	3	20
20-30%	1	7
Above 30%	3	20
Total	15	100

Source: Researcher

In this case, it is clear that 3 respondents' housing related spending would cross the threshold level, but for the rest of them, outgoing to income ratio would not cross the threshold level. Even for 3 of them it remained very low, that means below 5% of their income were to be spent for housing expenses. So this analysis shows that, still the apartments of the BRP were affordable to those evictee slum dwellers according to original project plan.

But this was not the only fact. During the apartment allocation of the BRP the project developer, North South Property Development Limited, increased the apartment prices in some cases and they also reduced the repayment time for installment for the A type apartments. So during the field survey the data regarding the increased apartment price and decreased repayment time was collected from the apartment dwellers' interviews. Some project related documents, leaflets and application forms were also collected to cross check and validate the information. Also few notable newspaper reporting supported that information. From that information it was acknowledged that the developer increased Tk. 50,000 (€500) for the price of the A – type apartment and they preferred whole payment at a time. But there was also another option for paying within one year, which means in that case they reduced payment time from 10 years to 1 year. So in this situation if this changed price and installment for the apartments were considered with the income ranges of the evictee slum dwellers for calculating their housing affordability for BRP apartments again, then new scenario was found. It showed that with those changes, among the previously mentioned slum dwellers, only 3 respondents would have affordability in spite of the increased price, but for 12 respondents it was above the threshold level.

Table 12: Projected affordability of evictee slum dwellers in the BRP apartments (according to the increased price by NSPDL)

Outgoing to Income ratio	No of respondents	% of the respondents from evictee slum dwellers
Below 30%	3	20
Above 30%	12	80
Total	15	100

Source: Researcher

Actually it shows that how fraudulent practices in the project impacted the affordability of the slum dwellers.

But after the above discussion only one part of the housing affordability has been explored. In the previously discussed method, the affordability of the evictee slum dwellers was measured by their ability to pay for housing. But it did not explain the whole picture of the evictee slum dwellers housing affordability as it was mentioned earlier in Chapter – 2, Section – 2.5. In the previous chapter it was also discussed that this measure does not incorporate the appropriateness of the housing to its households. Quality of the house, the house size etc are also very essential for consideration. In reality, people always make tradeoffs between their desire and their financial affordability. In this tension sometimes they also need to compromise little with financial affordability for the sake of appropriateness. Sometime they need to change the material, decrease official standard to maintain both adequacy and financial affordability at a time (Aboutorabi, Abdelhalim 2000, p.1). In this part non-housing issues relevant to housing affordability will be discussed. So in this part according to the discussion of Chapter 2, Section – 2.5, adequacy, supply constraints and resource limitations will get priority.

First of all, if adequacy is considered, then it is observed that it is not only about the big issue of housing affordability but also the issue of the human right as discussed before. According to Shlomo Angel (2000), with the increase of standard for adequacy, often the affordability decreases. But here in the case of evictee slum dwellers, how their adequacy issue was addressed in the resettlement site (BRP) or in their self-relocation sites (their present slum locations) and how their necessity for adequacy was adjusted were vital questions. Again for this issue, their family composition was very significant. It was already explored through the in depth interviews that they preferred to live in joint or extended families either for socio cultural reason or for the survival strategy for reducing their vulnerability. They were already experienced and knew very well that extended family can give them opportunity for diversified income sources and also the chances to extend income. In this extended family, husband wife and their children lived with them. Eventually with the growth of the family size, they needed more room to accommodate themselves. In these slums, they could do the extension of their houses whenever it was needed, because surrounding vacant government land provided that opportunity to them. That extension not always means horizontal extension – covering new lands, there were also vertical extension found in that areas. In that case, wooden floor and CI sheet's facades were their solutions.

Moreover these extensions were not only for accommodating their family members; sometimes these extensions were also for their business. Here the 'business' indicates two things, one is their shops along the road and another is their home-based businesses. It was observed that some of them built their accommodation on the top of their shops. Interestingly one example was also found where very intelligently house was built under the shop. It was also seen that some of the families extended their houses for their home based business. It was not that unique idea; it is the widespread phenomenon for the developing countries where low income people not only use their houses for their shelter but also for the place of income generation by their involvement in home based business of informal sectors.

Comparing this to the BRP apartments, it was found that those apartments could not provide the options of extensions for their business. Even without extension, accommodation of the full family in a small single room was very difficult. So from the light of this discussion it can be said that, though in the point of durability, service quality etc the apartments were adequate, but from the point of spatial adequacy it did not satisfy the slum dwellers' need

which was very important for them. But in the slums, the slum dwellers could easily achieve that spatial adequacy without creating extra burden to their financial affordability.

Then if we consider another point of non-housing affordability 'supply constraint', then we should start with the mismanagement of the project. Due to corruption and mismanagement, several unexpected things happened in the project. The evictee slum dwellers were never invited in the project; even they were not well informed about the project. The result was reduced participation, which obviously led to lack of accessibility of the evictee slum dwellers into the project. At the same time, increased price and decreased repayment time made those apartments easily accessible to a certain group of people. In that case financial affordability was not necessarily the dominant issue, but the absence of evictee slum dwellers in the project increased the accessibility of the other groups in the project. In this competitive housing market, it was not expected that the apartments would remain vacant for a long time. With the immediate occupation by the other advantaged groups, evictee slum dwellers totally lost their options. In another way, it became the supply constraint for the evictee slum dwellers.

Again another issue of housing affordability is 'access to resources'. Resource vulnerability also affects the housing affordability. For the case of evictee slum dwellers, this discussion needs to be started with the job type of the evictee slum dwellers. The urban context of the Dhaka city is just about lower economic output, low growth of commerce and lack of industrial development which are responsible for the inadequate employment opportunities in the formal job sector (Loton 2004). So, as being the part of this problem, these evictee slum dwellers' sources of incomes were mostly from the informal sector for which they did not have any job security. Besides the land on which they were living, they did not have any legal title; even for their business they had encroached land, which was also illegal. Although they had accumulated assets, because of job and shelter insecurity they remained in the vulnerable group. Access to formal financial systems that means access to bank loan for housing was not possible for them since they did not have any collateral. Though during primary data collection it was found that, some active NGOs like BRAC⁹, DSK, and ASA¹⁰ etc provided small loan to the slum dwellers for their business or for their business extension, but no loan was possible for housing. Even some investment companies like Uttara Investment¹¹, provided a moderately big amount loan to some businessmen who had shops along the road side. So it can be said that, lack of access to the formal financial services also reduced the evictee slum dwellers access to resources which was important for strengthening their housing affordability and access to the apartments of BRP. So the summary of the findings are –

⁹ BRAC: Development organization, established in Bangladesh in 1972. Focusing on, changing the life of the poor people by empowering them and alleviating their poverty. (<http://www.brac.net>)

¹⁰ ASA: Association for social advancement. An NGO, established in 1978, based in Bangladesh. (<http://wikipedia.org/wiki/Association-for-Social-Advancement>)

¹¹ A finance and investment company in Dhaka

Table 13: The housing affordability of evictee slum dwellers

According to ‘Outgoing To Income ratio (OTI)’	
Affordability in different situations	Findings
Affordability in the slums	Affordable to the evictee slum dwellers
Projected affordability in BRP apartments (according to the original project plan)	Affordable to the evictee slum dwellers
Projected affordability in BRP apartments (according to the increased price by NSPDL)	Affordability exceeded the threshold level
Non housing factors of affordability	
Components	Findings
Adequacy	BRP apartments were not adequate to the slum dwellers
Supply constraint	Supply was constrained in BRP due to lack of control over the project by government
Access to resources	Access to resources was inadequate that was required for access to BRP apartments

Source: Researcher

4.9 Financial and physical capital of the evictee slum dwellers

In Chapter – 2, Section – 2.2.1 it was discussed that to understand the dynamics of the poverty and to analyze the livelihood strategy of the economically poor people, the components of the ‘Sustainable Livelihood Framework’ are vital for consideration. In the urban context more factors influence the livelihood outcomes than rural context. People need more assets to escape from poverty. But the context vulnerability can destroy or can create these assets. How different influences, processes and multiple interactions are integrated with the management of complex asset portfolios – is essential for the study of urban poor. It reveals the obstacles and opportunities in developing asset base. In the case of ‘Bhasanatek Rehabilitation Project’, the analysis of opportunities and obstacles for accumulating assets can give directions towards their preferences. The logic and strategies they deployed were just for protecting them from the slipping from a position where they were relatively safe and were unable to embrace the new opportunities (Moser 1998) .

It is already identified in Chapter – 2, Section – 2.6, for the case of the evictee slum dwellers of Bhasanatek regarding their decision about rehabilitating themselves in BRP apartments, two assets – physical capital and financial capital could act critically. Their reduced access to these assets, were crucial in increasing vulnerability.

Figure 13: Evictee slum dwellers’ houses in slums where they were self-relocated



Evictee slum dwellers’ houses

4.9.1 Physical capital of the evictee slum dwellers in their slum locations where they were self-relocated

Physical capitals are the tangible assets. These synthetic resources are considered as productive assets that can produce goods and services. From the in-depth interview it was identified that for the evictee slum dwellers of Bhasantek, their shelter conditions, utility services, their proximity to transport, institutional facilities, and workplaces were quite essential considerations. Besides their shelter security, access to information group, flooding condition of the slum areas were also significant issues for them.

If we start with the shelter condition, then we need to consider the matters like their extendibility of housing resources, space availability in the houses and the durability of their houses. During the fieldwork it was observed that from the 15 respondents, 11 respondents built their own houses and also noticed that most of these houses consisted of more than one rooms. Besides 6 respondents were found who extended or increased the number of their houses for the rental purpose. They gave rent mostly to the newly migrated slum dwellers. One evictee slum dwellers Nurjahan (female, 45 years) said,

“Before eviction, in that location I had 25 houses for rent, 2 shops and my own living house; lots of building materials were destroyed during evictions.....but here I could built 20 houses and gave rent those houses, but now I don’t have any shops....”

Besides it was also found that, along with house for living, 7 respondents also built shops along the houses or on a several plots for business. Some possessed more than one shops and were running different types of business- like evictee Md. Mainuddin (male, 55 years) said,

“...We live in the upstairs of my shops, in the down stairs there are two shops...I run my grocery shops and my younger son looks after my new motor parts shop...”

From those evicted slum dwellers, 4 respondents were found who were not living in the house built by themselves. Among those 4 respondents, one was living in the room provided from his job place (he was the security guard of the Government Homeopath College), one rented a big apartment of B –type inside the BRP project, two of them rented house in the slums. One of those respondents who rented house in the slums explained her situation like this: Rabeya (female, 40 years),

“My husband worked in the army (2nd grade employee), but suddenly he fell in sick and died before that eviction took place. After the eviction with my 5 children, it was not possible for me to stay on road, so immediately I rented house in this slum”

It was observed that these houses had large interior space, sometimes it was 3-4 times of the BRP apartments. In the house of respondent Md. Kabir Mohajon (male, 58 years), there was separate bedrooms, living and dining space and kitchen area. Some of them had home-based business sometimes by extending the part of houses for working area.

Figure 14: Extension of houses for production space



Extension of the slum houses for production space

Though it can be said that according to the official standard, in some cases those semi durable houses did not satisfy the quality, but by lowering some of the attributes it became affordable for them. In the previous section of the affordability it was discussed elaborately that they were not hard core poor. They had financial ability to built houses with CI sheets and wooden post instead of thatch, bamboo mat, sacks and plastic etc (thatch, bamboo mat, sacs etc are also observed commonly in the slums of developing countries). So they had comparatively durable houses.

In the slums where the evictee slum dwellers were self - relocated, there were comparatively good utility services. From the NGO like DSK, they got connections of electricity and water lines. NGOs also provided sanitary toilet commonly in the slums. The slum dwellers needed to pay for the electricity and water according to the consumption, but collectively they maintained the toilets. Only for fuel they were to depend on fire wood. They could buy it from the market. It is important to note that, since they had adequate access to services like water and energy, they did not need to spent time in non productive activities like searching fire wood, collecting water etc.

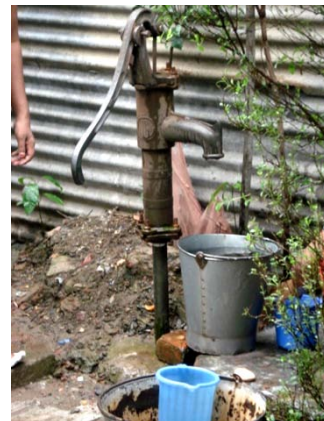
Figure 15: Utility services in the slum locations



Waste collection



Sanitary toilet



Water supply

Location is one of the important aspects for the poor. It is linked with the access to urban resources and opportunities. According to Wigle, J. (2008), people lose their influence in time and space because of the 'poverty of connections'. But in this case the slums were located in a very potential location of Dhaka city. As it was discussed before, it was within the main part of city. It has direct connections with the other parts of the city. These slum areas were mainly accessible from three major roads. One is Mirpur road, one is Dhamalkot road and also accessible from cantonment side. These locations were very close to some rich neighbourhood like Mohakhali, Banani etc. So by the 'principle of externalization' (CSIR

2005) the people of these locations also had ample access to infrastructure of that locations being located in the close proximity.

If we consider the access to transport facilities of these evictee slum dwellers, then it was found that they had very good and quick access to highways. Even some of their houses were located along the main road side. Within the quarter kilometre of the slum areas, there was a very vibrant bus stop, from where bus services were available to almost all parts of the Dhaka city. In another side there was a node of taxi parking, tricycle and three wheeler stop. By public transportation they could travel any place within very cheap prices. These good transport facilities reduced their cost of living.

Proximity to institutional facilities was another feature of these areas. These institutional facilities reduced their opportunity cost for travelling time associated with child education, medical facilities etc, and supported their livelihoods since some of them were employed in those institutes, increased the locational importance and created environment for urban economy. Besides the proximity to knowledge institutions provided good opportunity for their child education and future generation. Within very close to these slums there were several primary and secondary schools and also a good number of colleges. Three health institutes like Government Dental College and Hospital, Government Homeopath College and Hospital, CRP hospital for disable people were very close to these slums. Besides some other important institutions were also close to these area, like Financial Management Institution, Police Quarter, Police Staff college, Golf club, Super markets and some other institutions of Bangladesh army. So when the slum dwellers were asked about these, they showed their excitement during explaining those facilities and they also preferred these facilities very much.

During the field survey the proximity to work places was also under exploration. It was identified that most of the respondents' jobs were concentrated within the slum areas and also others work places were within the short distance from their houses. Like the respondents who were engaged in business, all of their business places were within the slum area, even some of them had their shops with their houses. The big business like building debris shops, wooden furniture shops, rickshaw (tricycle) garages were mostly along the main road in front of the slums. Some of them had shops in local vegetable markets which were also within the same location. Others worked in the garments factories, cigarette factories, tailoring shops etc which were also in close locations. Some were employed in the different institutions of surrounding location like baby sitter in office, security guard, cleaner etc. Some of them also told they used to sell their home productions to the Mirpur 12 market (nearby locality). These show that the physical location of these slums supported their access to employment, education and to other facilities.

Another important component of the physical asset is shelter security. Usually lack of legal security of housing creates extreme sense of vulnerability for the poor community. The absence of tenure security typically reflected in the dilapidated housing condition in the slum areas. When people do not have tenure security they are reluctant to invest in their houses. Lack of tenure security also limits the poor's access to credit, reduces the economic potentials. In this case, for the evictee slum dwellers it was an opportunity to get the formal tenure security by accessing to the BRP apartments, but in the slum areas they did not have that security. But it was observed that there was no adverse reflection of tenure insecurity in those slums. During the in-depth interview and through focus group discussion it was identified that, though they did not have formal tenure security, but they had informal security for their houses. As it was discussed before that there were political influences over the slums. But it was not very visible and the slum dwellers were not getting extra benefit

because of this political influence, but the informal support and the commitment of the political leaders gave them that informal security. Leaders had interest in these slums as the slum dwellers were their vote banks and even during election time the slum dwellers became more active grass root level workers of the political parties. Besides another consideration also ensured their informal security that was revealed by the in-depth interviews. There were lots of vacant government lands in the surrounding areas. From their previous experience, they said that whenever they were evicted from one part, they shifted and built their houses on the other part.

Access to information that is communication among the slum dwellers, were good though no organized committee of slum dwellers was found. Since they faced hardships in life and were deprived several times, they could not rely or could not establish trust among each other. But vulnerability, poverty kept them together. Their group living, business and discussion in the leisure time became their source of information and spare time entertainment.

Another thing that is observed in different slums is that slums are usually developed in precarious sites that are prone to flooding or can face other disasters. But the respondent ensured that in their slums they did not face any flood after 1988. But recently, sometimes water was clogged for few hours after heavy rains, as some people built houses on the water runoff areas.

So it was observed that in the slum locations, the evictee slum dwellers had several physical capitals. By accessing to the apartments of BRP some of their capitals would have remained same, but they were to lose some physical capitals. The erosion in the people's asset leads to the greater insecurity.

Table 14: Physical capitals of evictee slum dwellers in their slums where they were self -relocated

Components	Findings
Building condition	Adequate space, durable and affordable house
Utility services	Good utility services
Proximity to transport	Good commuting network
Proximity to institutional facilities	Schools, college and hospital in the surrounding areas
Proximity to work place	Very close to work places
Shelter security	Informal shelter security
Access to information	Informal access to information
Physical location	No flooding or other hazards in surrounding location

Source: Researcher

4.9.2 Financial capital of the evictee slum dwellers in their slums where they were self-relocated

In Chapter 2, Section – 2.2.1 it was noted that for achieving livelihood objectives people need financial capitals. It is imperative to understand the status of financial capitals, because it shows the potentiality of economically poor people in production or in consumption. Financial capital base also determines the vulnerability level better than other capitals since it can be used directly for livelihood outcomes. It is most versatile capital. To understand the condition of financial capital base of the evictee slum dwellers of Bhasantek, their regular inflows of money and saving are needed to take into consideration.

From the in-depth interviews it was detected that the evictee slum dwellers had different financial capitals in their slum locations. Basically their income from different sources enabled them to choose options for their livelihoods. From that interview data it was found that from 15 respondents, 9 respondents were earning from the business activities. Among

these 9 respondents, the persons who were earning from the rental houses were also included. Though this income did not show their fixed income per month, but when their affordability and incomes were discussed in their affordability analysis part, it was found that they were not the destitute or the hardcore poor people. Besides another 5 respondents were earning from monthly paid lower occupations of formal sectors, which were fixed in months. But it is important to note that most of these fixed monthly earnings were not their only sources of income. Like the persons who worked in a factory also had rental houses with his house where he lived. Some of them were earning from home based production. So they were earning from turning their houses as productive assets; large but informal businesses and lower occupations of formal sector. Multiple earnings of single person and multiple earners in a single family ensured their increased income and were protecting them from negative changes of the environment. From their housing related spending (discussed in affordability analysis) it was found that their earning capacity was well enough, they only needed to spend small part of it for housing related expenses. So it can be said that, for these financial capitals the slum locations became supportive to the livelihood of the evictee slum dwellers. It also enhanced their income and ensured their regular inflows of money.

If we consider the another component of financial capital, available stocks, then we need to discuss and analyze the evictee slum dwellers individual savings, access to group savings and availability of credit facilities. Considering their life style in the slum areas, their housing related spending and earnings, it can be predicted that they might have some savings also. But when they were asked whether they had any savings, they claimed that, the most part of their earnings, they were to spend for their family's immediate needs. And the remaining earnings, they were to invest for extending their business. The respondent, Md. Jahir Alam Vandari (male, 39 years), who had business of building debris claimed that,

".....most of the time I need extra money for my business...even sometimes for this business I needed to take loans from the investment company."

Another respondent, Md. Kabir Mohajon (male, 58 years) said during the in-depth interview that,

"...I think my rickshaw garage can provide earnings for lots of people from all over the Bangladesh. Now I have 180 rickshaws in my garage. I invest my profits in my business for buying new rickshaw; I also bought one pick up van..."

So it shows that instead of keeping idle money, they preferred recurring investment. But in spite of this, they used to save. 12 respondents out of 15 said that they had savings but all these were individual savings.

But in case of group savings, it was found that only 4 respondents out of 15, had some regular contribution to the saving groups, but that saving groups were not organized by themselves, it was the saving scheme organized by NGOs. It was also observed that, in financial matters, they did not rely on each other. One evictee slum dweller Md. Mainuddin (male, 55 years) said that,

"...I started a cooperative saving group named 'Ashar Alo' (Light of Hope),....during the registration I have changed the name as 'Alor Prodip' (Lamp of Light), since there was another group who had same name...anyway I was also collected few members to save, but when I asked them to increase the monthly contribution a bit...they left the group, they thought I would cheat them and steal their money"

So due to lack of trust, group saving schemes were not that much successful in these slums, but they could save individually. To judge their social relationship and financial crisis management strategy when they were asked what they did in need of money, they replied that

they usually tried to maintain balance with their income and expenditure. They disliked borrowing money from anyone but in case of emergency they preferred taking money from relatives.

Another issue regarding the financial capital is ‘access to credit facilities’. Since they did not have any legal title or collateral, they did not have access to formal credit facilities. Their existing illegal shops also could not assist them in this regard. But they had another options for getting loans and investing more for their business. Like, some of them took loan from NGOs like ASA, BRAC etc. Some of the businessmen took loan from investment companies.

So it was distinguished that the evictee slum dwellers had some financial capitals in their slum locations and these were supporting them for regular inflows of income. The majority of them also had individual savings; few of them had group savings. They had access to credit facilities by NGOs.

Table 15: The financial capitals of evictee slum dwellers in their slum locations where they were self-relocated

Components	Findings
Sources of income (Regular inflows of money)	Informal business, rental houses, jobs
Individual savings	Individual cash savings
Group savings	Few of them had group savings
Access to credit facilities	Access through NGOs

Source: Researcher

4.10 Project implementation process in terms of planning and participation

The project implementation process of the BRP was studied to understand the planning and participation process of the project. In the planning part, how the plan was developed, how it was supposed to be implemented, the information provision and the monitoring process of the project had been discussed. In the participation part, what were the provisions of participation for the evictee slum dwellers in the project, how did they participate during the planning and implementation and their level of participation are discussed.

This project related information was collected from different project documents, newspaper reports and from the papers published on the journals. These were the secondary sources of data. Besides during the field work, the Project Director of ‘Bhasantek Rehabilitation Project’, other 2 project personnel, and the local ward commissioner were interviewed. They provided various project related information. The information collected from the occupants of BRP apartments and evictee slum dwellers during the in depth interviews, helped to cross check and validate the information. Since the agreement between the project developer and the government was cancelled on October, 2010, so it was not possible to reach any person from the developer’s side for the interview.

4.10.1 Plan development and implementation process

The ‘BRP’ project was approved by ECNEC in May, 1998. But in September, 2003, for carrying out the project work, Ministry of Land of Bangladesh Government signed an agreement with the private developer North South Property Development Limited (NSPDL). Government allocated the land to the developer free of cost and other costs were supposed to be borne by the developer. The developer submitted the master plan of the project for the

RAJUK¹² approval in 2004. That plan was readjusted by the team consisting members from Department of Architecture, RAJUK, National Housing Authority, Ministry of Land, Department of Public Works and from NSPDL. In the plan two types of buildings were designed for two categories of people of Dhaka city. Type A – 215 sft (20 sqm) apartments were for the evictee slum dwellers of the project site and other scattered slum dwellers of Dhaka city. And B type – 395 sft (36.7 sqm) apartments were for the low income people. The price of A type apartments were determined Tk. 200,000 (€2000) and initially the slum dwellers were needed to pay Tk. 10,000 (€100) at a time and the rest of the amount was to be paid by 10 years of installment and the monthly installment rate was determined as Tk.1666 (€16.66). This installment was supposed to be started after the occupation in the apartments. The project was already subsidized by the government by supplying land free of cost, again A type apartments were cross subsidized considering its target groups. There were 60% A type apartments and 40% of B type apartments. These 60% A type apartments were supposed to be cross subsidized by the profit of B type apartments.

NSPDL was the responsible body for all the construction works. But how the money would be collected from the beneficiary and how government would help to ensure this collection were supposed to be fixed by a framework. After extensive advertisement, the private developer had to select the beneficiary on the basis of the applications, but the final decision was supposed to be made by the governments. Without finalizing the decisions about apartments' allocation, the private developer started form selling and allocation of the apartments.

In 2008, the developer circulated leaflets and advertised in the news papers. It was also advertised in different countries of the world to attract wage earners. In order to inform the slum dwellers several meetings were held in the project area. But it was claimed by the slum dwellers that none of the evictee slum dwellers attended those meetings. The project was to be monitored by the "Project Implementation Unit (PIU)" of Ministry of Land. But the project was carried out under different political regimes. So in different political phases it was treated differently by those ruling governments and the pace of the work was not same all the time. The rules and regulation mentioned in the agreement was not followed in every case.

But from the analysis first of all three important points were identified regarding plan development. These were how the evictee slum dwellers would be identified and how they would be able to earn during their stay in these apartments; and their family structure and composition. Since no list was prepared during the eviction of the slum dwellers from the project site in 2003 and later they were self relocated in different places, it was quite difficult to find out the evictee slum dwellers and identify them. No acceptable procedure was found in the project planning to identify them again, only it was mentioned that the ward commissioner would verify the slum dwellers. But it was not very effective or efficient. Because like all other developing countries all the information was not well recorded. So there was a chance for mistake and corruption. Again most of the slum dwellers were earning from informal sectors' job and houses were their important production space. This issue was not considered in the project plan. And the average family size of the slum dwellers and their family composition showed that the apartments were not spatially adequate to them. So actually in the planning of the BRP the needs of slum dwellers were not well addressed. Some of these issues could be addressed by the involvement of NGOs in the planning and

¹² RAJUK (Rajdhani Unnayan Kartripakkha): Capital Development Authority of Bangladesh

implementation. They could mediate between the slum dwellers and the project to identify them and to address their need. But no NGO was involved in this project.

Another very important issue was the information provision for the slum dwellers. How the slum dwellers would be reached, how frequent and in which way information would be circulated such matters were very important to involve the slum dwellers in the project. Though there were several meetings held during the project implementation in the project area, but during the field work the evictee slum dwellers claimed that though they knew about the meetings, they did not join in those meetings, since they were not invited. So the project information was not circulated to the evictee slum dwellers properly. Even during the field survey, there was no document, photographs or any other evidence found regarding these meetings.

The project was supposed to be monitored by the Ministry of Land and the 'Project Implementation Unit'. But the project was not monitored well. Due to lack of monitoring and supervision, there were several unexpected things happened in the project. In the project document it was mentioned that for the A type apartments, the slum dwellers were needed to be verified by the ward commissioner. But the ward commissioner claimed during the interview that he was not instructed by the authority, so he did not verify the slum dwellers.

Again at the time of allocation, the developer collected extra price of Tk. 50,000 – Tk. 80,000 (€500 - €800) with the original price of Tk. 200,000 (€2000) in some cases. The people who could pay the total amount at a time were got priority in the selection of the apartments. But some people claimed during the interview that they paid by installment, but that payment duration did not exceed 1 year in any case. The apartments were handed over to the owners after only the full payments were paid. Above all the government did not have any control over the project. Lack of supervision from the government side was observed in the project implementation.

4.10.2 Participation of the evictee slum dwellers in the project

Participation of the target groups in the decision making and project implementation can improve the project's effectiveness and can enhance the sustainability of the project (Zou 2010). In the case of BRP, the participation of the evictee slum dwellers in the project can be divided into two parts – before eviction and after eviction. During the in-depth interviews, the evictee slum dwellers claimed that, before eviction they did not get any notice about that, although they only heard about the road widening. For that reason they thought only the houses along the road side could be affected. But suddenly they heard their slums would be evicted within few days and one day the authority announced that the slum would be evicted on the following day. After the eviction they heard about the project. So before the eviction they could not participate in the project at any level. Besides some of them when denied to move, they were threatened by police case.

After the eviction they were not contacted again to participate or to get information about the project. It was also not so easy to find them since they were not listed. The evictee slum dwellers claimed, they never called by anyone from the project for meeting and anyone never contacted them for showing the application process. They also claimed that, the developer sometimes hired people for showing off to the media. During the interview some of them said, they did not have any idea of how to apply. One respondent said in the focus group discussion that,

“We really didn't know how to get access to the project...”

The evictee slum dwellers also complained that few of them (the evictee slum dwellers) who worked in the project or who cooperated with the project officials during their eviction were the ones that knew about the meetings and were present in the meetings. But these people were never supportive to them to get access into the project, only they obeyed the project personnel. The evictee slum dwellers also claimed that these people who worked in the project were supposed to get apartments in the project free of cost. But no information regarding that was found in the secondary documents. But after cancellation of the agreement with the private developers the slum dwellers who worked in the project also lost their jobs.

So from the field survey it was found that the evictee slum dwellers never participated in the project (non participant), some of them who worked in the project, participated but it was controlled by the developer (dictated participation, Chapter – 3, Section – 3.8).

Table 16: The project implementation process in terms of planning and participation

Planning process of the project	
Components	Findings
Plan development	Plan developed without knowing the slum dwellers need
Plan execution	No NGO was involved, only the project developer executed the plan
Information provision	Inadequate information provision
Monitoring process	Lack of monitoring from the government side
Participation of the evictee slum dwellers	
Components	Findings
Evictee slum dwellers	Non participant
Evictee slum dwellers who worked in the project	Dictated participation

Source: Researcher

4.11 Affordability of the occupants of BRP apartments

This research intended to identify the factors that were affecting the evictee slum dwellers to be resettled in their original location. But to identify those factors it was also needed to identify the people who were living in the BRP apartments instead of slum dwellers. And the collected data from current occupants of the apartments were also analyzed in the similar way of evictee slum dwellers. That helped the researcher to compare the findings and to identify the mismatches. It was also expected that the mismatches could better explain the hindering factors for evictee slum dwellers. So to calculate the housing affordability of the occupants of BRP apartments, data collected through the in-depth interviews was mainly used. Some data were also recorded from the BRP project personnel and necessary documents collected from the BRP site office. All these later validated and cross checked by the researcher.

As it is discussed earlier in the affordability analysis of the evictee slum dwellers that affordability needs to be calculated considering housing related expenses and also by non housing factors, so to calculate the ‘outgoing to income ratio’ of the BRP dwellers for the BRP apartments, the first thing need to consider is their source of income and income level. From the field survey it was discovered that those families who were living in the BRP apartments were small families. In those families only the household heads were earning from formal income sources like second grade employee of police, electricians, driver in the

government office, binder in the newspaper office etc. It was found that 2 of the respondents' husbands were wage earners. Interestingly it was also identified that among the 15 respondents no household was located where except household's head another person was earning, even not from informal or home based business. It is quite significant for affordability. Though the individual earnings from intermediate occupations of formal sector (Chapter – 3, Section – 3.8) were higher than the evictee slum dwellers' earning from lower occupations of formal sectors, but the total household's income of the BRP apartment occupants were not high since single persons were earning in the families.

Table 17: The income ranges of the occupants of BRP apartments

Income range	No of respondents	% of the respondents
Tk. 5000 – Tk. 10,000 (€50 - €100)	3	20
Tk. 10,000 – Tk. 35,000 (€100 – €350)	9	60
Tk. 35,000 – Tk. 50,000 (€350 – €500)	2	13
Tk. 50,000 (€500) and above	1	7
Total	15	100

Source: Researcher

The calculation of the income ranges shows that the lowest range of earning was monthly Tk.5000 – Tk.10,000 (€50 - €100) and among the 15 respondents 3 (20% of respondents) respondents were earning within this range. The largest numbers of respondents' earning range was Tk.10,000 – Tk.35,000 (€100 - €350) monthly and 9 respondents (60% of the respondents) were earning within this range. Also the lowest number of respondents was noticed in the highest range of income. That means only 1 respondent from 15 respondents was found whose monthly income was above Tk.50,000 (€500). After calculating the total household income they fell in the same income group with the evictee slum dwellers, though their individual earning level was higher.

Then for housing related spending, it was observed that, all the 15 respondents were already paid their housing price either at a time or by 1 year of installment. So during the time of in-depth interview, it was found that at that time their housing related only expenditure was utility and service charges. For the utility like electricity and water, the monthly bills were according to their consumption. But for gas connection, garbage collection and security service the monthly charges were fixed. The average utility and service charges in the apartments were Tk. 2000 (€20) per month. For maintenance the respondents did not need to pay anything till then since these apartments were only 1 or 2 years old. Only one respondent claimed that he needed to pay Tk.500 (€5) for repairing a broken part. After calculating the 'Outgoing To Income ratio' it was found that the maximum number of the respondents' that means 5 respondents' (34% of the total respondents) housing related expenditure was within 0% - 5%. That is they needed to spend 0% - 5% of their income for housing related expenses.

Table 18: Housing related spending of the occupants of BRP apartments

Outgoing To Income ratio	No of respondents	% of the respondents
0-5%	5	34
5-10%	5	33
10-15%	1	7
15-20%	2	13
20-25%	0	0
25 - 30%	2	13
Total	15	100

Source: Researcher

It was also noticeable that, none of their ‘Outgoing to Income ratio’ exceeded the affordability threshold level that means more than 30% of their income.

Again for the non housing factors of affordability, consideration was required about their housing adequacy, supply constrain, resource availability etc. These non housing factors determine their appropriateness of those apartments for them. If we consider the components of the adequate house (as discussed in Chapter – 2, Section – 2.5.2) like adequate space and physical accessibility, security, structural stability and durability etc, then those apartments comparatively can be considered as adequate for the current occupants. Spatial analysis shows that, the apartment dwellers tried to keep balance in the tension between the affordability and spatial adequacy. From the observation of their living pattern in the apartments it was also perceived that those spaces were minimally adequate to them. From the analysis of the data from 15 respondents, it was scrutinized that their average household size was 3 (exactly 3.2) and none of them had extended family. Only the husband – wife and their small children were living together. So these one room apartments were not so much uncomfortable for them.

If we consider from the point of ‘supply constraint’, then it was found that since the respondents had regular earnings from formal sources and were to maintain considerably small families, they were able to save money and even could take loan against their formal jobs and businesses. So they were able to pay the total price of the apartments at a time or by one year of installment according to the changed strategy of their project developer.

So, since they had access to the formal financial systems and had personal savings, they could manage available resources to access into the housing. Besides, their supply of housing was not constrained in the absence of the target group in the project.

Table 19: The housing affordability of the occupants of BRP apartments

Outgoing To Income ratio (OTI)	
Location	Findings
Affordability level of the occupants in BRP apartments	Affordable to the occupants
Non housing factors of affordability	
Components	Findings
Adequacy	BRP apartments were adequate to the occupants
Supply constraint	Supply of housing was not constrained for them
Access to resources	Adequate availability of resources

Source: Researcher

4.12 Physical capital of the occupants of BRP apartments

The apartments of the BRP and the slums of the evictee slum dwellers were closely situated. So the occupants of the BRP apartments were enjoying and sharing some of the location-relevant attributes with the evictee slum dwellers. So they had some common physical capitals like the evictee slum dwellers.

Figure 16: Relative location of BRP apartments and slums



Apartments from slums and road side

Slums from apartments

For the analysis of the physical capitals in the project area, consideration of their housing condition comes first. It was discussed before that none of the 15 respondents from the BRP apartments were engaged in the home based business and also they did not have any chance to extend their houses for rents like evictee slum dwellers. So they were using their houses only as a shelter and not for production space like the slum dwellers. But among the respondents 2 respondents were tenants. One of them said, he took rent that house from his relative and his relative lived with his son in another rental house in the nearby location. However in general, for all of the respondents the apartments, the interior space and the building conditions were comparatively good enough according to their expectations.

The utility and the services as it was discussed previously were well maintained. Along with the regular connection of electricity, gas and water, the apartments had generator connections also in case of power failure. Besides regular garbage collection and maintenance of the surrounding compound was helping to maintain the clean environment. 24 hours security guard also ensured the security of the project. Like the previous discussion for the evictee slum dwellers regarding the proximity to the transport and institutional facilities, the BRP apartment dwellers were also utilizing the good network with the other parts of the Dhaka city and close proximity to the transport. Moreover the closely locating educational institutions were the good opportunities for their child education since most of these families had small kids.

The issue of their job locations was also addressed during the in-depth interviews. Most of the household heads' jobs were located in the adjacent places. Like, the persons who worked in the police or army, their working places were just within this location. And most of the other respondents' job locations were also within the close proximity. One respondent who was a driver in a government office confirmed that, he used to commute a long distance comparative to others, but he could do it by the public transports easily.

Besides, after getting access to the projects apartments they also achieved their tenure security. During the in-depth interview they also showed expectation that they might use their apartments as collateral in their needs to get loan.

Since the apartments' occupants came from different location of the Dhaka city and from different backgrounds, no intimate relationship was developed among them till then. Even they were not interested in any committee. But the project's site office (the Ministry of Land was taking care of that office) was their source of different information and communication.

Considering the physical location, the project area's topography was high enough for not clogging rain water, though the infrastructures like internal walkways, pavements, gardening were not finished yet.

Table 20: The physical capitals of the occupants of BRP apartments

Components	Findings
Building condition	Durable house and adequate space according to their shelter need
Utility services	Good utility services
Proximity to transport	Good commuting network
Proximity to institutional facilities	Good facilities in surrounding areas
Proximity to work place	Close to work place
Shelter security	Formal tenure security
Access to information	Access to information through project's site office
Physical location	No flooding or other hazards

Source: Researcher

4.13 Financial capital of the occupants of BRP apartments

The in-depth interviews of BRP apartment occupants revealed that their financial capital in that location was not that much elaborate like the evictee slum dwellers. Basically analyzing their income sources it was found that their incomes were not specifically dependent on this location though the location was helping them to stay close to their work places. Besides, none of their houses were their productive space like the evictee slum dwellers. Although some of the apartment owners rented out their apartments, for the most of the respondents' houses were not their sources of income.

Taking their income into account, the analysis represents that their housing related expenses were not too high and they were to maintain considerably small families. So they might have opportunities for savings. Though they were not that much spontaneous in disclosing their savings information, but all of them said they had bank accounts in the formal bank and showed their consciousness for savings. Like, for their children's education or for unexpected health related expenses, they thought they needed to save money. But only 5 respondents explicitly told that they had savings in their bank accounts.

Furthermore, since they had tenure security that could help them to access to the credit facilities using their apartments as collateral. But from field data it was found that none of them was involved with NGOs. Even they did not have any access to any saving group. Actually since they had options for savings in the formal financial institutions, they had no interest in the saving groups.

Table 21: The financial capitals of the occupants of the BRP apartments

Components	Findings
Sources of income (Regular inflows of money)	Earnings from formal sources, locational influence little
Individual savings	Individual bank deposit
Group savings	No group savings
Access to credit facilities	Access through formal financial system

Source: Researcher

4.14 Discussion

4.14.1 Introduction

For clear understanding of the context, social and economical position of the evictee slum dwellers, various sources have composed a very strong ground. To capture the deep reality of the life of the evictee slum dwellers in-depth interviews played a major role. Observation helped to interpret and validate their responses and the focus group discussions staged the likelihood of reflecting groups' views and nurtured appreciations – contradictions of personal in collective thoughts.

In the previous discussion, compilation and analysis of the affordability component have presented the clear picture of the affordability level of the evictee slum dwellers in their slum situation and also projected result for the apartment situation. This can help to answer the first sub research question about the affordability level of the evictee slum dwellers for the BRP apartments. Also the portfolio of the physical and financial capitals and their analysis illustrated these slum dwellers' attracting ways of accumulation, management and protection of livelihood assets. It even showed the result of the second sub research question regarding the physical and financial capitals of the evictee slum dwellers in their slum location. Then the document analysis, interviews of project personnel and also the other in-depth interviews helped to capture the whole account of project implementation in terms of planning and participation. It was essential for interpretation of the third sub research question regarding the project's implementation process. It reveals how the project was deviated from the initial objective by disintegrating the aspiration of the target groups. It is not only an issue of this project but also a day by day increasing focus of urban management. Additionally the in-depth interviews of the apartment dwellers opened up the opportunity to analyze their housing affordability in this project. Moreover the listing of their physical and financial capitals in this location and their comprehensive analysis gave direction towards their affinity to this location. The similar analysis also opened a door of possibility to compare the both groups and helped to identify the mismatches that created a repulsive environment in the project for evictee slum dwellers and fascinating environment for the present apartment dwellers. That can also connect the factors that were influencing the evictee slum dwellers' decision.

4.14.2 Comparative analysis

The comparative study of the evictee slum dwellers and the occupants of the BRP apartments explore the new dimension to the understanding of the reason why the evictee slum dwellers did not resettle themselves in the BRP apartments. In the previous discussion these two groups' affordability for the BRP apartments and the physical and financial capitals' availability analysis were presented separately but in a similar fashion. Putting all these results together give the option to compare these two scenarios. From this, it is easy to identify that what would be remaining same for the evictee slum dwellers if they had moved to the BRP apartments. And obviously those were not the prominent factors that influenced their decision. But the mismatches can put some light on their behaviour for making such decisions.

Table 22: Comparative analysis of evictee slum dwellers and the occupants of BRP apartments

	Evictee slum dwellers	BRP apartment occupants
Financial affordability (Outgoing To Income ratio)		
Components	Findings	
Housing affordability in slum locations	Affordable	Not applicable
Projected housing affordability in BRP apartments (according to original project plan)	Affordable	Not applicable
Projected housing affordability in BRP apartments (according to increased price)	Not affordable	Affordable
Non housing factors for affordability		
Components	Findings	
Adequacy	Not adequate in BRP, but adequate in slum	Adequate
Supply constraint	Constrained in BRP	Not constrained
Access to resources	No access to resources for BRP apartments	Had access to resources
Physical capitals in their current location		
Components	Findings	
Building condition	Satisfactory	Good
Utility services	Satisfactory	Good
Proximity to transport	Good	Good
Proximity to institutional facilities	Good	Good
Proximity to work place	Good	Good
Shelter security	Informal shelter security	Formal tenure security
Access to information	Informal access	Formal access
Physical location	No hazard	No hazard
Financial capitals in their current location		
Components	Findings	
Sources of income	Mainly from informal businesses	Formal sources of income
Individual savings	Cash saving	Bank deposit
Group savings	Few	No
Access to credit facilities	Access through NGOs	Access to formal credit facilities
Project implementation process in terms of planning and participation		
Components	Findings	
Plan development process	Affected by plan development	Not affected by plan development
Participation	Non participant being target group	Non participant

In this comparative chart, the mismatches are highlighted. Since the evictee slum dwellers were self-rehabilitated in the surrounding location of the project, then it is easy to understand that if they moved to the BRP apartments, some location-related physical capitals would have remained same, like proximity to transport facilities, institutional infrastructure, job location and advantages of environmental hazard free location etc. Again the evictee slum dwellers were also enjoying utility services in their slum areas and were paying the utility bills regularly. So this provision could be changed little in the apartments but not significantly and also both of the groups had access to information but in different ways. So these two were not the prominent features in the physical capitals of the evictee slum dwellers for influencing their decision. Among the financial capitals, the evictee slum dwellers' individual savings and group savings typologies were not extensively different from the BRP apartment dwellers. Like, most of the evictee slum dwellers' individual savings were in 'cash' form and the other group deposited in the banks and both of the groups were not that much interested in group savings.

Now concentrating on the mismatches starting from the bottom of the chart; it depicts that from the implementation of the project in terms of planning and participation of the target group, both groups of evictee slum dwellers and the occupants of BRP apartments did not have effective chances to participate in the planning and implementation process of the project. By the process of the plan development of the project, the apartment dwellers were not affected. The way the plan was developed, it could meet the need of the current occupants of the apartments to an extent, and that is why they moved to the apartments. But being the target group of the project the evictee slum dwellers could not participate in the project before and after the eviction. So the result of 'non-participation' was that their need were not reflected in the project planning, so they lost their interest about the project and it also reduced their accessibility in the project which is discussed before. So the project implementation process was one of the factors that could have influenced the evictee slum dwellers in making their decisions.

Then if we take into account the financial capital of the evictee slum dwellers and the occupants of project's apartments in their current dwelling location, then it is derived that the sources of income and access to credit facilities were important in this regard. For the BRP apartment occupants, all of them were earning from the intermediate occupation of the formal sources (Discussed in Section - 4.11), they had access to formal financial systems and had options to get loan from the formal credit facilities. But for the evictee slum dwellers most of them were earning from the informal sources, that means illegal business in their slums, from home based production and lower occupations of formal sectors. For this group the location and the shelter were vital for their sources of income. So leaving the slum location means leaving their place for informal business and losing their home based business (Discussed in Section – 4.8, there was no adequate space for home based business in the apartments). Also, they did not have access to formal financial systems; they could only take small loans from the NGOs for business needs but not for housing purpose. So these two components of the financial capitals were also very significant for their decision making.

If we take the physical capital in consideration then we find that the apartment dwellers had durable houses and adequate space for their living. Also the slum dwellers in the slum location had comparatively durable houses and adequate space for production. If they moved to the apartments they might have get better building condition, but had to lose the space for production. So they needed to care about this factor. Besides, for this situation they needed to compromise shelter security by accessing to the BRP apartments. But here they had the other supportive factor which was their informal shelter security.

Then lastly the affordability analysis showed a very straight forward result. From the point of financial affordability, in the case of increased housing price and decreased repayment time by the project developer, the affordability level of the evictee slum dwellers for the BRP apartments exceeded the threshold level. Also considering the non housing factors of the housing affordability, from the point of adequacy, supply constraint and access to resources, these apartments were not affordable to the evictee slum dwellers. But from the point of financial affordability and non housing factors of affordability those BRP apartments were affordable to the present BRP dwellers. Very interestingly here it was revealed that, in the slum situation the slum houses were affordable to the evictee slum dwellers; and also according to the original project plan, the BRP apartments were supposed to be financially affordable to them. But if we consider their assets which were critical to prove their affordability in these two cases, then we find that those assets were their financial and physical capitals in the slum location. So without that asset base, in any case no housing would be affordable to them. That means if they were considered as affordable for the BRP apartments according to the original project plan, then that would be the wrong interpretation of their affordability. Because in that situation also, they were affordable only for living in the slum situation and with their financial and physical asset base in that location. So in the slum situation they had affordability to move to the BRP according to original plan, and by the decision of resettling to the project they would lose their affordability by losing asset base. So it is like a vicious circle.

4.14.3 Reminiscence of conceptual framework

The ways of asset accumulation and their combination in an innovative way ensure the economically poor people's survival strategy and help them to get positive livelihood outcome (Chapter – 2, Section – 2.2.1). But the vulnerable context can create the negative impact on the asset base of the poor people. This context analysis explains how people show their responsiveness for exploitation of opportunities and how they recover from the negative impact of the environment. In this case of Bhasantek Rehabilitation Project, after the eviction of slum dwellers from the project site in 2003 without relocation, people were self rehabilitated. So it is an important study to show how their survival strategy fits into the existing body of knowledge and explains the analytical framework.

4.14.3.1 Context of vulnerability and the time of intervention

In the dynamic process of vulnerability people move into the poverty and move out of the poverty. After the eviction from BRP project site, evictee slum dwellers lost some of their assets (like houses, shops etc) and exposed to the vulnerability context. To help them to move back to their original condition and to construct their safety net medium term livelihood intervention (within 2-3 years) that is successful 'rehabilitation' was needed. But the delayed and inefficient resettlement activities endangered them and could not integrate them to the development project (Chapter – 2, Section -2.4). In that situation, utilizing their opportunities of informal security (informal political support – as discussed before), they established control over immediate physical environment. By highly relying on the informal sector and managing multi dimensional transaction they were able to develop an asset base before the creation of rehabilitation provision by the authority in the project. Depending on the asset accumulation and their combination, these evictees were restoring their environment.

4.14.3.2 Strong relation between affordability and physical and financial capitals

In the onsite resettlement project of BRP, there was an opportunity for the evictee slum dwellers for improving their livelihood assets. The utilization of the opportunities for improving the asset bases is also a strategy of the economically poor people. But before responding to that they needed to cross the hurdle of affordability. It was important that in two depictions they showed different affordability level based on their available physical and financial capitals. In one point these two capitals were not enough to overcome the affordability threshold. But in another case it was possible to stay below threshold level (according to the actual project plan, discussed in Section – 4.8). But analysis proved that actually it was delusion of affordability, because utilization of the opportunity of affordability means losing the affordability by losing physical and financial asset base.

In this specific case, the evictee slum dwellers recovered from ‘declining people’ (whom vulnerability were affecting and they left informal safety net) and became ‘coping people’ (who at the current situation were managing their needs, but did not have any resources to deal the new threats). For them embracing this new opportunity meant, went back to the ‘declining’ position once again (Chapter – 2, Section – 2.4, Wood & Salway 2000).

Chapter 5: Conclusions and recommendations

5.1 Introduction

This research intended to contribute to the existing slum resettlement process in Dhaka city by identifying the factors that were hindering the evictee slum dwellers to be resettled in the 'Bhasantek Rehabilitation Project'. Since 80% of this project is not completed yet, it can be expected that this research findings will provide some directions to the project for its successful completion and also can contribute to the similar kind of projects in future.

The findings from the field research and consecutive analysis of findings after the field work, have guided to draw the conclusion of this research. The answers of the four sub research questions are presented in the next four sections of this chapter and then in the conclusion those are summarized to answer the final research question. In the subsequent sections, descriptions about the interpretation of research result and what is an addition to the existing body of knowledge are discussed. Finally this chapter includes some thoughtful recommendations for the projects alike and also for the relevant imminent researches.

5.2 Extents of affordability of the evictee slum dwellers for the apartments provided in the resettlement project

The BRP project was planned to provide affordable apartments to the evictee and scattered slum dwellers of Dhaka city. 60% of the total project apartments were supposed to be allocated for these groups. This study analyzed and drew conclusion regarding affordability of the evictee slum dwellers for BRP apartments from two perspective, financial affordability and non housing factors of affordability.

Financial affordability

The study showed that conceptually the planning approach for financial mechanism to provide affordable housing to the evictee slum dwellers could support them considering their current financial condition in the slum areas. Small monthly installment and 10 years of repayment time could be comfortable for them. But in the condition of improper management of project work, lack of control from the government, lack of social responsibility and intension for profit maximization the developer increased the price of BRP apartments and they demanded the whole price to be paid within one year. So the apartments of the BRP became financially unaffordable to the evictee slum dwellers (details in Chapter – 4, Section – 4.8). The increased price of the housing related expenses turned out to be the housing stress for the evictee slum dwellers.

Non housing factors of housing affordability

From the point of non housing factors of housing affordability, it is clear that the apartments were not affordable to the evictee slum dwellers. It was not spatially adequate for them considering their family size and the pattern of space usage like usage of house as production space. Also the distribution of houses was constrained by the mismanagement of the project. The evictee slum dwellers also did not have enough access to resources for accessing into these apartments.

So from these two points of affordability it can be concluded that housing affordability of the evictee slum dwellers for the BRP apartments was not in tolerable stage.

5.3 Physical and financial capitals of the evictee slum dwellers in their slums where they were self-relocated

The evictee slum dwellers' portfolios of physical and financial capitals in their slums where they were self-relocated were good enough to motivate and support their stay in those slums. In this case, location of the slums had significant influence since the immediate context determined their livelihood opportunities.

Physical capital of the evictee slum dwellers

The physical environment in the slums was not that much aesthetically sound comparing with the clean environment in the project area. But that slum environment was holding various features that enabled the evictee slum dwellers to enrich their repository of physical capitals. The evictee slum dwellers imparted their better position in the slum locations for their adequate and durable building conditions and satisfactory utility services. Proximity to transport facilities, institutional facilities and working place added the value to their locations. Informal shelter security and access to information ensured their relative redemption and justified their stay in slum locations in spite of having no legal possessions.

Financial capital of the evictee slum dwellers

Another significant livelihood capital the evictee slum dwellers acquired in their slum locations was their financial capital. The informal business from their shops, rental houses and home based business in that locations ensured their regular inflows of money from multiple sources. Individual savings and access to credit facilities through NGOs also complemented their list of financial capitals.

This physical and financial capital base was very imperative in their context of vulnerability.

5.4 Implementation of BRP by the governments in terms of planning and participation and its influence on evictee slum dwellers

The project's implementation mechanism that the government adopted was crucial to analyze the project's dislocation from its initial objectives. The most arresting thing of this project was that the subsidized government projects for slum dwellers and the low income people were totally controlled by the private developer. So subsidy from the supply side could not bring positive results for the evictee slum dwellers. The study of project's implementation process in terms of planning and participation revealed how it contradicted with the need and aspiration of the slum dwellers.

Project's planning

Preliminary plan was developed by the private developer NSPDL and later it was reviewed by the committee consisting members from relevant government departments and NSPDL. No prior study of the target group, led to the incomplete understanding of the background of the slum dwellers and that was reflected in the provisions for slum dwellers in the project. The type of housing was not adequate for the slum dwellers. Even there was no arrangement for income generation within the project for the evictee slum dwellers which was essential for the sustainability of the project. The plan execution was done solely by the developer without involvement of any NGOs. There was nobody to bridge the gap between the target group and implementing authority. Inadequate information provision and lack of monitoring process from the government side created a complex situation in the project and it became inaccessible to the slum dwellers.

Participation process in the project

The probability of the project's success increases by the participation of the target groups. But within this project, participation of the target group constrained by the lack of monitoring of government and the profit interest of the project developer. Though some of the evicted slum dwellers worked for the developer and participated in the several meetings, that was a totally controlled participation. As a result, none of the evictee slum dwellers ever thought about applying for the project apartments though it was just adjacent to their slums.

5.5 The factors that the slum dwellers considered for making their decision for resettlement to their original location

While the slum dwellers were trying to make decision on resettlement to the BRP apartments, both negative and positive factors were in their consideration. In tension between these, they tried to keep balance and did not want to hamper their prevailing condition.

First of all, due to lack of housing affordability they could not move to the project. But by accessing into the project, their improvement in lifestyle was possible. For some of the people, housing related expenditures in the slum locations were also crossed their housing threshold limit (details in Chapter – 4). For these people neither the project's apartments nor the slum houses were affordable. So they were looking for comparatively better affordable option for them.

After the eviction, the evictee slum dwellers accumulated physical and financial capitals in the slums where they were self-relocated. During the time between eviction and project implementation they were self rehabilitated by this asset accumulation. Moser (1998) (Chapter – 2, Section – 2.4) claimed vulnerability is very changeable in nature. So in this context the slum dwellers fell into deep poverty immediately after eviction. Eventually they recovered and moved back from falling situation to enduring condition. At that location, informal political security and location potentiality helped them to spread control over their surrounding physical environment. So they became apparently settled in the slum locations. They also perceived the risk of losing their asset base by their rehabilitation into the project.

The project implementation also reduced the accessibility of the evictee slum dwellers into the project. So people who expected opportunity into the project did not have the right opportunity to get into that.

5.6 Conclusion

Finally this research confirms that various interrelated factors were concurrently hindering the displaced slum dwellers for resettling to their original location. Complex negotiation among affordability and livelihood capitals and the influence of project implementation process were the factors that determined the approach of evictee slum dwellers towards the rehabilitation project.

According to the research finding the housing affordability for BRP apartments was the first thing that created stress on evictee slum dwellers. Both from the financial and quality related housing aspects of affordability, BRP apartments became unaffordable to them. The financial affordability was negatively associated with the exploitation of the private developer.

Secondly the evictee slum dwellers' elaborate command on physical and financial capital in the slum locations resisted them to be resettled in the project apartments. Because depending on these capitals, they improved their position on the dynamic trajectory of vulnerability

(Wood, G. & Salway, S. 2000) and reduced their risk after the eviction. So for them moving to BRP meant leaving their asset base.

Thirdly, project implementation process itself hindered the evictee slum dwellers. Absence of sufficient conditions and lack of participation were observed in the project. So lack of trust and reduced accessibility kept the evictee slum dwellers away from the project.

All these hindering factors being interrelated created a resistive environment. Like asset accumulation determined their affordability, but affordability for the project could not ensure their retention of asset and also asset vulnerability did not addressed by project planning. So to avoid these risk factors the slum dwellers excluded themselves from the project.

5.7 Interpretation of the research result

This research showed how different issues in the ‘Bhasantek Rehabilitation Project’ have obstructed the evictee slum dwellers rehabilitation opportunity into the project. It also revealed, how simultaneously diverse issues like affordability, livelihood assets and project implementation contributed to that process. This result is mainly the outcome of the in-depth interviews of 15 respondents from the evictee slum dwellers and 15 respondents from the current occupants of the project’s apartments. So this result shows the hindering factors only for the evictee slum dwellers who were self rehabilitated in the surrounding locations, but not for those who returned to the village or moved to other remote places after eviction. This result also cannot be thoroughly generalized for the similar type of project without further study.

5.8 An addition to the existing body of knowledge

Chambers, R. & Conway, G. R. (1991), stated that ‘Sustainable Livelihoods’ are the ways for achieving objectives of the people. These provide resources for enhancing their capabilities and recover from shocks (Chapter – 2, Section – 2.2). That can be verified by this research quite sharply. The evictee slum dwellers recovered from shocks by accumulation of livelihood asset and these became their resources for fighting against unexpected environment. Just as discussed previously, people also know how to combine assets and substitute those with other assets as their survival strategy. And they also make priority among the assets. In this study it was determined that people gave emphasis on their physical and financial capitals of livelihood assets as a means for escaping from poverty.

According to CARE (1990), the resettlement project should be medium term (2-3 years) intervention. But this research also identified that prolonged time of project implementation can influence the context of vulnerability. So these findings can add new dimension to the vulnerability context of ‘Sustainable Livelihood Framework’.

Again the impoverishment risks that Michael Cernea (1997) suggested for the displaced people predominantly applicable in the resettlement area which is far away from the original location of the people. But that might not be fully applicable for the onsite resettlement project like ‘Bhasantek Rehabilitation Project’. But this study showed the impact of stretched time of intervention in the onsite resettlement project. Since it took long time for resettlement, people became permanent in their slums where they were self-relocated. They started coping with their changed environment and developed asset base. So again resettlement to their original site might create some impoverishment risks (as Michael Cernea argued) like joblessness by losing their small business, homelessness in terms of losing their production space in houses, marginalization – by becoming downsizing in their business and by moving to ‘downward mobility’ path.

So 'Time' component should get more attention for the resettlement projects. This research findings substantiated that delay from the time of eviction to project completion broadens two crucial risk areas, the context of vulnerability and chance of impoverishment of onsite resettlement. So for generalization, 'Time' component should be incorporated in the 'Sustainable Livelihood Framework' and 'Impoverishment Risk and Reconstruction (IRR)' model for deeper understanding of the problems and for finding more appropriate solutions.

5.9 Recommendations

Many local and international cases and literatures have provided several general recommendations for the slum settlement projects. From the experience of this research the researcher finds that some of these guidelines can also be appropriate in this regard. Besides the research analysis revealed that for this specific type of project, incorporation of some steps can ensure better outcome.

Impact assessment

- Before designing and starting a resettlement project, an extensive study should be carried out on the project area and on the target groups. That will help to understand the context, socio economic position, perception and preferences of the target groups. Household analysis and their existing living patterns will help to plan for the development of their living environment. This will also help to determine the required space for the target groups.

Eviction process

- Eviction of the people from the project site without relocation and resettlement could be avoided by the phase wise development of the project. That means consolidating the slum people in small part of the project's land, the project could be started on the other part. Even another nearby plots could be used for this consolidation.

Planning and implementation

- The involvement of NGOs is very important in this type of resettlement projects. They can create a bridge between the implementing authority and the target groups. Also they can extend their capacities to establish connections with financial institutions for providing housing loan for the low income people.
- When the housing is designed for low income groups, in most of the cases the target group encounters the barrier of housing affordability. So during the design of financial model, true housing affordability for the lowest income people need to be ensured by detailed survey on them.
- In BRP by providing the land for the project, government subsidized the project. But it could not help the target groups. So instead of supply side subsidy, subsidy from demand side can increase the accessibility of the target groups into the project.
- To restore the livelihood of the poor people in the resettlement area, incorporation of income generating activities and human resource development programs should be the integral part of the project.
- Encouraging the small industry and business along with the resettlement can create job opportunities for those who lose their sources of income by resettlement.

- Learning from the case of very similar context can open up new directions. Like during the in-depth interviews, some people showed their very positive attitude for the ‘Baunia resettlement project’¹³, which is very close to this project site.

Monitoring and participation

- Proper monitoring and evaluation are essential for the successful outcome of the project. It ensures the implementation process according to the project plan without creating room for corruption.
- The participation of the project affected people and the target groups from the beginning of the project can remove the accessibility barrier for the target groups. The projects can also reflect the target groups’ necessities and desires in planning and implementation phases.
- Lack of organization among the lower income people weakens their potentials. So for this type of project, the formation of groups, promotion of networks can help the lower income people to enter into the project activities by the flow of information. It also can give them the sense of security.
- In some cases political influence is observed in the informal settlements. So involvement of the local political leaders for encouraging the people for resettlement can be effective.

5.10 Potentials for the further study

The present study showed how the livelihood assets of the low income people influenced their housing affordability. To retain their asset base, they denied the opportunity to improve the livelihood capitals. But this study is not enough to get the understanding from another side, which is the influence of housing on the overall sustainable livelihood framework. So it can be the further potential study. Besides very few barriers of livelihood strategy were identified in this study. But it will be a promising study to identify the barriers of livelihood outcome.

¹³ Baunia resettlement project: In 1986, from Bhasantek 2600 families were resettled to the Baunia resettlement project. In that project government gave every household a small piece of land with core house. (Soussan, 1999)

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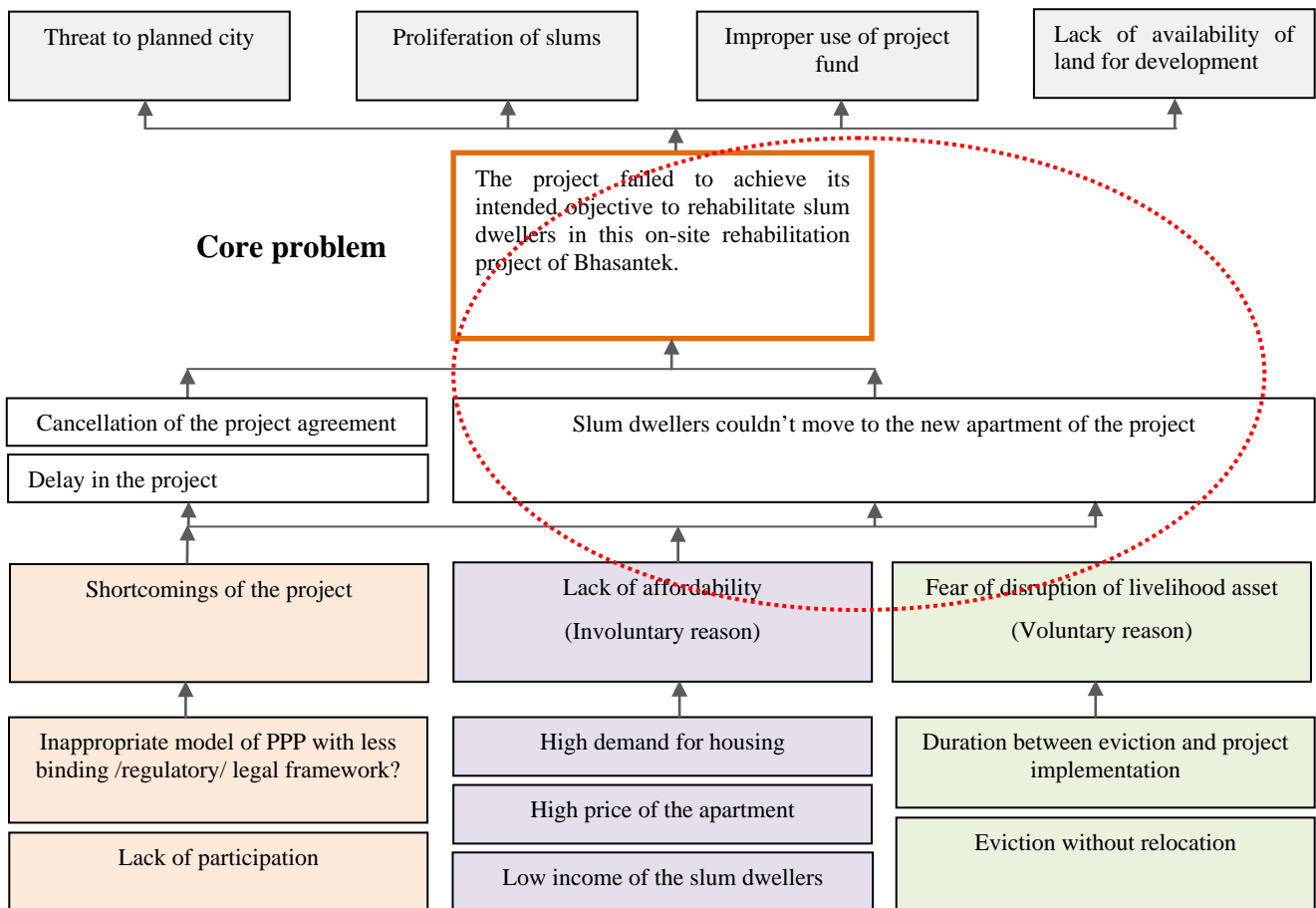
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Annex 1: Problem tree analysis

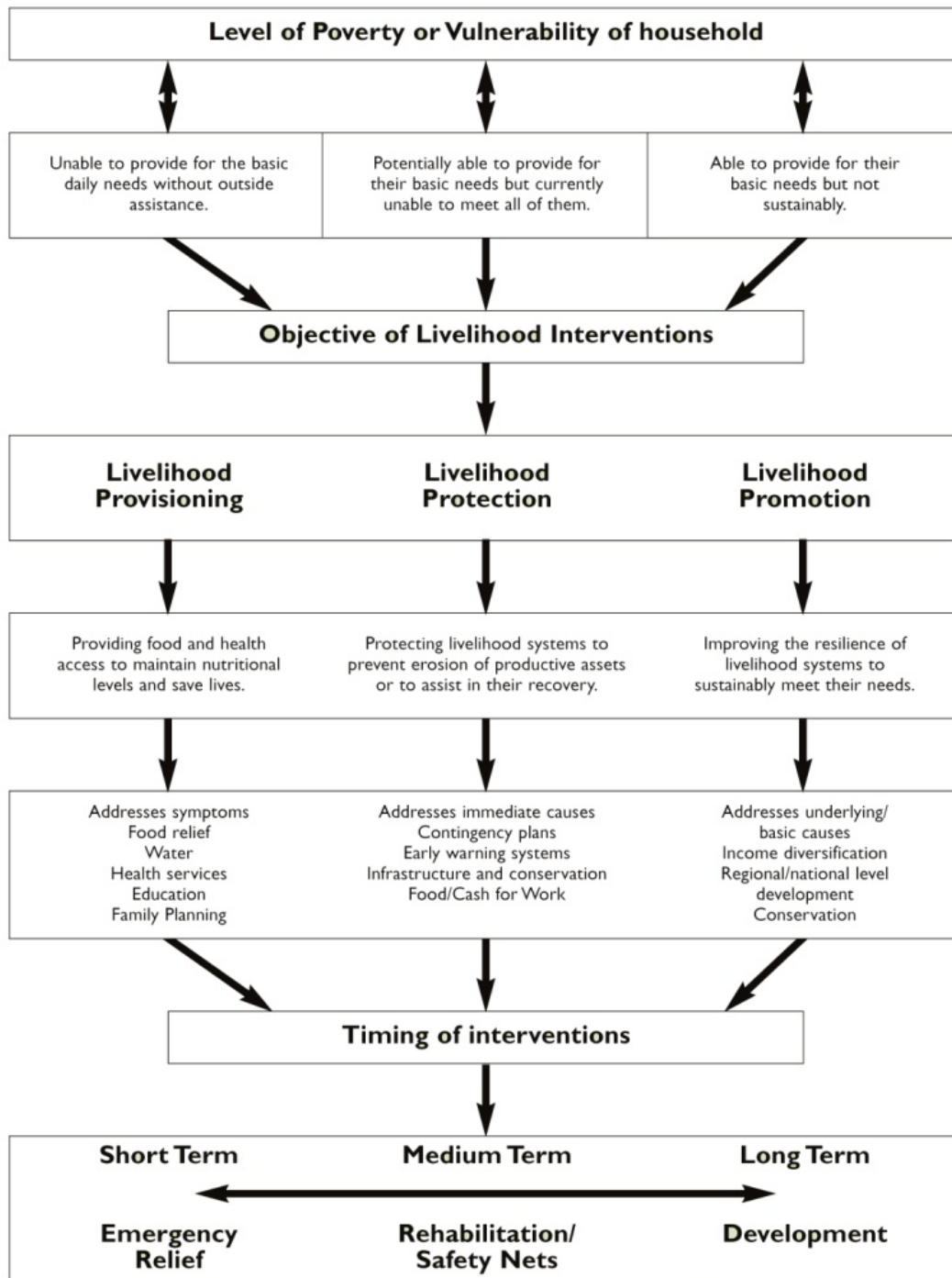
Problem tree analysis:



Source: Researcher

Annex 2: CARE: Linking poverty, vulnerability and livelihoods

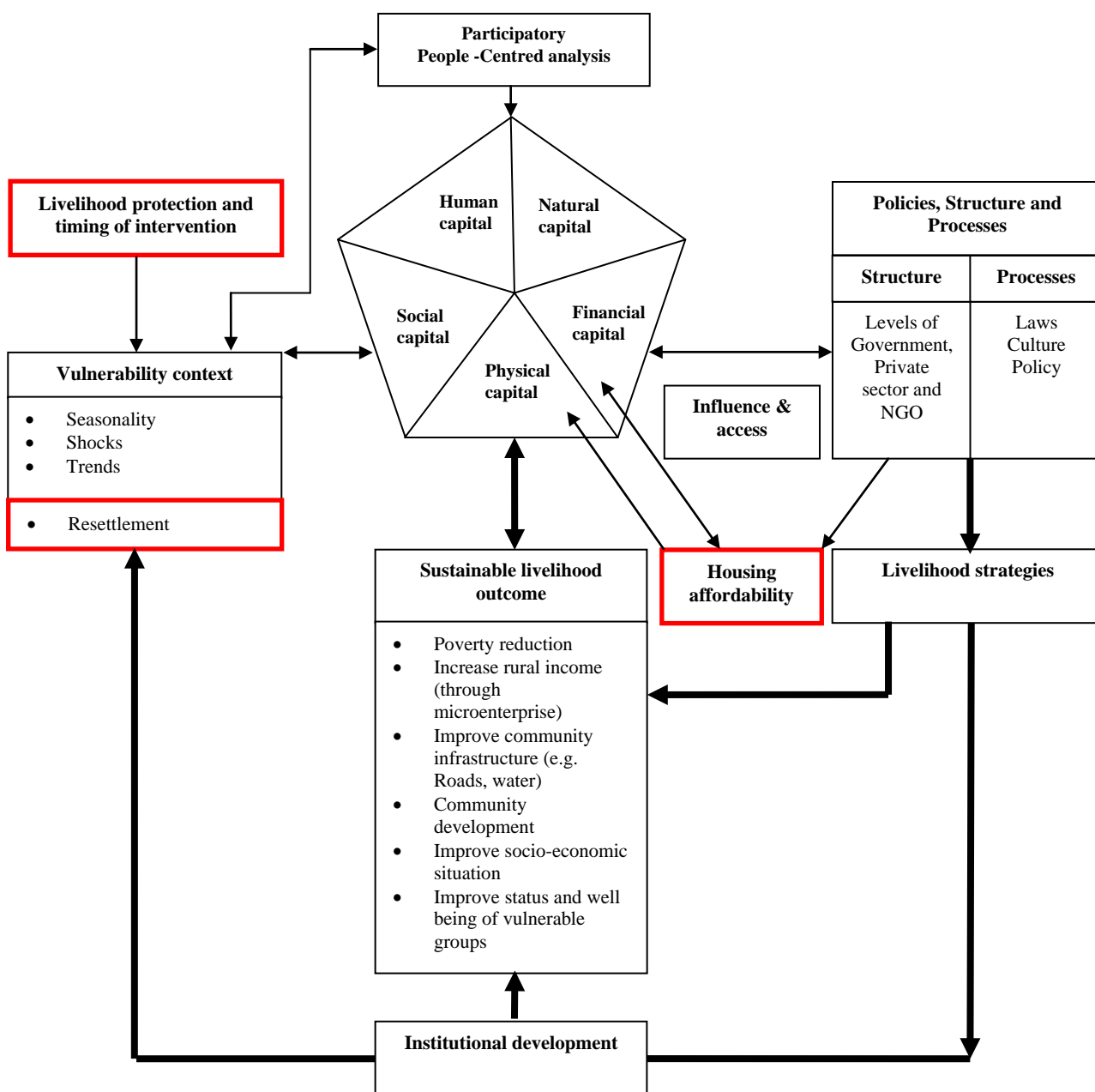
CARE – Linking poverty, vulnerability and livelihoods



Source: CARE (1990)

Annex 3: Conceptual framework

Conceptual framework for understanding the decision making process of people due to voluntary and involuntary reason in vulnerable context:



Source: Researcher

Annex 4: Check list for in depth interview

General information:

Name:

Age:

Sex:

Marital status:

Education:

Profession:

Current location and duration of living there:

Household information:

Family members:

Age of the family members:

Educational Background:

Occupation:

Background history:

Previous location and assets in that location:

How shifted from BRP site to the self-relocation site after eviction (evictee slum dwellers):

How and when did apply for BRP apartment or not:

Physical capital

- Security of shelter
- Building condition (Extendibility, space availability, durability)
- Basic service provision (water supply, sanitation, electricity, health facility, drainage facility etc)
- Flooding condition during monsoon
- Access to information (if any specific committee or from others)
- Availability of energy or fuel (gas, fire wood etc)
- Proximity to city centre or work place
- Proximity to transport
- Proximity to knowledge institutions
- Proximity to other institutional facilities

Financial capital

- Sources of income
- Home based or informal business activities
- Access to pawn shops
- Individual savings
- Access to savings groups
- Availability of credit facilities

Housing expenditure:

- Annual/monthly/weekly payment for installment in the new apartments or annual/monthly/weekly payment for rent (if any) in the current location

- Monthly/weekly value of services (like waste collection, security guards etc) in the new apartments or in the current location
- Annual/monthly/weekly construction maintenance expenditure in the new apartments or in the current location
- Annual/monthly/daily expenditure for utility like water, electricity, fuel/gas etc in the current location or in the new apartments
- Annual/monthly cost for furnishing and routine household maintenance, tools and equipments
- Monthly/weekly debt payment (if any)

Household's income:

- Annual/monthly/daily wages/ salary of head
- Annual/monthly commissions and bonuses of head
- Annual/monthly/daily overtime of head
- Annual/monthly/daily wages/salary of spouse
- Annual/monthly commissions and bonuses of spouse
- Annual/monthly/daily overtime of spouse
- Annual/monthly/daily wages/salary of other members
- Annual/monthly commissions and bonuses of other members
- Annual/monthly/daily overtime of other members
- Their working days in a week
- Basis salary/wage payment (Monthly/weekly/daily)
- Profit from trading annually/monthly/daily
- Rent received annually/monthly/weekly (if property owner)
- Pension
- Remittance from within Bangladesh received
- Remittance from outside Bangladesh (if any) received
- Annual/monthly/weekly/daily income from self produced farm product
- Annual/monthly/weekly/daily income from self produced non-farm product
- Monthly/weekly/daily earning from other side job
- Monthly/weekly received money (in case of lending)
- Others

Non housing factor:

- Household's size
- Occupation type (student, retired/unemployed, lower occupation, intermediate occupation)
- Job type (permanent or temporary / formal or informal)
- Labor market condition (stable/unstable, easy to get job/not)
- Access to formal financial system for housing
- Current interest rate for loan
- Supply constraint (they were facing difficulty to get house/not)

Planning and implementation process and information provision (mainly for project personnel)

- Process of plan development
- Responsible bodies for plan execution
- Information provision for slum dwellers
- Time of information circulation and methods
- Monitoring process

Participation in planning and implementation

- Participation in decision making process
- Participation in planning process
- Participation in the implementation stage
- Level of participation (non-participant, control or dictated participation, fully took part)

Factors that were considered:

- Change in housing related expenses
- Change in non housing related expenses
- Change in the form of tenure in the new project
- Preferable housing condition and size
- Preferable location
- Change in access to service provision
- Change in employment or job location
- Affect on housing related financial capital (rented house)
- Affect on home based/informal business
- Affect on farm and non farm production
- Change in saving groups
- Change in access to credit
- Conception about rehabilitation
- Lack of information and participation
- Reliability on project (or anything they heard about project)
- Fear of strong political influence or other external influence
- Lack of organized initiatives
- Political interest

Annex 5: Gantt chart for field work

	Week 01 July 3 – July 9	Week 02 July 10 – July 16	Week 03 July 17 – July 23	Week 04 July 24 – July 30	Comments
Desktop work					
Study secondary documents (14)					
Organize collected data (16)					
Adjustment in questions and schedule (10)					
Communicating implementing authority					
Communicate MoL (6)					
Project document & information (14)					
Interview project personnel (8)					
Occupants of BRP apartments					
Study area visit (12)					
In depth interview of BRP occupants (45)					
Evictee slum dwellers in their slum location					
In depth interview of slum dwellers (45)					
Focus group discussion (12)					
Communicating housing expert					
Interview housing expert 1 (5)					
Interview housing expert 2 (5)					
Interview housing expert 3 (5)					
Library work					
Centre for Urban Studies (12)					
BUET (12)					

Source: Researcher