



---

## Analyzing the relationship between planning theories and affordable housing provision practices in Dhaka, Bangladesh

Rakibul Ahasan<sup>1,¶,§</sup>, Md. Nazmul Hoda<sup>2</sup>

<sup>1</sup> *Iowa State University, Ames, Iowa 50010, USA*

<sup>§</sup> *Texas A&M University, College Station, Texas 77843*

<sup>2</sup> *Department of Architecture, Rajshahi University of Engineering & Technology, Rajshahi-6204, Bangladesh*

---

### ARTICLE INFORMATION

Received date : 20 Jan 2021  
Revised date : 21 May 2021  
Accepted date : 28 May 2021

---

### Keywords

Affordable housing  
Informality  
Structural inequality  
Urban housing  
Planning theories

---

### ABSTRACT

With rapid urbanization and urban growth, Dhaka, the capital city of Bangladesh, is struggling with providing affordable housing for the inhabitants with the limited resources available. This paper examined the role of all the stakeholders and the impact of stakeholder's coordination in the governance practice- whether it is enabling the practice to succeed or failing it. It also explores the perspective of increasing informality and lack of housing in Dhaka city in addition to how the lack of knowledge and power imbalance contributes to that growth rate. The investigation was performed by analyzing the role of laws and regulations (rules and how authorities are using those) that are either encouraging or limiting the availability of formal living spaces in the city. In conclusion, this paper tried to evaluate the purpose of planning and planners' role in ensuring stakeholder participation in housing provision, especially for the marginalized inhabitants of the city, and how that practice would relate to the contemporary planning theories.

---

### 1. Introduction

We live in a time where people are thinking about efficiently utilizing the available resources to fulfill their present needs and successfully maintaining them in a similar way (or in a way better) in the future [1, 2]. Moreover, people are moving from the individualistic approach or just a problem-centric approach to a more holistic approach in addressing anything. Thus, planning has evolved- from being just space-centered practice to social, economic, and environmental issues-oriented as well. Not only the concept of planning has been evolving, but also the way people/theorist/practitioner uses it has also evolved [3]. Different theorists have defined planning according to the motive of their works and how they have perceived it. In general, planning is more focused on preparing policies and practice that affects the spatial organization of any space more scientifically. It is better comprehensible from the works of Vanessa Watson, who has been researching how people and governments are practicing the power embedded in them to solve the problems for a long time now [4-6]. She acknowledged that planning is the primary tool used by

\* Corresponding authors: Department of Architecture, Rajshahi University of Engineering & Technology, Rajshahi-6204, Bangladesh  
E-mail addresses: [rahasan@tamu.edu](mailto:rahasan@tamu.edu) (Rakibul Ahasan)

the Government to address the problems of the areas they are looking over and the problems of the people living there. She also emphasized how the planning process is concerned with how people shape and govern spaces and consider social, economic, and environmental issues related [4]. Thus, it is evident that planning not only tries to look upon the problem but also on the procedures, the contents, and on a seamless way of organizing the process of planning [7].

Over the years, many theorists have reached a consensus regarding one emerging aspect of plans that no plan can be prepared and implemented without conflict [8]. That is the primary reason why planners' role has evolved from being the policymaker to an advocator to resolution builder to the mediator [9, 10]. There are also aspects of considering all the stakeholders in the planning process. That is the driving factor behind the emergence of numerous planning theories and, definition changing of planning- to make sure that the plan considered and maintained all the stakeholders' interests. That is what gave rise to Davidoff's advocacy planning concept, where the planner was considered an advocate or conflict mitigator [8, 11, 12]. Then again, there is the concept of "right to the city," which provides the society right to the city. It acknowledges that all people are different from each other, and their sense and perception of place and space are also different from each other. That is where planning intends to intervene, providing the society with a form of governance. This concept has been in practice over the century, leading the planning practice to where it is today, where it considers everyone in the process. It highlighted livability, connectivity, and interconnectivity, interdependency between different actors across time and space [13-15].

It is evident that planning is multi-dimensional, and over the years, it has been evolving. It varies from context to context, case to case. The contribution of planning has a wide range of opportunities- from power practice to empower people and the Government, ensuring knowledge and good governance and, at the same time, development through proper participation. Through a review of notable articles, we examined these aspects of planning theories in the context of housing provision practices for the low and middle-income people in Dhaka, Bangladesh. We examined the role of all the stakeholders. Our work reviewed how the Government and other institutions are utilizing their power to ensure that affordable housing is provided to those in need. We also explored the access to knowledge for all the stakeholders and what types of knowledge they do need to make sure that the planning works. Later, the paper explores the governance practice in affordable housing provision practice, the role of all the stakeholders, and how their interplay is working in such practices. Altogether, it examines how planning practices in housing provision in Dhaka are related to the contemporary planning theories, i.e., the just city approach, and how social structure and structural differences are pivotal in the process.

## **2. Methodology**

Our work was divided into three steps- a. identifying different planning theories; b. identifying the existing housing providing practices in Dhaka, Bangladesh; and c. examining the governance practices and different stakeholders in the housing market. For this study, we followed a selective review approach in selecting the articles relevant to our work. We selected articles from the literature based on the theme of their works- whether or not they are focused on knowledge analysis, power dynamics in planning provisions, structural inequality, or governance practices. We performed a generic internet search on relevant news outlets of Bangladesh, ministry websites, and other previously published and applicable government policies for stakeholder identification.

## **3. Rising housing crisis**

More than half of the world's population is living in urban areas [16-19], and one-fourth of them live in very measurable, subhuman conditions in slums/informal housing with minimum to no basic service provisions [16, 17]. In this era of rapid urbanization and urban population growth, Bangladesh is no exception to this emerging trend. In Bangladesh, the urbanization rate is also high, with one-third of the total population is living in urban centers [18, 19]. This urban growth rate has doubled in the past two decades, and the pace is expected to continue in the upcoming years [20]. As a byproduct of this rapid urbanization, people living in the slums, squatters with a lack of access to formal housing, education, or healthcare are increasing, which is also an influential factor in urban poverty [21]. Dhaka, the capital and the most prominent urban center, faces the most of this tremendous rate. At present, Dhaka city's population growth rate is around 4%, and it is expected to be continued [22]. As a byproduct of the increased

and rapidly growing urban population, many problems are also emerging, and the urban housing problem is the most dominant among those [20].

According to the third "Slum and Floating Population Census, 2014", 2.23 million people live in slums across the country, and nearly half of them live in Dhaka city. The census indicates that the slum population increased by 0.80 million in the past decade and so [18]. Most of the residents in the slums are displaced due to the loss of their living place by some natural calamities and moved to urban areas to survive. The first place when they end up in the urban area is in the unhealthy, congested area of the slums. The census indicates, only one-fourth of the slum dwellers have their own houses [23, 24]. The problem is- in most cases, they do not have any access to essential urban services. Even if they have it, it is subsequently marginal. For example, the recently scorched Begun Bari slum has a drinking water source for more than 25 households. Affordable urban housing is rapidly becoming a primary issue in Bangladesh. In Bangladesh, the land is scarce in amount, and the lack of land access gives rise to a lack of housing access. The Government is trying to provide affordable housing since 1993 [25], but issues regarding the definition of formal and informal and so forth are making it worse gradually. Some collaborative or cooperative housing proposals are on the board by different NGOs, and this is where the planning intervention can be the most handfull [19]. We created a conceptual framework to visualize the practices in Dhaka city before we move on to discuss the stakeholders and other issues (Figure 1).

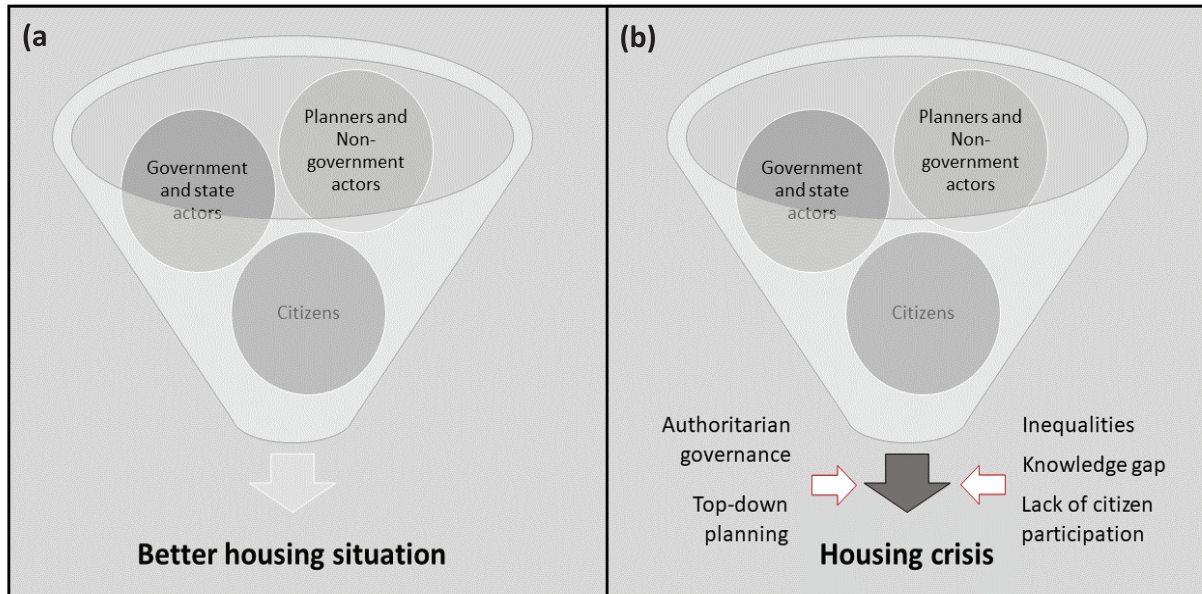


Figure 1 Conceptual framework showing the involved stakeholders in any housing system- a. showing the ideal situation where all the stakeholders perform their responsibilities; accordingly, and b. showing the condition the authors identified in the context of Dhaka city.

#### 4. Housing and the role of the different stakeholders

It is essential to identify the various stakeholders in the planning process and identify who is responsible for what functions. The role of the state to the role of the citizen has been defined differently by different theorists over time. Some theorists defined the state's role as the power practitioner, as the authority, whereas some stated that the state should work as an enabler. Also, the level of citizen participation has been a center of numerous arguments for planning theorists over time. From Arnstein (1969) to Miraftab (2008) to Feinstein (2014), every one defined that role differently, and the level of participation and nature of participation is also diverse according to them [6, 26-28].

Housing has been stated as one of the five basic needs in Bangladesh, and therefore, the Government is primarily responsible for providing housing to its citizens. To provide housing for all, the Government of Bangladesh developed a national urbanism strategy and is committed to provide housing for all [25]. Furthermore, several NGOs are working

to introduce cooperative housing and micro-credit to make the poor people self-reliant so that they can ensure housing on their own.

In this case, power can be negated from multiple perspectives, as multiple actors are incorporated in the process. The Government has legislative, authoritarian power, whereas the informal, low-income slum and squatter residents have self-motivation and self-help power. On the other hand, NGOs play a crucial role. They have the power of negotiation, which is influential in modern-day planning. From Paul Davidoff's iconic article "Advocacy Planning and Pluralism in Planning" in 1965, it is now well established that "Planners should engage in the political process as advocates of the interests of government and other groups" [11]. This ensures equity among all social classes, especially for the underrepresenting part of society. Davidoff stated that the planner's role should be more passive instead of just making the decisions being away from the people. To ensure housing for the informal settlers in Dhaka city and accommodate traditional housing loans and other governmental processes, NGOs and other organizations are taking this "advocacy" role. At the same time, they are also helping to improve the capacity of the slum dwellers to ensure their capacity to help themselves. As it was described in Ananya Roy's (2012) article on urban informality mentioned the two sides of informal settlers, the dark side along with the side where they do help [29]. Planners and NGOs to provide an incentive in this space. They try to enhance productivity, augment the income level so that they can afford better living standards along with better housing.

Now, consider the role of the actors and the level of participation that should have been practiced. The most important actor in providing affordable housing for low-income people and informal settlement inhabitants is undoubtedly the Government. They are the one that ensures that the informal housing receives essential urban services, and the state power is the one that provides legitimacy to any settlement or anything. In Bangladesh, the Government is committed to provide affordable housing for all. They included that in the national perspective plan as well. However, the problem emerges with the practice as well. We know from Arnstein's (1969) "Ladder of Citizen Participation" that there are several levels of participation. To ensure a better output and viability, the plan should include the active involvement of the people. However, in the Government's plan, the citizen is not involved at all; they did not even reach to the consultation level, which is the fourth one from the bottom in the ladder [27]. Although the Government is empowered to do the proper planning and to provide housing, they have failed. Their authoritarian approach does not seem to be working for the people in those slums, and the number is ever increasing. That is where the NGOs and planners are supposed to intervene. They are the one who is supposed to ensure equity and public interest and create a balance between all the actors. The NGOs and the planners can play the role of "advocate" and make sure the voice of the poor and the marginalized are heard in the planning process. At the same time, create a power balance and ensure affordable housing for the people in those slums and informal settlements in the city.

##### **5. Access to knowledge and role of the state and non-state actors**

As it has already been mentioned that housing is one of the five basic needs in Bangladesh. Therefore, the Government is primarily responsible for the provision of housing to its citizens. The country's first housing policy was formulated back in 1993 to guarantee everybody's right to housing. However, due to the lengthy bureaucratic process, it has not been approved until 2008, and by then, the policy was obsolete and outdated. So, the Government formed the National Housing Policy again in 2008 and adjusted it in 2013 [25, 30]. All these policies were focused on ensuring housing for all, not only through the Government but also through encouraging the private sector's involvement. In recent years, there has been a significant shift in the Government of Bangladesh's approach towards housing provision for low-income people. However, the Government alone cannot provide and ensure housing for all; they do not have that many resources and all. That is why they encourage private involvement in the housing provision, and all the housing policies so far accommodate that public-private partnership for housing for all. As the Government is incapable of providing this basic need to all, and for that realization, they are sharing this responsibility with the non-government organizations [30].

Presently, several NGOs are working to provide housing, and they are specially working with slum dwellers and marginalized people. However, the problem seems to be increasing as the people lack knowledge of their rights, and the Government is failing to explore opportunities to reach the people. Although, the NGOs were supposed to be working as a bridge between these two groups, in most cases, they are also failing to do so [19]. That section is

intended to explore the opportunities available and how the actors involved in the process are either doing it wrong or are not aware of those opportunities. All the perspectives of different actors in the process are tried to be explored, and how this situation can be improved are also scrutinized.

The poor and marginalized are the one who suffers the most with the lack of affordable housing provision. That is not only that there is a lack of opportunities, but also because there are political biases and a lack of knowledge of available opportunities. A significant portion of the national allocation for housing is spent in housing the government officials and staff in the name of maintaining the motto of "housing for all." People who end up in informal urban housing face a constant threat of "Forced eviction," It is rampant while they are the neediest ones. The National Housing Policy 1993 upholds the right to housing for all and coerces the Government to take steps to avoid forcible relocations or displacement of slum dwellers. That is where the role of planning is imminent. However, the marginalized people are the most challenging group of citizens to incorporate in the "mainstream" planning. It has been mentioned in Sandoval and Rongerude (2015, p404) that it is most challenging for the planner to include the marginalized in the planning process as they may have little or no trust in either the planner or in the planning process [31].

Different government and non-government actors are working together to ensure housing for the informal settlers in Dhaka city. At the same time, they are also helping them to improve the capacity of the slum dwellers to ensure they can help themselves. However, the problem persists as the residents in need have little to no knowledge about these opportunities. Moreover, they have almost no participation in the planning process. The organizations and authorities usually make the plan and show up with the process. People typically come to know about any initiative after everything has been finalized. However, the process should be the other way around. The most important actor in providing affordable housing for low-income people and informal settlement inhabitants is undoubtedly the Government. They are the one that ensures that the informal housing receives essential urban services, and the state power is the one that provides legitimacy to any settlement or anything. As mentioned above, the citizens in Dhaka city have very marginal involvement in any planning process, and they often lack the information regarding their rights and opportunities available to retain their rights. For example, slum eviction is very prominent in Dhaka city (It is estimated that around 115 forced eviction took place in the past decade resulting in around 3 million homeless people). The people have the right to claim to the house and not be evicted (it is their constitutional right, and ADB has an explicit resolution where Bangladesh is a signatory country) [32].

Although the Government is empowered to do the proper planning and provide the housing, they have failed in doing so. Their authoritarian approach does not seem to be working for the people in those slums, and the number of affected people is increasing. From the authoritarian perspective, they lack the knowledge of how to communicate and make sure they are either getting it done on their own or enabling the people to reach the available opportunities. Several NGOs provide low-cost housing schemes to marginalized people through different mediums (credit, technical assistance, or access to government land). Again, they lack citizen participation and thus are separated from the marginalized. The information regarding the rights, opportunities are proving to be a decisive factor in the provision of housing for the low-income people in Dhaka city.

## **6. Inequalities in housing provision**

Even though the government is responsible for ensuring housing for all the citizens, they cannot do it alone, even with all the resources and undertakings. It is necessary to incorporate the people in need and hear their voices. That is why the communicative and advocacy planning approaches have been widely practiced in this field. Moreover, the provision of public participation is growing. However, as we know, and various authors mentioned several times that the Government is not the only actor in this system. There are people, and there are different classes and structures among people. As mentioned by Leonie Sandercock (2009), "Most cities today are demographically multicultural, and more are likely to become so in the foreseeable future" [33]. Iris Marion Young (2002) also signifies these social, demographical differences and inequalities in her writing, which she referred to as "structural difference and inequality," among which she also mentioned the presence of "structural social groups" [28, 34]. Although people do not have any control over where they are born, it has a pivotal influence on the rest of their life. However, when considering citizen participation and talking about addressing their needs, these groups are needed to be heard. That

is how the "diversity" and "equity" part of the "Just City" approach can be ensured through the last element of the theory- "democracy" [6].

Before moving on to the coordination and cooperation part, it is necessary to know about the housing delivery system in Bangladesh (which is the same in Dhaka city as well). In Bangladesh, several agencies are working to provide housing and housing-related projects- the National Housing Authority (NHA), different city development authorities (Rajdhani Unnayan Karttripakkha (RAJUK) in Dhaka city), and the Public Works Department (PWD) under the Ministry of Housing and public works. The problem with these attempts is that these projects are aimed at upper and upper-middle-income households, which are less than 5% of the total population. The marginalized low-income people have practically no access to these housing provisions. There is a site- and services- scheme, but it is difficult to reach the people through this scheme as it only produces less than 2% of total residential land and housing requirements. The private sector is entirely into developing housing for the upper-class people through apartment buildings, and the role of NGOs is still limited in the provision of housing.

So, now the question is how the poor and marginalized fit into this existing system? So far, the voice of the marginalized has not been recognized in any of the processes mentioned above. They were not even considered previously, but the situation has been changing. The city development authorities are considering the vast low-income population inside the city in their original development plans (similar to the comprehensive plans in the USA). They consult with the people through community meetings, public hearings, and, to some extent, in-person interviews. Although the participation is limited to consulting and maybe tokenism (which is not a very high level of citizen participation according to Arnstein's "Ladder of Citizen Participation, but they are trying [27]. However, the problem is emerging inside the community, and to ensure that the projects and the dialogues see the face of success, it needs to be addressed.

This is where the "structural social group" and the "structural difference" mentioned by Iris Marion Young (2002) come into play. In defining "structural social group," she mentioned: "a structural social group is a collection of persons who are similarly positioned in interactive and institutional relations that condition their opportunities and life prospects" (p397). Now, in ensuring community-based affordable housing, it is required that a particular group be in consensus on their demands and needs and how they are going to address that. The problem is that there is always a collision of interest in such groups, which is challenging to mitigate [35]. Even with non-profit and voluntary housing capital access, it creates an imbalance in the housing market. Instead of ensuring affordable housing for the people in need, sometimes the efforts result in more desirable neighborhoods and subsequently increase housing prices [35, 36]. Young mentioned that it is easier to gain political cooperation than a shared understanding of a common good (p399). One of the major barriers to the community-based approach in Bangladesh is the presence of patron-client relationships (which is common in most underdeveloped ex-colonial countries). So, the elite and the powerful usually benefit and drive the dialogue and community motivation to their benefit [34]. Therefore, even with all the mechanisms and techniques in place, it is not easy to ensure diversity and equity. The present system is also failing to provide equitable distribution in the same manner as mentioned in the previous section. The majority of the development is not accessible and affordable to all the classes of the population.

The problem is also persistent beyond a single community boundary- all over the city and across the country. There are diversified communities inside a city with different demographics, and cities are multicultural [33]. Dhaka city is no exception to that. Uniting these diversified, multicultural groups are the most prominent challenge for the governing authorities. There are different cultures, values, norms, and social practices. When planning for them, it is essential to consider and incorporate those. The existing housing provision system is not concerned about these factors. However, the situation is changing significantly with new planning practices. The movement away from traditional incremental planning to advocacy and communicative one focuses on expanding the path for ensuring "good governance" and planning for a "just city." Although that seems a long way ahead, today's steps will ensure a just city for all tomorrow.

## **7. Discussion and conclusion**

Planning is the tool that can help in pursuing and achieving the desired goal for a community. Although theorists had defined the process, the content, and the role of stakeholders in the process, it varies. Davidoff (1969)

mentioned planners as an advocate, who is supposed to work as a consensus builder among different actors in the process. The community-based approach of planning has been considered as one of the most widely practiced approaches by the theorist over the years. On the other hand, in general, the Government is empowered to do the proper planning. However, their authoritarian approach does not seem to be working, and this role of the Government is widely criticized as well.

The concept of planning has been defined differently over the years by different authors, scholars, and so is the concept of development. The concept of community development has also been in practice for a while now. Not only in the case of housing provision, but the idea of community involvement in service provision was also proposed and utilized previously [37]. It carries different meanings to different authors as well. For example, Wolf-Powers defined community development as the efforts to lessen the consequences of irregular private and public venture patterns. It not only includes design interventions by the governing authorities but also "interventions into public and semi-public realms; from market-rate housing development on vacant lots to the creation of community, land trusts on those lots, from the development of indigenous leadership in non-profit organizations to the formation of business improvement districts" [38].

However, this approach also comprehends people-oriented interventions that help the neighborhood residents obtain housing rights, claim essential services, improve the environments in which they live, and link to jobs and housing opportunities. The inclusion of the stakeholders in the planning and development process makes the planning of the issues more implementable and realistic. In the case of providing services, i.e., housing, health care, etc. to the citizen, it is more viable if the process includes the citizen in it. In the case of housing provision for the poor people in Dhaka city (especially for the people living in slums and squatters), the inclusion of the people's opinion would make the plan better, making sure that the plan helps the intended stakeholders. The attempts to accommodate people through traditional top-down planning did not work well in the past. That is why the planning practices have switched from that to people-oriented, community-based development practice. In Dhaka city, that practice has also been eminent, and for the housing accommodation, the Government has been trying to do the planning using the people's incentive. That provides the people with a sense of ownership, to the least. Another important aspect of this attempt is that people get what they want, not something imposed on them [4, 5]. However, it is important to consider other related services in a city-life when discussing and planning for housing provision. Often, previous housing or relocation-rehabilitation efforts failed because they were not well connected, and the residents could not access their work sites. That is why planners must consider the transportation aspects [39-42], mobility and accessibility [40, 43], and other aspects of service delivery for a livable environment. We proposed a conceptual diagram displaying the role of each stakeholder in housing provision (Figure 2).

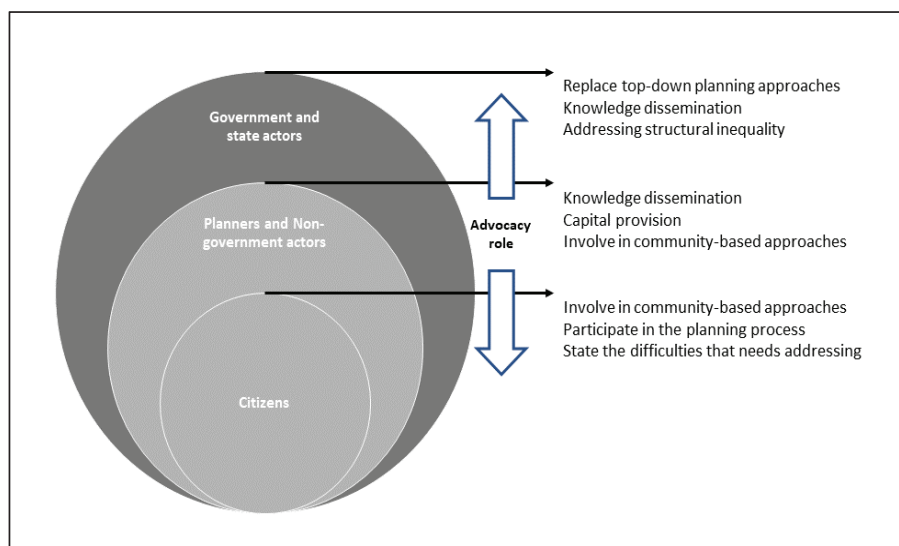


Figure 2 Hierarchical distribution of stakeholders and their responsibilities

What is important here is the association of place, site, and context in community development. As Beauregard, 2013, stated, places are socially constructed or performed and open. It also accumulates "things, thoughts, and memories in particular configurations" [44]. Creating a place from the site in any context helps the place in achieving an identity and recognition. In the case of Dhaka city, the development approach should focus on safeguarding that people have the memories and have the norms they already have in there. That argument is also supported by the statement [45], where they discussed the identity creation of an African city. That is why community development and community-based neighborhood regeneration are guiding the way forward on the development of affordable housing in Dhaka city.

## 8. References

- [1] P. Naess, "Urban planning and sustainable development," *European Planning Studies*, vol. 9, no. 4, pp. 503-524, 2001.
- [2] E. Uneze, A. Adeniran, and U. Ezechukwu, "Transiting from plan to implementation: challenges and opportunities ahead for sustainable development goals in Nigeria," *Southern Voice*, 2016.
- [3] S. D. Campbell, "Sustainable development and social justice: Conflicting urgencies and the search for common ground in urban and regional planning," *Michigan Journal of Sustainability*, vol. 1, 2013.
- [4] V. Watson, "Seeing from the South: Refocusing urban planning on the globe's central urban issues," *Urban Studies*, vol. 46, no. 11, pp. 2259-2275, 2009.
- [5] V. Watson, "Shifting approaches to planning theory: Global North and South," *Urban Planning*, vol. 1, no. 4, pp. 32-41, 2016.
- [6] S. S. Fainstein, "The just city," *International Journal of Urban Sciences*, vol. 18, no. 1, pp. 1-18, 2014.
- [7] P. Allmendinger, *New Labour and planning: from new right to new left*, 1 ed. England: Routledge, 2011, p. 207.
- [8] J. Forester, "Planning in the face of conflict: Negotiation and mediation strategies in local land use regulation," *Journal of the American Planning Association*, vol. 53, no. 3, pp. 303-314, 1987.
- [9] J. Forester, *Planning in the Face of Power*. Univ of California Press, 1988.
- [10] J. Forester, "Planning in the face of power," *Journal of the american planning association*, vol. 48, no. 1, pp. 67-80, 1982.
- [11] P. Davidoff, "Advocacy and pluralism in planning," *Journal of the American Institute of planners*, vol. 31, no. 4, pp. 331-338, 1965.
- [12] P. Davidoff, "Advocacy and pluralism in planning," *Readings in planning theory*, pp. 210-23, 2003.
- [13] P. Healey, *Urban complexity and spatial strategies: Towards a relational planning for our times*. Routledge, 2006.
- [14] P. Healey, "Relational complexity and the imaginative power of strategic spatial planning," *European Planning Studies*, vol. 14, no. 4, pp. 525-546, 2006.
- [15] P. Healey, "In search of the "strategic" in spatial strategy making," *Planning theory & practice*, vol. 10, no. 4, pp. 439-457, 2009.
- [16] A. G. Aguilar and P. M. Ward, "Globalization, regional development, and mega-city expansion in Latin America: Analyzing Mexico city's peri-urban hinterland," *Cities*, vol. 20, no. 1, pp. 3-21, Feb 2003, doi: 10.1016/s0264-2751(02)00092-6.
- [17] S. Nandi and S. Gamkhar, "Urban challenges in India: A review of recent policy measures," *Habitat International*, vol. 39, pp. 55-61, 2013/07/01/ 2013, doi: <https://doi.org/10.1016/j.habitatint.2012.10.001>.
- [18] Bangladesh Bureau of Statistics, "Census of Slum areas and Floating population 2014," Ministry of Planning, Dhaka, 2015. [Online]. Available: <http://203.112.218.65:8008/WebTestApplication/userfiles/Image/Slum/FloatingPopulation2014.pdf>