

# Urban Poor are Not the Problem, They are the Solution

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small-scale infrastructure development that includes installation and proper designing of traffic signals and other things. Traffic management includes parking control, traffic law enforcement, management and control of rickshaw traffic and the improvement of the public transport system. Improvement of the city's bus transport system in conjunction with the management of rickshaw traffic can bring a significant improvement in the city's transportation system. All of these can be done at a cost much less than those proposed 'hi-fi' fly-overs. This is not to suggest that fly-overs will not be necessary in a few locations. But they are certainly not the priority of the day. In conclusion, to save Dhaka or any other city, I would stress only one point. Let rationality determine our actions.

**MAHFUZ ANAM:** May I now invite Mr. Humayun Khadem, Chairman of RAJUK, to speak?

**MR. KHADÉM:** First, I will give a brief outline of my organisation. Then, I will explain our future plans and programmes. RAJUK is a corporate body. This body is responsible for overall planning, development and development control of Dhaka. The present jurisdiction of the authority covers an area of 590 sq. miles, or 1528 sq. km. RAJUK was previously Dhaka Improvement Trust, established in 1956. At that time the jurisdiction was 320 sq. miles. In 1959 the first master plan of Dhaka, the provincial capital at the time, was prepared. Due to financial constraints of the government, of DIT, and afterwards of RAJUK, the master plan could not be reviewed. But a master plan is a continuous process. It was supposed to be reviewed after five years. But this could not be done.

RAJUK has a plan to construct a 2-storied building in Motijheel Commercial Area, the RAJUK Institute of Research and Planning. Then our planners, architects and engineers will be appointed and will be engaged with this master plan. For this reason we have already acquired land in Motijheel. We have allocated about six bighas of land for the construction of the building. In the meantime, we are renovating our RAJUK Bhaban.

After that, under the auspices of UNDP, UNHCS Habitat, the preparation of a master plan has started (with effect) from June 1993. We believe that by December of this year, the UNDP and UNHCS experts will submit their report to the authorities. Then after meeting all the legal requirements, all the formalities as required under the provision of the town improvement act, will be approved by our government. Then, Dhaka will have a new look.

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RAJUK has also taken up a gigantic scheme in the Yusufganj area. This will be the biggest township in the Asian region. About 6150 acres of land will be developed there. The three Deputy Commissioners of Dhaka, Narayanganj and Gazipur have already served notices to the awarders and hopefully by the end of this year we will get possession of this land. This is a self-financing scheme of RAJUK's.

There is another project by the side of DND. This is known as the Rimjhim area. About 1000 acres of land will be developed there for residential purposes. This is now under the active consideration of the Government and the Planning Commission.

There is another township to come up by the name of Jhalmiti by the side of the Dhaka-Mawa Road, on the other side of the Friendship Bridge. IMED has already assessed it and is sending it to ECNEC for final approval. Then, we have a plan to develop two more areas for residential purposes, one at Savar and one at Kachpur Bridge area. These are at the planning stage. We have a plan to develop two areas for construction of multi-storied buildings, one at Tikatuli and the other at Maghbazar. This will be on land owned by the US government. We have already taken up the matter with them.

We also plan to develop as many as ten major roads in the city to ease traffic congestion. RAJUK will widen and improve 1000 lanes and by-lanes in the city of Dhaka and Narayanganj. It has another scheme to ease the traffic road junctions by the side of Gulistan. We have already made an expenditure to the tune of Tk. 30 lacs in this regard.

RAJUK is responsible for planning, and development control. We have a plan for pedestrian crossings. We plan to develop fly-overs, multi-storied car parking. We have already applied to the government for land in the Mohakhali area. If we get this, we plan to construct multi-storied buildings there.

We have talked about the shelterless. RAJUK has taken up the proposal to construct as many as 55,000 houses in such a project. We are also developing the area beside Sonargaon Hotel. Then we plan to develop 6000

acres of land within Purbachal. The land will be reclaimed. We will build a modern hospital, university, and a college. We have already prepared a plan for that and we will soon approach the government about acquiring the land. We will develop industries by the side of Narayanganj road and Sonargaon area. We have taken up ten projects in Malibagh crossing for tree plantation. A project for the development and maintenance of historical relics has been taken up as well.

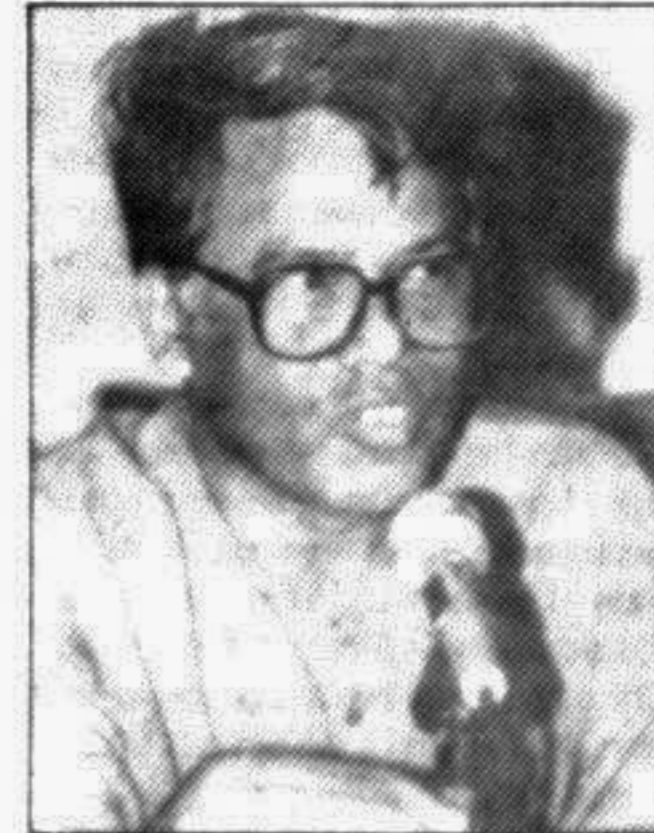
**MAHFUZ ANAM:** May I now request Prof. Nazrul Islam?

**PROF. NAZRUL ISLAM:** It is really difficult to say something on a vast topic like this within three minutes. My assigned topic is Planning for the Future. Let me change this to the Planning Process for the Future of Dhaka. Looking at the list of today's programme, I notice that we have obviously missed something important. We have missed the children. We have a topic on women but again, we have missed the majority, the poor. We have talked about real estate which caters to the need of the rich. Some people have touched on the housing for the poor, but there should have been a specific topic on the poor.

We are here to talk about Save Dhaka. I think we represent less than one per cent of Dhaka's population, the top elite, professionals and others. We have some representatives of the poor. Mayor Hanif was one. He was elected by most of the poor, not all of the poor because many of the poor were not even voters at that time. That was another point mentioned - many of the poor in this city cannot even be voters. Dr. Kazi Faruk and Dr. Humaira Islam who represent two NGOs may partly represent the poor. So this is what I see is missing. Whose perspectives are we presenting in this dialogue? That is our problem. When we talk about Dhaka, we talk about the Dhaka of the rich elites. This is reflected in our master plans.

If we take World Bank's standards, 80 per cent of our population is poor. If we take BIS or even BIDS standards, 50 per cent of the city's population is poor. Most of them live in slums. I don't think we can represent them very well.

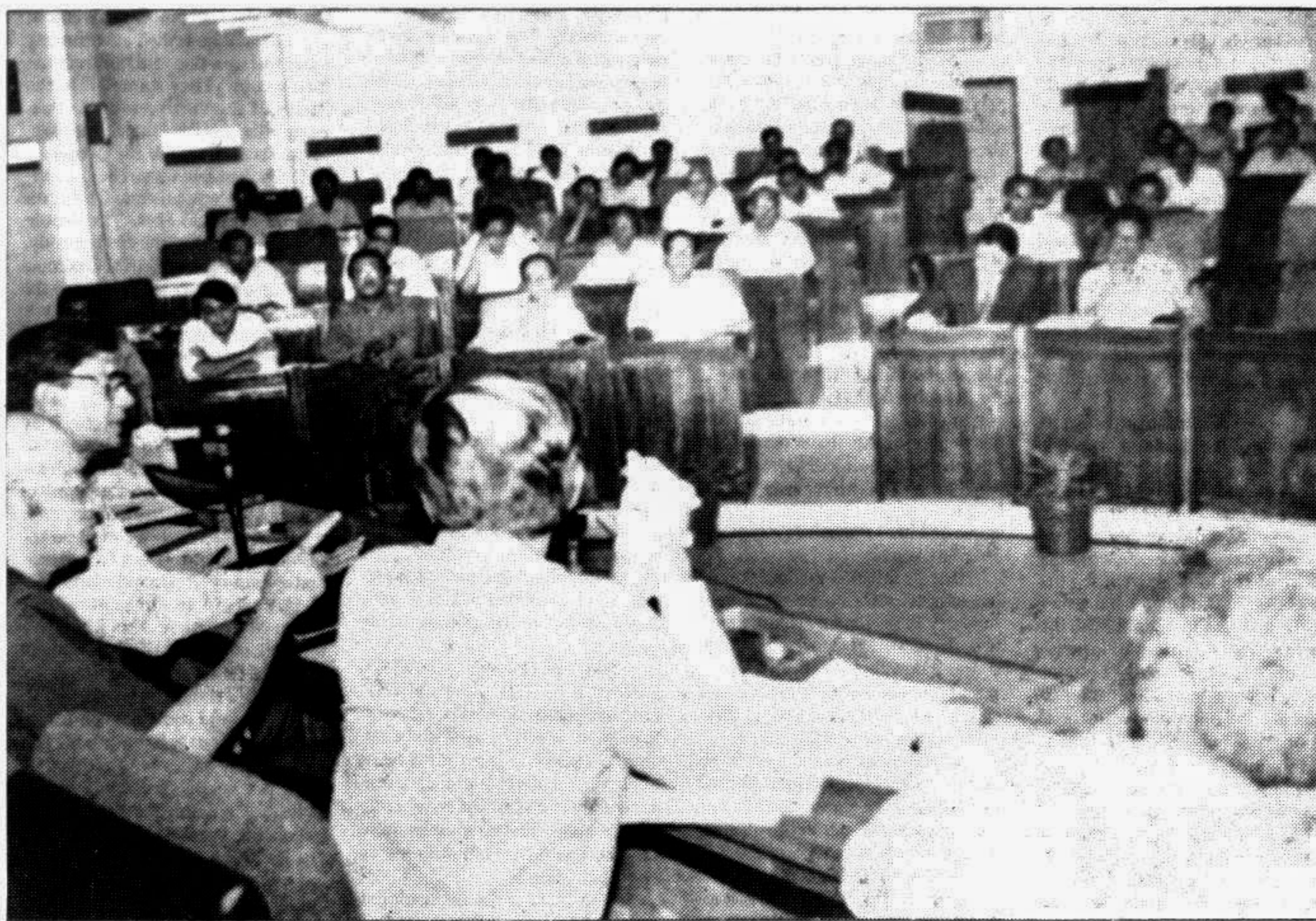
Our planning for today and the future is being done by RAJUK. They have been working on a plan for the last four years. If it takes five years to draw up a plan, many more problems arise in the meantime. As much as I have seen of the structure plan, there will be very little scope for the poor in the city. If you plan for the poor, they stay. If you plan for the rich, they have no place. Dr. Shahidul Amin can sympathise but he cannot do anything because there is no space allocated to the poor in the urban plan. It is only for the middle class and the rich people mostly. I don't see any problem accommodating the hawkers in Dhaka. I don't see any problem in accommodating the poor. If they can be accommodated in Bangladesh, they can be accommodated in Dhaka.



Prof. Nazrul Islam

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About the planning process. Who makes the plans and how? In 1959 a British company made the plan for Dhaka. In 1980 another British company was invited to make a plan for Dhaka. We spent so much money but did not approve it. It did not do anything about it. In 1992 another British company had come to make the plan. This time they had some local partners. They were all professionals. Where are the people in this plan? Absolutely nowhere. I don't see anybody involved in the master plan present here. I am not a member of profession. Only about ten planners and architects are involved in the RAJUK



master plan. There are the Institute of Architects, Institute of Planners, Institute of Geography, Institute of Economics and so on. But they are not involved. The people's representatives are not involved. The people are not involved. They will be involving the people when they implement the process of land readjustment, but not in the planning process. So this is our state of planning. It is totally wrong. But this has not even been discussed. I think Mr. Tanvir Nawaz, an architect, is planning with the World Bank, almost at the ultimate stage, to bring a dialogue. This will be useless. They will not be able to change very much, the money will be exhausted. There will be nobody to revise the plan. The advisors will be gone. It will be of little use.

I know of a plan UNICEF is making for DCC. It is called the Urban Basic Services Delivery Programme. Eight million dollars will be given to four city corporations to implement that plan. I was invited to help them write the plan. I was given only two weeks and 1000 dollars to do the whole thing whereas the Dhaka plan is costing 16 crores in the preparation. So I had two weeks to make some kind of suggestion. It was a community and authority partnership. Not only the community, the civil society comes in too. Professionals will be involved, the government will be involved, NGOs will be involved, private developers will be involved. That is a different kind of planning approach. Let us see if they can go ahead with this.

So before I end, I appeal to the authorities to remember that 80 per cent of the people in Dhaka City are poor. If you have a plan, plan for them, not for the rich. That is our biggest mistake. Plan housing for the poor, the squatters and the vendors.

Recently, I saw a plan of action for Calcutta, for the urban child. This is what we have also recommended for Dhaka City Corporation as a planning option. They have used the people, the poor, the children to design their community. The Planning Commission, our State Minister Dr. Moin Khan, is trying to do something like that, introducing planning from the bottom up. We have to do this, not from the RAJUK building, not from my centre, not from BUET, but go to the people, plan with them.

One exercise was run by Dr. Qayyum and myself. What I did in Chittagong, BUET did in Dhaka. We were told to run six seminars and workshops in the master plan project of Dhaka and Chittagong. We did only two projects and were then told that the money had been exhausted and so the exercise would no longer be carried out. So this is where we stand.

**MAHFUZ ANAM:** Prof. Nazrul Islam has certainly pricked our consciences and focused on a priority area. He has pointed out our mistakes. We keep on ignoring the poor. May I now call upon Mr. Shahidul Amin to talk on population and urban development?

**SHAHIDUL AMIN:** In 1980, a study of Harvard University Population Centre suggested that even if there is a drastic decline in the fertility rate, the number of urban residents in Bangladesh would increase tenfold by the year 2003. This is equivalent to adding 29 cities the size of Dhaka over the next 24 years. This one finding is enough to depict the depth of the problem.

The annual population growth rate in Dhaka during 1974-81 was 10.78 and the population was found to be increasing by 300,000 per year. In some parts of the old city area, the density is extremely high. Some of the areas of Sutrapur or Kotwali accommodates a density of 200,000 or 340,000 per sq. mile. I remember, when this was disclosed in a seminar of the Asiatic Society in 1991, The Daily Star published an editorial on it, suggesting this information could be entered into the Guinness Book of World Records.

We all know the consequences of overcrowding in the city. WASA is offering a daily supply of 13 crore gallons of water which is actually half of the need.

Prof. Nazrul Islam stated, 80 per cent of the urban population are to be considered as poor.

If I really want to define the problem more precisely, it is with this city's shape. Except in the south where the Buriganga flows, the geographical position of Dhaka is such that it is surrounded by low-lying lands in an irregular manner in almost all directions. The Turag flowing at the West and the Balu at the East produces a large amount of flood-prone low-lying areas. And the growth of the city is thereby restricted to these limits. In 1981, the Dhaka Metropolitan Urban Development Project report reviewed that Bangladesh has not been typical when compared with other large developing countries in that, its prime city Dhaka has not been able to grow to the dominant size that some of the capital cities of the region have. This particular issue is a very serious one. A city must grow with its population growth. For example, if you consider the case of Calcutta, it is one of the most densely populated city of this region and it is still growing. It has built underground communication and bridges over the Hoogli river at strategic points. We built a bridge over Buriganga long ago but at the wrong location. It has not helped the thousands of commuters living in Jinjira or Kamrangir Char at all. Most of the commuters prefer crossing the river in small passenger boats. The over-spilled population in the areas of Badamtali, Sawari Ghat and Mitford, are the worst sufferers of the physical constraints of their areas. The population is growing but the city is not. It has reached its saturation point. It is virtually on the point of collapsing.

The annual population growth rate in Dhaka during 1974-81 was 10.78 and the population was found to be increasing by 300,000 per year. In some parts of the old city area, the density is extremely high. Some of the areas of Sutrapur or Kotwali accommodates a density of 200,000 or 340,000 per sq. mile. I remember, when this was disclosed in a seminar of the Asiatic Society in 1991, The Daily Star published an editorial on it, suggesting this information could be entered into the Guinness Book of World Records. The slum population is about 900,000 according to studies done in 1988. This is supposed to have increased by 1.5 million at least. As Prof. Nazrul Islam stated, 80 per cent of the urban population are to be considered as poor.

The problem is also related to statistical discrepancies. The statistical metropolitan area is about 1120 sq. km. The Dhaka Metropolitan area is 415 sq. km. The metropolitan area was introduced for census purposes. The DMA was introduced for administrative purposes. But what is the actual area of the city? If you look at any city map, it is certainly not more than 90 or 100 sq. miles. You have to exclude the police station areas. For example, Gulshan Police Station area is 32 sq. miles but we all know Gulshan is only four sq. miles. Police Station areas, RAJUK areas or SMA, DMA, all these are administrative areas. So their jurisdiction is different. So we have to consider actual built-up areas of the city where millions of people are staying. This area is very small. According to latest reports, we have about four million staying in 80 sq. km. It is producing an average density of 50,000 persons per sq. mile. That is certainly one of the highest in the developing world.

The scarcity of land is forcing out the lower or middle income groups from the housing activities. It is also true that we are yet to undertake any action programme to recover the enormous amount of unutilised land occupied by the government, semi-government and public autonomous

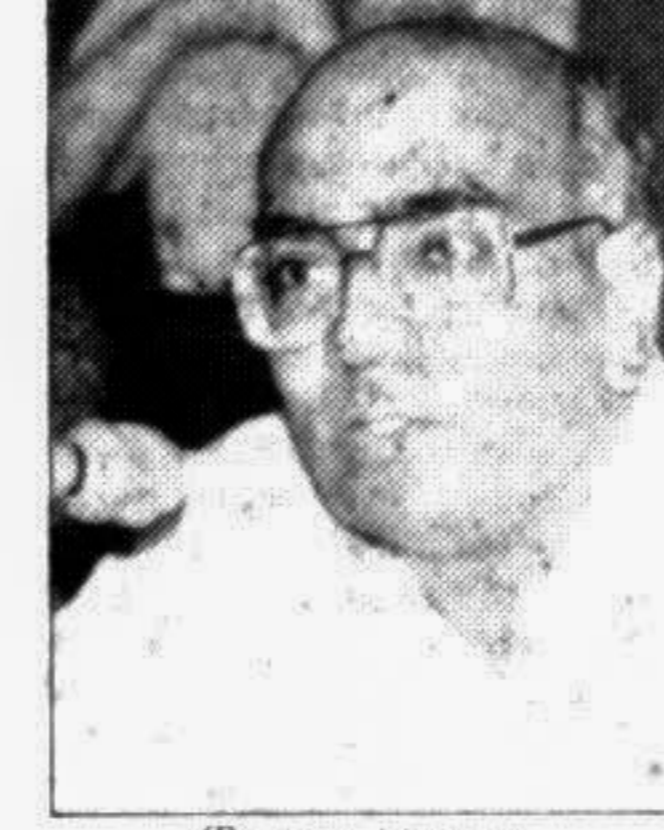
agencies. Already it was mentioned by Prof. Muntasir Mamun, and I would like to repeat this, that about 550 acres of land lies abandoned by the old airport. This is 550 acres of flood-free land. Similar flood-free land is also occupied by para military agencies like BDR. This is about 800 acres. If we talk about the cantonment as well, that is 3500 acres of land. It may be more than that, perhaps 5000 acres. It was a mistake of the planners when they were formulating the master plan in 1958. The RAJUK Chairman referred to 6500 acres of land in Yusufganj. If we do not consider relocating the para-military agencies like BDR, can we really afford to accept that, even in a grave situation like we are facing?

I would like to mention land reclamation in the peripheral areas. That is an alternative we can offer possibly. But it is very costly involving because the average height of land fill should be at least three metres. But there must be some innovative approaches which probably the researchers and academicians are working on. There may be options related to cross subsidy mechanism, involving commercial activities as well as the urban poor getting benefit of the same amount of recovered land in the suburbs or peripheral areas.

**MAHFUZ ANAM:** We now invite Mr. Tanvir Nawaz to talk about the challenges of governance in the urban areas.

**TANVIR NEWAZ:** I have been seeing the changes in Dhaka over the years and began talking about it ten to twelve years ago. I had discussions with the Department of Planning at that time and tried to encourage some debate on the future of Dhaka. About four years ago I wrote a very depressing article on Dhaka. Published in The Daily Star, it was called Dhaka in the Year 2000 and Beyond - Future Urban, Black Hole or Mega City?

More than the current state of affairs, what concerns me is the future of Dhaka, 15 to 20 years from now. Are we going to live like rats or will we live like decent human beings? Prof. Nazrul Islam has put a figure on a very sensitive issue, the urban poor. We are growing in a range of 300,000 to 350,000. Much of this growth is coming from the rural areas. What are we going to do about them in the future?



Tanvir Nawaz

After a long absence, Dhaka is preparing a new master plan. It has been going on for the last three or four years and is nearing completion. If you look at the plan, there is hardly any mention of the poor urban sector.

We have a shortage of utilities. The slums are growing. Currently I am told that it is in the range of 1.5 million and by the year 2015, there will be five million people living in the slums. That is the maximum growth area, yet we have no plan for that area. We talk about the future of the city. We talk about building a stadium here, a RAJUK centre there, but we hardly touch the major area of the plan.

About the governance issue. We can prepare all the fancy plans we like, but unless we know how to implement those plans, these have very little relevance. We have not sorted out how we are going to run the city. Inter-agency coordination, privatisation of implementation, all these must be looked into. I asked a government official a few days ago about Mayor Hanif's lack of power. The official said that Hanif had all the power, all he had to do was exercise it. My suggestion at this point is to work on not only on the plans but also on how to run the city.

I find what you are doing is laudable because it raises consciousness

among us. The public debate should continue about how we are going to run the city. We must have a proper urban management plan. We must have an urban coalition group comprised of the urban poor, the professionals, the planners and such. We can make Dhaka's plan more responsive, more transparent, more accountable to the people. The current plan is totally unresponsive. You can hardly get anybody to talk about anything. This has to change. The planning process has to come in such a way that the authorities must respond to the people's needs and desires.

**MAHFUZ ANAM:** May I now request Mr. Abdul Momen, President of REHAB, to address the roundtable.

**ABDUL MOMEN:** First I would like to identify the cause of over-population in Dhaka. Secondly, the problems of real estate development in Bangladesh.

The over population problem in Dhaka is simply the migration of population from the rural to urban areas. Why? Because of employment opportunity. If thanas, upazilas were developed as a unit and offered opportunities of employment, there would have been much less migration of population from rural to urban areas.

Now to focus on the problem of real estate. This sector has a potential for large scale employment, because it is connected with various professions and various groups of people involved in various businesses. Unfortunately, this sector has not been given adequate attention.

What has not developed in our country is house mortgage banks. In India the government has developed an apex body known as the National Housing Bank which finances the housing companies to lend out loans on long term basis at a very limited rate of interest. There are about 21 such housing companies in India. The need in our country is much more. Very few of us, even the highest government officials after serving 25 to 30 years, will be able to buy a flat for 15 to 20 lac taka. They do not have that saving unless they have another source of income. So the government should come forward. Through informal discussions with ADB and others, it has been seen that they are willing to fund, but through the government. Then there can be housing banks to finance the poor prospective buyers who will pay back over a long period of time.

Nowadays you will find a mushroom growth of developers, one of the formal sector and one of the informal sector. Because of land shortage, even a bigha of land in Dhanmondi will make me a developer. If I develop that piece of land, I get some money. But the problem is that land price has shot up beyond all expectations. The governments of different countries around us distribute a certain percentage of land duly developed with infrastructure for housing. That was there in the 1950s, 1960s, in the 70s too. But it was not regular and was very limited. It might sound selfish, but the fact is that we will have to put a stop to horizontal development. We have to grow vertically. The man to land ratio is acute in Bangladesh. We have very little scope for reclamation of land. If that be the case, we have to put the existing land to the best and judicious use.

In building upwards, we also find problems. If you go beyond a certain stage, the cost is 30 per cent more. Who is going to pay for that? In Bangladesh, people's purchasing power is very limited. Truly speaking, we the developers, are not catering for the largest group of people in Bangladesh. We cater to the top people who have ready money to purchase our units. But I feel if the

government acts as facilitator and gives certain incentives, some arrangements can be made.

I have heard that 30 per cent of the land would be given to the private sector. I suggest that more be given with limitations that no unit will be less than four floors. Secondly, to offset the purchasing power, the government will have to give loans at very reduced interest rates on a long term basis. We now have only the House Building Finance Corporation, giving loans.

What has not developed in our country is house mortgage banks. In India the government has developed an apex body known as the National Housing Bank which finances the housing companies to lend out loans on long term basis at a very limited rate of interest. There are about 21 such housing companies in India. The need in our country is much more. Very few of us, even the highest government officials after serving 25 to 30 years, will be able to buy a flat for 15 to 20 lac taka. They do not have that saving unless they have another source of income. So the government should come forward. Through informal discussions with ADB and others, it has been seen that they are willing to fund, but through the government. Then there can be housing banks to finance the poor prospective buyers who will pay back over a long period of time.

Furthermore, the rules must be amended. These must be rendered suitable for the present situation. Facilities like telephone, water, electricity etc. should be brought under one controlling authority, as Mayor Hanif pointed out.

**MAHFUZ ANAM:** Dr. Farook Ahmed of Proshika, which address the issue from the NGO perspective. **DR. FAROOK AHMED:** As Dr. Nazrul said, I might be the second best proxy for the poor. I accept that but I do not know how well I will be able to represent them.

Some feel that the poor of the city are the problem. So when we say SAVE Dhaka, do we mean save Dhaka from the poor? I hope not, but the existing policies and plans do really say that. Exclude the poor, that is the norm. All planning is designed carefully to exclude the poor. If you consider housing, the land is only given to the elite, to the middle class. There is no scheme for the poor. Although the documents say there is to be a formation of a land bank, nothing of that has happened.

Anyway, we the NGOs, are working for the urban poor. We find that the poor are part of the solution, they are not the problem. The norm is to take the poor, the slum dwellers, as the floating population. But our research and work with them show they are not floating. They move away from a slum or settlement when they are evicted. They do not leave that place before eviction because they set up a network of survival strategies. However insignificant it is to us, these are of great importance to them. So they don't want to move away unless evicted.



Kazi Faruque

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We find that they are good savers. They save at a higher rate than the rural poor. But the problem is that banks are reluctant to keep their deposits. In fact, Proshika had to threaten the banks we would withdraw our deposits if they didn't keep the savings of the poor. That worked with some banks but with others it didn't. They say they can't handle such small savings. So the poor want to save but their savings will not be taken.

Again, when it comes to income generation, they excel here too with a little training, given some ideas. So we come again and again to the problem of eviction. The eviction is done in violation of all human rights. We have put cases in the High Courts, but the high courts have said that the squatters have no rights there. Yet a document of the government says that an alternative arrangement has to be made for slum dwellers before they can be evicted. But this is never done.

The poor, until recently, did not have voting rights because they were excluded from being voters. But fortunately this time, perhaps because of the lobbying and the formation of an urban coalition among NGOs, we

have been able to put pressure and the poor are now being registered as voters. We are monitoring it and we find it is happening. There are some stray cases and we will take these up with the relevant authorities, but it is much better than before. Therefore, there are hopes for putting pressure through the ballot for alleviation of the urban situation for the poor.

Then we are trying to bring civic amenities to the poor, gas, electricity, water, because they are not reluctant to pay for these services. They are actually paying twice or thrice more through the mediation of the mastans. They are ready to pay for their legal rights like anyone of us. So we have succeeded with great effort to bring some of these civic amenities into the slums. But unfortunately, whenever we have succeeded to bring these amenities, a few months later these settlements have been demolished. So in no way can we get away from this eviction problem. It is the core of the problem for the poor city dwellers.

I was asking my colleagues in the NGOs and the government about the perception that the poor are the problem. I asked, suppose we removed all the poor from the city, will we survive? How are we going to get our domestic help? How will we get the workers for the vibrant garment sector? Where are we going to get the construction workers to build our houses? Where are we going to get our rickshaw pullers, our transport workers? If these people vanish for us, how are we going to survive? They are very much needed for the economy, for the productive life of the city. Don't treat them as scum. The best thing would be to give them their human rights. That way all of us will be able to have a better life and a safe life in Dhaka.

**MAHFUZ ANAM:** Now we have Mr. Pierre Landell Mills, the Resident Representative of World Bank. The World Bank and ADB have been involved in urban planning for a long time in Bangladesh.

**Pierre Landell Mills:** I am very reluctant to speak on this matter as an outsider because this is very much an affair for people of this country. But as a resident of Dhaka and as a concerned development partner, I do feel that I would like to say some things.



Pierre Landell Mills

You can't locate anyone who is responsible for the overall development of Dhaka. Now it may be difficult politically to have a single person who is the overseer of Dhaka, but certainly there is a mechanism to bring the concerned agencies together to talk to each other and to agree with each other on what needs to be done. It is urgently needed so that the development partners who are willing to put money in can also talk to such an organisation.

One thing evident to all of us is that Dhaka is a city in terrible crisis. A capital city that is in crisis means a country that is in crisis, a nation in crisis, because the capital is the heart of the nation, the heart of the government, the centre of commerce. It is the place where trade is done. We have to be very concerned if the capital city is in crisis. We can see that Dhaka is heading the way of Bangkok. In only a few years we have seen the growth of congestion, of pollution. If something isn't done, the city will almost certainly grind to a halt. Bangladesh is the most densely populated country in the world and is growing at two per cent still, despite the success of the population programme. This means that we are going to have, as we heard just now, many very large cities. That is not a bad thing. That is a good thing because cities are more efficient than rural areas. Cities are where production is most successfully undertaken. Without efficient cities there will be no chance for Bangladesh to achieve its aspired development.

Often cities are looked upon negatively. That idea has to be dismissed. The challenge before all of us is to create cities that work. I would like to make just three suggestions today.

We have heard about the problem of the master plan, the Dhaka structure plan, the fact that it has been under preparation now for several years and very few people were involved in it. We were told by Prof. Islam that it is too late. I don't think it is too late. What I would propose is that we organise a series of workshops where the most concerned people get together, look at the plan together, critique it, analyse it, try to get it revised in a way that we think it should be so that we end up with a plan that makes sense, where there is ownership of all the key actors and stake holders including the poor. That means that they must be part of