



ACCOMMODATION PREFERENCES AND RENTAL CHALLENGES IN URBAN DHAKA: A MIXED-METHODS STUDY

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Abstract

This study examines the accommodation preferences and challenges of Dhaka's urban residents, focusing on both public and private rental housing contexts. The city's rapid expansion, driven by high in-migration and territorial development, has led to a severe housing shortage. Since the 1970s, multi-storied apartments have emerged as a key response to this shortage; however, significant challenges persist. As part of a mixed-methods approach, in-depth interviews and focus group discussions were combined with a structured survey of 180 respondents from key public and private rental clusters. The findings reveal that residents' perceptions of various factors, including rental price, proximity to workplaces, utility and security services, structural integrity, availability of open space, and payment methods, differ significantly. While affordability and structural safety emerged as crucial baseline (hygiene) factors, security and payment flexibility were identified as key motivators influencing tenants' decisions to stay or move. Despite the rise in high-rise apartment construction and increased private-sector investment, substantial gaps remain in providing safe, affordable, and equitable housing. The study further identifies systemic problems that exacerbate residents' dissatisfaction, such as uneven rent regulation, poor utility management, and weak enforcement of building codes. These findings inform recommendations for integrated policy measures that balance the supply of public and private rental housing, improve infrastructure and service quality, strengthen regulatory frameworks, and align housing allocation with socioeconomic realities. By offering empirical evidence on tenant perspectives and decision-making processes, this study contributes to the broader discourse on sustainable urban housing. It also provides policymakers, urban planners, and other stakeholders with practical recommendations for enhancing living conditions in rapidly urbanizing cities like Dhaka.

Keywords: Urban housing; Rental satisfaction; Accommodation preferences; Public housing; Private housing; Dhaka

1. Introduction

Dhaka, the capital of Bangladesh and one of the world's most populous cities, is the country's largest metropolitan area (Roy et al., 2019). The city currently hosts approximately 13 million permanent residents, with about 6 million residing in the central city area (Khaleda et al., 2017). The rapid population growth in Dhaka has been driven by high rates of in-migration, territorial expansion through river-filling and natural population increase. However, the expansion of accommodation facilities has not kept pace with this growth, leading to a severe housing shortage that has persisted since the 1970s. As a result, accommodation-related issues are receiving increasing attention from both public and private sectors. Given that Dhaka is the hub of administrative and business activities, thousands of people migrate to the city daily in search of livelihood opportunities (Afrin & Islam, 2023). This continuous influx has triggered major residential transformations and prompted the development of multi-storied apartment buildings. These structures are steadily reshaping the urban landscape and the lifestyles of many city dwellers. Most of these buildings are owned by private developers, while a limited number are allocated to government officials and employees. In recent years, some high-rise constructions have been specifically aimed at improving accommodation facilities for university teachers and staff. However, there is a pressing need to ensure that the



development of new housing systems is aligned with the city's socioeconomic realities and local conditions necessitating a holistic, evidence-based approach. For those who do not own property, rental housing is the primary alternative. These rentals are typically provided by the private sector, though in some cases, the public sector offers housing specifically for government employees. Rental choices are guided by individual preferences and practical considerations (Zhou et al., 2023). Common factors influencing rental decisions include rental costs, proximity to the workplace, availability of utilities and security services, quality of maintenance services, access to open spaces, structural safety and aesthetics, and flexibility in payment procedures (Han, 2024). Despite initiatives by public, private, and autonomous entities to expand the rental housing market in Dhaka, concerns remain regarding the extent to which these facilities meet the expectations of residents. The key question arises: How satisfied are tenants with current rental housing options, and what further steps can be taken to better meet their needs? This study addresses this gap by examining the accommodation preferences and challenges faced by residents in both public and private rental housing sectors in Dhaka. Drawing upon Herzberg's Two-Factor Theory and Maslow's Hierarchy of Needs, the research investigates how 'hygiene' factors (basic requirements such as affordability and structural safety) and 'motivating' factors (enhanced services like security and flexible payment options) influence tenants' choices and satisfaction. Despite ongoing development efforts, Dhaka continues to face significant challenges in ensuring adequate and satisfactory housing for its growing population. The rental housing market, which serves a large portion of the city's residents, is fraught with multiple issues. Many tenants struggle to find affordable, secure, and well-maintained housing that aligns with their expectations. Moreover, disparities between public and private rental options complicate the situation. Public rental housing is often plagued by bureaucratic inefficiencies and poor maintenance, while private rentals may be unaffordable and lack effective regulation (Adler, 2025). This study aims to identify the key factors influencing rental housing preferences and satisfaction among Dhaka's residents and to explore the specific challenges faced by tenants in both sectors. By doing so, it seeks to offer actionable recommendations for improving the quality, accessibility, and fairness of rental housing in Dhaka ultimately enhancing the living conditions for its urban population. The key objectives of this study are to identify the hygiene factors that influence the choice of public and private rental housing among Dhaka city dwellers. To determine the motivating factors that attracts Dhaka residents to choose specific rental accommodations. To analyze which aspects most significantly influence people's decisions when choosing between different rental houses. To evaluate the satisfaction levels of tenants living in both public and private rental housing, To explore the specific challenges and issues faced by residents in Dhaka's rental market, including affordability, quality of housing, access to services, and landlord-tenant relationships and to identify and recommend measures that can be taken to improve the quality of both public and private rental housing markets in Dhaka.

2. Literature Review and Theoretical Framework

The issue of rental housing in Dhaka has received limited academic attention, particularly in the form of empirical research (Farzana, 2022). Although several reports and theoretical studies have addressed the broader housing challenges in Dhaka, few have focused specifically on the dynamics of the rental housing market or the lived experiences of tenants. The existing literature offers useful insights into historical developments, market trends, and policy gaps, but there remains a notable gap in empirical research exploring tenants' perspectives on accommodation preferences and satisfaction. With Dhaka's population expanding rapidly, demand for housing has intensified, particularly in the context of constrained horizontal expansion due to the city's encirclement by rivers (Roy et al., 2021). As a result, vertical growth through multi-storied apartment construction has become a dominant feature of the urban landscape. Apartment living began to gain traction in the early 1980s, initially spearheaded by formal private developers near areas such as Eastern Plaza. Over time, this trend spread to neighborhoods such as Paribagh, Maghbazar, Siddeshwari, Dhanmondi, and Mirpur, eventually becoming a widespread solution to urban housing shortages (Kamaruzzaman, 2007). The increasing popularity of apartments is driven largely by the scarcity and rising cost of land in Dhaka

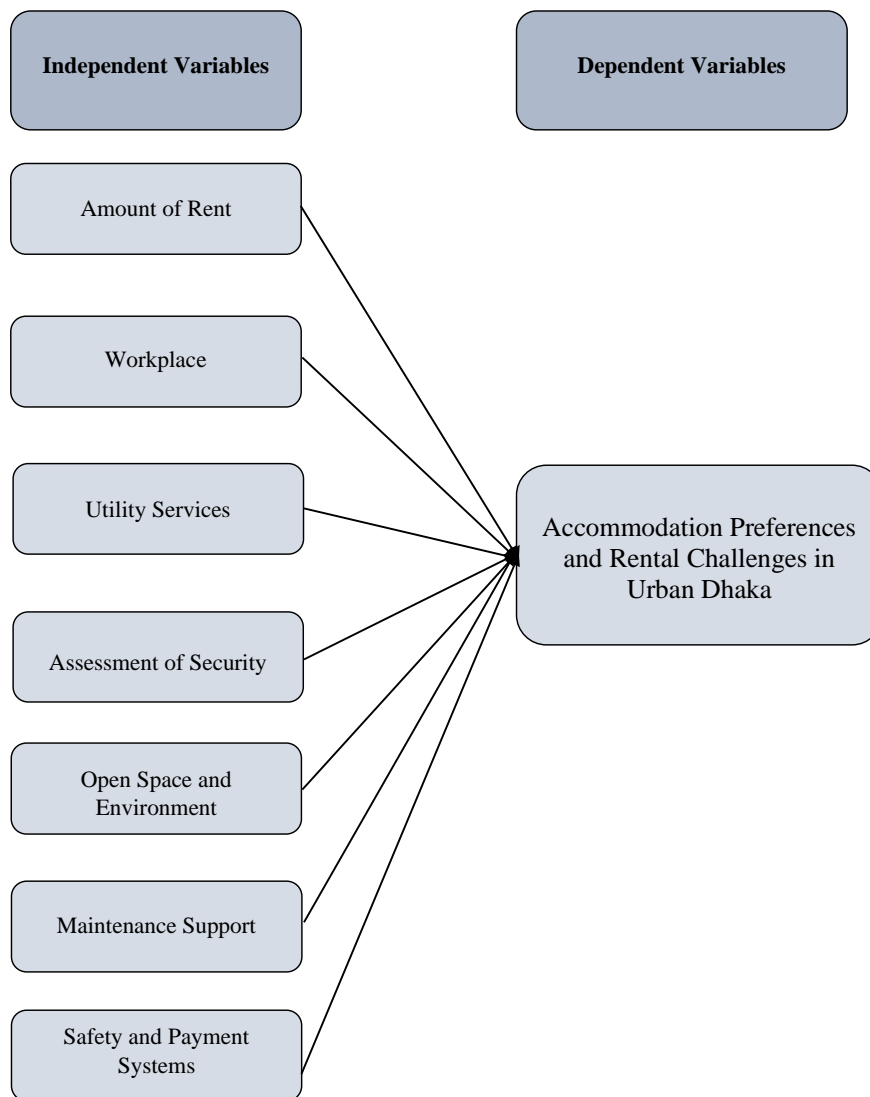


(Alam, 2021). Land prices, especially in central areas, have surged disproportionately compared to the overall cost of living. Between 1975 and 2006, residential land prices rose nearly 40-fold, reflecting intense competition for space in the urban core (Kamaruzzaman, 2007). These market pressures have further fueled the proliferation of high-rise buildings, often replacing traditional housing forms. Nevertheless, affordability remains a persistent barrier for many urban residents. Beyond the base cost of apartments, prospective tenants and buyers face additional financial burdens including registration fees, utility connection charges, and parking space costs, all of which significantly raise the total expenditure required for secure accommodation (Amin & Islam, 2023). Dhaka's rental housing market is also undergoing rapid transformation. With increasing urbanization, a booming economy, and a growing influx of expatriates and foreign workers, rental demand has surged. This demand has led to steady increases in rental prices, benefiting landlords and investors but simultaneously exacerbating housing insecurity for lower- and middle-income tenants (Kurby, 2023). While these studies contribute to understanding the evolution of Dhaka's housing market, most are either anecdotal or descriptive in nature. Empirical investigations into the preferences, motivations, and satisfaction levels of renters particularly in the context of both public and private rental housing are limited. This gap underscores the importance of the present study, which aims to provide a deeper understanding of the factors shaping tenants' decisions and experiences within the rental market of Dhaka.

This study is grounded in two complementary theoretical models: Herzberg's Two-Factor Theory (Herzberg, 1959) and Maslow's Hierarchy of Needs (Maslow, 1954/1970), both of which offer valuable frameworks for understanding human behavior and satisfaction in the context of housing decisions. *Herzberg's Two-Factor Theory*, also known as the Motivation-Hygiene Theory, differentiates between two types of factors that influence satisfaction. *Hygiene factors* are external elements that, if absent, cause dissatisfaction (e.g., affordability, structural integrity, security), but their presence does not necessarily motivate or increase satisfaction. In contrast, *motivating factors* are intrinsic to the experience and contribute positively to satisfaction when present (e.g., flexible payment options, aesthetic value, community environment). In the context of rental housing in Dhaka, this study uses Herzberg's framework to analyze how both hygiene and motivating factors shape tenants' preferences and levels of satisfaction. Importantly, the theory recognizes that these factors can be perceived differently by individuals; what serves as a motivator for one tenant may function as a basic requirement or even a hygiene factor for another. The application of this model allows for a nuanced exploration of rental housing choices across a diverse urban population. *Maslow's theory* proposes a five-tier model of human needs, ranging from basic physiological needs to self-actualization. In the housing context, these needs manifest sequentially. At the most fundamental level, tenants seek to fulfill *physiological needs* such as shelter and access to daily necessities. Once these are met, they prioritize *safety needs*, including secure housing and financial stability. As stability improves, *social needs* (a sense of community), *esteem needs* (status, respect), and potentially *self-actualization* (personal growth) become more prominent (Arefin et al., 2020). This study draws on Maslow's model to contextualize how residents of Dhaka select their housing based on evolving needs and aspirations. The intersection of Maslow's hierarchy with Herzberg's distinction between hygiene and motivating factors provides a comprehensive theoretical foundation for understanding tenant behavior and satisfaction. By integrating Herzberg's and Maslow's theories, this study seeks to reveal how basic requirements (e.g., affordability, structural safety) interact with higher-level motivators (e.g., convenience, aesthetics, flexibility) to shape rental housing choices in Dhaka. The dual-theoretical framework enables a richer analysis of tenants' lived experiences and supports the development of targeted policy recommendations to improve the quality and accessibility of rental housing in the city.



3. Analytical Framework



4. Research Methodology

Research Design

This study adopted a mixed-methods research design, also referred to as a convergent parallel design, to comprehensively explore the accommodation preferences and challenges faced by residents of Dhaka city (Creswell et al., 2003). In this approach, both quantitative and qualitative data were collected simultaneously during a single phase of fieldwork (Aziz et al., 2024). The rationale for this design lies in its ability to merge the breadth of statistical insights with the depth of personal experiences and contextual understanding. Quantitative data, gathered through structured survey questionnaires, offered generalizable insights into the patterns and preferences among tenants (Mallick et al., 2021). Simultaneously, qualitative data, obtained from interviews and focus group discussions (FGDs), enriched the analysis by capturing nuanced, lived experiences. Both datasets were analyzed independently and subsequently integrated for side-by-side comparison, interpretation, and triangulation of findings.



Methods of Data Collection

To effectively address the research objectives, three complementary data collection methods were employed. A structured survey was conducted among tenants residing in both public and private rental housing across various neighborhoods of Dhaka. The questionnaire consisted of 10 closed-ended questions designed to quantify tenants' preferences, satisfaction levels, and perceived challenges related to housing. The use of closed-ended questions facilitated efficient data collection from a relatively large sample. However, it was noted that some respondents faced difficulty comprehending certain complex items, highlighting the need for complementary qualitative methods. To gain deeper insights into the underlying factors influencing accommodation choices, interviews were conducted with key stakeholders in the rental housing sector, including tenants, landlords, and representatives of relevant public and private authorities. Two FGDs were conducted to explore community-level perspectives and stimulate collective dialogue on the rental housing experience. One discussion took place in Dhaka Cantonment, focusing on public rental housing, while the second was held in Hatirpul, emphasizing private rental accommodations.

Each session was guided by open-ended questions to facilitate rich, participatory discussions. The FGDs highlighted perceptual differences between tenants in public and private sectors and revealed context-specific concerns regarding affordability, access to services, and landlord-tenant relationships.

Sources of Data

This study primarily relied on primary data, supplemented by secondary sources to provide theoretical and contextual background. Primary data were collected directly from tenants of public and private rental housing in different parts of Dhaka through questionnaires, interviews, and focus group discussions (FGDs). These data were essential for capturing firsthand perspectives and analyzing rental housing choices through the lens of motivation and need-based theories. Secondary data were obtained from existing literature, including academic journals, books, newspaper articles, previous research reports, and seminar papers.

Sampling

For the questionnaire survey, a total of 180 respondents were included in the study. The strata and corresponding numbers of respondents are presented below:

Table 1: Distribution of Respondents by Type of Residence and Study Area

Levels	Area of the Study	Number of Respondents
Public Rental House Dwellers	Azimpur and Motijheel (AGB Colony)	40
	Cantonment	20
	Dhaka University Area	20
Private Rental House Dwellers	Mirpur	20
	Jatrabari	15
	Rampura	10
	Demra	10
	Uttara	10
	Khilkhet	10
	Hatirpool	15
Shonir Akhra	10	
Total		180



5. Results and Findings

5.1 Quantitative Findings

The initial hypothesis anticipated that certain factors such as short distance from the workplace and availability of maintenance services would function as hygiene factors, while availability of security services and a convenient payment procedure would serve as motivating factors for the residents of Dhaka city in the studied locations.. However, after organizing and analyzing the data, it became evident that the categorization of hygiene and motivating factors differs between public and private housing tenants. The interpretation of these factors is not uniform across both groups. For greater clarity in the analysis, the situation for each of the mentioned factors is illustrated and discussed separately in the following sections.

Table 2: Respondents' Views on Rent Amount

Indicators	Response Category	Public (n=80)	Public (%)	Private (n=100)	Private (%)
Satisfaction	Satisfied	64	80%	34	34%
	Dissatisfied	16	20%	66	66%
Motivation	Motivated	12	15%	96	96%
	Not Motivated	68	85%	04	04%

(Source: Author's Estimation, 2025)

The data clearly shows that the majority of public rental housing occupants (80%) reported being satisfied with the amount of rent they pay, and 85% were not motivated to shift to lower-rent alternatives. This suggests that the amount of rent is neither a hygiene factor nor a motivating factor for them. If rent were a hygiene factor, a majority would have been dissatisfied with high rents. Conversely, if it were a motivating factor, they would have been inclined to move to lower-rent housing to improve their situation. The prevailing sentiment among public renters can be attributed to the relatively low and subsidized rent of public housing compared to private alternative, which are considered affordable and reasonable, especially for government employees and others eligible for such accommodation. Furthermore, living in public housing often carries certain privileges and social prestige, which tenants are reluctant to forgo. This explains why only 15% of respondents reported being motivated to shift; they prefer to retain access to the benefits and honor associated with public accommodation.

In contrast, among private rental housing occupants, a significant majority (96%) expressed motivation to shift to lower-rent accommodations, and 66% reported being dissatisfied with living in high-rent housing. This indicates that the amount of rent is also not purely a hygiene factor or a motivating factor for this group. If rent were a motivating factor, tenants would express satisfaction at its presence rather than strong dissatisfaction. If it were a hygiene factor, it would trigger dissatisfaction but would not motivate action. However, in this case, high rent leads to both dissatisfaction and a strong motivation to shift. This pattern suggests that private renters are particularly sensitive to rent levels, and that their accommodation choices are primarily driven by affordability. High rental costs significantly impact their satisfaction and decision-making, prompting a desire to move to more affordable housing.



Table 3: Distance from Workplace

Indicators	Response Category	Public (n=80)	Public (%)	Private (n=100)	Private (%)
Satisfaction	Satisfied	32	40%	52	52%
	Dissatisfied	48	60%	48	48%
Motivation	Motivated	15	18.75%	58	58%
	Not Motivated	65	81.25%	42	42%

(Source: Author's Estimation, 2025)

The majority (81.25%) of public housing tenants reported that they would not be motivated to move to a house that is closer to their workplace. In other words, they preferred to remain in their public housing, even if it was located farther from their place of employment, rather than shifting to a privately owned house. At the same time, 60% indicated that they were dissatisfied with living far from their workplace, while 40% reported being satisfied. Therefore, although most respondents were dissatisfied with the long commuting distance, they were not motivated to relocate. This indicates that proximity to the workplace functions as a hygiene factor for public housing tenants: its absence causes dissatisfaction, but its presence does not create enough incentive to motivate relocation, especially when weighed against the benefits and security of public housing. On the other hand, the findings for private rental tenants' show that 52% were satisfied living in a house far from their workplace, yet 58% were motivated to shift to a house closer to their job. This suggests that even though a slight majority was content with longer commutes, the prospect of reducing travel time and cost was a motivating factor for them. This pattern indicates that proximity to the workplace acts as a motivating factor in the case of private tenants: while they may be moderately satisfied with their current situation, the opportunity to move closer to work provides a positive incentive for change. This suggests that private renters are especially concerned about minimizing commuting costs and time, which drives their motivation to relocate despite existing levels of satisfaction.

Table 4: Satisfaction Levels Regarding Utility Services

Indicators	Response Category	Public (n=80)	Public (%)	Private (n=100)	Private (%)
Satisfaction	Satisfied	28	35%	56	56%
	Dissatisfied	52	65%	44	44%
Motivation	Motivated	28	35%	64	64%
	Not Motivated	52	65%	36	36%

(Source: Author's Estimation, 2025)

The findings illustrated that 65% of public rental housing tenants were dissatisfied when utility services were substandard. However, an equal 65% reported not being motivated to shift to another house simply for improved utility services. This suggests that the availability of good utility services functions as a hygiene factor for most public tenants. The analysis reveals that utility service availability is generally better in public housing compared to private alternatives. Public tenants may express dissatisfaction when services are disrupted, but this does not necessarily lead to relocation. This is likely because such services are considered standard expectations in public housing colonies. As a result, even when issues arise, residents are reluctant to move, assuming these services should be adequately maintained by default. In contrast, the data shows that 64% of private housing tenants are motivated to move to a house with better utility services, even though 56% report being satisfied with their current, relatively lower-quality utility provisions. This indicates that for private tenants, good utility service availability acts as a motivating factor. This finding is consistent with the expectation that private tenants are more responsive to improvements in living conditions. Even if



they are currently satisfied, they are willing to relocate to a home with better utility services provided other factors remain equal in pursuit of a more convenient and comfortable living experience.

Table 5: Tenants’ Assessment of Security Services

Indicators	Response Category	Public (n=80)	Public (%)	Private (n=100)	Private (%)
Satisfaction	Satisfied	48	60%	68	68%
	Dissatisfied	32	40%	32	32%
Motivation	Motivated	60	75%	64	64%
	Not Motivated	20	25%	36	36%

(Source: Author’s Estimation, 2025)

The collected data demonstrates that, 75% of public rental housing occupants were motivated to shift to a house with better security services, even though 60% reported being satisfied living in a house with comparatively poorer security provisions. This indicates that while residents may be generally content with their current residences, they are still inclined to seek improved security. Therefore, the availability of good security services acts as a motivating factor for public housing tenants. Further analysis of their responses reveals that public housing areas are often perceived as safe, yet any localized vulnerability increases residents’ concern about security. When tenants feel their homes are located in isolated areas where security patrols are infrequent, they tend to prefer relocating to neighborhoods perceived as safer even if other amenities are satisfactory. This reflects a heightened sensitivity to safety among public renters. Similarly, the data indicates that 68% of private rental housing occupants were satisfied living in houses with relatively poor security services. However, 64% reported being motivated to move to a house offering better protection. This suggests that for private tenants as well, the availability of good security services functions as a motivating factor. This behavior is logical: even if tenants are content with their current living conditions, enhanced security can serve as a compelling incentive to relocate assuming all other factors between the two options remain equal. Private renters appear willing to upgrade their housing for better peace of mind, underscoring the importance of safety in residential decision-making.

Table 6: Respondents’ Views on the Availability of Open Spaces

Indicators	Response Category	Public (n=80)	Public (%)	Private (n=100)	Private (%)
Satisfaction	Satisfied	16	20%	44	44%
	Dissatisfied	64	80%	56	56%
Motivation	Motivated	52	65%	48	48%
	Not Motivated	28	35%	52	52%

(Source: Author’s Estimation, 2025)

Based on the empirical findings, a significant majority of public housing tenants (80%) reported being dissatisfied with living in a congested house, and 65% indicated they would be motivated to move to a house with more open spaces. However, based on their responses, the “availability of open space” appears to be neither a hygiene factor nor a motivating factor in the traditional sense. This is because public housing areas are typically situated in scenic, spacious, and green environments, and residents highly value access to natural beauty, fresh air, and open surroundings. As a result, when these features are absent, tenants experience deep dissatisfaction. However, since these elements are expected and normalized in public housing settings, their absence leads to emotional disappointment, but their presence does not serve as an active motivator. This suggests a strong emotional attachment



to environmental quality among public renters, making open space a baseline expectation rather than a satisfaction-enhancing factor. For private renters, the findings show that 56% were dissatisfied with living in a congested house, yet the majorities are not motivated to shift to a home with more open space. This indicates that for private tenants, the “availability of open space” functions as a hygiene factor. From their perspectives, while living in a cramped environment is unpleasant, it is often seen as a normal characteristic of private urban apartments, and therefore not a compelling reason to relocate. Many respondents expressed the view that sacrificing open space is an accepted trade-off for living in a private rental in Dhaka. As such, although dissatisfaction exists, it does not translate into motivation to move highlighting those expectations about space and ventilation are shaped by perceived norms and practical compromises.

Table 7: Residents’ Perceptions of Maintenance Support

Indicators	Response Category	Public (n=80)	Public (%)	Private (n=100)	Private (%)
Satisfaction	Satisfied	44	55%	40	40%
	Dissatisfied	36	45%	60	60%
Motivation	Motivated	32	40%	41	41%
	Not Motivated	48	60%	59	59%

(Source: Author’s Estimation, 2025)

As indicated by the survey results, 60% of public housing tenants reported that they were not motivated to move to another house for the sake of better maintenance services, and 55% stated they were satisfied living in a house with poor maintenance conditions. This suggests that the “availability of good maintenance services” functions as neither a hygiene factor nor a motivating factor for public renters. Based on respondents’ opinions, it appears that tenants have come to accept the ageing condition of public housing and perceive that government authorities often neglect maintenance responsibilities. As a result, while some dissatisfaction may exist, it does not translate into a strong enough concern to motivate relocation. The expectation of limited maintenance has become normalized within public housing communities. In contrast, the findings show that 60% of private rental tenants were dissatisfied with living in houses with poor maintenance services. However, 59% were not motivated to shift to another house even if better maintenance services are available. This indicates that the “availability of good maintenance services” acts as a hygiene factor for private tenants. Analysis of their feedback suggests that most private tenants view building maintenance as the landlord’s responsibility, not theirs. As long as they can manage the maintenance within their own flats, they are less concerned with the upkeep of the overall apartment building. While they may feel dissatisfied when assistance or support is lacking, the issue of maintenance does not significantly influence their decision to move to a different rental property. Thus, maintenance quality is seen as a basic expectation, and its absence leads to dissatisfaction, but its improvement does not serve as a motivator.

Table 8: Attitudes toward Payment Systems and Flexibility

Indicators	Response Category	Public (n=80)	Public (%)	Private (n=100)	Private (%)
Satisfaction	Satisfied	56	70%	58	58%
	Dissatisfied	24	30%	42	42%
Motivation	Motivated	27	33.75%	63	63%
	Not Motivated	53	66.25%	37	37%

(Source: Author’s Estimation, 2025)



According to the collected data, 70% of public housing tenants reported being satisfied with an unsuitable payment system, and 66.25% said they were not motivated to move to a house offering a more convenient payment option. This indicates that a “convenient payment system” is neither a hygiene factor nor a motivating factor for the majority of public rental tenants. Further analysis reveals that most public housing occupants do not encounter significant difficulties with the payment process itself. Instead, the primary inconvenience lies in the initial allocation of the house, which may be time-consuming and bureaucratic. As a result, when asked about payment systems, many respondents could not directly relate the issue to their housing experience, as they are generally content with the way payments are handled in publicly owned housing and do not consider it a factor influencing their decision to shift homes. In contrast, among private renters, 63% indicated that they would be motivated to move to a house with a more convenient payment system, even though 58% reported being satisfied with their current payment arrangements. This suggests that while tenants may be generally satisfied with the payment systems in their current residences, they were still motivated to relocate for greater payment convenience. Therefore, for private rental tenants, a “convenient payment system” functions as a motivating factor an additional feature that enhances housing satisfaction and influences decision-making, especially when other living conditions were comparable.

5.2 Qualitative Findings

Theme 1: Rent Amount

While residents of public housing frequently feel secure with fixed rental rates, rent remains one of the main concerns for private renters. Because of government subsidies, many public tenants consider the rent to be fair and manageable (Decker, 2021). Participant P7 explained, “The rent here is fixed by the authority, and it’s much lower than the usual market rent in this area. Because of that, I don’t really have to worry too much about how to manage the rent every month. Even if sometimes it feels like the rent is a bit higher than what I expected, I still feel it’s worth it compared to living in a private house. Private landlords often increase the rent suddenly or ask for extra money for small things, but here I feel more secure and know exactly how much I have to pay. Overall, I prefer this system because it gives me peace of mind and stability.” In contrast, frequent rent increases place a heavy burden on private residents, causing them constant anxiety about affordability. Participant P17 shared, “Rent goes up every year, but my salary doesn’t. If the rent gets too high, I just have to move, even if it’s far or smaller.”

Theme 2: Distance from Workplace

The distance to work has a different impact on rental decisions for public and private tenants (Gan et al., 2016). Many public housing residents are willing to endure long commutes if other living conditions are favorable. P19 explained, “Even though our office is quite far from here, I really like staying in this area because the overall atmosphere is calm, quiet, and feels very safe, especially at night. That’s why the distance doesn’t bother me much. I feel it’s better to travel a bit longer every day rather than living in a noisy or insecure neighborhood closer to the office. So for me, peace and safety come first.” In contrast, for private renters, proximity to the workplace is crucial due to commuting costs and time constraints. P28 Expressed, “I spend almost half of my monthly income just on transportation to and from work. It’s a significant financial burden for me. If I could find a house that’s closer to my office, I would definitely consider moving, even if the rent there were slightly higher than what I currently pay. Being near my workplace would save me both time and money.”

Theme 3: Utility Services

Basic utilities like gas, electricity, and water are essential for tenant satisfaction, even though they are not always reliable. Public tenants generally expect dependable utility services and tolerate



occasional disruptions, trusting they will eventually be resolved (Keller, 2024). Participant P12 noted, "Most of the time we get gas and water without trouble. But when the supply stops, we feel helpless. Still, we do not think about leaving. In contrast, private tenants are more likely to relocate if utility services are inadequate. Participant P31 shared, "Because of the problem of insufficient water supply, I have had to leave two different homes in the past. This experience has taught me to be very careful, and now, before I decide to rent any place, I always make sure to ask about the availability and reliability of water in that house."

Theme 4: Security Concerns

Security is a critical factor for both groups. Public tenants often live in colonies with assigned guards and value this protection highly (Huat, 2000). P24 shared, "We trust the guards who are assigned here and feel reasonably safe because of their presence. However, if at any point I start feeling insecure or unsafe living here, I would not hesitate to request a transfer to another place. For me, safety is the most important priority and nothing is more valuable than feeling secure in my home." Private tenants are also highly concerned about security and are often willing to pay more for reliable protection. P18 shared, "I pay more for good security. I don't feel secure leaving my family here if the guard is unreliable."

Theme 5: Open Space and Environment

Access to open spaces and the overall environment significantly impacts mental well-being. Public housing residents frequently highlight the importance of open yards and green areas for recreation and community life (Coley et al., 1997; Swapan et al., 2022). P20 explained, "This place has plenty of trees and open yards where children can play freely and elderly people can take peaceful walks. Such open and green spaces create a lively and healthy environment. In contrast, living in a small flat that lacks sufficient space makes one feel confined and suffocated, as if life itself is trapped within four walls." In densely populated urban areas, private tenants often have to compromise on open space. P37 remarked, "The gardens here do not meet our expectations in terms of size or quality. However, having at least a small balcony or access to the rooftop is essential, as it provides residents with some fresh air and a space to relax and breathe freely."

Theme 6: Maintenance Services

Public tenants typically accept delays in maintenance, viewing it as part of life in older government buildings (Lai & Lai, 2013). P34 commented, "These buildings are quite old and many parts of the structure are already worn out. So when something breaks or needs fixing, we have to call the office for maintenance. But it usually takes a long time for them to respond and complete the repair work. We have lived here long enough that we are now used to this delay and have learned to adjust with it." In contrast, private tenants expect timely maintenance services from landlords. P36 shared: "I pay a significant amount every month for this accommodation, so I expect the basic facilities to be properly maintained. If something important like the water pipe or the elevator breaks down, I cannot afford to wait for weeks to get it fixed. Timely and proper maintenance services are essential for comfortable living, especially when tenants are paying a high rent."

Theme 7: Structural Strength

Both public and private tenants are concerned about building safety, especially considering past building collapses in Dhaka. P25 expressed, "In this area, there are several buildings that are very old and not well maintained. Because of this, I often worry about what would happen if there is an earthquake, as these structures may not withstand it. Although we do not have many affordable housing options, we still wish to live in strong, well-built homes that feel safe during such disasters." A tenant living in a newly built flat in Uttara highlighted why they selected newer construction.



P11 Said, "I chose this flat because it's new and strong. Old buildings really scare me, especially after seeing reports of building collapses and cracks in Dhaka. Whenever I look for a place to live, I always try to find a new or at least recently renovated building because I feel those are much safer, especially during earthquakes or other disasters. I have seen news stories and even heard from friends about walls cracking, ceilings leaking, or entire buildings leaning to one side. I don't want to risk my family's life just to save a small amount on rent. For me, safety and peace of mind are more important than paying a little less."

6. Recommendations

One of the main determinants of housing affordability in private rental housing is cost, while in public rental housing, it is the availability of units. Private rental housing tends to be more expensive than public alternatives due to land costs and higher construction standards (Vale & Freemark, 2012). Moreover, it is increasingly dominated by multi-family apartment complexes. With the current rapid rate of urbanization in Bangladesh, the demand for private rental accommodation in metropolitan areas is becoming more urgent, especially as city hubs are overburdened with thousands of individuals working in private or corporate sectors (Swapan et al., 2017). However, this does not imply that the need for new public rental accommodation or the renovation of existing public housing should be overlooked. Bangladesh currently has over one million government officials actively serving the country, and providing adequate housing for this group is essential. Ensuring effective governance through strong institutional capacity, accountability, and coordinated urban policy is essential for improving housing delivery and living standards. To address the challenges and ensure equitable access to safe and affordable housing, the following recommendations are proposed:

- Establish a legal framework to regulate arbitrary rent increases in the private rental housing sector. Unjustified rent hikes can create financial strain for tenants and should be legally controlled to prevent exploitation.
- Develop institutional and legal mechanisms to increase the availability of both public and private rental housing. This includes discouraging the formation of slums, squatter settlements, unauthorized constructions, and land encroachments through effective urban planning policies.
- Ensure strategic allocation of public rental housing so that beneficiaries are accommodated near their workplaces. This will reduce commute times and improve the work-life balance of public service holders.
- Distribute utility services (gas, water, electricity) equitably between private and public rental housing. To enhance service delivery, the government should eliminate illegal utility connections and enforce stricter regulations, including penalties or termination of services for violations.
- Improve the security infrastructure, particularly in public housing complexes. Community-based policing models should be strengthened to improve safety in rental housing areas.
- Enhance sanitation and waste management systems in public housing areas, which often suffer from poor hygiene conditions. Simultaneously, regulations should be enforced requiring private rental tenants to dispose of garbage in designated areas to facilitate easy collection by city sanitation workers.
- Ensure structural integrity in both public and private housing sectors. Given Bangladesh's vulnerability to earthquakes and population density, a strict building code must be enforced to limit the construction of skyscrapers beyond permissible levels and to ensure compliance with safety standards.



7. Conclusion

With rapid population growth and increasing demand for housing, the construction of new residential buildings, along with the repair and replacement of deteriorated ones, should be regarded as a top priority for the government. Additionally, existing housing policies and development plans initiated by the Ministry of Housing and Public Works must be monitored and implemented effectively to prevent disasters and inefficiencies. The housing sector in Bangladesh involves a complex network of actors, including developers, lenders, material suppliers, landowners, real estate agents, architects, engineers, and government bodies. For the housing market to function efficiently, strong coordination among these stakeholders is essential (Czischke, 2018). However, institutional weaknesses in Bangladesh have made this interrelationship fragile. Multiple government institutions with overlapping responsibilities often engage in bureaucratic competition rather than collaboration. As a result, effective housing planning and policy implementation are frequently delayed or left incomplete, leaving citizens dissatisfied and underserved. It is therefore imperative for the government to recognize these internal inefficiencies and take comprehensive, in-depth measures to resolve them. A coordinated and accountable governance system, aligned with the real housing needs and motivational factors of the people, is crucial to delivering improved accommodation facilities. (Biswas et al., 2021). This, in turn, will enhance citizens' quality of life and support sustainable urban development.

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