

# Urban Poor Housing in Bangladesh and Potential Role of ACHR



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# Table of Contents

<b>List of Acronyms</b>	2
<b>Summary of Findings</b>	3
<b>Preamble</b>	4
Background	4
Objectives	
Research methods	4
<b>Section 1: Context of the Urban Poor Housing Situation</b>	6
1.1 Overall picture of the urban poor in Bangladesh	6
1.2 Tenure security situation	8
1.3 The eviction situation – past and present	9
1.4 The situation in other cities	11
<b>Section 2: Good Practices and Possibilities</b>	12
2.1 Institutional trends with regards to the urban poor	12
2.2 Possible ‘solutions’: Case studies	14
2.2.1 Local Partnerships for Urban Poverty Alleviation (LPUPAP)	14
2.2.2 Coalition for the Urban Poor (CUP)	15
2.2.3 CARE-Bangladesh	16
2.2.4 Dushtha Shaystha Kendra (DSK)	16
2.2.5 LOSAUK	16
2.3 How the situation can be addressed at a wider scale	17
<b>Section 3: Role of ACHR</b>	18
3.1 Impact of exposure visit to ACHR and CODI projects	18
3.1.1 Summary of questionnaire responses	19
3.1.2 Analysis of responses	20
3.2 The way forward for ACHR in Bangladesh	21
3.2.1 Summary of questionnaire responses	21
3.2.2 Analysis of responses	22
3.2.3 Recommendations	22
<b>References</b>	24
<b>Appendices</b>	
I. List of persons interviewed	26
II. List of participants at meeting in CUP office	27
III. Questionnaire for impact assessment of exposure visits	28

## **List of Acronyms**

ACHR	Asian Coalition for Housing Rights
BOSC	<i>Bostibasheer Odhikar Surakkha Committees</i> (Slumdweller's Rights Protection Committee)
BRAC	Bangladesh Rural Advancement Committee
BUET	Bangladesh University of Engineering & Technology
BURT	Bangladesh Urban Round Table
CDC	Community Development Committee
CODI	Community Organizations Development Institute
CTA	Chief Technical Advisor
CUP	Coalition for the Urban Poor
CUS	Center for Urban Studies
DFID	Department for International Development (UK)
DSK	Dushtha Shaystha Kendra
DWASA	Dhaka Water And Sewerage Authority
INGO	International Non-Governmental Organization
LGED	Local Government Engineering Department
LPUPAP	Local Partnerships for Urban Poverty Alleviation
MSS	Manabik Shahajha Sangstha
PWD	Public Works Department
UNCHS	United Nations Center for Human Settlements
UNDP	United Nations Development Programme
UNICEF	United Nations Children and Education Fund

## **Summary of Findings**

This paper presents findings from a study on urban poor housing in Bangladesh, commissioned by ACHR. There have been some initiatives by ACHR for networking in Bangladesh, and in recent years exposure visits have been facilitated by ACHR for representatives of Bangladeshi organizations to CODI's projects in Thailand. In the wake of widespread evictions during the recent Interim Government, the need arose to conduct this study to understand the urban poor housing situation in Bangladesh and to investigate what role ACHR can possibly play there, especially in the light of the impact of the exposure visits. The main findings of the study are presented below.

- Bangladesh is a rapidly urbanizing country and its capital Dhaka is a burgeoning megacity with population of nearly 10 million, 30% of which lives in informal settlements and is classified as urban poor.
- Tenure insecurity is a dominant characteristic of these informal settlements and a study indicates that more than 90% of these settlements in different cities of Bangladesh are located on government and private land. This is a main reason of lack of government and donor fund allocation for communities living in these settlements.
- Evictions are common in this context and had intensified during this year under the Interim Government's rule. Due to lobbying by advocacy groups, the government has agreed to limit evictions in March 2007, but in many places it is still continuing to some extent.
- The situation in cities other than Dhaka is similar in terms of the quality of housing and tenure insecurity. Nonetheless, because of less land prices and demand compared to Dhaka, it has been possible in some cases to facilitate processes for acquiring land tenure by the urban poor in some of the smaller cities.
- Although there are policies against eviction without resettlement, these have usually not been followed, or resettlement projects were mostly inappropriate to the needs of the urban poor. A recent initiative under the Interim Government as an outcome of the advocacy-induced decision to limit evictions is a new resettlement project in two areas in the city. Despite several shortcomings, at least this is the first time such a project is expected to be implemented through government and NGO collaboration.
- There are several organizations that work with the urban poor and there have been some successes, mainly in provision of water and sanitation services. The LPUPAP works in cities other than Dhaka and through formation of CDCs have been able to improve living conditions in some informal settlements. CUP mainly carries out an advocacy role to promote the rights of informal settlement inhabitants. CARE-BD, a large INGO, is also a member of CUP and has several programs in urban informal settlements. DSK has had notable successes in water and sanitation provision by negotiating with municipal authorities.
- The impact of the exposure visits to Thailand was assessed and it was found that the visitors all agreed that they gained from the visits. Visitors belonging to LPUPAP's CDCs demonstrated concrete outcomes of their visits through their projects within urban poor communities.
- ACHR has a potentially valuable role to play in the next phase of the LPUPAP, commencing from July 2007, by sharing its extensive and rich experience in this field throughout the region.
- The Bangladeshi organizations discussed in this study indicate some areas of successful intervention and they need to be supported and their achievements upscaled, which a regional network like ACHR can assist in facilitating and this paper suggests a set of recommendations in this regard.

## **Preamble**

### **Background**

Bangladesh has among the highest urbanization rates in the world and the capital city Dhaka is expected to be one of the 10 largest megacities by 2010. A great majority of the urban population lives in informal settlements and manages to build and maintain their habitats without direct or with very limited support from the formal and public sectors, often in the face of tenure insecurity and threat of rampant evictions. Bangladesh also has a large number of NGOs and other organizations (e.g. UN agencies, civil society organizations), many of which work with urban poor communities to assist their efforts towards securing a decent standard of life. Such work obviously presents many challenges in this highly populated and volatile urban context, thus any successes, however modest, deserves due credit. After the recent caretaker government came into power in December 2006, there have been many dramatic changes, including widespread demolitions and evictions in the name of anti-corruption, which present a new set of challenges to the housing struggles of the urban poor.

ACHR had attempted to address the housing situation of the urban poor in Bangladesh by forging links with local organizations. A recent initiative has been to invite representatives from these partner organizations to for exposure visits to the work of ACHR and CODI in poor urban settlements in Thailand. The impact of these visits was not clearly known, a reason for commissioning this paper.

### **Objectives**

Given the above background of the housing context in Bangladesh and ACHR's involvement, this research paper aims to:

1. Delineate the context of the housing situation of the urban poor in Bangladesh.
2. Identify and document examples of good practice in addressing the housing situation of the urban poor in Bangladesh.
3. Investigate the impact of ACHR's involvement in Bangladesh and recommend directions for future work.

### **Research methods**

#### ***Literature review***

- ACHR newsletters and publications, and other relevant documents relating to the exposure visits of representatives from Bangladeshi organizations.
- Available reports and studies on urban housing and poverty in Bangladesh. These were collected during the study visit and from Internet search.

#### ***Exposure to ACHR's work***

- Participation at key events during May and June 2007, including field visits to projects of CODI in Bangkok and ACHR regional meeting, Bangkok.

#### ***Interviews***

- Local experts, professionals, activists, etc from ACHR's links in Bangladesh and the researcher's contacts (see Appendix 1).

- Community members from urban informal settlements in Dhaka and Narayanganj.

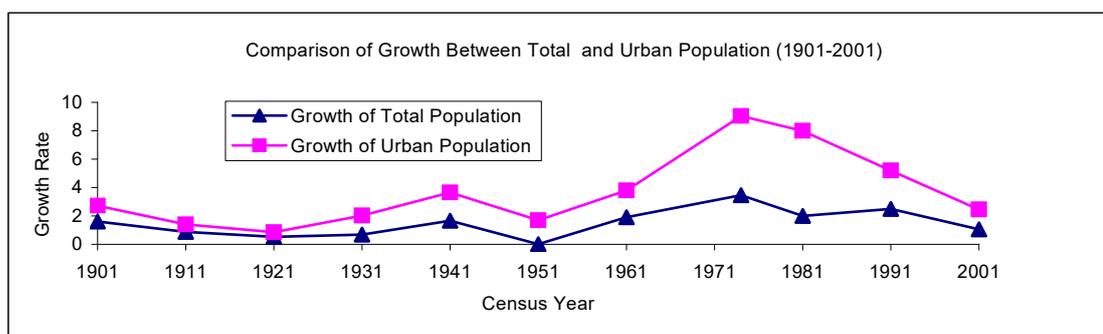
***Meeting***

- At the end of the study visit a meeting was held in Dhaka at CUP office with participants of ACHR-supported exposure visits and others to understand the impact of the visits and to get their suggestions and comments on the research paper and role of ACHR.

## Section 1: Context of the Urban Poor Housing Situation

### 1.1 Overall picture of the urban poor in Bangladesh

Although still largely rural with around 25% of its population urban (CUS et al, 2006), Bangladesh has a high urbanization rate and the capital city Dhaka<sup>1</sup> is expected to be the 6<sup>th</sup> largest megacity of the world by 2010 (UN-Habitat, 2001). It is projected that by 2030 the level of urbanization will be more than 40% (UNFPA, 2005). Such projections are usually based on present trends and should be viewed carefully. This can be illustrated by the fact that between the census years 1981-1991, the annual average urban growth rate was 5.19%, but during 1991-2001 it was 2.45%, less than half of the previous census (Rouf and Jahan, 2007). This implies that urbanization is increasing, but at a decreasing rate. The chart below shows that the urban population is growing at a higher rate than the national population, which means that the country is increasingly getting urbanized, but it can also be noted that both the growth rates are decreasing. Nonetheless, being a densely populated country, it still means that in absolute terms a large number of people live in cities; nearly 10 million people already live in Dhaka (BBS, 2006) out of nearly 30 million urban population of Bangladesh (BURT, 2005b).



(Rouf and Jahan, 2007)



What is more important, at least for the concerns of this paper, is that a significant proportion of the urban population can be categorized as poor and live in informal settlements. The terms informal settlement or urban poor housing is used here to mean what is otherwise termed as slums, squatter settlements, pavement dwellings, shanties, etc. CUS et al (2006) has suggested a working definition of “slums” in Bangladesh according to the following physical and social characteristics, and quantified these characteristics through a survey:

- Predominantly poor housing

<sup>1</sup> Dhaka, the capital, is the largest city with three times more population than the next biggest city Chittagong. To a great extent this paper draws upon information relating to Dhaka, but the situation in smaller cities is also discussed in section 1.4.

- Very high population density and room crowding
- Very poor environmental services, particularly water and sanitation facilities
- Very low socio-economic status for the majority of residents
- Lack of security of tenure

Most descriptions pertain to easily identifiable physical characteristics (see for example, Mowla, 2007), and in general interventions mostly attempt to address improvements of these characteristics. On the other hand, a study by Banks (2006) found poor governance as a key element relating to informal settlements. Identification of such qualitative, albeit hard to measure aspects, provide an indication of the nature of advocacy and networking necessary to promote policy change, which in turn could begin to address physical aspects of deprivation.



*Korial, one of the largest informal settlements in Dhaka*



*A view inside Korial*

According to an estimate by Islam (2005), in Dhaka around 35% of the people lived below the poverty line, out of which around 20% were classified as “hardcore poor” (less than Tk 2500 income per month) who lived in informal settlements. On the national level, the percentage of urban population living in poverty was higher – 45% with 25% extreme poor (BURT, 2005b). In Dhaka, an estimated 2.84 million, that is, nearly 30% of the population lives in more than 4,000 informal settlements (BURT, 2005b). Similar distribution has also been recorded in other cities.

The poor quality of housing is a direct indicator of these settlements; a study by CUS et al (2006) describes urban poor housing in six major cities of Bangladesh as consisting of more than 99% of poor quality structures (temporary, flimsy or dilapidated) and densely crowded with more than 95% of the houses (that is, one room dwellings) less than 150 square feet (14 square meters). Overcrowding is evident from the high population density of more than 1,000 persons per acre in some of the settlements in Dhaka (CUS et al, 2006). With widespread tenure insecurity (see section 1.2), the incentive to invest in housing improvement is minimized (Banks 2006), contributing to continuity of the poor quality of housing in informal settlements.

The major proportion of national and donor funding for poverty alleviation is allocated for rural areas and Bangladesh’s large network of non-governmental organizations (NGOs) predominantly implement rural development programs (Banks, 2006); the tenure insecurity situation and its implicit potential for politicization acts as a deterring factor towards fund allocation for the urban poor. Even the Nobel Peace Prize winning

Grameen Bank is primarily a rural microcredit program, and its founder-director Md. Yunus conceded to ACHR that microcredit programs would be difficult in cities, especially Dhaka (personal discussion with Maurice Leonhardt, ACHR, 2007). Nonetheless, there have been some recent initiatives in terms of increased NGO involvement and changing national policy environment, discussed in sections 2.1 and 2.2, which could be an entry point for ACHR's involvement in the Bangladeshi urban poor housing field and for forging wider networks that could encourage more fund allocation and attention to improvement of living conditions in informal settlements.

## 1.2 Tenure security situation

Lack of tenure security is a key characteristic of informal settlements and in the CUS et al (2006) study mentioned above in section 1.1, it was used as one of the defining elements of "slums". A crucial aspect of the study is that more than 93% of the informal settlements were located on government (27.1%) and private (66.7%) land.<sup>2</sup> As pointed out by Banks (2006), "... while almost 70% of Dhaka's population is classed as 'low-income', this population has access, but not ownership, to only 20% of the city's land."

Almost 80% of the households of these settlements in the CUS et al (2006) study were paying rent, possibly to local 'mafia' (known locally as *mastaans*) - informal landlords, gang leaders, etc - even though the land belonged neither to this group nor the inhabitants. Thus a significant amount of informal revenue is generated from these settlements, but the actual owners can accrue only a portion or none of it. Legalizing these settlements could possibly allow private landowners to earn this revenue, while at the same time easing the onus of the poor who at the moment pay at extortionate rates, pointed out by Banks (2006) in general terms: "In comparison to services accessed legally, these informal channels involve significantly higher costs." According to Shafi (2006), in the absence of a formal system of housing support since "... slum landlords or slum entrepreneurs form the largest group to provide low cost, sub-standard housing to the urban poor [albeit] at high cost", this group could be harnessed as a positive channel to make improvements to living conditions in informal settlements. However, how that can be done would require critical assessment and the challenges involved can easily be envisioned.

The lack of tenure security is a main reason for lack of government and donor investment for poverty reduction and other development interventions in urban informal settlements. It is commonly expressed by government officials that granting tenure security would encourage more settlers and induce migration from rural areas. Even an official working in an urban poverty alleviation program expressed a similar view (personal interview, 2007). Land in central urban areas, particularly in Dhaka, is highly priced and there is great demand for private and formal sector entrepreneurial investment and development in such land. In such a context, and without a well-worked out vision for suitable land-sharing initiatives as practiced in other countries (for example, projects of CODI in Thailand), piece-meal private sector interests tend to prevail over equity concerns and holistic urban development paradigms.

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<sup>2</sup> The study suggests that government land is increasingly less available for settling informally and also more strictly guarded by the help of police.

### 1.3 The eviction situation – past and present

Eviction is the corollary of the widespread tenure insecurity in informal settlements. Evictions have been common throughout the past, documented in the 1970s and 1980s (Khan, 1985). In most cases, these were carried out in inner city areas where land was in high demand for mostly private and also some public investment. Arson attacks are also common, where fire is intentionally set to informal settlements to discourage consolidation as an alternative form of eviction. In 2005, newspapers reported 12 fire incidents in different cities, out of which 7 were in Dhaka (Shafi, 2006).

There have also been attempts at resettlement in peripheral areas, and the outcomes of these schemes are at best mixed. Khan (1985) has given an analysis of some of these resettlement schemes in the past and it was observed that primarily access to livelihood options allowed some success. In many cases the evicted people returned to the inner city and in some of the resettlement schemes houses were sold off to middle income groups.

In the CUS et al (2006) study cited above in section 1.1, only 6.5% of the “slums” surveyed had actually experienced eviction, although the fear of eviction persisted. However, this survey only represents a point in time; analysis of case histories of inhabitants could yield evidence of previous evictions in other locations, which the study concedes. In any case, the threat of eviction is real throughout informal settlements and their inhabitants have always lived in constant fear of it. For organizations

providing infrastructural services such as water supply and sanitation in informal settlements, evictions can suddenly undo the progress made in these fields, which is also a reason for such organizations to keep their interventions limited in scope. An official from LPUPAP, a collaborative effort between the government and UN agencies (see section 2.2 for details of this project), related how in some of their projects water

“Sathtola” is an inner city informal settlement built on government land owned by the Ministry of Health. During the Interim Government’s eviction drive, a section of this settlement was evicted and walled off with the reason that a Cancer Research Institute would be built there. During this period of confusion, the ministry even built a building materials storeroom on the land to indicate forthcoming construction work. However, CUP had formed a BOSC in Sathtola, and after the government’s decision of 17 March 2007, the situation in this settlement has become unclear. Some of the evicted people are returning and living in makeshift arrangements while the presence of the storeroom and wall remain as reminders of the possibility of future eviction. As one inhabitant said, “Where can we go? We have to come back here as this is our home.”



*People rebuilding makeshift houses in Sathtola*



*Part of buildings on setback being demolished in Manikganj city as part of the interim government’s eviction drive*

pumps and sanitary latrines were destroyed during eviction, which was a waste of valuable resources.

A notable judgment in 1999 by the High Court Division of the Supreme Court of Bangladesh decreed eviction as unlawful unless resettlement options were provided (Shafi, 2006; BURT, 2005a). Shafi (2006) mentions the various provisions included in the judgment including detailed strategies for resettlement in the context of eviction. However, this has seldom been followed, and for the poor inhabitants of informal settlements recourse to legal litigation is not an affordable option. Nonetheless, this judgment has been a starting point for advocacy by pro-poor lobbyists and in some cases has allowed preventing evictions.

A recent development since the activation of the present Interim Government since January 2007 is a spate of widespread demolitions and evictions in the name of anti-corruption, which present a new set of challenges to the housing struggles of the urban poor. It should however be noted that this drive was not directed particularly at the poor as in the past. Even commercial and private constructions of the formal sector that had been built by overlooking setback regulations were demolished. In an informal settlement visited in Manikganj city, it was found that in many cases a part, not the whole house, was demolished as that part was encroaching on the setback area (field visit, February 2007). Ironically, poor people from informal settlements elsewhere were hired to carry out the demolition work, both for informal and formal construction.

In the face of the uncertain and fearful situation that developed in the informal settlements, and particularly among the NGOs and UN agencies that were working there, several advocacy groups, including CUP with support from donor agencies initiated dialogue with the government with a view to prevent evictions in informal settlements. In a decision made public on 17 March 2007, the government agreed to provisionally discontinue evictions in informal settlements on public land. However, despite reduction



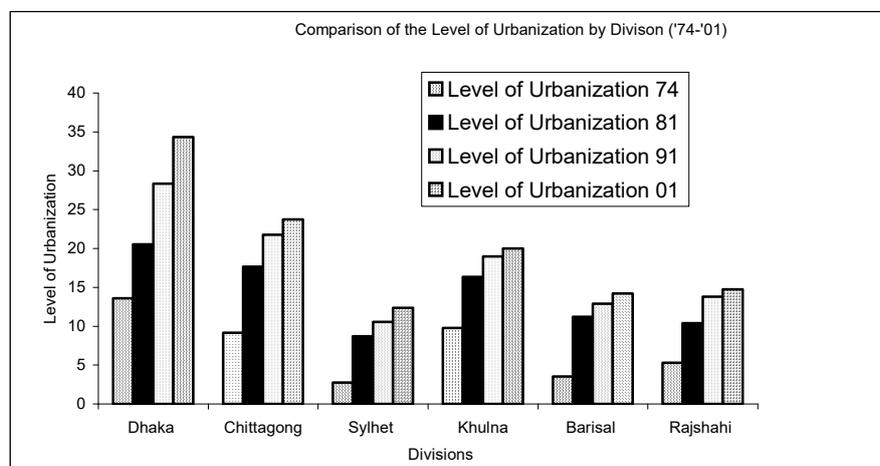
*Eviction notice being given in Korail, Dhaka, April 2007*

in the large scale of the eviction drive, it still continues, particularly on private land. In April 2007 during a field visit to Korail, one of the largest informal settlements in Dhaka with more than 15,000 households, it was observed that eviction notice was being given by megaphone from a rickshaw.

Evictions are generally common throughout the developing world, but in recent years in some countries alternatives have been developed that are satisfactory to both the inhabitants and landowner. A publication by ACHR (2003) presents cases from a number of Asian countries where evictions have been prevented through negotiation and alternative planning. Some of the projects of CODI in Bangkok provide such examples where land-sharing have been followed as an alternative to eviction. Such examples are conspicuously absent in Bangladesh, a reason why staff members of several organizations were sent on exposure visits to Bangkok to see CODI's projects. The impressions and impact of these visits are discussed in section 3.1.

## 1.4 The situation in other cities

Dhaka is by far the largest and fastest growing city in Bangladesh. The chart below illustrates how over the last few decades the level of urbanization in Dhaka division is growing at a higher rate than all the other divisions.



(Rouf and Jahan, 2007)

The CUS et al (2006) study on “slums” in six divisional headquarter cities – Dhaka, Chittagong, Khulna, Rajshahi, Sylhet and Barisal – indicates similar living conditions in informal settlements with some local differences in density, building materials, etc. The number of people living in such settlements, as well as the number of such settlements is significantly less than Dhaka, as evident from the table below, which includes the four largest cities of Bangladesh. The demand and price of land in the smaller cities is not as high as in Dhaka, hence threat of eviction is less. Nonetheless, in the recent eviction drive of the Interim Government, the smaller cities were not spared and extensive evictions were carried out.



City	Informal Settlement Popn	No. of Informal Settlements
Dhaka	3.5 million	4300
C'gong	1.83 million	1814
Khulna	0.17 million	470
Rajshahi	0.15 million	539

(BURT, 2005b)

The LPUPAP of the government (LGED) and UNCHS is implemented in cities other than Dhaka and has been able to achieve a degree of success, despite some of its projects being undermined in the recent eviction drive of the Interim Government. Although most of the projects focus on community savings and credit schemes, and water and sanitation infrastructure provision, in one case in Khulna 5,000 “floating people” were settled with tenure security on government land belonging to the Bangladesh Railway. A comparison of this settlement, which also has a cooperative

society, with other informal settlements indicates significant qualitative differences (Roy and Sirajuddin, 2007).

There are also similar examples from other cities. In Jessore, an evicted community mobilized by CARE-Bangladesh and its partners was relocated on government land through negotiation with local authorities in 2002. In another CARE-Bangladesh project, in Dinajpur in 2003, again through community mobilization and negotiation, the municipal authorities recognized the housing rights of two informal settlements and yearly leases were granted (BURT, 2005a; CARE-Bangladesh internal documents).

This suggests that there is potential for addressing the urban poor housing situation in the smaller cities. This could be a starting point for initiating interventions such as above and successes could then be upscaled, and perhaps even be a basis for similar work in Dhaka.

## **Section 2: Good Practices and Possibilities**

### **2.1 Institutional trends with regards to the urban poor**

The Poverty Reduction Strategy Paper (PRSP) of Bangladesh includes policy agenda for housing provision of disadvantaged groups such as single working women, the elderly and disabled (Shafi, 2006), but does not have a clear agenda for the urban poor living in informal settlements, although CUP has recently been attempting to change that. Some hostels for working women have been built by some NGOs in urban areas, but by and large, especially in Dhaka, very little have been done at the national institutional level to address the urban poor housing situation. A National Housing Policy was formulated in 1993, and pro-poor agenda was included in it in 1999. The policy was further revised in 2004, but to date remains to be approved due to various deadlocks arising out of the volatile political situation in Bangladesh (Islam, personal interview, 2007). It is yet to be seen how much of the policy is translated into the ground and whether it can bring about any significant change for the urban poor. Nevertheless, having such a policy in place may allow advocacy groups to use it as leverage for negotiation with the government and for seeking funds from donors.

Following the Interim Government's decision of 17 March 2007 to limit evictions due to advocacy of various organizations (CUP, BLAST, ASK, etc), a Rehabilitation Committee was formed, with Prof. Nazrul Islam of CUS as chair of the Steering Committee. A resettlement scheme for victims of eviction was planned, to be implemented from July 2007. Two areas have been earmarked for the rehabilitation projects, which include the following features:



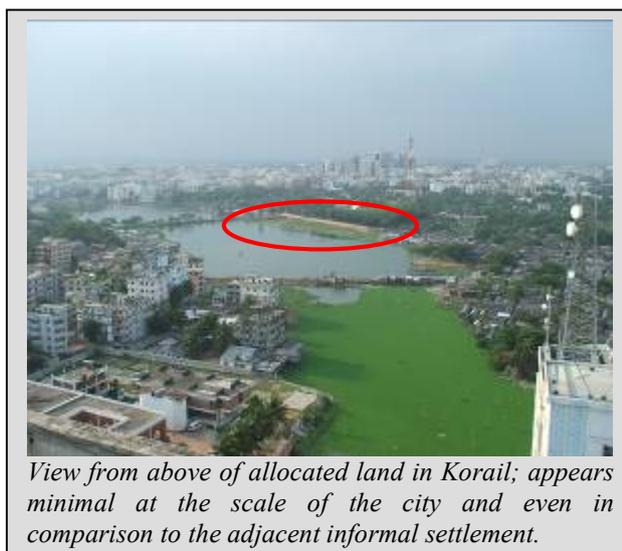
*Land allocated in Korail for the resettlement project; presently being used for vegetable gardening.*

<b>1. Korail, Dhaka</b>	
a) Planned cost	Tk 72.7 million*
b) Type	Single storied, brick walls with CI sheet roofing ( <i>semi-pucca</i> )
c) Government's contribution	Land
d) Funding	Donors, NGOs; to be recovered as loans from beneficiaries
e) Housing units	310 units; 240 sft per unit
f) Land area	3.47 acres
<b>2. Mirpur, Dhaka</b>	
a) Planned cost	Tk 438.4 million
b) Type	Six-storied walk-up, brick and RCC ( <i>pucca</i> )
c) Government's contribution	Land (valued at Tk 96.6 million)
d) Funding	Donors, NGOs; to be recovered as loans from beneficiaries; Tk 341.8 million
e) Housing units	14 six-storied buildings; 1008 units; 250 sft per unit
f) Land area	3.22 acres (land belonging to Public Works Department)

\* Tk 68 = US\$ 1

(Excerpted from project documents)

In the past, the government had attempted to work together with private housing developers to resettle the poor in Bhashantek, Mirpur, Dhaka. However, eventually the poor could not afford to live in the apartments; Prof. Nazrul Islam of CUS calls this project "a disaster" (personal interview, 2007; see Appendix 1). In the present resettlement projects, it is perhaps the first time that the government is working in partnership with NGOs in Dhaka for urban poor housing – the design and construction is to be done by the PWD and the financial management by NGOs belonging to the CUP network.



*View from above of allocated land in Korail; appears minimal at the scale of the city and even in comparison to the adjacent informal settlement.*

Although the scale of these projects is very modest compared to the great need and such work obviously presents many challenges in this highly populated and volatile urban context, it still deserves credit for the government's interest to provide housing for the urban poor. It would however require some careful measures, as noted below:

- The PWD is not known for working with urban poor communities and may require training and orientation to develop skills for community-based project implementation.
- The projects could be much more cost-effective. Unless other project costs are included in the estimates given above, the per sft cost in the Korail project amounts to nearly Tk 1,000 and in Mirpur Tk 1,800. If only absolute construction costs, in both cases it can be done at almost half the cost.
- In the past, due to market pressures, the poor have sold out *pucca* type apartments to middle income groups (Khan, 1985), and this may again occur,

especially in the Mirpur project. The collective ownership concept successfully followed in CODI's projects might be well worth considering for avoiding resale.

- The allocated land in Korail is low-lying and gets flooded during the monsoons season by water from the adjacent Gulshan Lake. In order to make the planned settlement there habitable the level has to be raised adequately by landfill, an extra cost that has to be taken into account in the project costs.
- These empty land areas are being utilized by adjacent communities, for example in Korail for vegetable gardening, a source of income and nutrition. These uses and gains will be lost after housing is built, for which some sort of compensatory mechanism should be provided, which has not been considered in the project design.

## 2.2 Possible 'solutions': Case studies

In this section, the programs of some of the organizations working with the urban poor are discussed. This is not an exhaustive list, there are also other organizations; here some of the main organizations studied in this research during the field visit, and those that represent potential for fruitful networking with ACHR are discussed. It should be mentioned that most of these programs do not address housing issues directly, rather they attempt to improve overall living conditions in informal settlements through community empowerment and mobilization, savings and credit, water and sanitation, health, education, etc. Thus these cases present ACHR with possibility of networking for addressing physical planning and housing issues as done in the CODI projects in Thailand.

### 2.2.1 Local Partnerships for Urban Poverty Alleviation (LPUPAP)

This project is also discussed above in section 1.4. It is funded by UNDP and DFID, and implemented by UNCHS and LGED. It started in 2000 and the first phase is expected to be completed in June 2007. It is



*In a LPUPAP project settlement in Narayanganj, despite provision of drains, water-logging problem was evident. In one area, a deep tubewell was being installed right in front of a house, which means that other community members who would use this tubewell would gather there, hampering the privacy of the household. Also the route to the tubewell seemed circuitous and not planned. These examples suggest that in the next phase of the project, such micro-level details would have to be addressed perhaps through community mapping (e.g. for drainage planning), reblocking and other such physical planning activities.*

implemented in 11 cities outside Dhaka. For details refer to LPUPAP (2006) and website [www.unchs.org](http://www.unchs.org).

The three main components of LPUPAP include:

1. Community Development Fund (CDF): Provision of funds for the construction of basic infrastructural services and physical improvements through a system of community contracts. These include: sanitary latrines, hand tubewells, paved pathways, drains and streetlights.
2. Poverty Alleviation Fund (PAF): This is intended for livelihood development. The CDCs formed under this program is given funds for running savings and credit programs.
3. Capacity Building: For community mobilization and empowerment, and for strengthening the capacity of local government to address urban poor needs.

It is beyond the scope of this paper to analyze the successes and shortcomings of this project. Nonetheless, as pointed out in an evaluation and impact study (GHK, 2006; Islam, Mustafa and Patkar, 2006), the program has not been able to reach the extreme poor. The next phase of the project expected to commence from July 2007 plans to address this issue. Also, in this phase in addition to infrastructure, physical planning and improvements to housing are expected to be included, and the project will also include some areas in Dhaka.

### **2.2.2 Coalition for the Urban Poor (CUP)**

CUP was formed in 1989 to network NGOs working with the urban poor (see CUP, undated). Basic objectives include identification of the problems and needs of the urban poor, implement appropriate programs and avoid duplication of efforts. CUP also maintains links with donor organizations, governmental bodies, and research and educational institutions, through an informal group known as BURT (see BURT 2005a; BURT 2005b). CUP is mainly active in Dhaka and Chittagong, and a chapter in Khulna has recently been initiated. For details of CUP, refer to CUP (undated).

CUP plays an important advocacy role for promoting pro-poor national policy. It also attempts to coordinate the government and donors for policy and practice for the urban poor. CUP has been negotiating with the government to prevent evictions, with several

successes, and most recently played a seminal role in lobbying for the 17 March 2007 decision of the Interim Government to restrict evictions and to resettle eviction victims (see section 2.1).



*Sanitary latrines with water supply in Korail, Dhaka built by UNICEF in collaboration with CUP*

In 1994, CUP managed to successfully advocate for the voting rights of inhabitants of informal settlements, which subsequently allowed in 2000 to develop and mobilize the BOSC (Slumdwellers Rights Protection Committee) or in many of the informal settlements, of which there are now more than 2 million members. The main objective has been to allow inhabitants of informal settlements to be integrated into municipal governance. A study by Banks (2006) shows that the formation of BOSCs has allowed the urban poor to press demands on elected municipal officials and in some cases access to water supply, sanitation and electricity has been achieved. BOSCs have been established to act as a non-violent alternative to rallies and demonstrations, by seeking channels of communication and dialogue with policy makers through local administrators such as Ward Commissioners.

### **2.2.3 CARE-Bangladesh**

CARE is a multi-national NGO and has a large office and operations in Bangladesh. Under its multi-sectoral Urban Development Initiative being implemented in 16 municipalities is a large 5-year poverty alleviation program called “Shouhardo”, which addresses the problems of the urban poor. CARE-BD is also a partner of the CUP and BURT networks (see section 2.2.2) and works in close cooperation with these networks. Under the Urban program, CARE-BD also implements an “Environmental Sanitation, Hygiene and Water Supply in Urban Slums and Fringes Project” with support from UNICEF and the government, targeted for 1 million inhabitants of informal settlements. In the past CARE-BD has been able to mobilize informal settlement dwellers in some cities (Jessore and Dinajpur) to obtain tenure security and resettlement (see section 1.4), and presently plays an active role with CUP, BURT and donor agencies in negotiating with the Interim Government to prevent evictions. (Compiled from CARE-BD’s internal project documents.)

### **2.2.4 Dushtha Shaystha Kendra (DSK)**

DSK was formed after the 1988 flood to provide primary health care in some informal settlements in Dhaka. For details of DSK’s programs, refer to DSK, 2002; 2005a; 2005b; video Water Voice; and website [www.dskbangladesh.org](http://www.dskbangladesh.org). At present DSK implements several community health related programs in Dhaka, Chittagong and Khulna cities and seven rural locations. Among its programs in urban informal settlements, DSK’s water and sanitation program is notable. It has negotiated with the governmental DWASA to provide water supply to several informal settlements by serving as collateral. DSK has also assisted in building sanitary latrines in informal settlements and backing them up with a health and hygiene awareness program. Its approach to water and sanitation is innovative and utilizes appropriate technologies in coordination with governmental agencies. DSK is also a member of the CUP and BURT networks, and partners of important international agencies including UNICEF, Water Aid and Plan International. Unfortunately due to sporadic eviction drives, DSK’s investments in water and sanitation are often destroyed - a waste of precious resources. In Sathtola, an informal settlement where eviction was recently carried out (see section 1.3), DSK had no choice but to discontinue its work after much of the infrastructure was razed to the ground.

### **2.2.5 LOSAUK**

Founded in 1987, LOSAUK is a development-based research institute located in Khulna. (Refer to website [www.losauk.org](http://www.losauk.org).) The main focus of the organization is on research, awareness raising, advocacy and networking; it is not a service delivery organization, but more of a facilitator for social transformation. It uses cultural and theater tools for human rights advocacy. LOSAUK works in informal settlements to

develop adolescent women network groups to campaign for rights including tenure security, water supply and sanitation. Its approach to address issues of urban poor housing are innovative, and thus presents an additional dimension, the reason for including it as a case study here. Because it operates only in Khulna, and not in Dhaka, it offers scope for wider lessons. Networking with LOSAUK and linking it with the other programs mentioned above might open up new possibilities and concepts for a holistic approach to facilitating an improved urban poor housing situation.

### **2.3 How the situation can be addressed at a wider scale**

A cursory look at the literature on urban poor housing in Bangladesh indicates that most authors tend to propose solutions that would require extensive, and in some cases radical, institutional reform (see for example, Karim, 2007; Rahman, 2007; Hossain, Rahman and Hasan, 2007). Problem definition and what needs to be done is known, but the question of how to do it remains unanswered. Crucial issues prerequisite to such reform, such as resource availability, prioritization and allocation (not to even mention resource constraints), capacity building and favorable political environment, are not addressed, almost akin to the proverbial 'tail wagging the dog'. There is a need to identify critical actors, networks, agencies and institutional roles to position these solutions within a practicable framework. Various unresolved issues arise: Are existing institutions expected to undergo reform? Or are new institutions required? What would be the nature of such institutions? In order to address the situation on a wider scale a road map for institutional reform would have to be identified by considering these issues. Otherwise, short-term advocacy as currently being practiced by groups such as the CUP would remain as the prevailing norm.

The literature mostly tends to focus only on institutional change, and there is less emphasis on the urban poor communities themselves. There is hardly any assessment on whether there are inherent strengths within these communities that can be facilitated to address the situation. There is limited examination of the scope for mediating between communities and institutions. Yet these are the areas where some successes have been achieved. For example, mobilizing and organizing communities by CUP has resulted in 1994 in obtaining voting rights for inhabitants of informal settlements, where before that people without a 'legitimate' address were not allowed to vote. Or, the example of the achievement of DSK in extending municipal water supply and sewerage to informal settlements by mediating with the DWASA, where before such services was denied on the ground that the urban poor did not have land titles. Such work obviously presents many challenges in this highly populated and volatile urban context, thus any successes, however modest, deserves due credit.

In the past, the experience with the private sector in housing provision for the urban poor, specifically real estate developers, has not achieved desired results (see section 2.1). However, as suggested by Prof. Maniruzzaman of BUET (personal interview, 2007; see Appendix I), it might be perhaps be possible to involve REHAB (Real Estate and Housing Agencies of Bangladesh), an association of real estate developers, to play a monitoring role to ensure that in housing projects for the urban poor built by developers (similar to the CUP-PWD collaboration described in section 2.1), the allotted beneficiaries continue to reside there and do not succumb to market pressures to resale to higher income groups. Incentives for this could be provided, such as tax breaks, thus encouraging corporate social responsibility.

Networks such as CUP can play a vital national advocacy role, but there is need for wider sub-regional and regional networks to gain from successful experiences elsewhere. At a recent ACHR regional meeting in Bangkok (April 2007), a South Asian

sub-regional network was proposed, which would allow Bangladeshi national networks to link with other networks in South Asian countries with similar conditions, and thereby enhancing their advocacy potential. In any case, it is important to link with longstanding regional networks such as ACHR for demonstration and conviction about how the situation has been addressed successfully in other Asian countries, such as Thailand. This could be the beginning of a long-term, sustainable strategy for addressing the Bangladeshi situation at a larger scale than being done presently. The exposure visits by LPUPAP community members, CUP members and others to Thailand and Cambodia during 2006 were initiated with this vision in mind, and thus require follow-up on both ends.

It has to be acknowledged that the situation particularly in Dhaka, a megacity of 10 million people, can be difficult and initiatives for redress can be presented with serious impediments, especially with unstable political environment, corruption and increasing gap in income and resource distribution. Therefore, an ambitious beginning could end in frustration, it might be better to start at a smaller scale and in cities other than Dhaka and then identify avenues for replicating successful experiences. Such a view was also expressed by Maurice Leonhardt of ACHR (personal discussion, 2007), citing the case of LPUPAP, which began in smaller cities and now in the next phase plans to extend to some areas of Dhaka.

The case studies discussed in section 2.2 indicate some areas of successful intervention. The organizations involved and their partners need to be supported and linked, and their achievements upscaled, which a regional network like ACHR can assist in facilitating. How this might be done is discussed below in section 3.2.

### **Section 3: Role of ACHR**

#### **3.1 Impact of exposure visit to ACHR and CODI projects**

There were two main sets of exposure visits by representatives of Bangladeshi organizations to Bangkok to see projects supported by CODI and ACHR. One group consisted of persons nominated through CUP from its network organizations and some government officials. The other group was from LPUPAP's CDCs and LGED staff. It should be highlighted that these two groups were distinctly different and went on separate visits; the LPUPAP group consisted of persons from informal settlement communities and some LGED staff members, whereas the group from CUP were mainly officials and professionals. Additionally, a lecturer from BRAC University also visited through LPUPAP.

A meeting was held on 24 April 2007 at the CUP office in Dhaka (see Research Methods under Preamble above), attended by eleven persons, eight of whom went on exposure visits both through CUP and LPUPAP. They were asked to complete a brief questionnaire (see Appendix III) to obtain their views with regards to the visits and about ACHR. The first three questions of the questionnaire relate to the visits, the responses to which are summarized below. In addition, views of other people within these organizations were expressed during interviews, which are also included in the summary below.

### **3.1.1 Summary of questionnaire responses**

#### **Question 1: What impact did the visit have on you?**

▪ **CUP:**

1. ACHR made a model to rehabilitate the slum dwellers, which was very nice; especially that it was done with the government.
2. Significantly contributed to enrich knowledge and capacity to contribute to the development process in Bangladesh.
3. Practical experience gathered.
4. Learned about the positive attitude of the government and policy makers in Thailand.
5. Learned about the technical aspects of settlement planning, upgrading and relocation.
6. Every time I visit a settlement where there was eviction or fire, I feel sad and wish that like the settlements in Bangkok, we did not have to face these.

▪ **LPUPAP:**

1. Gained motivation for advocating land tenure for the poor.
2. The experience showed that one needs to be creative to address issues depending on the situation.
3. Liked the unity within the communities in Bangkok.
4. Impressed that the people in Bangkok have the right to live in security and how they have been able to convince the government about that.
5. Impressed that a fund has been created for the poor people and savings groups have been made.

#### **Question 2: Was the visit useful for your work?**

▪ **CUP:**

1. Used the Thailand model as a basis to negotiate with the government.
2. Understood that any kind of such initiatives needs collective cooperation. Rehabilitation of slum dwellers might be tough or difficult without proper policy.
3. When preparing any paper on the urban poor the visit influences me; it is easier to prepare the paper and have a clear concept. Also gained knowledge.
4. The visit has helped me to improve the speed and planning of my work.
5. Mobilized community people in favor of settlement program.
6. Sharing the experience with policymakers and other partners for advocacy and influencing to introduce settlement programs.
7. Visit was particularly useful and contributed to ensure effectiveness of my work.

▪ **LPUPAP:**

1. Allowed to apply theories to practice. Using the experience in projects for the urban poor and initiating research work related to housing.

2. The people who visited were not in very important positions to be able to influence policy.
3. Cannot explain so briefly how much I gained inspiration from the people's cooperation and how they help each other.
4. Have organized our communities better for fund creation for the disabled and ill, education for poor children, increased savings of the community people and made our cluster stronger.
5. After returning from the visit, it was explained to community members how savings can be made for building houses. It was possible to convince community members about this, and the visit was useful for that.
6. Encouraged community people to build better houses. Used photographs from the visit to motivate them. After seeing the nicer houses in Bangkok, they were motivated.

### **Question 3: What suggestions do you have for future visits?**

#### ▪ **CUP:**

1. Include senior government officials and policymakers (e.g. MP, Minister) together with NGO official.
2. Prepare yearly plan of visit.
3. This type of visits from Bangladesh should be encouraged in group form. The group should be composed of stakeholders from the government, NGOs and civil society organizations to ultimately work in better participatory manner and utilize the lessons from the visit.
4. Should increase the number of visits.
5. Should consider first for whom the visit would be most useful.

#### ▪ **LPUPAP:**

1. Future visitors should include more of community leaders who can help in making effective changes.
2. Other people from the communities should also visit.
3. Representatives from different levels of society should go for the visits.
4. At least for initial visits, the visitors should all be from the same city so that lessons learned can be compared.

### **3.1.2 Analysis of responses**

Most of the responses were somewhat general, but nonetheless it appears that all the visitors were pleased with the exposure visits and gained something of value from them. It was clear that they all observed a new and remarkable approach to addressing the urban poor housing situation, which was quite different from their context. They also felt that the urban poor of Bangladesh would benefit from the application of such an approach. Many of them suggested that future visits should include a wider mix of people from different backgrounds, perhaps to allow the visits to create bonds between them and make addressing the urban poor issue a common cause.

The CUP visitors tended to emphasize how the visit has enhanced their ability for advocacy at the policymakers' level, whereas the LPUPAP visitors focused more on how they were able to use the experience for the benefit of the community. This

reflects the nature of work of both these groups. CUP is primarily involved in policy dialogue and advocacy, especially the persons who attended the meeting, while the persons from LPUPAP who attended the meeting were themselves community members and/or worked directly with urban poor communities.

The LPUPAP visitors thus gave concrete examples of how they had applied the lessons gained through the visit in their communities by motivating people to increase their savings and using savings to improve their housing. They also mentioned a specific technique of utilizing photos taken during the visit to show their community members the good quality of houses built through CODI projects, which served as inspiration for them to improve their own houses.

The LPUPAP progress report of 2005 (LPUPAP, 2006) highlights that, “The results of these visits were very encouraging with enormous enhancement of the individual self-confidence of the community leaders.” Specific examples are cited (also mentioned at the meeting and interviews): After the exposure visit, a community health center was established in one area and in another community voluntary reblocking was carried out for better alignment of new roads built through the LPUPAP. It should be underscored that such reblocking is often very difficult to achieve in Bangladesh and this example is indeed remarkable.

The lecturer from BRAC University has written a brief report after her visit (Jabeen, 2006), outlining her experience and suggesting ways of how the situation might be addressed in Bangladesh. One important aspect highlighted in her report is the need to create specific organizational setup in Bangladesh and building capacity through such visits so that work along the lines demonstrated by CODI could be carried out.

## **3.2 The way forward for ACHR in Bangladesh**

In the section 3.1 above, some of the findings of a questionnaire survey at a meeting on 24 April 2007 at the CUP office in Dhaka have been discussed. The questionnaire had a fourth question on the role of ACHR (see Appendix III), and the responses to this question are summarized below.

### **3.2.1 Summary of questionnaire responses**

#### **Question 4: What role can ACHR play in Bangladesh?**

▪ **CUP:**

1. ACHR can work with NGOs with cooperation of CUP. They can show their models and suggest to the policymakers, civil society and NGOs how they can achieve it.
2. As has been done in other South Asian countries (India, Pakistan), ACHR can also support programs and activities for the urban poor in Bangladesh. CUP is the biggest network for the urban poor in Bangladesh, so this network can be used by ACHR to play a role in Bangladesh.
3. Presently in Bangladesh through continued and collective efforts, a pro-urban poor momentum has developed and this has to be sustained. Since ACHR has a very important role to contribute to such development process in the Asian context, any suitable program of ACHR will make significant contribution to the trend.

4. ACHR can undertake projects on housing and settlement issues in urban areas in collaboration with the partners of CUP and include initiatives on advocacy, lobbying on settlement issues and resisting unplanned evictions.
5. Can help professionals working at field level through demonstration of good practices and sharing experiences.
6. It might be possible to work in Bangladesh the way ACHR does. LPUPAP has its project areas and there some loans and grants can be given. As our members are very poor, only giving loans may lead to difficulty for them.
7. ACHR representatives can visit urban poor communities with which the LPUPAP is working and help by sharing their experiences on housing issues.

### **3.2.2 Analysis of responses**

Again most of the responses were general, but all the respondents believed that ACHR could play a useful role in Bangladesh. The CUP respondents largely wanted ACHR to support CUP in its advocacy work, although hardly any concrete ideas were suggested on how that could be done. Nonetheless, it was observed that the present situation is an opportune moment because of the Interim Government's rule, which although began with widespread evictions, it was also possible to convince this government about avoiding unplanned evictions. One respondent, from a LPUPAP community and CDC member, suggested that ACHR should also become involved at the community level, implying that the role should not be confined only to the institutional and policy level. This is indeed a vital suggestion, because if ACHR does initiate some action in Bangladesh, at some point it has to engage with the community.

### **3.2.3 Recommendations**

Based on this study, the following set of main recommendations are being suggested for ACHR to identify routes and options for more intensive engagement in addressing the urban poor housing situation in Bangladesh. ACHR already has connections with some of the key stakeholder organizations for the urban poor in Bangladesh, and these recommendations essentially suggest building upon these links, at least to begin with:

- The next phase of the LPUPAP (see section 2.2.1) planned to commence from July 2007 will be a large program and will include activities not undertaken in the first phase, such as upgrading, physical planning and housing improvement. ACHR can play a key role in this project. Initial dialogue with the previous CTA of the LPUPAP (see Appendix I) has already begun and it appears that ACHR can take part and contribute to this program from its rich repository of experience in this region. The project will have funds for compensating for ACHR's involvement and services, and may thus prove beneficial for ACHR as well.
- CUP (see section 2.2.2) represents a coalition of several organizations working with the urban poor and plays an important national advocacy role at the government and policymaker level. Although this work is often somewhat political in nature, CUP also links with important civil society organizations such as CUS and large INGOs such as CARE. Even if ACHR chooses not to work directly with CUP, it should develop a mechanism for maintaining a link and good relationship with CUP. One way this could be done is through experience sharing by facilitating exposure visits and including CUP representatives at meetings in Bangladesh and elsewhere in the region. If such preliminary activities prove mutually satisfactory, then other collaborative options can be identified.

- An important member organization of CUP, CARE-BD (see section 2.2.3) is a large multinational INGO, and during this research a CARE-BD staff member expressed interest in developing a link with ACHR. Again, as with the LPUPAP, CARE-BD has its own resources to support such activities, while ACHR has valuable experience to share, and therefore it is being recommended that ACHR should initiate dialogue with CARE to explore possibility of mutually beneficial collaboration.
- Alison Barrett, CTA of LPUPAP (see Appendix I), also suggested a few recommendations as listed below:
  - Collaborative activities between LPUPAP and ACHR should include Community-to-Community linkages. This in a way may relate to the suggestion made by the CDC member for ACHR to also work at the community level (see section 3.2.2. above).
  - ACHR can provide technical support for community level mapping because it has extensive experience in this area through its work with CODI in Thailand.
  - On the policy level, ACHR can initiate and facilitate a government level roundtable.

These suggestions indicate the possibility of a strong future role of ACHR in Bangladesh, especially if it chooses to collaborate in the next phase of the LPUPAP.

- The exposure visits to Thailand to CODI/ ACHR projects despite mixed results did seem to have an overall positive impact. These visits should be continued as a vehicle for maintaining a relationship with Bangladeshi organizations. However, these visits have to be more carefully structured to maximize their value. To do that, the following points should be considered:
  - ACHR should have a strong and reliable partner organization in Bangladesh (perhaps LPUPAP) that can assess and monitor the objectives and future possible contribution of the persons nominated for the visits, so that the visits are not carried out merely for tourism.
  - ACHR should play a minimalist role in these visits and allowing the visitors to make most of the travel and other arrangements by themselves. This would ensure that only those who are genuinely interested will persevere.
  - ACHR should not in general provide any funds to support these visits. They should be supported by the Bangladeshi partner organizations, again to ensure for genuine interest. Only in exceptional cases, say for Young Professionals, should ACHR provide travel and/or other support.
  - A mechanism for follow-up of the impact of these visits should be created, perhaps in partnership with a Bangladeshi organization. One idea might be to have annual meetings with the visitors where the impacts of the visits are assessed and gaps identified on an organization to organization and person to person basis, and future steps are outlined.
- The proposed South Asian Sub-regional Network (section 2.3) might be a vehicle to enhance the quality of work with the urban poor in Bangladesh through experience sharing within South Asian countries. Being in touch with the robust ACHR partners in India, Nepal, Pakistan and Sri Lanka could be a source of inspiration for finding workable solutions.

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## Appendix I: List of persons interviewed

	<b>NAME</b>	<b>DESIGNATION</b>	<b>ORGANIZATION</b>
1	Dr. Nazmul Ahsan	Chairperson	LOSAUK
2	Mr. Md. Akhtaruzzaman	National Project Manager	LPUPAP
3	Ms. Alison Barrett	Chief Technical Advisor	LPUPAP
4	Mr. Ranajit Das	Senior Project Coordinator (WatSan)	DSK
5	Mr. Azizul Haque	Director	LPUPAP
6	Mr. A. N. Md. Emam Hasanath	Executive Director	MSS/CUP
7	Ms. Ishrat Islam	Assistant Professor	BUET
8	Prof. Nazrul Islam	Director	CUS
9	Mr. Md. Nazrul Islam	Field Coordinator	LPUPAP
10	Ms. Huraera Jabeen	Lecturer	BRAC University
11	Mr. Mostafa Quaium Khan	Executive Director	CUP
12	Mr. Maurice Leonhardt	TAP	ACHR
13	Dr. K. M. Maniruzzaman	Professor	BUET
14	Mr. Ashekur Rahman	Urban Technical Coordinator	Care-BD
15	Ms. Salma Shafi	Managing Director (also Treasurer, CUS)	Sheltech Consultants
16	Dr. Dibalok Singha	Executive Director	DSK
17	Mr. Michael Slingsby	Former Chief Technical Advisor	LPUPAP

**NOTE:** CDC members of LPUPAP, BOSC members of CUP and other staff members of CUP and community members of informal settlements visited are not listed here. However, many valuable insights and information was also provided by these persons.

- **Appendix II: List of participants at meeting at CUP office**

	<b>NAME</b>	<b>ORGANIZATION</b>	<b>CONTACT DETAILS (email, mobile)</b>
1	Mr. Mostafa Quaium Khan	CUP	<a href="mailto:cup@bdmail.net">cup@bdmail.net</a> 0181 9213450
2	Ms. Gulshan Ara Chowdhury	OMI/ CUP	<a href="mailto:omi@eitecheo.net">omi@eitecheo.net</a> 0152 463983
3	Mr. A. N. Md. Emam Hasanath	MSS/ CUP	<a href="mailto:msshasn@bangla.net">msshasn@bangla.net</a> 0171 3009320
4	Ms. Shanuza Begum Shweta	CUP	mamun_moni@hotmail.com 0171 1020100
5	Mr. Md. Mostafa Kamal	CUP	<a href="mailto:mamun.muna@gmail.com">mamun.muna@gmail.com</a> 0171 1570470
6	Ms. Nargies Begum	CUP	0171 5678977
7	Ms. Sayeda Sobnam Mostary	CUP	0191 4282023
8	Ms. Rowshan Ara Shaheen	CUP	0191 4007990
9	Ms. Lubna Zanaful Khanam	LPUPAP	0172 1145606
10	Ms. Mohosana Sultana (Shopna)	LPUPAP	0171 4332135
11	Ms. Huraera Jabeen	BRAC University	<a href="mailto:huraera@bracuniversity.net">huraera@bracuniversity.net</a> 0171 4048419

### Appendix III Questionnaire for impact assessment of exposure visits

<ul style="list-style-type: none"><li>▪ What impact did the visit have on you?</li></ul>
<ul style="list-style-type: none"><li>▪ Was the visit useful for your work?</li></ul>
<ul style="list-style-type: none"><li>▪ What suggestions do you have for future visits?</li></ul>
<ul style="list-style-type: none"><li>▪ What role can ACHR play in Bangladesh?</li></ul>

*Please use backside if necessary*