

Essay on Housing Problem of Bangladesh

Hints: Introduction, Demand, and availability of houses in Bangladesh, Problems of the housing sector, Some relieving measures, Conclusion.

Introduction

A house is a place where a man lives. Though a house can be used for other purposes, usually housing means providing a dwelling place to men. A man needs a house in order to protect himself from heat, cold, rain, storm, floods, wild animals, etc. It is a demand of human beings for taking a rest in a safe place and having an address. But, in our country, many people have no house. They are passing an inhuman life. So, housing is a great problem in Bangladesh.

Demand and availability of houses in Bangladesh

Housing is a basic human right like food and cloth. The constitution of Bangladesh has also considered it as a basic need [section 15 (I)]. But, practically sufficient measures have not yet been taken by the government of Bangladesh to solve the housing problem. According to the census of 1991, there are 21 million families in our country of which 18 million live in rural areas. 30% of rural families and 20% to 33% of urban families have no house. The shortage of houses in number was million in a rural area and 95 million in an urban area. Besides, the condition of 75% of houses was very pathetic. The housing problem has become more dangerous in Dhaka among all the cities of Bangladesh. Among the total shortage of urban area, 65% is in Dhaka City Corporation area and it is taking more severe shape day by day.

Problems of the housing sector

There are a lot of reasons behind the underdeveloped housing sector. The main problems are as follows:

The Main problem of housing is the lack of institutional initiatives. No government of Bangladesh has taken proper steps to solve the housing problem. Their steps were not sufficient at all. NGOs also have not played any role in solving this problem. Only Grameen Bank and CARITAS provide loans to rural people but it is not enough according to the demand. In urban areas, some institutions offer loans but actual sufferers do not get them. As a result, those loans are being diverted to other sectors.

Poverty is another and most probably the main problem of housing in Bangladesh. Since the people of our country do not get institutional support, they are to build their houses with their self-initiative and money. Our per capita income is only 599 US dollars. 40% of people, who are living below the poverty level and victims of housing problems actually, the average income is very inferior. So, they cannot build their own abode.

Our housing sector largely depends on foreign raw-material. Except for sands and bricks, almost all their raw materials are to be imported. So, the cost of raw materials is very high in our country.

Overpopulation and scarcity of land are also liable for this problem. Scarcity of land has become a serious problem in cities, especially in Dhaka city. As a result, the price of land is increasing day by day. Just one decade ago the price of land was 3 to 5 lakhs per Katha in main Dhaka. Now people cannot purchase one Katha land in main Dhaka offering 20 lakhs taka at present.

Natural calamities are a great threat to our housing. Flood, cyclones, tidal bores, etc. are very common in our country. Due to these natural calamities, a huge number of families are rendered homeless every year.

Law regarding land and housing is very complex in our country. It

is very difficult to trace out the actual owner of land in our country due to various reasons. If one wants to solve any problem with taking help of the law, it may take 10 to 12 years. So, it is very difficult to purchase or transfer land in Bangladesh.

Some relieving measures Bangladesh government has taken some steps to solve the housing problem. The government is trying to solve the housing problem of rural areas by creating cluster villages. In cities, the government is trying to solve this problem by acquiring land and allocating it only for housing. But, these steps are not enough. Hence, to solve this problem, the following measures can be taken:

- To control the price of land.

- To offer more house-building loans. NGOs can offer loans to rural people with direct supervision facilities.

- To reduce the price of housing-raw material. Government should reduce the duty on imported materials.

- To enact easy but thorough law.

- To use modern technology. 0 To reduce the interest rate of house, building loans. At present, the interest of HBL is 13%-18%.

Using modern technology we can make natural disaster-proof houses and high-rise buildings. Above all, to solve the problem there is no alternative but to population control. Because really Bangladesh is a country of overpopulation. No efforts will be effective if we can not control our population.

Conclusion

Housing is a burning problem in our country. We have to solve this problem in order to ensure our economic, social, and environmental development. Long-term planning is a must to solve this problem and

it is the responsibility of the government to take such a plan. NGOs and individuals only can assist the government to solve the problem.