

Adoption of Affordability and Sustainability Issues in Slum Rehabilitation through PPP in Dhaka, Bangladesh

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ABSTRACT: More and more slum dwellers are left homeless as their shacks are being either bulldozed in broad daylight or burnt to ashes by hooligans in the dead of night to clear up the settlements, leaving them in the wobble in and around the capital city, Dhaka. Slum evictions and attempts of rehabilitation are quite old phenomena here that started since the mid-70s. A number of resettlement camps located far to the periphery of the city were selected for the rehabilitation. The squatters, however, re-infiltrated the city soon after as the camps had no job or commuting facilities. The outcome of the most recent rehabilitation project in Bhashantek, Mirpur through Public-Private Partnership (PPP) is not different from the previous ones because it too ignored the need for an environment conducive to work and live in, and fixed the price at a level that will rule out the so called target group. It is essential to include both affordability and sustainability issues in a housing project to make it successful. However, housing affordability is frequently defined and assessed only in terms of economic viability. Other important issues, such as sustainability, housing location and quality are sometimes overlooked which are the reasons behind the failure of slum rehabilitation initiatives by the government in Bangladesh. This paper has explored the affordability and sustainability issues in low income housing with reference to experiences of slum rehabilitations initiated both by the state and NGOs or development partners. Analysing the taken rehabilitation schemes the paper has identified the way forward to provide affordable and sustainable housing for slum dwellers and low income people of Dhaka, Bangladesh.

KEYWORDS: Slum rehabilitation, PPP, sustainability, affordability, people participation, public values

1. Introduction

Low-income communities are struggling to find affordable urban housing in Bangladesh's cities. Millions are heading to cities to tap into economic opportunities, causing booming urban growth. But many of them are facing skyrocketing property prices, a dysfunctional rental market, and limited public housing. Local authorities are falling behind on delivering affordable housing schemes. The outcome is low-income communities pay exorbitant rents to live in slums with poor services and no tenure security.

Massive influx of people, compounded by inflation and lack of affordable housing, has resulted in more and more people squatting in over 3,300 squalid slums that pockmark

the entire metropolis. According to the latest census on slum dwellers and floating population conducted by the Bangladesh Bureau of Statistics (BBS) in 2014, 1.06 million people live in slums in Dhaka division. The situation is rooted in a fragmented housing delivery system where the government meets only 7 percent of the annual housing demand and relies heavily on the private sector to fill in the giant gap.

Arson attack, extortion and sexual harassment all have become constant companions of the slums' inhabitants. Added to their woes is eviction, with the city undergoing a massive revamp under the government's one mega development project after another. The modernisation, however, comes at a huge price. More and more slum dwellers are left homeless as their shacks are being either bulldozed in broad daylight or burnt to ashes by hooligans in the dead of night to clear up the settlements, leaving them in the wobble. Once displaced, they face a loss of social capital as they find themselves far away from their workplaces, which results in higher transportation costs or even the loss of their livelihoods.

Slum evictions and attempts of rehabilitation are quite old phenomena in respect of Dhaka. In the early 1970s the squatter population of Dhaka mushroomed, reaching 14% of the urban population in 1974. Because of pressure upon government from the press and the more fortunate members of society, in January 1975 operations were begun to clear 172 589 squatters from the streets and vacant lots of Dhaka. Though by this time, other countries with similar and more serious squatter problems, were taking a more benevolent view, Bangladesh enthusiastically pursued a series of misguided policies which were not only ineffective, but also alienated a large proportion of the low-income community. What became known as the Squatter Rehabilitation Programme, based on a number of resettlement camps located far to the periphery of economic opportunities within the informal sector, contradicted with earlier ideals and policies (Choguill 1987). The squatters, however, re-infiltrated the city soon after as the camps had no job or commuting facilities (Ullah 1977). In recent years another rehabilitation initiative was taken through Public-Private-Partnership (PPP) which is the recommended approach of development under neoliberalism (Heame 2014) and also identified in National Housing Policy 2017 of Bangladesh as the way to broaden the provision of housing for all strata of population. However, the outcome of that rehabilitation project in Bhashantek, Mirpur is not different from the previous ones because it too ignored the need for an environment conducive to work and live in, and fixed the price at a level that will rule out the so called target group (Ghafur 2004). So, none of the rehabilitation schemes was a sustainable solution for the target group.

Worldwide sustainability and affordability concerns are now often discussed mutually and are recognised as being important to one another (Mulliner, Smallbone and Maliene 2013). It is essential that affordability and sustainability issues are tackled simultaneously. However, housing affordability is frequently defined and assessed only in terms of economic viability. Other important issues, such as sustainability, housing location and quality are sometimes overlooked which are the reasons behind the failure of slum rehabilitation initiatives by the government in Bangladesh.

This paper has explored the affordability and sustainability issues in low income housing with reference to experiences of slum rehabilitations initiated both by the state and NGOs or development partners. Analysing the taken rehabilitation schemes the paper has identified the way forward to provide affordable and sustainable housing for slum dwellers and low income people of Dhaka, Bangladesh.

2. Affordable and Sustainable Housing

Housing cost to income ratios are extensively applied to measure affordability in the UK and other European countries, the U.S., Canada, Australia, New Zealand and China. The ratio approach appears to be ubiquitously and often indisputably adopted in international housing policies, to measure housing affordability. This is not surprising since it has the advantage of being easy to compute as it only relies on a few variables which are usually easily accessible. However, the housing expenditure to income ratio has been subject to criticism by several authors. This is primarily due to its arbitrary and normative nature and inability to account for issues such as housing quality (Whitehead et al. 2009; Stone 2006; Bogdon and Can 1997; Rea et al. 2008).

Therefore, to develop sustainable affordable housing, housing initiatives must be socially acceptable, economically viable, environmentally friendly and technically feasible (Choguill 1993). Quality of dwelling life is not 'therefore, simply concerned with having a roof over one's head and a sufficient amount of living space, but also with social and psychological satisfaction. Sustainable physical design can contribute to quality of life. It is not enough to simply provide more homes, there must also be a strong focus on creating sustainable communities (Maliene, et al. 2008). Sustainable communities are defined as "Places where people want to live and work, now and in the future". In a rush to build more homes to meet demand the government too often did not build communities. Jobs, shops and services, transport and green spaces are also important factors for creating thriving communities (ODPM 2005).

3. Housing Rights in Plans and Policies of Bangladesh

Housing is one of the constitutional rights in Bangladesh. According to article 15 (a) of the Constitution, It shall be a fundamental responsibility of the state to provide basic necessities of life, including food, clothing, shelter, education and medical care. Articles 31 and 32, which guarantee fundamental rights to protection and life in accordance with law, too impose an obligation upon the state not to take measures detrimental to life, body and property of any person which contradict with the slum eviction efforts so far taken by the state.

In the 1980s, emphasis was put on cost-recovery by International Funding Agencies (IFA), based on the motto of affordability-accessibility-replicability (Choguill 1993). In the FFYP (1990-1995), the Government conceded that it could not meet the housing demand of all because of its resource constraints and providers approach. In a gradual shift towards an enabler's role established by the National Housing Policy 1993, it decided to intervene only to plan and develop land, infrastructure and services, and arrange finance. As market enabler, it intended to formulate policy to stimulate private sector participation, including by NGOs, so that in an environment of public-private cooperation, it could meet the housing need of the greater majority effectively.

However, the eventually deteriorating situation in housing and other sectors set some global socio-economic objectives known as Millennium Development Goals for the year 2015 transpired from the United Nations Millennium Declaration which, in the main, emphasizes drastic reduction of poverty, and addressing some gender and social issues. The sustainable Development Goals (SDG) for the year 2031 replaced MDGs in 2016. SDG goals and targets have included their goal number 11 to "Make cities and human settlements inclusive, safe, resilient and sustainable. Within the strategies to achieve their goal the

following target is mentioned first as an SDG sub-goal 11.1: By 2030, ensure access for all to, adequate, safe and affordable housing and basic services and upgrade slums.

As the signatory of SDG, Bangladesh has also been putting needed policies in place. For example, national development plans such as the Government's 7th Five-Year-Plan (FY 2016-2020) emphasize affordable urban housing. Moreover, the Government has approved the 'National Housing Policy 2017' to address the fragmented policy response to housing challenges. The National Housing Policy 2017 has emphasized the role of PPP initiatives in solving the housing problem of limited income population.

In respect of physical planning, the Capital Development Authority (RAJdhani Unnoyon Kartripokkho, RAJUK) in Dhaka Metropolitan Development Plan (DMDP: 1995-2015) emphasized on accessible location at the urban fringe to rehabilitate the slum and squatters. The master plan proposed various satellite town and development of the fringe areas to provide housing for different income groups. However, services for the urban poor were not considered as an integral part for physical planning of the city. So, most of the organically developed settlements of the poor remain out of the coverage of municipal services (Mowla & Hossain 2007).

Despite progress on the policy front, the housing delivery system remains highly uncoordinated as public and private developers tend to work in isolation. Moreover, in urban projects, private developers focus on upper- and upper-middle-income groups and public land allotments for the poor are negligible. RAJUK has reserved only 1.2%, 4.3% and 7.5% of land for low-income groups in the Purbachal, Uttara (3rd Phase) and Jhilmeel projects respectively. Complicated land and titling procedures, registration procedures and costs make accessing these allotments even more difficult.

4. Background of PPP in Bangladesh

A public-private partnership (PPP) is a government service or private business venture which is funded and operated through a partnership of government and one or more private sector companies. In a partnership, "public and private actors (parties) share costs, revenues and responsibilities," whereas, in the case of privatization, full responsibility over provisions is transferred to the private sector (Bult Spiering and Dewulf 2006).

In Public Private Partnership (PPP), the Public partner is represented by the government; Private partner can be a company or large group having expertise in that field. (PPP) is a relatively new concept in South Asia comparing to Europe and USA. "PPPs have proved a popular choice with the public sector around the world because it can both reduce their financial burden and also bring in the private sector's technical know-how in designing and managing projects" (Savas 2000). PPP arrangements are useful for large projects that are economically and socially desirable and require huge fund. PPP so far has been adopted throughout the world in various fields including toll road, bridge, airport, healthcare, power plant and telecommunication system.

PPP is being emphasized in recent years in Bangladesh because government wants high growth rate to become a middle income country. High growth requires huge investment which is being expected to come from the private sector. The FDI is not growing, so the government's option is PPP.

In 2010 Policy and Strategy for Public-Private Partnership (PPP) was enacted and three guidelines were made under this; and those are- Guidelines for Formulation, Appraisal and Approval of Large/Medium/Small Projects, 2010. Afterwards in 2015 PPP Act was made. Government through its national budget in 2009-10 introduced the concept

of PPP budget (position paper by finance division 2009); but in initial years it remained largely unspent. The government has taken a two way strategy for PPP- one is to attract investment for projects, where building new infrastructure and expanding existing infrastructure is the major component; the second is to attract innovation and sustainability of public service delivery to the citizens (PPP policy 2010).

A study in Kolkata depicts a rosy picture of the PPP experiences in the provision of housing due to its considerable success as the joint approach brings together the technical and managerial expertise of the private sector with the accountability and fair pricing (obligation) of the public sector to improve the delivery of good quality housing. It is interesting to observe how two opposite forces have blended and are growing in the midst of prospect and constraints, conflict and cooperation, that are, oddly enough, set within the socialist institutional context. However, housing production under the PPP model is impressive in terms of costs and quality but is miniscule in terms of numbers. This leads to a proposition that although the agenda of public private partnership is important, one must not lose sight of the needs of the low income group comprising half of the total city population and the primacy of current state- articulated regulation in this transition. Since the outcome of the new policy remains uncertain in the long term, any prognosis about this union is difficult to make. The city will need to hedge its best and continue to exploit new opportunities and multiple possibilities (Sengupta 2004).

Public private partnership has been widely recognized as a natural response to meet the colossal demand for housing in the context of government's dwindling budgetary capacity. The need for it is also accelerated by the massive market demand for better quality of services coming from an elite section of society and a need to spin off the macro-economic conditions. The Office for Public-Private Partnership was established in September 2010 to act as a catalyst to proactively realize PPP projects. The PPP Office supports line ministries to identify, develop, tender and finance PPP projects. For interested investors and lenders, the PPP Office provides a professional, transparent, centralized portal to high quality PPP Projects. Staffed with both private sector professional and civil service resources, the PPP Office helps augment government sector line ministry project development efforts with world-class external PPP resources, with the goal of increasing the quality, attractiveness, and sustainability of PPP projects while realizing them in an efficient, cost-effective manner.

5. Slum Rehabilitation Initiatives and Incorporation of PPP in Dhaka

The War of Liberation in 1971 and serious monsoon flooding in 1974, accelerated rural to urban migration, particularly to Dhaka. The migrants, once they arrived, were faced with a difficult situation. Existing houses which were on the market were beyond their economic reach and already there was a serious housing backlog. In this situation, as mentioned before, the squatter population mushroomed in Dhaka reaching 14% of urban population in 1974. For the rehabilitation of squatters the master plan, prepared back in 1958 under the sponsorship of the Dhaka Improvement Trust, contained a number of rather interesting elements as it recognized that the less fortunate residents of the city were unable to afford conventional housing and proposed what were at that time relatively unconventional solutions. Houses built of indigenous material, such as bamboo, were inexpensive and easy to erect. The plan report suggested that such houses should be used on certain estates and as an experiment the housing authority should provide the roads, public services and construct the concrete base for the houses; later the individual plots would be let to owners to

construct their own bamboo dwellings. Unfortunately, this very early proposal for a sort of sites-and-services scheme was never implemented. Certainly it was ignored in 1975.

Despite the international ideas of self-help housing in the late 1960s and the suggestions made in the master plan the state developed three resettlement camps in suburban areas of Dhaka (Mirpur, Demra, Tongi) as a location for housing for some of the squatters who had been removed from Dhaka in January 1975. A detailed analysis of these resettlement camps, particularly that at Mirpur, was done by C.L. Choguill in 1987. The analysis concluded that for a number of reasons, the proposed resettlement scheme at Mirpur was not successfully implemented during that period. Lack of coordination between various agencies, both international and domestic was blamed for the failure of the scheme. The resettlement was socially disruptive because of its less favourable locations, which involved high community costs and reduced informal access to employment and never be attractive for the people for whom it was designed. Another reason was technical. The embankment which had been built to protect the settlement from monsoon flooding collapsed at various locations. The technology adopted for the project was probably not appropriate for the Bangladesh environment. Moreover, the research revealed that none of the community of former squatters could afford to pay for the scheme. Therefore both the sustainability and affordability aspects of the rehabilitation schemes were faulty which ultimately caused the re-infiltration of the city by the squatters soon after.

In 2004, the BNP-led government initiated the Bhashantek Rehabilitation Project (BRP) in Mirpur for the construction of 111 six-storey buildings for slum people losing their shelters in eviction drives. The project was initiated on about 50 acres of government land which was intended to build and provide more than fifteen thousand small flats to slum dwellers and people of low income groups. Hence more than 80,000 urban poor were expected to get shelter here. BRP was a PPP rehabilitation project by the Government and a developer named North South Property Development Limited (NSPDL). This joint venture development for first time occurred in the city. Access to land is a very important aspect of housing and its affordability. It is a known practice that land acquisition is easier for the public sector than the private and therefore in this project the govt. acquired land in the unutilized peripheral area Mirpur-14 of Dhaka city. But even with this advantage of overcoming the biggest obstacle of housing, availability of suitable land, the project has failed to meet its goal of providing housing to its target groups. The reasons are, beside the land, other parameters of affordability such as cost of building materials, construction techniques were not considered. Though this project is an example of public-private sectors joint venture, it failed to address affordability of the concerned target group.

The project was due to deliver some 13,000 flats in five years ending in 2009. In October 2010, the developer's contract was revoked and the project was later handed to the National Housing Authority over allegations of graft and failure to deliver the flats on time. On investigation, the land ministry detected that the NSPDL pocketed Tk300m in additional profits by selling 1,056 flats in 10 buildings to well-off families at higher prices, depriving the poor households, according to sources at the ministry. With only 18 buildings built and tenders floated for 12 more, the ministry decided in December 2015 to abandon the plan for the construction of remaining buildings and instead use the land for building quarters for government employees.

The design of the apartments delivered by BRP for the slum dwellers had been criticised as the space allocations were tightened to a painful limit. When unit sizes are tight and limited outside common spaces need to provide scope of bringing in neighbourliness.

A four feet wide double loaded corridor can never be comfortable both physically and mentally and cannot fulfil the purpose of socialization (Akter 2013).

Deviated from its goal of providing affordable housing to the target group the BRP did not take any innovative measures to reduce construction cost but only reduced the apartment size to an unsustainable limit. The construction cost could be reduced up to 14.6% by using concrete hollow block in place of burnt clay brick. But such cost reducing ideas were not included in the rehabilitation scheme. As a result though the apartment size is reduced to a painful limit the instalment and down payment are proven as unaffordable for the target slum dwellers (Akter 2013).

The first ever PPP initiative for slum rehabilitation in Dhaka was not successful for corruption of appointed private developer as well as for the shortcomings of the scheme in delivering affordability and sustainability dwelling units that match the demand and aspirations of the target group.

6. Successful Experience of Slum Rehabilitation in Bangladesh

Though the previous section discusses only the schemes that failed to serve the purpose, there are still some cases of success both in Bangladesh and our neighbouring countries. The experiences of the successful rehabilitation schemes undertaken by NGOs and development partners should be analysed and adopted to make further PPP initiatives for slum rehabilitation in Dhaka.

Urban Partnerships for Poverty Reduction (UPPR) project, is a flagship initiative, which meet the needs of marginalized and poor urban communities. The project was run by the Government of Bangladesh, UNDP and DFID from 2008 to 2015. Under this project, Gopalganj municipality undertook a housing programme in 2009 through which the municipality in collaboration with the development partners and the community to offer tenure security to 346 evicted families (UNDP 2013).

The stakeholders in collaboration with the evicted families identified vacant government land in the Pourashava for resettling them. In 2010, following negotiations, the Ministry of Land allocated 4.16 acres on a 99-year lease to the Gopalganj Pourashava.

The most prominent difference of this project from those discussed in the previous section is the inclusion of the urban poor communities at every stage of the project starting with the site selection. The urban poor communities, in collaboration with the Pourashava and with the technical assistance of UPPR and other partners, developed low-cost housing model through rigorous consultative and participatory processes.

The development of Community Housing Development Fund (CHDF) was one of UPPR's key outcomes. CHDF is a city level community based specialized institution that supports tenure security and addresses housing finance challenges of the poor. For example, as noted in the Gopalganj, the CHDF was instrumental in negotiating the long term lease on government land for 99 years with support from the local government institution. CHDF provides loans to target households at 10-12% interest rates and with a payback period of 5-7 years. CHDFs in Gopalganj, Sirajganj, Rajshahi, and Chittagong have already invested BDT 90 million and supported 300 households in their communities (UNDP 2013).

The experiments in low income housing provide some obvious answers for overcoming challenges. Bangladesh needs a strong policy framework and transparent institutions. Projects need to be well monitored and innovative initiatives must be widely replicated for which partnerships among government agencies, the private sector, and

development partners are critical. Moreover, housing initiatives for the urban poor, big or small, will be difficult to run without introducing affordable housing finance schemes.

In abovementioned projects, community-managed savings groups (formed by CHDF) show great promise. The community-based housing finance institution has distributed BDT 3.25 crore in housing loans. Moreover, when supported poor communities are highly capable of improving their own conditions. For example, more than 55,000 slum residents have accumulated BDT 12 crore in antipoverty savings schemes through community development committees (CDCs) that UPPR helped establish. Further, the community members are running micro-businesses with the collateral free loans that they took against the accumulated savings.

7. Way Forward for Affordable and Sustainable Slum Rehabilitation through PPP

Analysing the causes of the failure of the slum rehabilitation initiated by the state and the success of the initiative in collaboration of the local government, the development partners and the community people, some points have been raised here that need proper attention to make slum rehabilitation both affordable and sustainable for the target households. Due to limited financial capacity of the state, PPP would be a good opportunity to use private fund for the poor. But to make PPP initiatives successful, there are concerns regarding each and every P which should be handled efficiently.

7.1 Efficiency of the First P (Public Agencies): Upholding of Public Values

The researches on the impact of PPPs on public values have revealed that the public values can be threatened, safeguarded or even strengthened depending on the project phase and relation between public and private sector that is influenced by the efficiency of the public sector (Reynaers 2013; Raynaers and Graaf 2014; Lonsdale 2007; Weihe 2008). Accountability, transparency, Responsiveness, responsibility and quality of services, identified as some first order public values, can be defined as the fulfilment of the mandate that the representative of the people were promised for. Here representatives include both the politicians and the public servants. According to Domberger and Jensen (1997), public values would be stronger in PPP through (1) the introduction of systematic performance monitoring, (2) the construction and use of service level specifications, and (3) the application of mechanisms that help prevent or effectively penalize noncompliance.

In case of slum rehabilitation in Bhashantek through PPP, the involvement of the public agency was only till the appointment of the private builder. But if the housing authority was responsible and responsive throughout the construction and handover of the apartments by proper monitoring, quality specification and penalization, the project would not end up to a total failure and abandonment. So the public agency responsible and accountable for the provision of housing should be more efficient to monitor the private sector performance and should specify the quality of housing for the slum dwellers. Public agency like National Housing Authority (NHA) should be innovative in recommending low cost building materials and design to reduce the cost of construction which ultimately affects the affordability of the slum dwellers. Here the Housing and Building Research Institute (HBRI) might play an important role by inventing sustainable low cost local materials and construction method and NHA should promote the invented materials and method in the rehabilitation projects for the slum dwellers.

7.2 Rational Appointment of the Second P (Private Developers)

One of the public values is the transparency which is essential to maintain in every phases of a PPP project. In case Bhashantek Rehabilitation Project (BRP), there was lack of transparency in the appointment of the private developer to construct and handover 13000 flats for evacuated slum dwellers and low income families. It is said that the appointment was based on political association rather the capacity of the developer. If the appointment was through a transparent procedure where all the interested developers could participate through an invitation of bids and the most efficient bid was selected, the project would not end up with such corruption and miss management.

7.3 Inclusion of Third P (People) to ensure affordability and sustainability

As discussed before the sustainable affordability includes both economic affordability and the quality and accessibility of housing. Sustainable housing affordability is a relative term and varies across different group of people. A location for housing might be sustainable for one income group but would never be suitable for the other. So to make housing affordable and sustainable for the target group the participation of that group in the decision making is essential. In case of BRP the community for whom the project was designed never be consulted in any phase of the project including site selection, design of the apartments, decision regarding the provision of community services, etc. Even the evicted slum dwellers even were not aware about the project and were not well informed regarding the procedure of being an owner of the apartment. On the other hand, in case of the slum rehabilitation scheme in Gopalganj community participation was remarkable and the evicted slum dwellers themselves designed their house with assistance of the other stakeholders. Hence from these two instances, we can conclude that to make any housing project both affordable and sustainable for the community, the participation of the households for whom the project is initiated is essential. Therefore in any PPP project for slum rehabilitation the inclusion of People (P) in every state starting from the site selection is mandatory and determinant of the success of the project.

7.4 Arrangement of Housing Finance for the Poor

The success of the slum rehabilitation project taken under UPPR depended to some extent on the arrangement of the provision of housing finance for the slum dwellers through community led organization. So in case of slum rehabilitation scheme taken by the state agency through PPP, the public agency should make the arrangement for housing finance. Provision of housing finance might be arranged by incorporation of private or public housing finance agencies where the state should ensure the security on behalf of the slum dwellers. Community organization can also be formed under the guidance of any local NGO where the savings of the community can be used to increase their income and ability to pay for the instalment of the apartments.

8. Conclusion

Eviction of slum dwellers is still a common phenomenon in case of Dhaka where the right to the city of the slum dwellers is violated when the eviction is happened without proper rehabilitation. Slum eviction and rehabilitation in Dhaka is not a new incidence rather it started since the liberation of the country dated back in the mid of 70s. However, all the

initiatives taken so far by the state to rehabilitate the evicted slum dwellers have failed to bring optimum outcome due to the lack of consideration of both affordability of sustainability issues with sufficient care. While the slum rehabilitation projects, taken by the development partners in collaboration with the local government, were very successful in achieving the goal. Community participation has been proved as the most important ingredients of these projects to be sustainable and affordable for the target group.

In the era of privatization of public services PPP is the only option to increase the capacity of the state for providing affordable and sustainable housing for all. So, more PPP projects should be taken for the rehabilitation of evicted slums, but to make the initiatives successful some way forwards have been identified. The state agency should be more efficient to ensure accountability, transparency, responsiveness, responsibility and quality of product through PPP projects. Inclusion of another P representing the People is also essential to make rehabilitation projects sustainable through the participation of the community.

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