Formal Rental Housing Condition in Dhaka:
Case Study in Mirpur

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Abstract

Most of the people in Dhaka are tenants. House rent is increasing exorbitant in Dhaka. The research aims to explore the rental housing conditions of the middle-income bracket in Dhaka in terms of affordability, adequacy, and tenant security. The research collects primary data through a questionnaire survey from sample households in the case area Mirpur, a middle-income residential area. The research found that 20 percent of tenants live in non-affordable rental houses. Per sq. ft. rent price is higher in smaller rental houses. The average share of rental housing cost compared to household income is 22.6 which is comparatively higher for lower-middle income households. Smaller households have larger per capita house space, as they pay more per sq. ft. rental price and per person rental price. House size, floor space per person, housing expense per person, and persons per room depend on household income, not household size. Overcrowding is a problem for lower-middle-income tenants and smaller housing dwellers. Most of the respondents are not satisfied with the availability of civic amenities, quality of the environment, and overcrowding of the locality. Hassles of house change and the behavior of the owners of houses are the main social problem for tenants. Most of the time (98%), there is no written agreement of the rental, thus house owner can increase the house rent arbitrarily. It is needed to implement the tenancy act to safeguard the interests of both tenants and landowners in Dhaka.

Keywords: Affordability, Adequacy, Tenant Security, Overcrowding

Background and Context

During the last few decades, the world is experiencing a high rate of urbanization and resulting in new and emerging challenges. Major urbanization is happening in developing countries. The housing crisis increased over the last 20 years due to the lack of attention on housing (UN-Habitat, 2016). Bangladesh, a South-Asian country, is facing a high urbanization rate and an acute housing crisis. Dhaka, the capital city of Bangladesh has become a megacity with a population of over 14 million, which accommodates 44% of the total urban population of Bangladesh (BIGD, 2017). Dhaka is the most densely populated city in the world, having an increasing density each year (BIGD, 2017).

According to Refugee and Migratory Movement Research Unit (RMMRU), Dhaka receives three out of every five (59.2%) migrants from rural areas (Amin, 2018). House is a physical structural unit where individuals and their families live. Housing is the whole system that is required for comfortable and healthy living within the house. Though It is a durable commodity, it is considered a right. Housing has an extensive market that has an important impact on the economy. Generally, the housing subsystem consists of formal housing and informal housing. Formal housing is comprised of owner occupancy

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housing, mortgage housing, and rental housing. Both public and private sectors provide formal housing in Dhaka. Public sector providers are public and cooperative housing, which constitute a very limited portion (about 7%) of the total housing in Dhaka (BIGD, 2017). Therefore, the housing sector depends on private housing suppliers: both private individuals and real estate companies.

Due to the lack of sufficient land area, the high price of houses, and improper management, the housing supply is inadequate compared to the demand in Dhaka (BIGD, 2017). It affects the affordability of housing in Dhaka. There are 0.46 million of the backlogs' unmet housing needs among 1.4 million housing demand (RAJUK, 2016). A large part of urban people does not own a house in Dhaka and live in rented houses or apartments. Around 69% of the household live in rented houses/ apartments/ informal subsystems of houses (BIGD, 2017). The majority of the tenants (who live in rented houses) cannot purchase any properties in Dhaka because of the high price of apartments. As most of the residents are tenants, it is very important to have rental security for them. However, research shows that more than 75% of the tenants need to pay more than the standard affordability ratio in Dhaka and the majority of them are in a problem of overcrowding, especially low-income bracket (BIGD, 2017). Moreover, it was found that tenant security is threatened due to a lack of rental agreements.

Major components of housing are affordability, housing adequacy, tenant security, and housing quality. The scope of this research is to study the affordability, adequacy, and tenant security of rental housing in Dhaka. This research also targets the middle-income tenants in Dhaka. Middle-income class is more dignified with the economic condition rather than the social and cultural values. Since there is no reliable source, it is assumed that the average income of middle-income households is $2 to $20 per person per day in Bangladesh (monthly household income approx. BDT 26,000 to BDT 2,60,000 in 2021) (Mujeri, 2021). This research is conducted in a case study area. This is beyond the scope of examining housing design, site condition, facilities, and service of housing to explain the condition of rental housing. Moreover, it has not shown any change in housing conditions over periods.
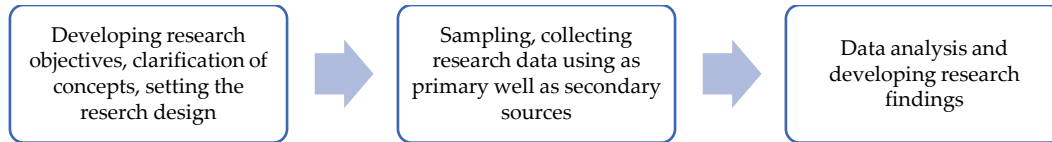
Aims and Objectives of the Research

The research question is 'Whether rental housing conditions of Dhaka favorable for the tenants in the formal residential areas?'. The research aims to determine the housing conditions, problems, and prospects of tenants in Dhaka. The specific objectives of the research are as follows:

a) To analyze the housing affordability of rental housing of tenants in Dhaka,
b) To analyze housing space adequacy of the rental housing in Dhaka;
c) To analyze tenant security of rental housing of tenants in Dhaka,

Methodology of the Research

The research is inductive, quantitative, and a case study. The research requires both primary and secondary data. This research has been conducted to understand the housing condition of middle-income tenants in Dhaka. Mirpur is selected as a case area based on geographical centrality of location and types of neighborhoods that is mixed

land use area. This area is mostly known as a middle-income residential area of high density. Mirpur is established in 1962, currently occupies a total area of 58.66 square kilometers, have about one million of population. There are three basic stages of the research (Figure 1).

| Developing research objectives, clarification of concepts, setting the reserch design | → | Sampling, collecting research data using as primary well as secondary sources | → | Data analysis and developing research findings |

Source: Prepared by Author, 2022
Fig. 1: Stages of the research

The research starts with developing a research problem, specific objectives, and clarification of concepts to set the research design. Later, this research utilizes Cochran's formula for sampling as this is especially appropriate in situations with large populations. Using standard statistical formula keeping the confidence level at 95% and margin of error at 5% (significance level 0.05), the total sample size was determined 385. However, due to the constraints of Covid-19, time, and resources- the number of respondents was limited to 102, who were selected based on purposive and snowball methods. The primary data of this research was collected through questionnaire surveys from the case area Mirpur, Dhaka. This research collected the data from tenants of the middle-income bracket utilizing a face-to-face survey.

The questionnaire data were analyzed through different statistical analyses utilizing MS Excel. Multiple responses surfaced while conducting the questionnaire survey. This research utilizes 'correlations' to determine the dependency of the attributes on each other. The correlation coefficient is determined by dividing the covariance by the product of the two variables' standard deviations. This research utilizes Pearson correlation, also known as a parametric correlation test because it depends on the distribution of the data.

Conceptual Framework of the Research

Leung and Tang (2015) considered three key questions to assess the housing situation in Hong Kong- housing adequacy to meet the demand, affordability, and possibility of reducing the volatility of the housing market, tenants' rights, and potential violations of these rights. On the other hand, Habitat for Humanity New Zealand (2017) developed a framework for housing assessment that uses a holistic set of indicators: affordability, sustainability, habitability, and security (tenure security). This research assesses the rental housing condition based on affordability, adequacy of space, and security of tenure.

There is no universal definition for housing affordability. Mulliner and Maliene (2015) define housing affordability in terms of sustainability. Sustainable housing affordability entails some economic factors (e.g. the mortgage market, income and housing costs, availability of different housing tenures); social factors (e.g. quality of life and aspects of community sustainability); and environmental factors (e.g. energy efficiency of housing). The scope of the research is minimized to focus on social factors (housing cost) and economic factors.

Housing affordability refers to the cost of housing for both tenants and owners, relative to the given household's disposable income. The concept of affordability has different perspectives such as repayment, purchase, and income affordability. There are two basic approaches to determining housing affordability.

a)   Ratio approach or housing cost approach: This process measures housing affordability with a ratio of housing cost (monthly rent cum utility services cost) and household income. This research utilizes this method to compare disposable income and rental housing costs.

$$\text{Affordability Index (AI)} = \frac{\text{Housing cost of the tenants}}{\text{Household income}} \times 100$$

According to the United Nations, affordable housing's AI is equal to 30% or less (Also Jahan and Kalam, 2012).

b)   Non-housing cost approach/ residual income approach: This is another approach that measures the leftover income for household expenditure after spending on housing. Housing is affordable while residual income (after housing cost) is more than household non-housing cost.

Household monthly income- housing cost = Residual income ≥ non-housing cost

The American Housing Survey (AHS) defines 'physical adequacy' as the physical provision of housing units (Eggers and Moumen, 2013). Housing adequacy explains whether the house number is enough to meet the need of city dwellers or not. Moreover, it means that the sizes of the houses are adequate to accommodate the dwellers. Housing adequacy is generally defined in terms of the physical adequacy of housing- the physical space of housing units of the given family size and income level. Adequate housing units can accommodate the occupants in a healthy way. Household overcrowding is a condition where the number of occupants exceeds the capacity of the dwelling space available for the residents. It may create health hazards, discomfort, privacy problems, and inconvenience. According to UN-Habitat (2016), overcrowding occurs if there are more than three people per habitable room. This may vary according to the room size, and availability of services. HUD (2007) mentions four approaches to measure housing overcrowding:

a)   Persons-Per-Room (PPR),

b)   Persons-Per-Bedroom (PPB), and

c)   Unit Square Footage-Per-Person (USFPP)

d)   Persons-Per-Room (PPR) by Unit Square Footage-Per-Person

e)   (USFPP)

PPR standard is 1 (not more than 1 person per room) and the PPB standard is 2 (not more than 2 persons per bedroom). USFPP standard is 165 sq. ft. per person. Persons-Per-Room (PPR) by Unit Square Footage-Per-Person (USFPP) measure is a mix of PPR and USFPP for which the standard is more than one person and 165 sq. ft. (HUD, 2007). The research utilizes both PPB and USFPP to understand the overcrowding situation in Dhaka.

Tenure security means the tenancy agreements between the owner and the tenant. This can ensure the tenancy rights of the tenants and the interests of the owners simultaneously. This provides a constitutional or legal guarantee that the possessor cannot be removed from the house except in exceptional and specified circumstances. 'Premises Rent Control Act, 1991' is a legal document in Bangladesh that came into force on March 27, 1989, for the regulation of house rent (GoB, 1991). The act contains issues related to the house renting process including restriction on the increase of rent, power to enter and inspect premises, increase of rent on account of payment of taxes or for improvements by landlords, receipts for paid rents, refund of irrecoverable rent, distress warrant in certain cases, a deposit of rent by the tenants in certain circumstances, and so on. This research analyses the situation and practices of the clauses of the act in Dhaka city, specifically renting procedures and advance payment mechanisms, rent fixation, and revision issues, and any discrimination to access housing of the tenants and eviction practices.

Housing Affordability of Tenants in Dhaka

House rent is increasing very fast in Dhaka. The Consumers' Association of Bangladesh (CAB) estimated that in Dhaka, tenancy rents increased by 412.97% between 1990 and 2014 (Hasnat, 2015). Table 1 shows this increase from 2012 to 2016. The ratio of household income and housing prices in Dhaka is 6.3 (McDonald & McMillen, 2010). This research found an average ratio of 5.68, ranging from 2 to 10.

Table 1: Comparison between rates of general inflation and rental inflation (in percent)

Year	Inflation rate of rents (a)	General inflation rate (b)	Difference (a-b)
2016	8.77	6.47	2.3
2015	6.33	6.38	0.05
2014	9.76	6.82	2.94
2013	10.91	11.0	0.09
2012	9.73	6.42	3.31
Average	9.1	7.4	1.7

Source: CAB, 2012, 13, 14; Hasnat, 2015

The respondents are mainly from high-middle income. There is a mix of few middle-middle and low-middle income as well (approximately 10 percent). Most of the respondents' (24%) household income was within the range of BDT 60001 to 70000. The average house rent price in Mirpur is BDT[2] 13454.9, whereas rent paid by the respondents ranges from BDT 6500 to 18500. The average per sq. ft. house rent is BDT 13.6, which ranges from BDT 5.42 to 24. Most of the respondents (82%) live in the house/flat where the per sq. ft. house rent is BDT 11 to 15. The average household cost for paying utilities is BDT 2610.784, which ranges from BDT 1000 to 6000. The average monthly expense per person for accommodation is BDT 3163.6, which ranges from BDT 1083 to 5333. A major percentage of the household (more than 35%) pay monthly BDT 2501 to 3000 per person for accommodation (Figure 2).

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[2] BDT= Bangladeshi Taka; 1 US Dollar =85 Bangladeshi Taka in 2021
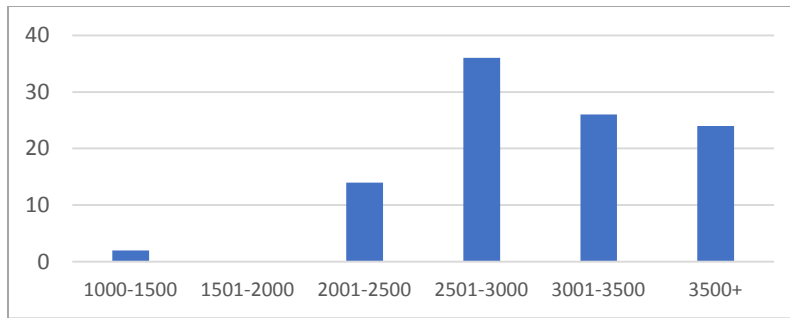
Source: Prepared by Author, 2022; Field Survey, 2021
Fig. 2: Per person monthly expenses for accommodation.

The rent of larger size houses is more as there is a positive correlation (0.457113). However, per sq. ft. house rent is negatively correlated with house size (-0.68208). It indicates that smaller size houses have comparatively more rent prices per sq. ft. compared to larger houses. The more bedroomed house has higher rent as there is a positive correlation (0.460615). However, the houses with more rent per sq. ft. have a smaller number of bedrooms. The households who pay higher rent, pay higher utility costs (correlation is 0.554886). On the contrary, the houses with higher rent per sq. ft. pay less utility costs (negative correlation -0.04648). The research found that though larger houses with more bedrooms have higher rent, and pay more utility costs in general; rent per sq. ft. is higher in smaller houses, and these households pay less utility costs.

The research found that 54.6% of the respondents have the understanding that the rent of their existing house/ apartment is higher compared to the facilities and floor space. The rest 45.4% of the respondents' opinion is that the rent price is reasonable as due to the Covid-19 situation, many house owners have reduced the rent price to a reasonable level. Many families have out-migrated to villages from Dhaka, which reduced the demand for houses/ apartments.

The average share of house rent compared to the household income is 18.93%. This percentage ranges from 10 to 50. Most of the participants spent 16 to 20% of their household income on paying the house rent price. 19% pay more than 20% of their monthly household income. Even 2% spent more than 30% of the household income. The average share of the expense of household income for utilities is 3.62%, which ranges from 1.8 to 8.33%. Therefore, the average share of rental housing costs compared to disposable housing income is 22.6%.

According to the UN, the total percentage of housing cost (house rent and utility costs) need to be less than 30 percent (Jahan & Kalam, 2012). The research found that the respondents spent on average 26.21%of their household income for the purposes, ranging from 13.6 to 60%. 3% of households spent 10 to 15% of their household income for housing cost, 19% spent 16 to 20%, 25% spent 21 to 25%, 33% spent 26 to 30%, 14% spent 31 to 35%, and 6% spent more than 35% respectively. It indicates that most households spent 26 to 30% of household income on paying house rent and utility costs.

The share of housing cost compared to the Affordability Index (Ratio approach of measuring housing affordability) shows that a total of 20% (14% spent 31% to 35% and

6% spent more than 35%) household's house rent price is beyond the Affordability Index. It indicates that 20% of the tenants live in rental houses that are not affordable (Figure 3).
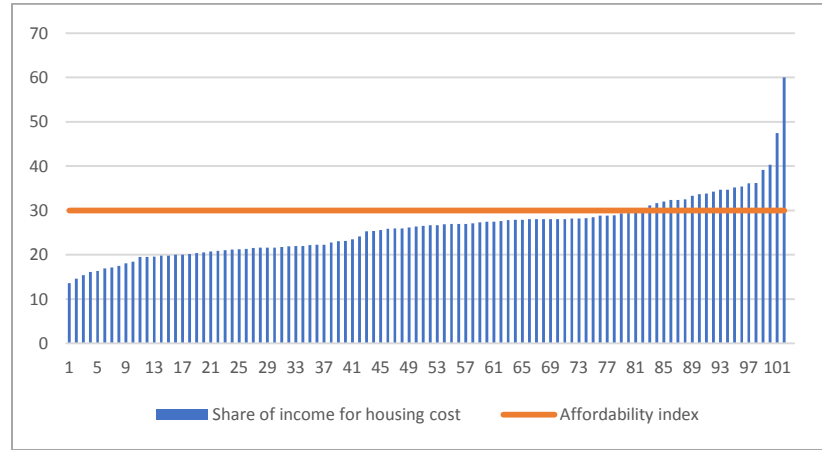
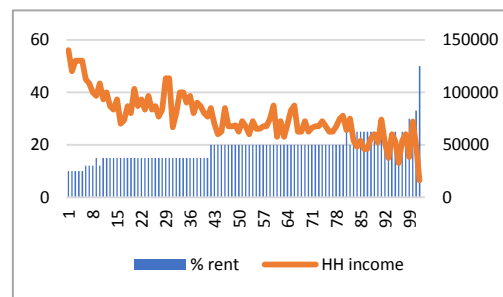*Source: Prepared by Author, 2022; Field Survey, 2021*
Fig. 3: Share of housing cost compared to Affordability Index

The research found positive correlations between household income and household cost for house rent (0.36983). This indicates that as household income rises, the household spent more amount to pay for housing costs. Even household income positively influences per person payment for accommodation (correlation is 0.107014). This means the households spend higher per person accommodation costs who have higher income. However, the research found that there is a negative correlation (-0.82122) between household income and household percentage share of expenditure for house rent and utilities (Figure 4). The same trend is found for household spending share for house rent, for which the correlation is -0.81338 (Figure 5). These indicate that the lower income households need to spend more share of their household income on house rent and utility charges compared to their counterpart. Thus, the lower-middle income households live in less affordable rental houses.
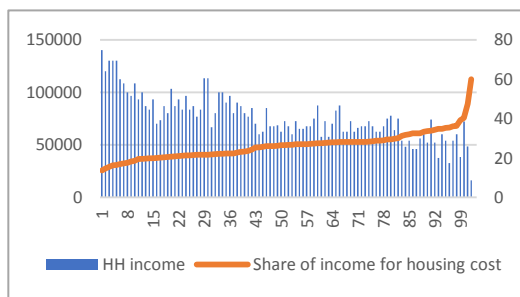
Source: Prepared by Author, 2022; Field Survey, 2021
Fig. 4: Correlation between household income and percentage spent on housing cost

Source: Prepared by Author, 2022; Field Survey, 2021
Fig. 5: Correlation between household income and percentage share of house rent

Housing Adequacy of Tenants in Dhaka

Housing ownership is 30% in Dhaka and the floor area per person is 56 sq. ft. (McDonald & McMillen, 2010). There is a gap between the demand and supply of housing in Dhaka. Bhattacharya (2010) argues that the housing in Dhaka is overcrowded as such more than two people had to share one bedroom.

The average size of the house of the respondents is 1013 sq. ft., which ranges from 600 to 1700 sq. ft. Most of the respondents live in 801 to 900 sq. ft. size houses (Figure 6). The average household size is 4.4, which ranges from 3 to 6. Again, the average housing space per person is 236.66 sq. ft., which ranges from 120 to 400 sq. ft. Most of the respondents (36%) live in houses that have 201 to 250 sq. ft. per person (Figure 7).
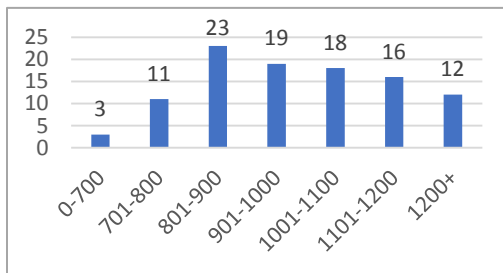
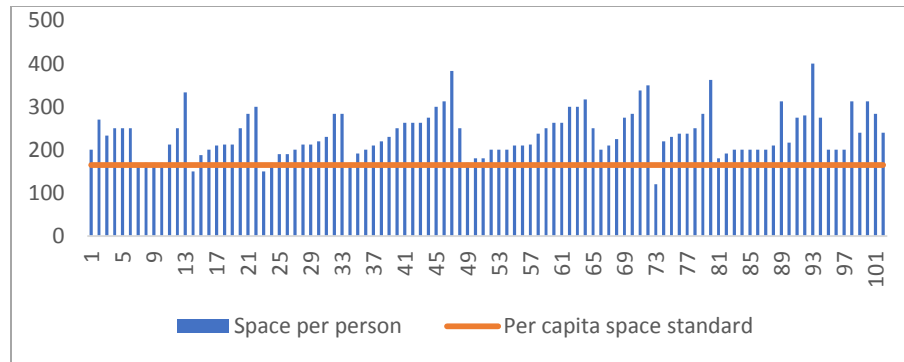Source: Prepared by Author, 2022; Field Survey, 2021

Fig. 6: Number of households of different size houses
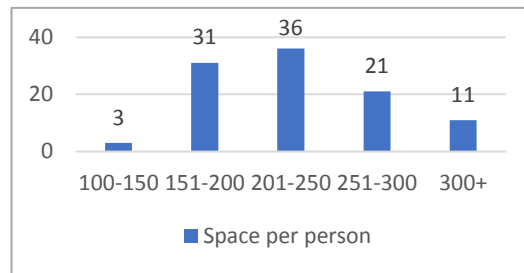
Source: Prepared by Author, 2022; Field Survey, 2021

Fig. 7: Space per person among the respondents

It is optimistic that more than 96% of the households in the case area have adequate space to live which is more than the global standard (Figure 8). The households that stay in larger houses enjoy larger per capita space as there is a positive correlation (0.498117) and have a greater number of bedrooms (0.54396). The average house sizes of 3, 4, 5, and 6 members' households are 878.125 sq. ft., 1016.667 sq. ft., 1007.895 sq. ft., and 1255.556 sq. ft. respectively. Therefore, it is obvious that larger families need larger flats with more bedrooms. Positive relations are found between household size and number of bedrooms (0.476935), and house size (0.381407). However, a negative correlation is found between household size and per capita space (-0.59554) which indicates that larger families have smaller per capita house space. The average per capita house space of 3 members' households is 292.7083 sq. ft., and 254.1667 sq. ft., 204.4231 sq. ft., and 209.2593 sq. ft. respectively for 4, 5, and 6 members' households. The residents have larger per capita space in larger flats/houses (correlation 0.498117).

Source: Prepared by Author, 2022; Field Survey, 2021
Fig. 8: Relation between space per person and per capital space standard

It is also found a very low positive correlation between household size and rent price (0.265716) which indicates that larger families pay more rental prices. However, there is a negative relationship between per sq. ft. rental price and household size (-0.1659). This explains that smaller families pay more per sq. ft. rental price compared to larger families. Moreover, there is a negative relationship between household size and per person expense for housing (-0.76213). This indicated smaller families pay more per person rental price for accommodation and have more per capita space, though larger families stay in larger houses and pay more rent.

The research found that the average number of persons per bedroom is 1.60866 which ranges from 1 to 3.2. 2% of the households share 3 persons per bedroom and 4% share 2.5 persons. That means 6% of the middle-income tenant respondents are staying in overcrowded houses in the case area. 17% of the households share 2 persons and the rest of the households share less than 2 persons per bedroom.

The research found that higher-middle income households live in larger size houses as it has a positive correlation (0.195914). In the same way, higher-middle income households stay in houses that have more bedrooms (correlation is 0.247177). This is also positive for the number of toilets (0.017986). Thus, higher-middle income households enjoy larger space per person (correlation is 0.079039) and a greater number of bedrooms (correlation is 0.126167). This indicates that house size, floor space per person, housing expense per person, and persons per room depend on household income, not household size. Overcrowding is a problem for families with limited income (as household income and persons per room are negatively correlated -0.15508) and for those who live in smaller houses (as house size and persons per room are negatively correlated -0.21372) in the case area of Dhaka.

The households who spent more per person expense for accommodation (0.701994) enjoy more per person space. Interestingly, the research found that the households who pay higher per capita for housing, do not have a greater number of bedrooms as there is a negative correlation (-0.12406). The households who pay more per person for housing live in less overcrowded houses as there is a negative correlation between per person expense for accommodation and persons per room (-0.57447). It indicates that overcrowding is a problem for the households who are paying less per person for housing.

The research also found that most of the respondents' opinion (45%) was that their existing house size is adequate for their family, while 11% are not happy about the size and they have compromised the size due to various reasons. 44% of the respondents think that the size of their existing houses is mostly adequate for their families.

Tenancy Security of the Tenants in Dhaka

Although there is legislation (House Rent Control Act, 1991) to safeguard the interests of tenants, in reality, its application is almost non-existent. Consequently, house rents are fixed and increased arbitrarily according to the wishes of the landlords. The research found limited rent control in the housing market in the case area of Dhaka. As a result, tenants have few choices in selecting their abode and have to compromise on quality to adjust to means.

The research found that the tenants choose their existing house/flat for many reasons. Among those, safety and security got much importance to the tenants (59%). Moreover, proximity to job location (52%), proximity to transport facility (39%) and proximity to children's school (36%), good neighborhood (18%) are important factors (Figure 9).
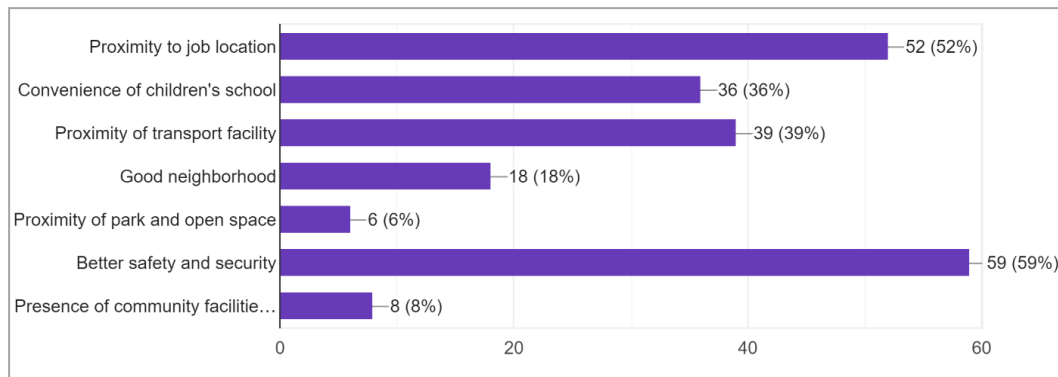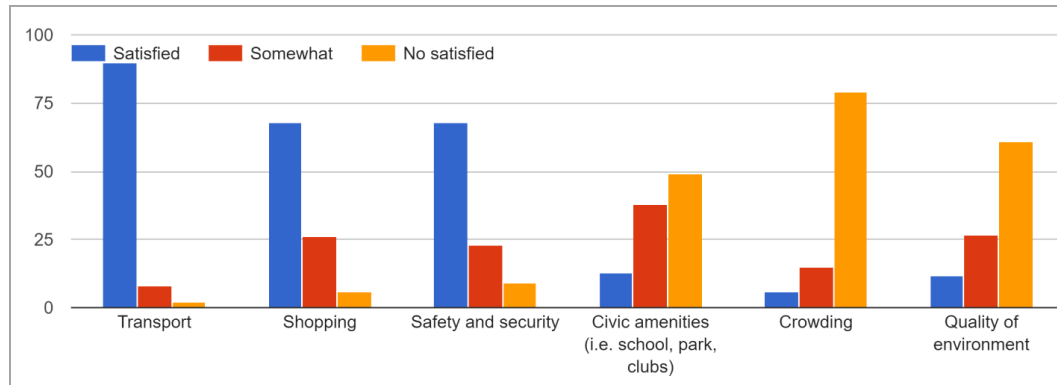
Source: Prepared by Author, 2022; Field Survey, 2021

Fig. 9: Reasons for choosing existing house (considering multiple reasons of the respondents)

Choosing rental housing is a matter of balancing several factors. This research tries to identify these factors for choosing the existing house or apartment. Better safety and security; and proximity to job location got approximately similar importance to most of the respondents for choosing the existing house/ apartment as the main reason (27% and 26% respectively). Proximity to children's school, proximity to transport facility, and good neighborhood also got importance (19, 18, and 8% respectively) to the respondents to choose the existing house.

The tenants are mostly satisfied with the condition of transport, shopping, safety, and security of their existing house. On the contrary, most of the respondents are not satisfied with the availability of civic amenities and the quality of the environment, and due to overcrowded locality (Figure 10).

Source: Prepared by Author, 2022; Field Survey, 2021

Fig. 10: Level of satisfaction of the respondents about their residential area

The tenants also expressed the reason for shifting from the previous apartment/ house to the existing one. "To live in a better house" (45%) has got more importance. Moreover, lack of security (32%), few facilities (28%) in the previous houses, change of job location (22%), and location of children's school (21%) were also prioritized by the tenants (Figure 11). There might be more than one reason for shifting out of the previous house. Among 27% of the respondents, living in a better house was the first reason. After that few facilities in the previous house compared to the rent price, change of job location, lack of security, less convenience for children school travel, poor infrastructure, rent increase were the first reason for respectively 21, 19, 10, 9 and 9 percent respondents for shifting out from the previous house.
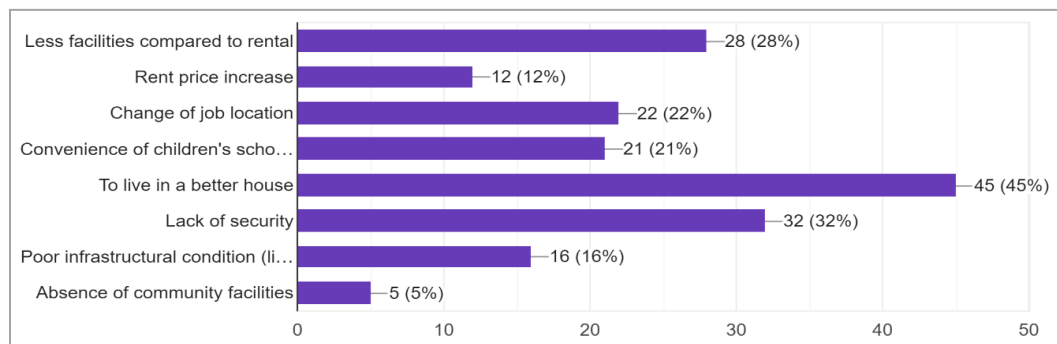
Source: Prepared by Author, 2022; Field Survey, 2021

Fig. 11: Reasons for shifting from the previous house/apartment (includes multiple answers)

Though 45% of the respondents have not experienced any social problems as tenants in Dhaka, 34% have responded about the hassles of house change and 26% mentioned that bad behavior of the land owner is a social problem. Even a small percentage of the respondents (4%) expressed about lack of social status (Figure 12). Though more than one social problem was highlighted, a great percentage of the respondents expressed hassles with house change (24.2%) and the behavior of the owner of the house (24.2%) are the main social problems of tenants.
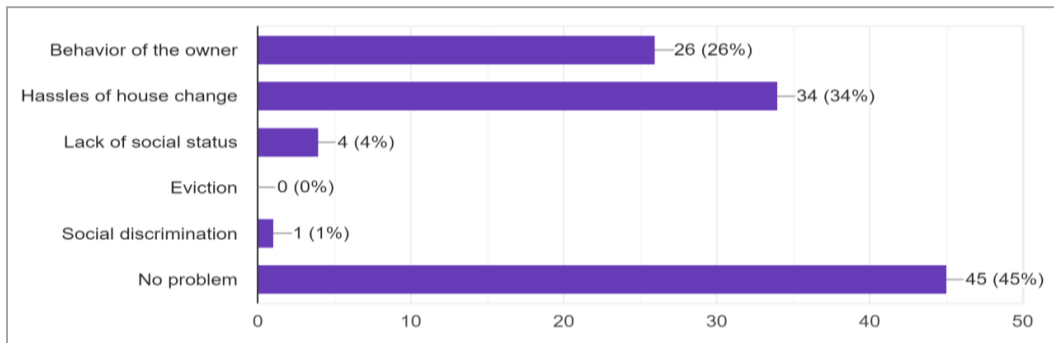
Source: Prepared by Author, 2022; Field Survey, 2021

Fig. 12: Social problems of the tenants (includes multiple answers)

Agreement of rental can preserve the interest of both the tenants as well as the house owners. However, it is an irony that the research found that most of the respondents (98%) do not have any written agreement of rental. The terms and conditions are discussed verbally between the land owners and the tenants. Most of the time the monthly rent price is finalized based on negotiation (96%) between the land owners and the tenants.

The house owners charge some amount of security money in advance from the tenants which is one month's rent price in most cases (63%). 23% of the tenants have paid two months' and 9% of the tenants paid three months' rent prices and the rest of the respondents paid a fixed amount of deposit for the existing houses. The respondents expressed that most of the time (84%) the deposit amount was adjusted with the rent price of the last months. 10% got back the full amount of the deposit, while 6% of the respondents' payment was deducted for maintenance and utility bills.

As any written agreement is absent, many times the house owner increases the house rent at their whim. Most of the time (59%), the duration to increase the house rent price is one year which has been discussed before by these two parties. However, 14% of the tenants face the problem of increasing the rent price at any time without any prior notice and this increase is not fixed. Rest 27% of the respondents mentioned that the existing house rent would increase after 2 years or more. There is a term discussed between the house owner and the tenant that each party will inform their counterpart if want to leave the house or evacuate the house. Most of the time (49%), the tenants need to provide a notice to leave before two months of leaving. However, 29% of the tenants mentioned that they need to provide a notice to the owner three months earlier.

Summary of Major Findings and Conclusions

A major percentage of the people in Dhaka are tenants. House rent is increasing very fast in Dhaka. The research aims to explore the middle-income tenant's housing conditions in Dhaka in terms of affordability, adequacy, and tenant security of rental houses. This research shows the relationship among the components of housing conditions compared to household income and household space. The ratio of household income and housing prices in Dhaka is 5.68. Though large houses with more bedrooms have higher rent, and the tenants pay more utility costs in general; the rent price per sq. ft. is higher in smaller houses.

The average share of house rent compared to the household income is 18.93%. the average share of rental housing cost compared to disposable housing income is 22.6%. 20% of the tenants live in rental houses that are not affordable. Lower-middle income households need to spend more share of their household income on house rent and utility costs compared to their counterpart. Smaller households have larger per capita house space, they pay more per sq. ft. rental price and more per person rental price for accommodation, though larger households stay in large houses and pay more rent prices. House size, floor space per person, housing expense per person, and persons per room depend on household income, not household size. Overcrowding is a problem for families with limited income and who live in smaller houses.

Better safety, security, and proximity to job location got approximately similar importance from most of the respondents for choosing the existing house/ apartment as the main reason. Most of the respondents are not satisfied with the availability of civic amenities and quality of the environment, and the overcrowdedness of the locality. Hassles of house change and behavior of the owner of houses are the main social problems for the tenants. Most of the respondents do not have any written agreement on rental. As any written agreement is absent, many times the house owners increase the house rent at their whim. The legislation to safeguard the interests of tenants needs to be applied to create a balance between the demand of the land owners and the tenants in Dhaka. This research has limitations to provide necessary reasoning for the claims and guiding principles for the responsible authorities, there is scope for further extended research.

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