



Governance from the Below and Interplay between Formal and Informal System in Dhaka city: Slum-governance of Korail

By

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MPPG 5th Batch

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Public Policy & Governance Program
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Declaration

I declare that the dissertation entitled “Governance from the Below and Interplay between Formal and Informal System in Dhaka city: Slum-governance of Korail. ” submitted to the PPG Program of North South University, Bangladesh for the Degree of Master in Public Policy and Governance (MPPG) is an original work of mine. No part of it, in any form, has been copied from other sources without acknowledgement or submitted to any other university or institute for any degree or diploma. Views and expressions of the thesis bear the responsibility of mine with the exclusion of PPG for any errors and omissions to it.

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Abstract

This research aims to analyze specific case of informal governance system in the Korail slum of Dhaka city. Characteristics of slums in the city such as power structure, migration pattern, lives and livelihoods, informality, consistent threat of eviction and so on made the system different from other informal governance in the rural areas of Bangladesh. Therefore, a new term has been introduced in the study for operationalizing the informal governance system in slums that is “slum governance”. Establishment of slums in the city has its own political economy. For instance, 89% (ADB, 2012) of working opportunities in the informal sectors in the city attracts rural poor to come to cities. After coming to cities rural poor, however, hardly find opportunities to live other than becoming inhabitants of slums. In result, Dhaka division alone has 6489 (BBS, 2014) slums. Lacking of health facilities, safe water, and other basic utilities are common feature of slums in the city. Therefore, Informal mechanism emerges in the gap of city governance to mitigate problems of slum dwellers.

This study offers a qualitative investigation of informal system in the Korail slum and relation between formal and informal governance. Two broad research questions guided all the way through, one is about disposition of slum-governance in Korail, and another question is related to interplay between formal and informal system. Prior to collection of empirical data, an analytical framework has been developed by the help of social capital theory of Robert Putnam. The analytical framework proposed “Slum governance” as dependent variable; and “trust”, “civic engagement”, and “associational life” as independent variables.

Empirical data prevails that a central elected body for overall slum management has been developed over the time by interaction of Korail slum dwellers and civil society organizations. Apart from that organization, Korail slum dwellers have different groups for different purposes, including saving groups and groups made by NGOs. Along with Korail central CBO, different Informal groups, NGO supported groups, political leaders, and business group composite slum-governance by their regular interactions.

General Korail dwellers not only trust their neighboring people but also they have positive fellow feelings. That ultimately translates to social norms of helping others and sharing minimum utilities among themselves. However, people have less trust on community level leaders and political leaders. In the gap of community level trust civil society organizations entered with different development projects in the slum, and “social leaders” associated with civil society organization become more

trustworthy than political leaders. Similarly, Korail central CBO having relation with civil society organizations has become a coordinating organization in the slum for overall development. Central CBO tries to keep its position in the middle of party politics and NGO activities so that it can utilize both interest group when there is necessary. The constitution of Korail central CBO has provision to accommodate political leaders in the structure as advisor so that they can mitigate conflict of interest between internal power structure and external forces. Patron-client relation is found to be a common feature of internal and external networks of slum dwellers.

Consistent threat of eviction in Korail, in a way, contributes to their feeling of vulnerabilities. That ultimately resulted to their associational life. They deliberately engage with civil society organizations as strategy of fighting against eviction. Some of civil society organizations work as mediator between government offices and korail central CBO besides their activities related health, primary education, water and sanitations, poverty alleviations, microcredit activities and so on. Safe water and sanitation for Korail dwellers are result of such mediation of civil society organizations. However, electricity and other utilities are still managed by their informal networks with outsiders.

Some generic findings of explorative research is, Trust on internal networks of Korail has less influence in the management system. Although groups building in the slum is not their active citizenry action, it has impact on slum-governance in many respects. Social norms of helping others, and complying existing power structure tend to associate people with the community and make a coherence in the slum. That ultimately influences slum-governance in great extent. Associational life of slum dwellers and common vulnerabilities make scope for civil society organization to develop social obligations among the dwellers.

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Abbreviation

ASK- Ain o Salish Kendra
BBS -Bank Bangladesh Bureau of Statistics
BLAST- Bangladesh Legal Aid and Services Trust
BRAC -Bangladesh Rural Advancement Committee
BTCL- Bangladesh Telecommunication Company
CUP- Coalition for the Urban Poor
CDC- Community Development Committee
CBO- Community Based Organization
DCC- Dhaka City Corporation
DPDC- Dhaka Power Distribution Company
DWSA- Dhaka Water and Sewerage Authority
FGD- Focus Group Discussion
IDI- In-depth Interview
KII- Key Informant Interview
NGO- Non Government Organization
NDBUS- Nagar Daridro Basti Unnoyon Shongtha
NBUS- Nagar Basti Unnoyon Shongtha
LGED- Local Government Engineering Department
LIC- Lower Income Community
UPPR- Urban Partnership for Poverty Reduction
RMG - Readymade Garment
T&T [Bangladesh] Telephone and Telegraph
WASA- Water and Sewage Authority
WATSAN - Water and Sanitation

Chapter 1: Introduction

1.1. Introduction:

The idea of informal governance is not new in the governance literature, when the concept of central state was not present or weak or in a shaping stage, self-help activities were far more prominent and visible. In recent times, these kinds of activities have become a residual category and exist within, outside and in collaboration with formal governance carried out through the central government agencies, local government bodies and NGOs. Before going to specific case of Korail slum this chapter will show the logic of how informal governance in slums of Dhaka city evolved. Self-help activities and NGOs interventions in slums of Dhaka city prove that there is a governance gap. NGOs and collectives of people try to mitigate this gap by making a relationship with government bodies. This chapter will give background of informal governance in Dhaka city by seeing the relation of migration pattern and slum settlements over the time. Migration pattern in the urban areas will make a substantial space for discussion informal activities and economic contribution of slum dwellers to prove how important the slums are in the context of Bangladesh. In contrast, this chapter will also show the governance problem in Dhaka city, where huge amount of slum dwellers being economic blood line are not getting benefit from the formal governance or formal governance cannot include this amount of migrants in the beneficiaries loop. Thus, this chapter will identify the presence of parallel governance system in the slums of Dhaka city managed and maintained by the slum dwellers. Research question will ask according to the notion of interplay between formal and informal governance. Chapter will come to end with a methodological overview.

1.2. Background of the research

1.2.1. Rural Urban migration

Urban populations have increased globally and today represent more than half of the world's population. Bangladesh is no exception; Bangladesh's cities are growing by 3.3 percent a year, one of the fastest urban growths in the world and Dhaka is growing by 4.4 percent a year (World Bank 2007). The history of urbanization of Dhaka city started at the Mughal period. But Bangladesh as whole first significantly experienced the phase of urbanization in

1947(BBS,1974). According to the BBS report 1974, during the 1951-61 decade there was a 45.11% increase in the urban population. That was more than twice than previous decade's 18.4%. There was considerable development of new center of trade, commerce, industry and administration in Bangladesh after it reached a new political status in 1947(Ahmed, 1968).

Dhaka, the capital of Bangladesh and the nation's gateway as well as the economic, business, political, administrative, social, cultural hub of the country, has now been turned into the 16th mega city and 8th most populous city in the world¹. According to the adjusted population of the 2001 Census the size of Dhaka's population was 10,712,206 of which 5978482 are male and 4733724 are female. Recent census of 2011 showed that the number of population reached to 14,543,124(BBS 2011). Millions of rural people are migrating to divisional cities of Bangladesh. Major portion of them are migrating to Dhaka city.

Theoretically, two major categories of migration are considered to be important factors- one is Pull and the other is Push. Braun (2004) showed that people have tendency to be pulled to the areas of affluence and pushed from the areas of decline. Actually, the trend of migration is the combined effect of both push and pulls factors (cited in the article Everett, 1996). Since, it is observed that there is a relation of population increase and the rise of the number of slums; so, for better understanding of informal governance systems of slum dwellers it is important to figure it out some pull and push factors.

The following table summarizes the findings of several studies (Islam, 1999; Ullah, 2003; Haider, 2010) on factors of rural migration to urban Bangladesh.

Table#1: Push and Pull factors of rural urban migration

Push Factors	Pull factors
Landlessness	Job/Earning opportunities
Adverse person to land ratio (excessive land price in adjacent areas of Dhaka city)	Easy access to informal sector
Frequent and severe natural disasters (drought, flood, munga, river bank erosion)	Higher incomes/Rural-urban wage differentials

¹<http://www.worldometers.info/world-population/bangladesh-population/>

Homelessness	Rural urban disparities in social amenities and services (education, health care, recreation)
Loss of income sources	Positive information about the city (garments factory jobs)
Unemployment and poverty	Better livelihood
Absence of industries	Fast and colorful life in city
Law and order situation	Joining families/relatives
Village politics	Willingness to change and see new places

Source: Islam, 1999; Ullah, 2003; Haider, 2010.

1.2.2. Dhaka as the city of slums

Slums in Dhaka city are becoming an attractive destination for millions of rural poor people. In 1988, Dhaka had 1125 slums, 3007 in 1996 and a staggering 5000 slums with 3.4 million inhabitants in 2010 (Hossain, 2008). However, BBS (2014) in the slum census, came up with the number of total 6489 (out of 13,938 in the country) slums in Dhaka division. Compared to any other places in the country, Dhaka city offers the best opportunity for migrants, even though the city is plunged with lots of problem. Similarly, coming to Dhaka improves economic, social, and cultural wellbeing for some people, but also deterioration in the overall urban environment and near to the ground standard of living for the very large number of migrants who represent the poor. It is empirically evident that the Bangladesh has the highest number of slum dwellers (60%) among all the south Asian countries. Bangladesh also has the highest number of urban dwellers living below the poverty line (21%) (HDSA, 2014). As the urban benefits fail to touch the majority of the poor migrants, just after coming to the city new migrants put themselves in helpless condition. In such cases, urban slums become a popular destination for rural urban migrants. Dhaka city alone contains about 3.4 million people in 4966 slums (Ishtiaque et al 2011). Now Dhaka is the living place of 119 million people (BBS, 2011). It is obvious that overcrowding of people create severe pressure on the existing social and physical infrastructures and its absorbing capacities. Consequently, environmental, social, economic and political problems of major significance are being created. In regard to migrants, who are escaping environmental degradation (drought, flood, river bank erosion) in their rural homes are facing new environmental risks in Dhaka, that only add to their exiting vulnerability.

1.2.3. Informal sector activities of slum dwellers and their contribution

Dhaka is the administrative headquarters of Bangladesh. Apart from this, civil employments, financial and banking services, international commerce and business are all largely concentrated in Dhaka. Likewise, mostly garments factories are also located in two big cities, Dhaka and Chittagong. Dhaka city and adjacent areas of Dhaka cities solely have the major portion of factories. Therefore, a large number of young female alone and along with their male counterpart came to Dhaka. Apart from the garments factories Dhaka is dominated by the presence of a huge informal sector of economic activities. 89% of the total number of jobs in the labor market was estimated as informal employment. Urban areas have better opportunity of informal activities. Women are also more likely to be under informal employment arrangement. (ADB, 2012)

Increasing number of slums in Dhaka city denotes the increasing number of informal labors in the city. Dhaka city needs a vast number of informal labors for its own benefit. For instance, the development of the RMG (readymade garments) sector is still playing the major role in the economic development of Dhaka city. Moreover, RMG sector causing considerable demographic growth of Dhaka. This expanding industry makes huge demands for labor and services from the city. It is estimated that 500,000 people, 12 percent of the workforce engaged in manufacturing are employed by the RMG sector- mostly migrants from rural areas, 90 percent of whom are women (World Bank, 2007). According to estimates in 2013-14, the RMG industry directly employs more than 4.0 million people nationally of which one-fourth of the jobs are in Dhaka (Bangladesh Bank, 2015). Thus, it is easy to understand how the slum dwelling women in the Dhaka city is contributing the RMG sector and consequently the national economy.

Unlike the garments workers there is lack of formal study how the rickshaw pullers in Dhaka city are contributing the transportation system in the city. According to IGS (2010), the transport sector alone comprising of about 450,000 to 580,000 employees and workers. Apart from the private vehicle there are five distinctive modes of transport available in the city. According to passenger capacity these are buses, minibuses, taxis, three-wheelers ('CNG's) and rickshaws. All of these modes of vehicle have a similar institutional arrangement and

similar kinds of social hierarchy of owners' associations, owners, trade unions and 'workers', in addition to service providers for maintenance and repair. Rickshaw pulling is alone a biggest sub-sector (with ca. 450,000 to 500,000 workers), as shown by Salway et al. (2003). Other four other sub-sectors comprise of roughly about 45,000 to 50,000 drivers of buses, minibuses, auto rickshaws (three wheelers) and taxis, as assessed by key informants. It is also very understandable issue that how the transport workers are contributing the Dhaka city. And most important for this research is they almost all are slum dwellers, living in the informal housing systems and keeping the blood line of a city alive.

Dhaka city has a great demand of construction workers as the area of Dhaka city is expanding rapidly. Dhaka slums are also provider of huge number of construction workers. According to BBS data construction workers comprise the second most important run of internal migrants in Bangladesh. The construction sector is an important driving force of development in the country. It contributed 8.3 percent and 8.18 percent to the GDP in FY2009-2010 and FY2010-2011, respectively (ibid).

Another most important occupation of slum dwellers of Dhaka city is maid servant. Women are predominantly are working as maid servant in the middle to high income households of every corner of the Dhaka city. Even though there is no formal data to show in what extent they are contributing in the urban economy, neither we find any research to understand the social contribution to the Dhaka city. However, it will not be overstating that a large number of household in the city will be suffering a lot in cooking food and taking care of children if the slum dwelling maid servant is not serving in this regard.

1.2.4. Governance problem:

The summation of all contribution of slum dwellers to the Dhaka city is not only huge but also it can be easily said that slums are the lifeline of the Dhaka city and its economy. However, Dhaka is also the nation's most unequal city. The average Gini coefficient Bangladesh is 0.31 (0-1 scale), whereas the Gini coefficient of Dhaka is 0.37, higher than other big city like Chittagong (0.29) and Khulna (0.35). Inequality is significantly noticeable in Dhaka than in any other city in the country (World Bank 2007). In some cases, it has been noticed that the rural poor are in better situation in terms of access to services than the urban low income groups.

For instance, in the Urban Sector Strategy Report of the ADB it was estimated that while 90 percent of rural population have access to safe drinking water, less than 40 percent of low income groups in a city like Dhaka have access to safe drinking water (ADB 1995). Recent studies have revealed that one third of the city dwellers receive only 40 l/p/d (per person per day) whereas 150 l/p/d is required according to DWASA. Slum dwelling poor people do not have access only to safe water but also some other basic needs and services of city. One study revealed that 31.43 percent households in Dhaka city are out of piped connection; therefore, they are supposed to rely on NGO or other sources (standpipe). Despite little consumption, they have to pay more than middle-income or high- income group people (Uddin & Baten 2011). This is an example of governance failure and also an example of alternative parallel system.

Not only the water management system is poor in the slums, but also the overall physical environment in an urban area such as housing, sanitation, sewerage, drainage, gas supply, electricity, garbage disposal and waste management are also very poor in quality and numbers. In the Dhaka's informal settlements, it is found that people are paying higher rents through a improper channel, that is much higher than non-slum areas (Das 2003, Hossain 2011). Therefore, Squatter settlements should not be seen only as a result of simple demand supply theory. Rather, this is an outcome of a poor governance of housing programme and land distribution policy. Those policies are to favor of middle and upper income groups. In contrast, slum dwellers face a continual threat of eviction especially in Dhaka city. Shiree (2011) estimated that between 1975 and 2002, more than 131 slums were evicted, with 58 evictions occurring between 2003 and 2004 alone. From 1996 to 2004, more than 290,000 slum dwellers were made homeless due to 115 evictions in Dhaka, Chittagong and Dinajpur. In Dhaka alone, at least 60,000 people were evicted from 27 slums between 2006 and 2008 during the last Caretaker Government's regime. During August and September 2010, two unexpected evictions occurred at Sattola slum in Mohakhali and T&T slum, adjacent to Korail in Dhaka. On the 5th of August, 2,000 households were evicted from Sattola slum with short notice. In T&T slum, 450 households were evicted just before Eid-ul-fitr on the 5th of September.

According to urban health survey of 2013 lacking of governance in the health sector of the city will be clear, in slums, 75 percent of households live in only one room. In comparison, 35 percent of households live in one room in non-slum and other urban areas. Although NGOs are working for better sanitation in the slum, still it is a big problem and becoming a bigger problem. Only 13 percent of households in slums have access to “improved” toilet facilities that is not shared by other households. 71 percent of households use a toilet facility that would be considered as improved but shared with other households. The majority of women living in non-slum and other urban areas receive antenatal care (ANC) from medically trained providers (83% and 76% respectively). However, only half of the women living in slums receive ANC from medically trained providers. Facility delivery is highest among women living in non-slums (65%) and lowest in slums (37%). During 2009-2013, one in eighteen children in slums dies before reaching the fifth birthday. . A very high proportion of women reported injury as a result of violence. The highest rates were reported in slums (42 %) followed by non-slums (35 %).

There is another important way of seeing the informal slum dwellers associated with criminal activities by many middle class and upper class inhabitants. They assume poverty and inequality as the main cause for rising the urban crime. Out of deprivation people are more engaged in the illegal informal economy in urban slums (Hossain, 2011). As, in recent times, criminal activities and violence has identified as a prominent issue in Dhaka. 17 percent of the total crimes of the country are committed in Dhaka city alone. And out of 80 known organized criminal syndicates in Bangladesh, 28 of them are functioning in Dhaka city (Shafi, 2010). This is a notion of governance failure of the city. Using this governance gap of regulation political parties are using slum dwellers as the source of political gathering and vote bank. Moreover, there is a rising issue of city aesthetics, slums in the city does not comply with the demand of aesthetics; rather these are creating some problems. However, slums are also considered to be vote bank for political parties. Interestingly enough, in the last city election candidates of all parties started their campaign from the slums, even though slums are unauthorized inhabitants of informal city dwellers.

1.2.5. Informal governance in the gap of formal governance of the city

As it is already mentioned that the face of urbanization in the developing world is represented by the production of squatter settlements and slums: 43% of the urban population lives in these types of settlements (UN Habitat, 2003). The trend we see now is the scope of formal labor migration is shrinking due to technological advancement. But on the other hand informal and unskilled labor migration is still very high (Ali, 2013). More the rural migrant are coming to the city more they are joining to the informal settlement. In such settlements, informal governance has been considered to be a norm. There is a tendency of calling these "city within a city." Informal governance in the Dhaka city is linked to informal economies and informal settlements. Therefore, slums and informal governance are not seen as periphery of the system but, rather, a vital part of it. Slum populations increasingly rely on informal sources for their livelihoods and necessities of daily existence. From informal housing to ensuring the protection of life and assets, to earning a livelihood, the state does not seem to be playing a traditional role. Rather, research shows that the slum dwellers are supposed to pay more to get the basic services of city like water, sanitation, electricity and gas supply (CPD 2015). Although formal governance considers slums as illegal, but they are getting necessary household services through a complex chain of mediators. The UN-HABITAT (2011) identified the constraints in providing formal housing to the poor for environmentally sustainable development in Dhaka city. They identified an artificial scarcity produced by strong lobby of real estate developers composed with municipal authorities and local political leaders. In Dhaka 34 percent of available space is planned for allocation to 4.4 million upper and middle income people outside the city center, compared with only 4 percent for 4.5 million low income residents (ibid). This is a big example of how unequal the Dhaka city is. That ultimately implies the weakness of formal city governance systems. There is tendency of emerging informal process and actors to provide necessary service to the informal people that live in the city, when state authority does not play its proper role, or weak or even non-existent.

1.3. Significance of the study

First of all, above discussion of governance problems and informal governance in the city validate the presence of duality in governance system of Dhaka city. Governance related literature agree upon that duality. Informal governance, however, remains neglected in the

area of social research. There is plenty of research found about the vulnerability of the slum dwellers' life, livelihoods, health and so on. But there is a clear gap of informal governance research in policy and governance area.

It is very popular saying that Dhaka is the city of poor as it is the nation's most unequal city. (World Bank, 2007). Available research about formal governance system in Dhaka city does not include the informal governance systems. Especially it is more important to conduct research about the informal governance system in slums when there is a tendency of blaming slums as the barrier for proper city governance system. Even though slum dwellers are giving service to the city and the city economy very overtly, but in return they are getting some of the urban facilities through the illegal complex chain (ibid). A very important question arises that how slums having nearly half of the city population are being governed as an integral essential part of the Dhaka city. Without knowing the management mechanism in the slums will not ensure an effective city governance system in the Dhaka city. Since, half of the urban population is slum dwellers (ibid) and, there is a increasing tendency of informal working opportunities is making Dhaka city to host 35 percent of the total urban population of Bangladesh², they all will be needing minimum service form the formal city governance, that implies there is at some point the formal and informal system merge together. Therefore, it is also important to know how this informal governance system is making a relation to the formal city governance system to ensure their existence in the city. Without knowing the power structure and the governance system in the apparently “ungoverned periphery” of the city, it will not possible to make an effective urban governance strategy. There are some research initiatives about the informal governance system in the rural areas in Bangladesh. Yet, research about informal governance system in Dhaka or any city in Bangladesh is not available. This research project will mitigate the gap and explore the insight of informal system of governance in the Dhaka city.

1.3.1. Why “slum governance” instead of informal governance?

Traditional governance system is not a new Idea in the literature of Governance and social science. Sometimes traditional governance and informal governance is used interchangeably. Before adapting to the modern democratic systems of governance there was nothing as such

² <http://data.worldbank.org/indicator/SP.URB.TOTL.IN.ZS>

informal or traditional system in non-western countries. Rather all the governance systems were evolved from its own land and necessarily compatible to the respective culture. However, after adaptation the modern democratic system of governance after the Second World War those localized governance systems were tagged as traditional or informal governance system. Interesting features of informal governance systems in India and Africa is these are much compatible to the formal system and mostly these are running as substitutive form. Logan (2009) found that about two-thirds of respondents acknowledged a 'traditional leader'. Respondents generally valued their traditional leaders, and had a slightly better opinion of them than of formal governance institutions. Anathpour (2009) identified that the village level informal governance system does not show rivalry to the modern system rather it shows synergy to the formal system, though educated people have some different idea. In Bangladesh informal justice system has been taken very seriously to ensure better legal service and human rights of poor villagers mainly women by establishing village court system. It is very hard to find genuine traditional institutions, uncontaminated by colonial or post-independence modifications or distortions. Economic Commission for Africa (2007) characterized pre-colonial period by a variety of traditional governance structures, and Colonial and post-colonial periods were characterized by bifurcation of governance, since traditional structures juxtaposed the nation state. Since, the study is dealing with the informal governance the urban area so there is likely chance or this is obvious that there will be some mixture of traditional and modern aspect of governance. This study will figure out the form of informal governance in slum.

Informal governance in the urban slum of Dhaka city will differ in various ways. First, all people in the slums are considered to be migrants from different part of the country, therefore family bondage and family network will not work as it works in rural areas. Second, heterogeneity of population and internal migration tendency make the system different from the rural. Third, composition of civil society in the slum is different than in the village. Fourth, slums are alleged to be a center of criminal activities of city. Fifth, slums are situated in government and considered to be periphery in the city. Sixth, slum dwellers are important for the rising economy but they are facing consistent threat of eviction. Seventh, slums are densely populated and attraction of political parties as well as market.

Different Characteristics of slums with relation to different stakeholders in many aspects make a unique power structure than rural areas. Therefore internal governance system in slum is named “slum governance” instead of informal governance.

1.4. Objective of the study

This study is designed to investigate the unexplored informal governance system in the complex governance mechanism of Dhaka city. The objective of the study is twofold.

1. To explore the mechanism of informal governance system in slum of Dhaka city
2. To find out the interplay between formal and informal governance system in slum of Dhaka city.

1.5. Research questions

This study, qualitative and partly explorative in nature, will be conducted in a single slum in the Dhaka city for in-depth investigation of governance and its relation to the formal structure. Theoretically informal governance and traditional governance is not a new Idea but “slum governance” is completely a new dimension of informal governance. Therefore before investigating the relation of slum-governance with the governance structure of city, the study will explore the mechanism of internal slum governance. This research will be conducted according to the following questions.

1. How the informal governance system works in the Korail Slum?
2. How the internal governance systems in Korail slum make relation with the different organ of formal governance system in Dhaka city?
 - a. How the formal governance shaping the informal governance in the korail slum?
 - b. How the informal governance managing services from formal governance system?

1.6. Methodology of the study

Research topic determines the research methodology in great extent. This research aims to investigate a case of informal governance system in Dhaka city, and to find out the relationships between formal and informal governance. Research objectives and research questions also determine the research methods. As this research is covering two research questions and all the questions are dealing more of qualitative manner. Therefore, this research adopts qualitative methods to investigate informal governance system of a slum in Dhaka city. The use of one single method in social research is not always enough to respond to the research need rather a combination of methods is more useful to bring desired level of methodological sophistication (Aminuzzaman, 1991). Hence, for better exploration, different techniques are being used. The techniques like Observation with specific guideline, in-depth interview with interview guideline, focus group discussion, case study and content analysis methods have been practiced. Using different tools makes a proposition for triangulation of data, that gives more validity of data.

This study is designed to be more in depth with the research area, and number is not important to make a thick description of slum governance. Therefore, in-depth Interview is being considered to be a systematic method by which a person enters deeply into the life of even a stranger and can bring out needed information and data for research proposal (Aminuzzaman, 1991). For the focus group discussion, people from all segments of slum community will be covered. And To analyze the relevancy/drawbacks of slum governance, contents (like books, journals, relevant laws and rules) will be reviewed.

1.6.1. Data collection and analysis plan:

As there is a time bound and resource limitation, this study has no luxury to take the entire slums in the city. Since number is not an issue of this research rather in depth investigation is the target therefore data has been collected as far as it didn't go to saturation level. Before starting formal interview researcher went for observation of power structure, life and livelihood of respected area. Researcher tried to identify the community leaders as well as NGO offices in the slum. Since there is a lacking of substantial demographic data to understand Korail slum at a glance, researcher has to roaming around the slum for several days. During the time of roaming, researcher took notes based on observation and informal

discussions. After continuous roaming there for a week, and to some extent participation in the slum life, the social force and habitus of slum dwellers started to appear.

Based on the observation informants of the research have been selected. Majority of them allowed to record interviews, few of them didn't allow. So recorder use was subject to their consent. After verbatim transcription of recorded files data analysis has been started.

Interviews were conducted based on open ended interview guide along with some observation in the hope of exploration of slum-governance system. Deductive approach of qualitative data analysis were carried out based on an analytical framework that has been drawn from the social capital theory. After putting information in the framework data have been clustered in a logical way. Clustered data, then, have been shifted to table under respective variables of research. Finally, main message of every variables drawn. Apart from interviews some case studies also been used for backing up the findings. Cases were collected mainly from the interviews.

Table 1.1: Data collection plan

Tools	Informant	number	Total interviewees
IDI (in-depth interview)	Slum dwellers (Male)	2*2=4	6
	Slum dwellers (Female)	2*1=2	
KII (key informant interview)	Community leaders	1*2=2	6
	Slum committee members(central CBO)	2*1=2	
	NGO workers	2*1=2	
FGD (Focus group discussion)	Slum dwellers (Female)	1*1=1	2*8=16
	Slum dwellers (Male)	1*1=1	
Total			28
Observation			
Arbitration system	Observing at least one alternative dispute resolution	1 event	
Electricity supply	Internal electricity management system	1 event	
Water supply	Internal water supply system	1 event	
Total		3 events	

1.6.2. Why Korail is being selected for study?

As it is already mentioned that this study is designed to explore informal governance system in slum, therefore, the largest slum in the city has been selected purposively to explore the holistic and in-depth view of slum governance.

Korail is one of the largest slums in Bangladesh. It is located under wards 19 and 20 of Dhaka City Corporation, adjacent to Gulshan-Banani Lake. There are several gateway to access in to the slum by road or by crossing lack. Which means korail is not situated in the periphery. There are main two units of Korail are known as Jamaibazar (unit-1) and Boubazar (unit-2). In

addition to the main Korail slum area, some other areas are equally very known to people such as Beltoli Bosti, T&T Bosti, Baidar Bosti, Ershadnagar and Godown Bosti are also part of greater Korail. The slum or slums are steadily increasing across the lake by land repossession and through the dumping of waste and soil.

With increasing urbanization and evictions in other parts of Dhaka city (such as Agargaon) the demand for low-cost housing increased. Under these pressures the number of inhabitants and expanse of slum housing at Korail grew to create the slum as it is today. More than 20,000 families now reside in Korail, comprising a significant element of Dhaka's work force in the garment, transportation, construction, land development, domestic help, waste management, small industry and informal sectors.

1.7. Chapter outline

This thesis is divided into five chapters. Chapter one gives a detailed introduction with background of the research, research problem, and significance of the research, objectives, research questions, and a brief outline of methodology. Chapter Two will deal the review of existing literature, adoption of theory and proposing conceptual framework for the study. Chapter Three of this thesis will critically analyze policies and program taken by government, as well as some programme taken by NGOs. Chapter four will be dealing with data presentation in the line with proposed framework. Chapter five of this thesis is for data analysis and discussion of findings in line with theoretical framework. And the same chapter will conclude the thesis.

Chapter 2: Literature review, theoretical framework, and analytical framework

2.1. Introduction:

Second chapter of the thesis deals with the literature review, theoretical understanding, and analytical framework for this thesis. Literature review part has been divided into three thematic areas in order to uphold the research objectives and questions in rational way. First, this chapter tried to review the concept of informality in the governance perspective with the help of some global and South Asian literatures. Some key characteristics of informal governance system can be derived from these literatures; Recommendation of incorporating informal governance in the state mechanism will be seen as a strategy of development, especially in the developing countries. Second theme of literature review is interplay between the formal and informal governance in the city. When it comes to interplay, notion of power and legitimacy will be seen as important factors. Sometimes the informal system in the slums appeared to be accommodated in the city, and sometimes they are seen to be substitutive and competitive in the given constant scenario of land scarcity in the city. Third theme is finding a trend of informal governance in the slum of city. In the third theme, we see people in the informal governance are mitigating some social problems by their strength of collectiveness or social capital. Subsequently, social capital theory has been taken for analytical framework. Components of explanatory Variables will be found out from the literature review section. Based on review of literature, theoretical understanding, and country context, this chapter proposes two hypothesis.

2.2. Literature review

Informal governance in slum of city and the interplay between formal and informal system is the study objective of this particular study, therefore this literature review chapter is divided into three thematic areas according to the concepts characterized the topic . First, this chapter will try to review some pertinent literature in the theme of informal governance to figure it out what is informal governance all about and how this term has been used in different literature. Second theme will be the interplay between formal and informal

governance. And third theme will try to get any theoretical trend of informal governance in urban areas.

2.2.1. Notion of informal governance

Although modern democratic system is now in its peak, at the same time many traditional bound societies in the world still exist. This kind of system prevails and maintains a large amount of authority to uphold law and order in the society. Those informal governance systems include traditional chiefs and authorities in Africa; *AULLUS* indigenous community in Bolivia; *comunidades campesinas* in Peru; chiefdom in Polynesia and Melanesia in Pacific island; cast, tribal, and village panchayats in India and Nepal; *Shamaj* and *Shalish* in Bangladesh; *Maliks* and *biradari* in Pakistan; *Adats* in Bali, Indonesia; Village temple groups and lineage –based institutions in China; traditional pagoda associations in Cambodia, and so on.

The difference between formal and informal institutions is conceptualized in several ways. One is related to state and other one is related to society. According to this approach, “formal institution” refers to state bodies and state enforced rules. On the other hand “informal institution” covers civic, religious, kinship, and other “societal” rules and organizations (Boussard et al 2003). Informal institutions are to be considered as self-enforcing institutions, in that they comprise members of a community’s mutual best response to one another. In contrast, formal rules are enforced by a third party. (Darden, 2002).

Helmke & Levitsky(2003) revealed that informal institutions shape stronger political behavior ranging from bureaucratic and legislative norms to clientalism and patrimonialism. The result merely depends on these informal institutions. The writers portray the evolution of informal institutions on many grounds, **first** they stated that the actors create informal rules because formal institutions are incomplete. Formal rules set general parameters for behavior, but they cannot cover all contingencies. **Second**, informal institutions may be a “second best” strategy for actors who prefer, but cannot achieve, a formal institutional solution. In some cases, actors simply lack the power to change the formal rules. They further add inventing informal institutions may also be a second best strategy where formal institutions exist on paper but are ineffective in practice. In the case of substitutive informal institutions, for example, actors

create informal structures not because they dislike the formal rules, but because the existing rules—and rule-making processes—lack credibility. **Third** motivation for creating informal institutions is the pursuit of goals not considered publicly acceptable. Because they are relatively inconspicuous, informal institutions allow actors to pursue activities—ranging from the unpopular to the illegal—that are unlikely to stand the test of public scrutiny. They further describe four typologies of Informal Institutions i.e. Complementary, Substitutive, Accommodating and Competing. The first two types are synergic in nature and rest of the two somewhat challenge the formal system.

Kripa Ananth Pur & Mick Moore (2009) wrote about Compatibility of traditional governance system in the modern citizenship and democracy. Author was seeking answer from Africa (cited in the article, Mamdani. 1996). Logan (2009, cited in the article) found that about two-thirds of respondents acknowledged a 'traditional leader'. Respondents generally valued their traditional leaders, and had a slightly better opinion of them than of formal governance institutions. Similarly, researchers found Village committees have a supportive role in the formal system. They identified 6 board categories of intervention of informal governance. 1. Dispute resolution, 2. Religious activities. 3. Social welfare 4. Matching development fund. 5. Autonomous development activities. 6. Interaction with grammy panchayt .

Thus, they concluded that village committees work along with the formal system in very pluralistic way. And the relationship is rather being formalized with the elected local council and to electoral democracy. The whole system is seen in the more synergic and complementary manner than competitive. However, researcher tried to prove wrong of conception of urban middle class regarding the rural level informal governance. But they did not have any survey of urban mentality regarding rural informal governance system.

Nils Boesen(2006) considered informal governance to be a tool of overall governance system. Moreover, there is an indication that the informal formal interplay resulted to the direct and unilinear evolution of formal governance. However, the important aspect of this article is to define the governance system regardless informal or formal system. Governance must have to comply the power, politics and norms. While adopting the theory into a specific place it has to consider three issues 1. The power dynamics in the community, the presence of market the stratification of class, class conciseness, civil society activities, 2. Internal politics among the different groups, the relation between the internal and external national or in this case

city politics. 3. Most important for the community governance or informal governance is norms. Social norms of a particular community imply their own social psychology and social collective aspiration about the governance system. Informal governance system highly depends on the social norms for adopting a governance model informally; moreover, the arbitration systems and legal activities are also very dependent on the social norms. This article mostly dealt with the issue of how the donor can intervene in the informal governance system for development, more particularly poverty alleviation by settings the accountability. A major criticism of Boesen would be his linear evolutionary idea of governance. Unilinear way of evolution of informal governance is a critical idea to accept regardless analyzing the context.

Samuel Bowls & Herbert Ginties (2002) focused on importance of community governance, Communities are considered to be a significance part of good governance because they address certain problems that cannot be handled alone by an individual acting alone or by markets and governance. Communities have some information about their member's behaviors. Communities also have the information about the capacities and needs of member. According to their argument, insider available information gathered internally is used in a multilateral way rather than centralized way. Thus, group norms are built and circulated. Moreover, ongoing relationships among the community people are shaped by the mutual trust. Communities can effectively promote and utilize the incentives that people have traditionally deployed to regulate their common activity. Faster communication, lower cost in raising benefits, punishing antisocial actions of others is considerable positive outcomes of community governance. However, no negative consequences are discussed in the article.

Economic commission for African (2007), proved that the resiliency, legitimacy and relevance of African traditional institutions in the socio-cultural, economic and political lives of Africans, particularly in the rural areas are proved by a number of research. There is a duality in the governance system and more important is there is a need of this duality in the governance system from the developmental perspective. The underlying philosophy of growing recognition of indigenous social values and contexts is for making capable democratic States. However, this will require some other action with a harmonized way to mingle traditional governance with modern state

The roles that traditional authorities are playing in the process of good governance can broadly be separated into three categories: **First**, they are playing some advisory role to government. At the same time they have some role and participation in administration of region and districts; **second**, they are playing role in development activities, such as they are enriching government's services in mobilizing people in order to implement some development project; and **third**, conflict resolution has always been a very common role of African traditional governance **systems**. Traditional leaders across Africa have already demonstrated success.

The interesting feature of mingling the traditional and formal system is they are not competing to each other rather they are complementing. Therefore the informal governance systems are encouraged in a way so that it can ensure better service to citizens in terms of representation and participation, service delivery, social and health standards and access to justice. However, there is a very monophonic statement found. What happens when norms of informality become problematic to formal system? And precisely what happens in the urban areas

SK Towfique M Hauque(2015) showed Even though the informal governance system is declining in Bangladesh over time, there are still many examples of such involvement by local civil society. This article is written based on trust survey 2009 in South Asia. First attempt of this article is figuring out the forms and areas of informal governance in Bangladesh. Some forms and areas have been identified such as Broadening roads, garbage disposal, forming credit and saving societies, managing mosque temple and graveyard, providing shalish and so on. This article also tried to dig out the context of this informal system. Mostly author showed that these are continuum of the past tradition, and these kinds of systems are active where the formal system doesn't work good, and where the formal system cannot reach the population. These types of organizations work better in the time of disaster management. And interesting feature is that, these kinds of organizations have a good linkage with NGOs.

The main issue of this article is citizen's trust in local civil society and the informal governance system. According to survey data, local civil society bodies are considered to be quite efficient in managing social/family dispute and educational and health-related services for poor people. But on the other hand, in managing natural disaster and maintaining law and order

the local civil societies are not found quite satisfactory. People were critical about the performance of civil society bodies in ensuring equal treatment, responsiveness, and impartiality in citizens in general. People were critical about the role of local civil society for practicing nepotism and serving their own class or clan interest.

This article concludes with some challenges civil society and informal governance are facing. Author found the media coverage of local civil society is largely one dimensional. There is a tendency of underestimating the traditional system. Political affiliation of local civil society is a big challenge. And most important and relevant with this research is, knowledge about the relation between the informal and formal governance system is not adequate

Krishna (2002); found some Informal Institutions had a history of 500 years in India. Indian informal local governance is often reasonably being described as “local village level governments”. A wide range of functions and purposes they serve, and thus they become the local territorial authority. Dispute resolution; keeping peace; assisting the unfortunate; financing and supporting temples; organizing religious, social, and cultural festivals; helping developing local infrastructure and resources; influencing villagers in political levels; and negotiating straightly with those higher levels are common activities of informal governance . According to author Indian local governance institutions interact with the formal governance for the sack of regional development, in the meantime long term relations ensured some positive changes in Indian society and polity, mainly to democratization. Function of informal systems in the rural areas is not necessarily similar to the informal institution in the urban areas. The logic of engagement and making relation of the two system in the rural level is not the same in the urban areas. Moreover, the gap of governance in the urban areas has some other political and economic logic. This straight discussion will not give any scope for analyzing informality in the city.

2.2.2. Interplay between informal and formal governance

Peter Herrle & Josefine Fokdal (2011), emphasized on **power, legitimacy, and resources** in the discussion of informality. The term informality have been using in the development literature in numerous meaning in different time in different perspectives. They mostly dealt with the discourse of informality in the city. The term 'informal' was coined in a discourse on the economy of developing countries as early as the 1970s. It was first suggested in a study

by Hart (1973 cited in the article) on Ghana and later International Labor Office (ILO) used this term in several studies. The dichotomy 'formal' vs. 'informal' replaced some earlier models such as modern vs traditional (cited in the article, Weeks 1975), capitalist production system vs peasant production system (McGee 1971 cited in the article) and so on. Milton Santos (1979 cited in the article) first widen the view of mutual dependence of formal and informal system by discussing dependence in economic circuits. Two circuits of urban economy model are described for better understanding of the relation of two systems is considered a great contribution.

Another discourse of informality in the city is “mode of life” or “mode of urbanization” (Roy 2005, 147, cited in the article). It deals informality in an era of globalization of production. Growing networks and changing landscapes of actors are tough issues to track in the time of globalization. In cities there are a number of mechanisms or subsystems that, in a more or less permanent way, organize and secure the unequal distribution of resources, the unequal access to services and the unequal distribution of power.

OECD (2007), Discussion about the informal governance and its effectiveness in development started focusing some key areas; first, ignoring the informal governance may be costly. Second, integrated informal institutions to achieve growth and Poverty reduction. Third is starting a policy dialogue among policy makers and senior civil servants, academics, and representatives.

Discussion panel came to a decision that Informal institutions affect the development process. Since informal sector is a big issue to deal with for the sack of development, and Informal institutions are related to informal sectors broadly. Therefore it is highly important to see the informal governance. Informal governance mainly ensure the social security systems by the help of family network and social capital, moreover, it has a great role in dispute resolution by chief. Importantly Moral authority is the central issue in the informal governance system. However, informal institutions sometimes create or foster some discrimination, such as women are more likely the victim of this system.

Kripa AnathPur(2004); conducted research about the village committees in Karnataka. This article shows that the committees also have progressive features and often perform a range of useful, collective functions at the village level, even though educated people think

different. Village level informal systems do not show any relevancy with the formal types of governance system. Importantly, rather these kinds of institutions are helping the modern democracy in a way. Village level informal governance systems in Karnataka perform a wide range of useful collective activities. They organize social activities; ensure informal justice, provide financial support as well as moral to poor, and maintain local law and order. Informal systems perform some of these or all these activities depending upon their capacity and level of activism. Whereas still the urban educated people think that ILGIs are trying to manage their centrality by reinforcing the traditional values and norms generally in an oppressive manner.

Jan K. Brueckner & Harris Selod (2009) offered a new theoretical approach to urban squatting, reflecting the view that a city has limited land, therefore squatters and formal residents compete for land within a city. According to the theory, squatters "squeeze" the formal housing market, and thus formal residents need to pay more for land. The squatter organizers, however, ensure that this squeezing is not too severe. Otherwise the formal price of land and rent will rise to a high level. Consequently, that will invite formal city governance to evict the squatters. Eviction will not take place as long as there is equilibrium.

According to the article, the main policy lesson of the model is that for betterment of both slum and formal housing, it's better to formalize slums or squatters. Moreover, economic analysis showed that they can pay enough to compensate squatters for their loss in the transition to formal tenure.

Georg Lutz & Wolf Linder (2004) dealt with the informality against the formal modern mode of production and distribution. They adopted the basic societal function between rational and modern society. They tried to dig out the individual role according to the basic elaboration of economic, political, and social relationships. And by doing this, they identified some problems of transition- 1. Divide between tradition and modernity. 2. Competing values. 3. Governance and the nation state. 4. Inter-cultural conflicts. 5. Unintended effect of modern institutions. They also illustrated the degree of separation and integration.

They discussed about the traditional forms of leader selection and the function of traditional leader. Later, they shifted their interest into the good governance issue by the local traditional governance and eventually the local development. But the important portion of this paper for

me is the function of traditional leaders. Land allocation, dispute resolution, and natural resource management are considered to be the important functions of traditional governance. In some cases traditional leaders are sometimes seen to serve as spiritual and religious leaders. As long as informal governance is considered as tools of governance, the leader selection process will be intervened by the formal systems. There is no indication in the article if there is any conflict in the process of formal system's strategy.

Kate Meagher et al (2014), focused African hybrid type of governance system in contemporary Africa. Hybrid governance systems are considered according to some specific governance activities, such as market regulation, and the provision of healthcare, security, justice and electricity. Hybrid governance is involved in reshaping regulatory arrangement, its inferences for state capacity, legitimacy, and accountability in contemporary Africa. While hybrid governance is offering mechanisms for filling gaps in state provision, this approach also gives rise to a number of tensions. The form of hybridity may be a good solution, but the important question is how non-state or informal institutional partners will be elected. Selection process of informal partners has always been a crucial issue. Because the next concern is whose interests are served? How does hybridity affect wider concerns about state capacity and accountability?

Myungsuk Lee(2003); argues that the notion of governance is plural and it has a strong intuitive appeal, therefore, precise and unique definitions are seldom thought to be necessary. According to him "when we identify governance as important factor to achieve policy or organizational objectives, it may be unclear whether the reference is to organizational structures, administrative processes, systems of incentives and rules, administrative philosophies" (Lee 2003). According to author there is an ambiguity in defining the governance. Therefore, most of administrative reforms are carried out by the sense of governance are likely to be rhetoric rather than substantive. To prove this statement author reviewed various definitions of governance discussed the logic of governance and clarified the definition of governance, and the New Governance.

Author come up with a decision that governance can be defined as an 'institution of social coordination'; (ii) the New Governance is an 'institution' of social coordination based on the

logic of co-steering and network; and (iii) the logic of the New Governance is identical to that of democratic administration.

Benjamin Marx et al (2013) argued that scope for people to turn into human capital living in the slum are not adequate. Moreover, living condition, poverty, density and health hazard and risk restrict them self from turning to be strong capital as such. He has some important argument such as, **First**, without having a formal land rights, slum dwellers are reluctant to improve the quality of their housing and neighborhoods. Informal settlements have built on not in use government land, which implies that the property rights over the land held by individuals living there are highly illiquid. **Second is** overcrowding of slum areas, and little marginal returns from small upgrading investments. Therefore, slum dwellers may not be interested in investing in housing or infrastructure. **Third**, cost payment is high, so they cannot save and to save and invest. **Fourth** is extreme coordination failure that can cause low investment and "governance gap" intrinsic to slum life. **Fifth**, generating additional entry in slum from rural areas is a barrier to take initiatives for improving living standard.

Some policy trap has been identified. First, the informal nature of slum neighborhoods implies that these areas are usually considered not eligible for urban planning or public upgrading projects. Second is undercounting and third is planning or regulatory powers in slums often do not belong to legitimate governance bodies. This policy issues may not be known to slum dwellers but they may be able to answer why they do not have chance to upgrade their life. These issues can be investigated in this research, whether these issues make any commonness to them.

2.2.3. Social capital in slums of city and interplay with city governance

IGS (2011); report shows that, on the backside of weak formal governance, an informal governance arrangement has been made in offering some urban services and protecting livelihoods, particularly for the poor and excluded people in the city. The informal governance mediates in the formal entities. Moreover, it imposes a system which is not officially recognized to secure livelihoods. The informal governance structure is largely defined by patron-client relations. Clientelistic relationships in the city give a space for these kinds of systems. There is two kinds of patron client relations one is horizontal and one is vertical. That means a relation in the slum and relation with formal politicians. In horizontal patron-

clientelism, the ruling party tries to ensure loyalties with their key state actors and organizations. Thus, Weak state institutions create the space for delivering services through patron-client relations. According to the report this relationship nexus involves three actors namely, party leaders, followers and the Police.

UN-INHABITANT(2009); They found that there are increasing levels of conflict between governments and the urban poor in the development of infrastructure, housing, access to land and in environmental policy. Some key issues they found such as significant rising cost of land, the well integration of the region's cities into the global economy, and rising civil societies, anxieties over development agendas will remain a continuing source of conflict. Some emerging key points they noted in the report such as youth violence, unemployment, domestic violence and problems with Policing.

In the continuous illegal process with the notion of insecurity in the growing proportion of urban inhabitants provokes the lacking of infrastructure and services from a number of communities. Therefore, a gap is appeared. In this gap some parallel structures of authority and security, especially gangs and various types of mafias, such as *mastaans* in Dhaka's informal settlements are emerging. This feature further reinforces marginality and poverty. Moreover, There is a notion of internal and externality, informal city dwellers are more comfortable in the internal forms of solutions, because they have trust among themselves. When the outsider of the community intervenes that resulted to be distrusted or less trusted.

Enamul Habib(2009); Organizing communities for water supply management by NGOs, this article started with reference of research work, it showed that poor are better in paying taxes and charges(chowdhury 2004 citation in the article). NGOs are seen to perform a mediating role. They belong to in between the government and slum dwellers. Where slum community work as actor and government act as provider. There is a demand of mediator in the slum community as slum dwellers have some social and economic barriers.

When civil society is active in a particular area reminds us there is a gap of government activities, and there is a demand of third sectors. Author showed that NGOs are reluctant to work for better housing for the slum dwellers though they are operating numerous programmes in different areas. This kind of reluctance from the NGOs may be resulted by tight government regulations and controls on urban land and distribution systems. Author

came up to decision by reviewing some pertinent literature such as “The poor occupy 20 per cent of Dhaka's residential land, but 97 per cent of them do not own the plot on which they live (Rahman 2005: 17). That could be the main reason why NGOs are not keen to get involved in housing, as opposed to support activities, such as savings and credit NGO support for health services.

Tibor Abheuer et al(2012) conducted research in slums of Dhaka to see in what extend social capital works here in the time of disaster. Three characteristics they revealed to be prominent for this: first, trusting relationships between the people, which allows for a quick and un-bureaucratic way to receive financial aid in form of small credits. Moreover, the comprehensive structures of social capital allow range of people to ask for help. The final characteristic is a scope of various possibilities to start again work immediately after a flood event.

However, the research study also indicates that social capital in Dhaka allows slum dwellers to overcome the crisis; it does not enable a long-term development. They do not have sufficient capacity for utilizing social capital alone in order to become resilient in a comprehensive way.

There is merely a speculation about the management in the longer version. The social capital is accumulated in a process where some external factors are always present. The governance system based on the social capital does not stand alone for the management, rather, there is a multilevel governance system and strong network is there.

Diane Archer (2009) analyses the structure on three levels: intra-community ties, inter-community ties, and state-community linkages, representing bonding, bridging and linking social capital respectively. At the level of intra-community relations, the study finds that upgrading slum has some positive effect. But at the same time the effect is temporary s on collective action. Community leadership works as a uniting force and dividing force as well as. That ultimately determines whether collective activities will sustain or not. Slum networks, represents inter-community relations. There is scope for cooperation between different networks for unity in negotiations with the state. With regard to community-state linkages, bureaucracy can still be a barrier to effective cooperation, because trust in officials is remaining very low.

Appadurai (2001) conducted research of an alliance formed by three civic organizations in Mumbai to address poverty. He first identified some key features of their works which include: identifying the knowledge and capacity of the poor and the savings groups that they are formed at the core of all their work (with NGOs in a supporting role), he found that they try to keep themselves politically neutral so that they would be able to negotiate with whoever is in power. He found them to be proactive in community services like toilet. They are negotiating support and policies such as they strategy out to develop new “legal” solutions on their own terms. They are taking accountability to serve thousands of small savings groups formed mostly by poor women. They also have a system inter community network for exchanging views and innovation. And more interestingly, they have their own system of gathering data about urban poor groups in different community in the slums. That ultimately helps them to build partnerships with official agencies in ways that strengthen and support their own organizations.

Since some NGOs and INGOs are working with them in different aspect of their life and livelihoods, and these organizations have to make a good relation with the local groups for the better operation of their activities that implies these groups are internationalizing themselves creating networks of globalization from below.

2.2.4. Literature review at a glance:

So far review of literatures help to come up with some generic decisions those will be helpful to choose appropriate theory for investigation, such as

- Informal governance in the slum depends upon government as land provider but there is some lacking in legitimacy issue, therefore people are not interested to upgrade these areas.
- Interpersonal and community to community based reciprocal network is seemed to be the social system in the informal system.
- By the help of NGOs and donor organization intervention slum dwellers not only getting some negotiation power, but also they are been able to get some sort of legitimacy. And importantly, there is a force working from the mediator to make people compatible to modern democracy.

- Internal politics and external political relation of slums helps to obtain a bargaining role
- Financial activities in the slums make it possible to compete with other non-slum areas, where market intervention provides logic for existence in the unauthorized land.
- Slum people have certain level of capacity to manage any disaster by using their social capital.
- People living under the informal governance system have low trust on the formal entity, therefore community-state linkage remains a challenge for both side and bureaucracy remains as a barrier.

2.3. Theoretical Understanding

According to literature review of this thesis “social Capital” is appeared as most significant concept to understand informal governance in the slums and interplay of formal and informal governance. The notion of social capital has been using as a useful way of entering into debates about civil society – and is central to the arguments of Robert Putnam and others who want to ‘reclaim public life’. Later on this theoretical paradigm used by the World Bank with regard to economic and societal development and by management experts as a way of thinking about organizational development. It is opted in the thesis for its nature, some of the issues surrounding its use, and its significance for analysis of informal governance and the relation between the informal and formal governance system in Dhaka city.

Defining social capital:

The term “capital”, according to the *Merriam--Webster Dictionary* refers to “accumulated wealth, especially as used to produce more wealth (p. 115. Bourdieu argued that capital exists in three fundamental forms: economic capital that can be directly convertible into money and that is institutionalized in the form of property rights; cultural capital is second one, which may be convertible into economic capital, and educational qualification is a institutional form.; and finally social capital, that is made up by the social obligation, that also can be convertible into economic capital, and that is institutionalized as form of title of nobility

(Bourdieu, 1986, 243). So, capital in different forms is inter-convertible. The concept of social capital has gained significant attention among sociologist, economist, and political scientist of late. Regardless any disciplinary focus, researchers from broader social science arena came to a consensus that three leading figures, Bourdieu, Coleman, and Putnam, have made great contributions.

There are at least two divisions in the building of the social capital concept. Bourdieu and Coleman emphasized on the role of individual, and at the same time role of organizational social ties as force of collective action that ensures individual's advancement. On the other hand, Putnam showed that association and civic activities work as a basis for social integration, as well as wellbeing (Edwards, 2001). Sociologist James Coleman showed that social structure becomes social capital when an actor effectively uses it to pursue his interests (Coleman 1990: 305). Both Bourdieu and Coleman paid attention to individuals and their roles and relationships with other individuals within a given network as their unite of analysis of social capital. Many sociologists and some political scientists believe that social capital arises from the positive interactions that occur between individuals in a network (Lesser, 2000).

Robert Putnam (1993) used the concept of social capital to explain the differences in civic engagement he discovered. He defined it as "features of social organizations, such as trust, norms and networks that can improve the efficiency of society by facilitating coordinated actions (Putnam 1993:167)." After studying American civil society Putnam rearranged the idea of social capital. Social network, trust, and norms enable participants of a given society to act together effectively for pursuing common and shared objectives (Putnam 1995: 664-665)." In his book *Bowling Alone*, Putnam (2000) argued that "the core idea of social capital is that social networks have value...social contacts affect the productivity of individuals and groups (pp. 18-19)." He referred to social capital as "connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them (Putnam, 2000: 19)." In addition, to treating social capital as the relations that characterize the structure of social networks, Putnam regarded trust as an essential element of the norms that arise from social networks; therefore social capital has three core components: **networks, norms, and trust.**

In *Making Democracy Work* (1993: 83-120), Robert Putnam and his co-researchers' examined the link between performance and character of civic life, what they term "the civic community". The civic community is conceptualized by an active, public spirited citizenry, by egalitarian political relations, by a social fabric of trust and cooperation.

In line with the civic engagement they turned their attention to norms and networks of civic engagement. The main question lead the study was why norms and networks of civic engagement so powerfully affect the prospects for effective, responsive government and why civic traditions are so stable over long periods. The theoretical approach they developed, drawing on the logic of collective action and the concept of social capital. That will not only analyze the Italian case but also in many other case. According to Putnam four variables are very important in the formation of social capital in the community, those are:

Civic engagement: what is civic community means in practical terms? Putnam tried to unfold this very idea reflecting upon the work of republican theorists. They began by sorting out some of the central themes in the philosophical debate.. Citizenship in a civic community is marked, first of all by active participation in public affairs. Interest in public issues and devotion to public causes are the key of civic engagement. In the civic community citizens pursue what Tocqueville termed self-interest properly understood, that is self-interest defined in the context of broader public needs, self-interest that is enlightened rather than myopic, self-interest that is alive to the interest of others.

Solidarity, trust and tolerance: Citizen in a civic community, on most accounts, is more than merely active, public spirited and equal. Virtuous citizens are helpful, respectful, and trustful toward one another, even when they differ on matters of substance. They are not conflict free but they are tolerant to others. Even seemingly self-interested transaction takes on a different character when they are embedded in social networks that foster mutual trust. And fabrics of trust enable the civic community more easily to surmount what economist call opportunism in which shared interest are unrealized because each individual acting in wary isolation has an incentive to defect from collective action.

A strong associational life: according to Putnam the norms and values of civic community are embodied in, and reinforced by, distinctive social structures and practices.

Civil associations contribute to the effectiveness and stability of democratic government, it is argued, both because of their internal effects on individual members and because of their external effects on the wider polity. Internally, associations instill in their members habits of cooperation, solidarity, and public –spiritedness. Tocqueville observed that feelings and ideas are renewed, the heart enlarged, and the understanding developed only by reciprocal action of men one upon another (cited in the book....). Putnam, then, stated that participation in the civic organizations includes skills of cooperation as well as a sense of shared responsibilities for collective endeavors. These effects do not require that the purpose of the association be political. And externally, what twentieth-century political scientist have called “ interest articulation” and “interest aggregation” are enhanced by a dense network of secondary associations according to Putnam. A dense network of secondary associations both embodies and contributes to effective social collaboration.

Political equality: citizenship in the civic community entails equal rights and obligations for all. Such community is bound together by horizontal relations of reciprocity and cooperation, not by vertical relations of authority and dependency. Leaders in such community must be and must conceive themselves to be responsible to their fellow citizens. The more that politics approximates the ideal of political equality among citizens following norms of reciprocity and engaged in self-government, the more civic that community may be said to be.

This is how Putnam (2000: 19) introduces the idea: “Whereas physical capital refers to physical objects and human capital refers to the properties of individuals, social capital refers to connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them. In that sense social capital is closely related to what some have called “civic virtue.” The difference is that “social capital” calls attention to the fact that civic virtue is most powerful when embedded in a sense network of reciprocal social relations. A society of many virtuous but isolated individuals is not necessarily rich in social capital”.

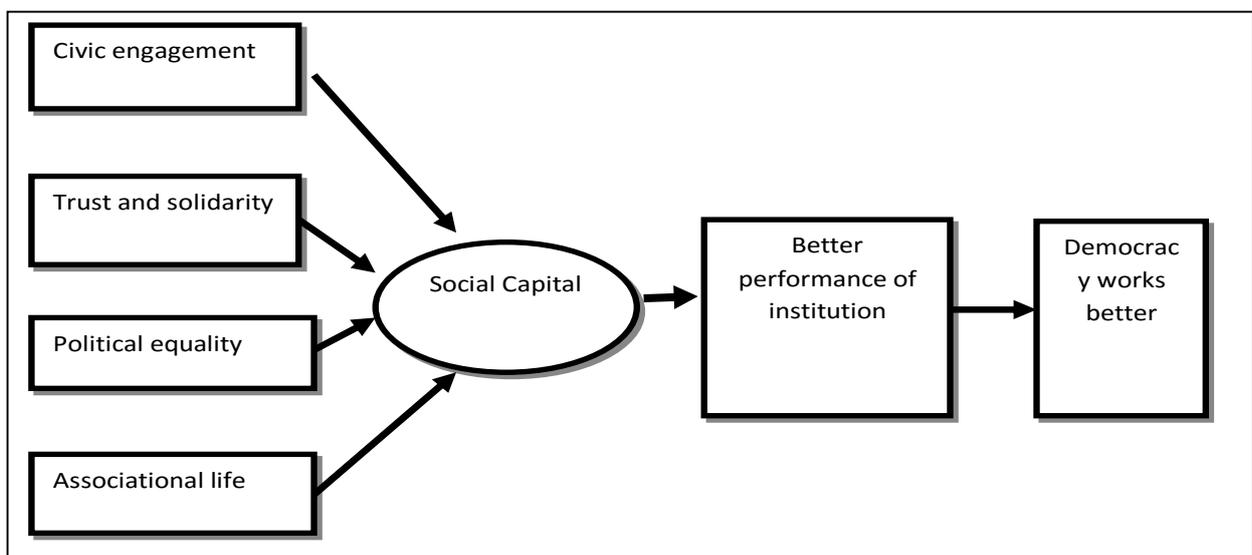
In other words, interaction among the people enables to build communities, to commit themselves to each other, and to knit the social fabric. it is argued that A sense of belonging

and the concrete experience of social networks , the relationships of trust and tolerance can bring great benefits to people. Some important findings and contribution in the civil society theory by Robert Putnam:

- Social capital – utilizing of social networks, trust, and reciprocity to enable cooperation among citizens. And that is beyond that requirement of law or employment – that can lead to higher levels of economic and civic success.
- Informal associations such as choral societies or soccer clubs can increase levels of cooperation among citizens and enhance the ability of opposing factions to compromise.
- Solid networks of social and cultural civic association leads to lower transaction costs in economic and political spheres.
- Fabrics of trust enable civic communities to solve social problem by lifting up the potential cost of defection. Enhancing the flow of information and foster norms of reciprocity.
- Trust seems to be a growing property of the social system – individuals are able to trust each other because of the social norms and networks.

Store of social capital like trust, norms and networks, be likely to be self-reinforcing and cumulative and are public goods owned by the group rather than individuals.

Figure 2.1: theoretical framework



2.4. Analytical Framework

Theoretical framework of social capital and its impact on institution backed by the literature review about informal governance and social capital in slums of the city and their relation provides a clear understanding of how the slum-governance works in the city with the help of social capital. Based on the theoretical discussion three independent variables are selected. And based on the literature review components of the variables also been developed.

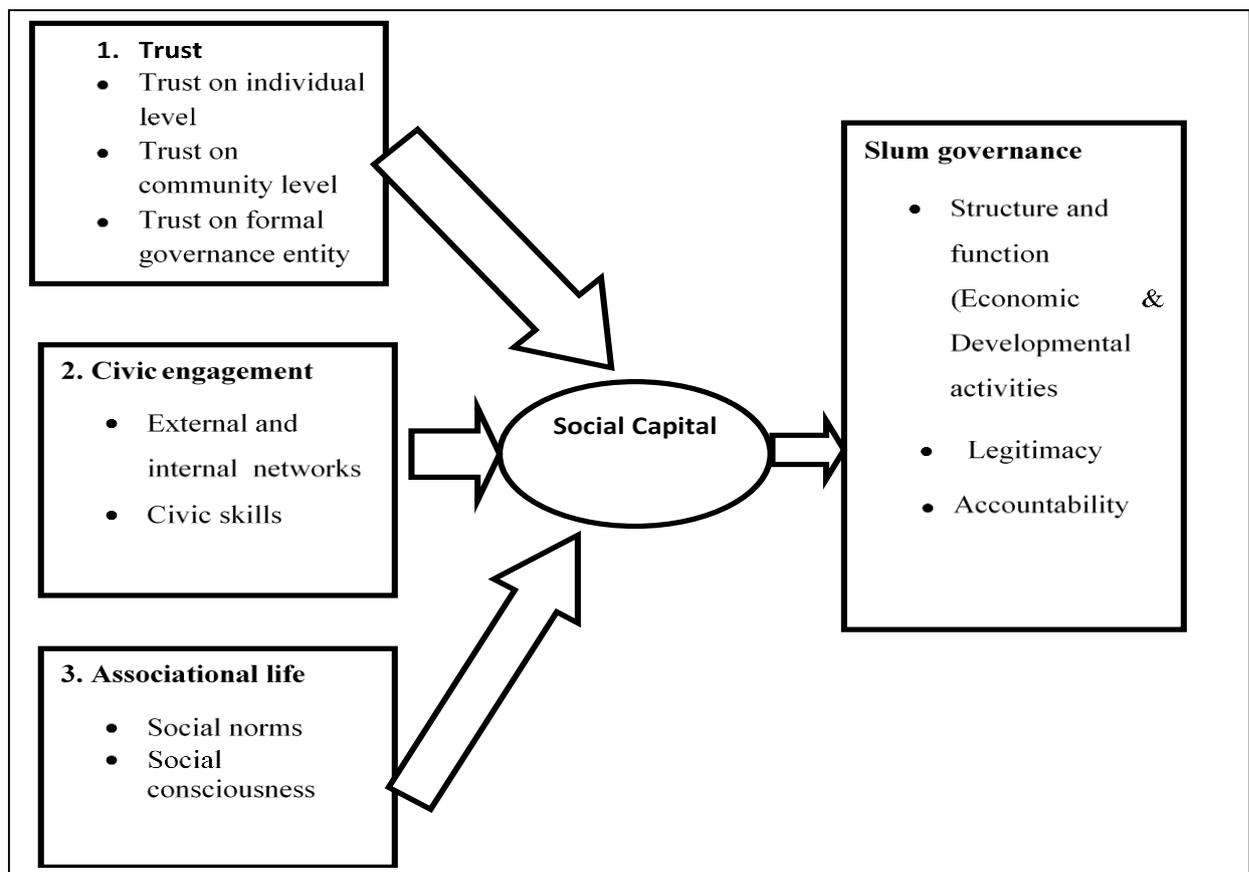
Figure 2.2: Variables of the study

Variables	Components
Dependent Variable	
Slum-governance	Structure and function (Economic & Developmental activities) Legitimacy Accountability
Independent variables	
Trust	Trust on individual level Trust on community level Trust on existing formal governance entity
Civic engagement	External and internal networks Civic skills
Associational life	Social norms Social consciousness

Figure 2.3: Analytical framework

Independents Variables

dependent variables



This proposed analytical framework for the study has one dependent and three independent variables. Three of the independent Variables are taken from the theory. Many researchers used the social capital theory and they made their own measuring indicators for measurement of social capital of community, groups, and even individual. There is a tendency of measuring social capital dividing it into two segments, such as structural and cognitive. But Putnam (1993) used the social capital concept as summation of civic engagement, Trust and solidarity, political equality, and associational life. Political equality the variable has been subtracted from the variables list. But, nevertheless, this very idea of political equality has been used in the associational life as norms of reciprocal social system

2.4.1. Measuring dependent Variable

In the dependent variable five components have been used. **First**, “structure and functions” of slum-governance came from the discussion of literature review. Power, legitimacy, and

resources are key issues for any types of governance system (Petter Herrle et al 2011), internal power politics and external political relation is very important for a informal governance system for its own existence (Boeson-2006-). This component will determine the relationship dynamics of slum-governance with the organs of formal governance. Collectives of people in the system have their own kind of financial system with the help of nongovernmental organizations (Appadurai-2001-), this is also an dimension of relation to formal system. In the community development arena using informal sector is considered as second best strategy (Helmeke, 2006). Some African case also shows that the informal governance not only has some developmental role but also people have some positive perception regarding those systems (economic commission 2007). There is a notion of co-steering in the aspect of developing countries. Moreover, the developmental role can be seen in the process of achieving health care and justice (kate 2014). Background of the study showed that slums are being developed in the recent times to serve the neoliberal economy. That implies staying in the slum is beyond their choice. Still, there is a scope to measure satisfaction level of slum-governance by this component of “structure& function”. What kind of service people are usually receiving from the slum-governance and in what extend they are satisfied will be measured.

Even though there is lacking of written rules and regulation of the informal kinds of systems, there is presence of social system of how problems are being addressed and solved, Clientalism and relation based system is seen as norm in these society (Helmeke-2006-). Whom the slum dwellers follow and abide by in what extend is a measurable issue here.

Second, presence or absence of legitimacy in the informal governance in the slum is a critical issue. No question remains if the system is fully legitimized. Again, the system cannot exist if there is no legitimacy from the formal system. The informal system gains the legitimacy by their collective activities and civic engagement (Appadurai-2001-). And also resource allocation in the system has some indications of legitimacy (Petter Herrle 2011). Political relation with the broader level also gives some sorts of legitimacy (Boesen, 2006). How the informal system is getting legitimacy from the formal system will be measured. Here the relationships and interplay is will be portrayed here,

Third, Helmke & Levitsky (2006) identified the evolution of informal institutions on many grounds like actors create informal rules when the formal system is seemed to be incomplete and they do this as the second best strategy. When people are making a governance system in a given territory for their own interest and necessity, that will not considered as an informal system for insider. Externals may categorize it as informal since they are in better position in terms of power. Governing bodies have some sort of accountability. The forms of accountability may differ in the slum as that is not a paper based system. This component will measure the accountability of informal system according to perception of dwellers.

2.4.2. Measuring independent Variables:

Independent variables are directly taken from the theoretical understanding of social capital by Robert Putnam (1993). In the book of making democracy (1993), Putnam argued that democracies (and economies) 'work better when there exist an independent and long-standing tradition of civic engagement'. Along with the civic engagement he discussed associational life, political equality, and trust and solidarity. All these things together ensure institutions work better. He used this single framework in different region of Italy and found somewhere institutions are working better and somewhere not according to the level of social capital they have. Literature review chapter of the study shows that how important social capital is for understanding informal governance. Three independent variables are been operationalized below.

1. Trust

Trust has always been considered as a major variable in measuring social capital regardless theorists. According to Coleman (1988), based on future obligations and expectations a system of mutual trust is an important form of social capital. Putnam (1993) regards trust as a source of social capital that sustains economic dynamism and governmental performance. Nahapiet and Ghoshal (1998) examined trust in the relational dimension of social capital. These different but related perceptions of the relationship between trust and social capital are partially the result of the close relationship between the sources of trust and the sources of social capital (Adler & Kwon, 2000). Putnam (1993) has argued that trust within the community made democracy work in northern Italy. Three different levels of trust are interconnected. On the individual level, trusting an individual to do something based is

basically based what we know of one's disposition, ability, reputation and so forth. On the collective level, trusting an agency or organizations depends on which the individual is affiliated (Dasgupta, 1988). Moreover, individuals usually consider the background, culture, and social system of another when they are considering whether to trust him or not. It is the interconnectedness that suggests how building trust on the micro-level contributes to the determinant of a more abstract form of trust on the macro-level (Luhmann 1988).

- I. **Trust on individual level:** multilevel trust is considered as the property of individuals, social relationships, or the social system with disproportionate attention to behavior based on actions at the individual level (Misztal, 1996). In the slum context, it is very important to identify the individual level trust for measuring social capital. That is not a rule bound society according to the concept of informality, rather the social system is more of based on relation. Individual relation and trust in the slum context determines so many things. In what extend they rely on neighboring people. Trusting/mistrusting on individual's ability, nature and reputation will be measuring point of trust on individual level in the slum. It will also be measured whether male or female are more trustworthy in the slum context.
- II. **Trust on community level:** According to Putnam (1993) community level trust is the major component of social capital as he mentioned trust as social fabric. Trust on community or mistrust on community will determine the strength of social capital. "Trust" the concept used in the theory of social capital comprehensively and in a cross cutting way. Many of literature regarding informal governance show that "addressing needs of Members" of the community is merely the most important aspect for better working of informal system. Moreover, when there is a tendency of addressing need of members there are likely increasing relationships among the members (Samuel & Herbert 2002). Integration among the people of community can be seen when communities have some information regarding members, they also have information regarding the capacity of members and needs (ibid). Trust on community and community response both will be measured. What sort of activities they do as communal action and whom they trust or mistrust considering their intention of achieving something from the very community. Therefore, trusting on slum-

governance structure and function as well as community leaders will be measuring point for this component.

- III. **Trust on formal governance entity:** It is evident that slum dwellers are working for city economy and national economy. Informal sector is becoming a big portion of nation's economy. Which implies slum dwellers are in great extent relies on informal activities in the city. This component will measure in what extend slum dwellers have trust on formal systems. Informal institutions are considered as second best strategy when the formal system is not responsive and trustworthy (Helmke 2003). Trust and mistrust on formal entity will determine the strength of social capital in the community, which will shape the interplay between informal and formal governance. This component will triangle with the second one, and tell whether people really trust local informal governing body or they are depending on as their strategy of survival. Trusting/mistrusting on formal governance entity around the slum – such as police station, medical service and so on will b measured.

2. Civic engagement

This term has a tendency to cover everything from voting in elections to giving money to charity, or from bowling in leagues to participate in political rallies and marches (Berger 2009, 335). Putnam has been identified as the one that popularized the concept, and for him, it was a matter of pointing out the importance of “social capital” for a vital democratic society. In a manner of speaking, his focus was more on “engagement” than on the “civic” or the “political”. When he analyzed the citizens’ levels of engagement, Putnam tended to covered just about everything from reading newspapers, political participation, social networks and interpersonal trust to associational involvement. All of this was labeled civic engagement and the point was very simplified that such civic engagement tended to correlate with a functioning democracy and market economy (Putnam 1993). Reviewing existing definitions of the term, Adler and Goggin (2005) conclude that there is no single agreed-upon meaning of civic engagement. As Adler and Goggin point out, there are a number of more confined definitions that restrict civic engagement to apply to very specific action, such as community service, collective action and even political involvement (Adler, Goggin 2005, 238-240). Adler and Goggin (2005) point out that Putnam (2000) in fact avoids any explicit definition of civic engagement. Rather—as Berger (2009) also have noted—all sorts of informal social activities

alongside associational involvement and political participation are included in Putnam's analysis of what foster "social capital".

- I. **External and internal networks:** for measuring civic engagement of slum dwellers their participation in all walks of life or network is important to measure. Appadurai(2001) showed in his research that slum dwellers make their own types of organization for their betterment by gathering information from all. They also know their needs and also knows how to response. That implies they ensure communal participation by the norms of reciprocity, therefore, communal activities will be identifier of civic engagement. Enamul Habib(2009), showed that civil society organizations are seemed to be active in the slum area as a mediator of development, since there is a gap of government activities and services. That implies civil society organizations including NGOs will be a part of external network of slum dwellers. In the problem statement of the research identified that slums are being considering as vote bank for the political parties. In addition, Appadurai(2001) showed that from the study in Mumbai that slum dwellers have some sort of strategy to handle the party politics. All sorts of external networks shape the slum-governance system that ultimately influences the relation between formal and informal system. Engagement with communal level, engagement with civil society organization, engagement with politics, and engagement with market will broadly define the civic engagement.
- II. **Civic skills:** as it is already mentioned that Robert Putnam identified all sorts of activities of people in a given community ensures the civic engagement. However, there is a tendency of misusing the idea of Putnam. Such as, Voting to giving money to a charity or any other activities they do, are not out of nothing, rather, self-interest is clearly understood (Putnam 1993). This gives a clear sign that only engagement to community or in politics will bring some result but there has to be some sorts of intention of community people. This component will measure the logic behind the engagement of slum dwellers in any network so that it would be identified the outcomes of engagement corresponding to their intention. That's how the civic skills are being operational zed.

3. **Associational life:** This is the third independent variables of the framework. Putnam associated associational life with some other variables such as there is a clear relation of trust, solidarity and reciprocity with associational life. Combination of these can make social capital, that is beyond requirement of law or employment, and that can lead to higher levels of economic and civic success (Putnam 2000). Level of cooperation will be increased and that will lead to lower transaction costs in economic and political sphere. According to Putnam “Civil associations contribute to the effectiveness and stability of democratic government, it is argued, both because of their internal effects on individual members and because of their external effects on the wider polity” (Putnam 1993). This study will measure the associational life based on social norms and social consciousness.
 - I. **Social norms** –Social and group norms are basic among some other characteristics of informal governance (Samuel, 2002). As Boesen (2006) mentioned that social norms indicate the collective aspiration and social psychology of the community. The mechanism of reciprocity in the existing network is referred as the group norms. Slums by are different from the other urban residential areas. Slums are by definition highly populated. So, there is a likely chance that daily life of slum dwellers is open to their neighbors. How much people are interfering to others family issues would be measuring point. This variable will measure the level of reciprocity among the people, in what extend they are dependent to other. A moral authority can guide the reciprocal system in the slums, as there is a tendency of informal governance system as moral authority (OECD, 2007). Interfering and helping to other’s family issues; What extent they dependent to the community people in everyday life; In what extend they feel obligation to help neighbor and vice versa (reciprocity) will be measured.
 - II. **Social consciousness:** There are increasing levels of conflict between governments and the urban poor in the development of infrastructure, housing, and access to land and in environmental policy (UNHABITAT 2009). Since there is a common and constant threat of livelihoods of the slum dwellers and there is a term *Bastibashi* to identify people living in the slum, these kinds of social stratification from the non-slum city dwellers can instigate consciousness among the slum dwellers. This component will measure whether conflict with formal governance make a people more conscious

in the community. How they associate their life and livelihood with the given space is a measuring point here. In other word it can be termed as resistance, which has some impact on external relation with formal governance (Nils Boeson_2006). What are the collective and common aspiration of community people; in what extend and how they show resistance to formal systems will be measured.

2.5. Hypothesis:

The context of the theory and the context of informal governance system in the Dhaka city may differ in many respects. Based on the background information of slum, migration pattern of slum dwellers, and multifold vulnerabilities of them allow to presume some relation between independent and dependent variables. At least two hypotheses can be made from the analytical framework. Such as ..

1. "Trust" plays a little role in the internal network of slum governance,
2. "Associational life" has more influence than two other variables in the formation of slum governance.

2.6. Conclusion:

This theoretical chapter is considered as backbone of this research. Some examples found from the literature review prove that collectives of people in a given area with the help of civil society organizations can help themselves even in the absence of formal governance entity. Even they can bargain or negotiate with formal systems if it is required. According to the notion of the internal network and reciprocal norms in the slums, the social capital theory has been used for further investigation of slum-governance and its relation to formal governance entity. Slum governance, internally made multidimensional entity by its characteristics of external relations and legitimacy, functioned by social capital. That means people in the system depend on the social capital for making the formal system works. Trust, civic engagement, and associational life of people are three independent variable of slum-governance in the study. This combination of independent variables and their components allowed making some hypotheses at the end of the chapter.

Chapter 3: Overview of Slum in Bangladesh, and policy perspective

3.1. Introduction

This chapter will provide some necessary information about slum in Bangladesh that will help to be acquainted of context before going to analyzing data about arguably the single largest slum in Bangladesh. A brief history and operationalizing of slum will be included at the beginning of this chapter. Then this chapter will provide important statistics regarding slum in Bangladesh and slum in Dhaka city. A brief history of korail slum will be added for better understanding of data. It will also include a section for review different international policy inception platform for addressing urban poor. Accordingly, some local policy, strategy, and programme will be analyzed based on secondary data.

3.2. Background information of slum:

Slum is not a new phenomenon in the south Asian context. Bangladesh arguably contains the highest amount of slum dwellers in south Asia. After the independence of Bangladesh, the urban areas of the country especially the big new cities like Dhaka, Chittagong, Khulna and Rajshahi were confronted with the problems of a sudden influx of rootless, landless, poor and unemployed people from across the country in search of their livelihood (BBS 2013). The conventional thinking about slum is people are there jobless, homeless, and capital less. However, the situation has changed these days as cities offer jobs for them in the informal sectors. It is also true that growth of slum and slum population has become a big problem for cities, because cities need them in great extend but cities do not have any plan to make any space for them. Consequently sociologists, economists, planners and policy makers have become alert to know details about the slum building and their trends.

In response to this requirement there is few initiatives seen of conducting survey. The government of Bangladesh first carried out a partial slum census in four major cities – Dhaka, Chittagong, Khulna and Rajshahi in 1985-1986. It was 1997 when a full slum census was conducted across the country. The BBS found that there were 2,991 slums in four major city corporations. Dhaka city had 1.39m people alone and it had 1,000 slums. Later on The Bangladesh Bureau of Statistics with the financial and technical assistance of the United

Nations World Food Program (WFP) conducted a survey on 'Food Security of Slum Dwellers' in 2005. And the latest is up-dating the database through conducting the Census of Slum Areas and Floating Population in 2014.

The census defines a slum as "residential areas where dwellings are unfit for human habitation" because they are dilapidated, cramped, poorly ventilated, makeshift, unclean, or "any combination of these factors which are detrimental to the safety and health" and covers nine cities of the country. Slums are defined as settlements with a minimum of 10 households or a mess unit with a minimum of 25 members. There are some characteristics of defining slums in the city according to Bangladesh bureau of statistics such as predominantly very poor housing, very high population density and room crowding, very poor environmental services especially water and sanitation, very low socio economic status, and lack of security of tenure. The socioeconomic status of the community is defined by low income, with the majority, or over 50 percent, of households having income below the poverty level of Tk. 5,000 per month, the majority of the labour force in informal sector occupations (e.g. rickshaw pullers, hawkers, domestic workers, etc.) or very low paying formal sector positions (in organizations ranging from factories to offices) and low levels of rent. Another important dimension is whether the settlement is socially perceived as a slum. Finally, security of tenure is captured by vulnerability to eviction.

Distribution of slum

According to latest slum census of 2014 reveals that, Barisal City Corporation contains 136 slums (1%), Chittagong City Corporation contains 2,215 slums (16%), Comilla City Corporation contains 40 slums (0.3%), Dhaka North City Corporation contains 1,644 slums (11.8%), Dhaka South City Corporation contains 1,755 slums (12.6%), Gazipur City Corporation contains 1,286 slums (9%), Narayangonj City Corporation contains 81 slums (0.6%), Khulna City Corporation contains 1,134 slums (8%), Rajshahi City Corporation contains 103 slums (0.7%), Rangpur City Corporation contains 48 slums (0.3%), Sylhet City Corporation contains 670 slums (5%), while all of the municipalities contain 3,350 slums (24%) and all other urban areas (i.e. Upazila headquarters and other urban centres) contain 1,476 slums (10.6%).

Table 3.1: Distribution of slum

City corporation	Slum number	Percentage
Barisal City Corporation	136	1%
Chittagong City Corporation contains	2,215	16%
Comilla City Corporation	40	0.3%
Dhaka North City Corporation	1,644	11.8%
Dhaka South City Corporation	1,755	12.6%
Gazipur City Corporation	1,286	9%
Narayangonj City Corporation	81	0.6%
Khulna City Corporation contains	1,134	8%
Rajshahi City Corporation	103	0.7%
Sylhet City Corporation slums	670	5%
all of the municipalities	3,350	24%
Upazila headquarters and other urban centres	1,476	10.6%

Data source: BBS slum census 2014

Distribution of slum dwellers

The distribution of the slum population by administrative divisions shows that Barisal division contains 48,894 slum dwellers (2%), Chittagong division contains 6,33,007 slum dwellers (28%), Dhaka division contains 10,61,699 slum dwellers (48%), Khulna division contains 1,71,504 slum dwellers (8%), Rajshahi division contains 1,01,934 slum dwellers (5%), Rangpur division contains 1,19,390 slum dwellers (5%) and Sylhet division contains 91,326 slum dwellers (4%). This distribution reveals that Dhaka division contains the largest proportion of the slum population at 48% followed by Chittagong, Khulna, Rangpur, Rajshahi and Sylhet divisions. Dhaka division being the largest division and containing four city corporations, such as Gazipur City Corporation, Dhaka north city Corporation, Dhaka south city corporation and Narayangonj City Corporation and also having large number of mills and industries are located within these cities, it is very usual to contain more slums than the others. Chittagong division has two city corporations, such as Chittagong City Corporation and Comilla City Corporation. The other divisions have only one City Corporation each

Table 3.2: distribution of slum dwellers

Divisions	Population	Percentage
Barisal City Corporation	48,894	2%
Chittagong City Corporation contains	6,33,007	28%
Dhaka division	10,61,699	48%
Khulna division	1,71,504	8%
Rajshahi division	1,01,934	5%
Sylhet division	91,326	4%

Data source: BBS slum census 2014

Data also said that most of those come to cities after losing their ancestral land due to river erosion, poverty and other reasons take shelter in unhealthy and densely populated slums. Of the total slum population, 50.96% come to cities in search of jobs, 28.76% for poverty and 7.04% after losing their land and houses to river erosion.

Trend of increasing numbers

According to census on slum dwellers and floating population conducted by the Bangladesh Bureau of Statistics (BBS) in 2014 said 2.23m people live in slums. As per the data, the population living in slums rose by 60.43% over the last 17 years. The figure was 1.39m in 1997. Among them 1.14m are male, 1.09m female and 1,852 transgendered people. The literacy rate in slums is 33.26%, says the census data.

Some generic information regarding slum dwellers

More than 27.25% slum dwellers own houses, 64.87% live in rented houses and 6.99% without paying any rent. Of the slum dwellers, 89.65% have access to electricity, 9.7% use kerosene lamps and 0.33% solar power.

About drinking water, it said 52.48% use tube-well water and 45.21% depend on supply water. Over 42.19% use unhygienic toilets and 26.25% sanitary latrines.

While 17.88% of the shanty people are housewives, 13.33% students, 13.18% garment factory workers, 7.58% traders, 6.92% rickshaw-pullers, 6.71% job holders and 6.41% domestic helps. Among adult people (18-64 age), 77.68% are married, 21.34% unmarried and among adult female, 85.2% are married and 7.45% unmarried.

3.3. Korail at a glance

Establishment of Korail Slum:

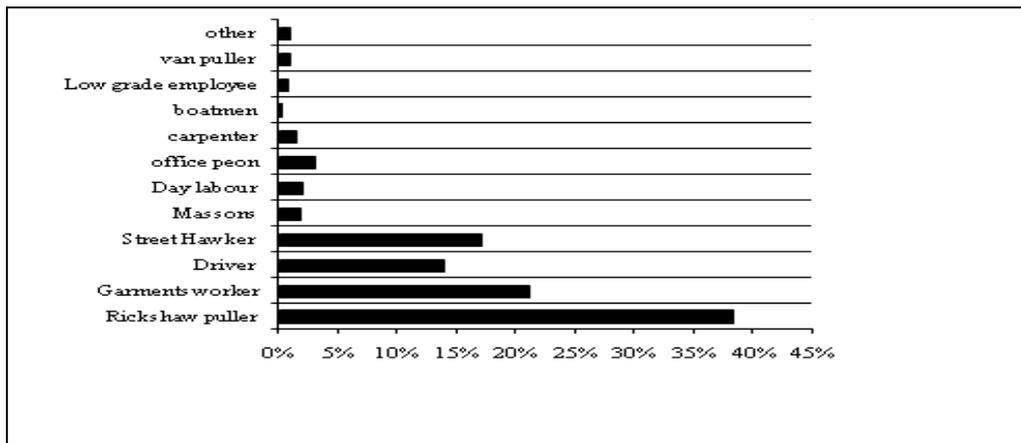
In the year of 1961, during the Pakistani regime Korail slum started its journey. The area was designated for the Department of T&T by its original owner and the condition of the purchase is that it could only be used by T&T. But in 1990, 90 acres of the land were allocated to the PWD (Public Works Department), violating the initial agreement. When the previous private owners take legal action against T&T for violating the contract, T&T reclaimed the 90 acres of land they had given to PWD. Sinthia (2013) shoed at this stage, three parties became clear stakeholders in today's Korail slum area- T&T, PWD and the former private landowners (cited in the article). In 1990's, unoccupied pieces of land, slowly became illegally captured by various T&T members, staff as well as gang leaders and godfathers and city ward commissioners (DSK,2009 cited in the article). These individuals then began to rent out land and housing to low-income and impoverished populations at low rates. As a result of the growing demand for inexpensive housing, these inhabitants slowly expanded to create Korail slum as it is today. Presently, many of the inhabitants at Korail are becoming owners of their spaces by illegally purchasing from their current landlords, who initially seized the land unlawfully as well.

Occupation of Korail slum dwellers:

The range of total population as mentioned by the slum dwellers is 86,200—115,000 with 31, 950 male; 37,050 female; and, 17,200 under five children (Mridha et all 2009). However, there is no recent accurate calculation. In response to writ petition against korail slum eviction high court ordered to respective civil society organizations to carry out a household survey and submit an accurate statistics of korail slum. Most of the people live here is Muslims by religion and no educational background (Sohail 2009).

However, it is been observed during the field work that new generation of slum dwellers are getting education as impact of numerous education project of civil society organizations. The slum communities came to the city from different districts of the country and they migrate due to diverse socio economic and environmental reasons such as scarcity of land, river erosion, climatic disaster etc.

Figure 3.3: house hold occupation



Source: Sohail M et all 2007

These urban poor are occupied in a range of employment mostly in urban informal sectors. They mostly employed in garments sector, driver of various types of vehicles like taxi, CNG, private car, office car, wheelbarrow or van pushers etc, masons, day laborers, office peon, carpenters, , boatmen, low grade employee in private, government or semi government organization. The Female labor forces is high in urban poor community and are engaged in garments sector, sewing, embroidery, preparing food, maid both in houses and offices etc. The employment catchment areas of these people are mostly Gulshan, Banani, Mohakhali, Badda and the mode of transport they used by and large is walking and public transport (Mridha et all 2009) & (DSK 2009)0]. The monthly income level of the inhabitants living in this area is low. The maximum income of the poor are spent in food and accommodations. There is lacking of data about their income level.

Housing of Korail slum:

The feature of housing of the urban poor is very low. Most of them live in temporary home especially tin-shed housing and very small portion of them live in semi pucca/pucca housing with permanent walls. Very few houses have roof which is made of brick and

cement whereas the roof of maximum houses is made of tin (CI sheet). The remaining houses are made of bamboo, straw and polythene which are known as Jhupri³. They are used to living in single-room houses with five to eight members which are 14 sq meters to 18.5 sq meters (Ahmed 2013) of the single member households, most live in awful conditions with twenty to thirty people living in a single room. Most of the residents have no individual cooking area and toilet. They shared kitchen, toilet and shower facilities which are very unhygienic. The dwellings are laid in very irregular pattern and no proper orientation. House to house gap varies in different spaces and the minimum gap is 1 meter and maximum gap is 2.5 meter. There is lack of open space and vegetation. Street pattern are also very chaotic and disorganized; there is very little connection with the surrounding major road (CUS 2006).

In Korail slum area 100% water supply provided by DWASA. There are electricity and gas services available in this area but not continues and adequate. Recently the sanitation system has been improved.

3.4. Addressing slum dwellers in the Policy perspective

From the perspective of MDG

Being a signatory to the declarations of the Millennium Development Goals (MDGs) -- a renewed commitment of the global community at the United Nations General Assembly 2000 Bangladesh was bound to achieve the eight goals by 2015. While many of the targets set under these goals are related to urbanization and urban living, those under goal number seven directly affect urban growth, housing and environmental management. These targets are as follows- (7a) integrate the principles of sustainable development into country policies and programmes; reverse loss of environmental resources, (7b) Reduce by half the proportion of people without sustainable access to safe drinking water and (7c) Achieve significant improvement in lives of at least 100 million slum dwellers by 2020.

From the perspective of 6th five years plan

³ Small houses made of bamboo and polythene

Sixth five years Plan tried to internalize lessons of experience from previous plan and shift the emphasis to the development of sound urban institutions, improve city governance and emphasize urban resource mobilization. There are nine elements in the section for targeting urban development.

1. Improving City Governance
2. Promoting Balanced Development of Urban Centers
3. Urban Resource Mobilization
4. Developing a Sound Real Estate Market
5. Taking Steps for Better Urban Land Management
6. Better Environmental Management:
7. Developing Sustainable Urban Transportation:
8. Making Provision of Infrastructure and Services:
9. Reducing Urban Poverty:

No as such strategy for urban poor in the city governance we find from the plan. Building capacity of individual, groups, and institutions may be a potential area for targeting urban poor as it hinted. The second one doesn't give an indication of the consequence of resettlement of urban poor. Third, it is hard to get any hint of considering a huge amount of urban poor in the resource mobilization. Fourth, apart from female garments workers some other informal labors were excluded from the plan. Fifth, this segment would be important for land allocation for urban poor. No guide line is there for land for use of urban poor. Sixth, no discussion is there for environmental management for urban poor. Seventh, the strategy of urban transportation is not poor friendly. By reducing some sorts of vehicle would increase unemployment of urban poor. Eighth, when it said that Strategies will be formulated to provide adequate and affordable basic infrastructure and services focusing on demand, equity and accessibility, economic efficiency and cost recovery, public-private partnerships and capacity buildings of local governments, that may be incorporated urban poor by saying equitable accessibility. But no clear provision for them. Ninth, this is a very common and cross cutting statement. And importantly, there are some contradictions among the strategies in the urban development.

From the perspective of 7th five years plan:

We do not see much attention for urban poor in previous five year plan. But in the 7th five years plan we see specific discussion for way out for reduction of urban poverty. Most probably this time sustainable development goal no 11 triggered to make such plan. Some important elements are below.

1. Easing Access to Land and Housing:
2. Special Zones for the Urban Poor:
3. The Need for In-Situ Upgrading/Improvement of Slums:
4. Low-Income Housing Loan
5. Rental Housing
6. Ensuring Access to Infrastructure and Services
7. Ensuring Access to Income and/ or Assets
8. Supporting Informal Sector Activities
8. Providing Access to Credit
9. Providing training and capacity building
10. Supporting Home-based Income-Generating Activities
11. Providing Social Protection
12. Providing land for Business operation

It is very important to note that 7th five years plan has a philosophy to consider urban poor as entrepreneur and self-employed since they are working in the informal sector in great extent. It is very first time that the any plan said about land and easing access to land and housing loan for urban poor. Even though there is a very crucial and critical issues of legality of their using land. How to mitigate this problem, has no indication in the plan, no policy provision is there. Therefore without any clear plan or strategy, accommodating urban poor in the city pan may be jeopardized. Huge space is being created for intervention of civil society organizations as they seem to be active in this area.

From the perspective of Post 2015 development agenda:

The post 2015 development agenda for Bangladesh is considered as an overarching framework of equity, sustainability, and human rights for all. So, very broadly it aims to urban poor in the broader framework, no as such specific agenda for urban poverty or urban poor. There are 13 goals, apart from goal no10 all other goals are directly and indirectly related to urban poor. It does not say any precise implementation barrier as it supposed to, because

already slums of the Dhaka city are in deep crisis land protection. Main issues are covered such as creating jobs, food security and nutrition, improving living condition, gender equality, and health for all, building resilience for climate change, strengthening rule of law and so on.

From the perspective of urban health strategy (2014)

The basement of urban health strategy are Local Government (City Corporation) Act, 2009 and Local Government (Municipalities) Act, 2009, where city corporations and municipalities are responsible to provide primary health care to city dwellers. Urban Health Strategy 2014 has been prepared considering quality of service and demand of common city dwellers by incorporating different related issues such as development of human resources, infrastructure for health care, strengthening partnerships and poverty reduction activities, inter-ministerial and inter-departmental coordination, improvement of database and monitoring system, decentralization of administration, and improvement of overall management. In line with the vision 2020 there are 10 actions in the urban health strategy. Some of the main actions are included primary and preventive health care, institutional governance and capacity development, and strengthening health service program of the city corporations and municipalities.

3.5. Some attempts of government for slum dwellers:

Eviction as a readymade strategy

Eviction has been seen as a very common and straight attempt from government. COHRE(center on housing rights and eviction) and ACHR (2001) in their fact finding mission on forced eviction reports that “the homes of 44 settlements have been demolished in the past one year making 19,432 families or approximately 100,000 people homeless” (p.36) (cited in Mohit, 2013). They also advocated the government to abide by its legal obligations to cease such evictions. Similarly, Rahman (2001) showed eviction of slums from 1971 to 1995 violated the rules that require a 30 days’ notice to legally evict unauthorized occupants. From 1975 to 2004, there was 135 instances of evictions in Dhaka City (cited in Mohit, 2013). World Bank, (2007) showed that eviction cases have not since the adoption of the National Housing Policy in 1993. The large-scale eviction in Agargaon affected an estimated 40,000 slum dwellers. Wakely (2007), (based on www.achr.net) reports that from

January 2004 to June 2005, 27,055 people were evicted in 17 incidents of which 13 by government and 4 by private groups; the reasons given were – environmental clean-up, building shopping complexes, land grab and infrastructure development. Paul (2006) observed that the overwhelming majority of slum dwellers fear eviction and do not want to return to their villages.

Table 3.5: writ petition and High court order regarding eviction

Year	Writ petition NO.	Name of slum	High court order
1994	54/1994	Eviction of Kalyanpur Slum	2000: seven days prior notice to be served before eviction
1999	3034/1999	Eviction of slums of Dhaka city	1999: No forcible eviction without settlement
2002	4334/2002	Jhilpar slum Mirpur	2002: Rule upon respondents and stay order until disposal of the rule
2003	4698/2003	Shattala Slum in Mohakhali	2003: Suspensions of eviction
2004	3535/2004	Kalshi Slum	2004: Suspension of eviction
2007	7585/2007	Kallyanpur Pora Basti Mirpur	2007: Suspension of eviction
2012	3814/2012	Korail Slum Mohakhali	2013: Suspended of eviction of Korail slum until final hearing

Source: Ain o Shalish Kendra

Resettlements through Sites-and-Services Schemes

The Bangladesh government with the assistance of UNICEF started implementing upgrading slum programmes from mid-1980s. Initially government selected 25 cities for upgrading programmes. The programmes contained some physical component such as renovating drains and sanitation. However, housing components were missing. Later on, World Bank, ADB, and some NGOs also included in line with the resettlement programme without any

housing plan for dwellers. This resulted of installation of slum improvement department of Dhaka City Corporation in the early 1990s. DCC, however, implemented three SIPs (Slum Improvement project). Mohit (2013) showed that 18 SIP (slum improvement project) within Dhaka metropolitan area under implementation by the Local Government Engineering Department (LGED), and implementation process is poor (Siddique, et al. 2002 cited in the article). World Bank (2007) stated that all programmes together have made very little impact on improvement of slums in Dhaka, due to the massive scale of the problem, and they found limited involvement of NGOs. It is interesting that the main problem is housing but none of the programme is interested to give any attention in the housing.

Back to Home programme

Bangladesh Krishi (Agriculture) Bank, in 1999, with an initiative of government started the Ghore Phera (back to home) programme. That was initiated in the hope of slum dwellers will be encouraged to go back to their home if they get some loan for becoming self-employed. This programme offered loans ranging from Taka 20,000 to Taka 150,000 to the migrants people. However, Rashid (2009) showed in his research that people think this is a wasting of money, rather if the people had security of tenure, they could improve their lives in Dhaka. So the assumption of that programme failed, people are not interested to go back leaving behind their informal working opportunities in the town.

Bhashantek Rehabilitation Project – Public-Private Partnership (PPP)

In 1998, the government allocated 47.9 acres of land in Bhashantek, Mirpur Section-15, Dhaka, under the name of Bhashantek Rehabilitation Project (BRP) with a view to constructing a modern satellite town for the slum dwellers and the low income people of Dhaka City. Accordingly, a public-private partnership (PPP) agreement was signed between the Ministry of Land and North South Property Development Ltd. (NSPDL), on September 29, 2003. According to the agreement, NSPDL will implement the total project with their fund. Under the project a total of 15,024 flats will be constructed, of which 9,024 for slum dwellers (Type-A: one room, 215 sq ft) and 6,000 for low-income families (Type- B: two room, 395 sq ft). Karmakar (2009) reports that hundreds of BRP flats constructed for the bastee dwellers have allegedly been allocated to the financially solvent people. No bastee dwellers have been able to purchase these flats.

Contracting for Health Services in Slum Settlements – Public-Private Partnerships (PPP)

The Urban Primary Healthcare Project (UPHCP) was initially implemented in Dhaka, Khulna, Chittgong and Rajshahi. That was a PPP based project, where 14 NGOs came as partner for implementation with city corporations. The first partnership agreements were signed in May 2000 and the second batch of eight partnership agreements was signed in mid-2001. This project aimed the poorest women and children (beneficiaries) living in slum settlements for affordable health care. With assistance from the Asian Development Bank (ADB), the city corporation has built 124 primary healthcare facilities owned by the NGOs providing services.

Ahmad (2007) has identified several weaknesses of the programme – firstly, the accountability relationship is not transparent, the programme is costly due to high transaction, management and monitoring costs, existing institutional arrangement is difficult to expand without external assistance, and there is lack of a sense of ownership and trust in its continuity among the population.

Urban Partnership for Poverty Reduction (UPPR)

The goal of the programme is “To reduce urban poverty in Bangladesh” and its purpose is “To improve the livelihoods and living conditions of three million urban poor and extremely poor people, especially women and girls”. US\$120 million are being provided for this purpose, on a cost sharing basis, by the UK Department for International Development (DFID), LGED and UNDP. The implementing partners are the Local Government Engineering Department (LGED) under the Local Government Division, Ministry of Local Government, Rural Development and Cooperatives, UNDP, UN-Habitat and respective Municipalities and City Corporations. This project just has been accomplished last year. So we do not have substantial programme evaluation from any credible source other than the programme office. The project report said that they have successfully made federation in city corporation level of community based organizations. That indicates that even after the completion of project people in the slum will keep continue the activities.

3.6. Conclusion:

One thing is very clear that urban poverty and urban poor have been neglected from the very beginning of the birth of the country. However, scholars, planners, and policy makers cannot ignore this issue anymore. This is not only pressure from broader goal setting platform across the globe, but also people are now becoming aware about cities of Bangladesh. It has been started to consider the contribution of urban poor. As it is noticed from different policy setting perspective that government of Bangladesh is now becoming attentive to urban poor because of global trend or pressure. The main problems, however, remaining unaddressed. In the context of globalization urban poor of Bangladesh are not burden as such for the city as it is noticed in the seventh five years plan, slum dwellers are considered to self-employed contributor in the urban economy. So, now, better understanding of community based governance of urban poor is necessary for better city governance. Particularly slum-governance is very relevant to study. However, in one hand urban poor are getting priority from the goal setting platform and on the other hand they are being evicted or they are living in the threat of eviction. The win-win suitable solution is still missing

Chapter 4: Findings and data presentation

4.1. Introduction:

'Slum governance' is somewhat complex to explain as there is no single entity that can be located as mechanism of governance in the slum, rather it is a complex blend of different internal and external persons, groups, and organizations. This chapter will deal the disposition of governance in the Korail slum based on empirical data, observation, and secondary literatures. Data will show that slum-governance in the Korail slum have at least two faces; central organization in the slum made of direct voting of slum dwellers, and individual political leaders and groups as local organs of slum governance. The interaction of these two systems will determine the management system of slum in many respects. The formulation and interaction of groups in the slum are ever changing process. This chapter will first explore the history of governance in the slum, their structure and organogram and so on. Consequently, this chapter will start presenting data in line with the proposed framework. It's worth mentioning that this study is designed for qualitative investigation of slum governance. Therefore in-depth interviews, key informants interviews, case, and observations will be fragmented by logical clustering of data.

4.2. Slum governance:

Internal mechanism of governance in the slum depends on some groups and community based organizations. Some of these organizations have affiliation from formal organizations, and connections to formal governance system. Some of them have written organizational form and written constitution. Combination of this organization in the slum offers a centralized way of governance for slum dwellers. For doing so they have managed a democratic system. Therefore, based on formal papers, constitution, and affiliation to formal governance the internal system of governance appears in two faces. Central organizations of slum-governance and local organs of slum governance.

4.2.1. Central organization of slum governance; its structure and function

“Korail Central CBO”: Significant portion of Korail slum has been severely burnt out in 2004. Consequently DSK (Dustha Shastha Kendro) a NGO went there with relief goods. From the same year DSK started their WASH project in the slum. They started to make some water points and toilets. The way of project implementation of DSK in the slum is, slum dwellers have to have committee for maintenance of the hardware that they have installed. At the same time they have to have community based organization for making their own development plans. By this time korail has been divided in to 2 units and 4 blocks for better operation of DSK. Each block in the slum had made CBO. The main purposes of making CBO in the Korail slum was for the sake of water management. In 2008, members of existing CBOs initiated to make a unique volunteer organization that will work independently for betterment of slum dwellers. Moreover, the organization will be a bargaining and negotiating agent for the Korail slum dwellers as well as other slum dwellers in the Dhaka city. Later on WATSAN management committee members of DSK selected 23 members for central committee including president secretary and general members. According to the narratives of key informants of the study that committee failed to work as per their aspiration and requirement. All of the major positions of that organization were occupied by political leaders therefore that was in a way contradictory to the main philosophy of organization. In result, general members, active members, and associate NGOs all together came up with the idea of election. In order to make a fair and credible election they made an election commission consisting of slum development officer from City Corporation, officer from LIC division of DWASA, and DSK representative. In 2014 this committee has launched application for formal registration to social welfare division, Government of Bangladesh.

Structure of Korail Central CBO: According to constitution of the Korail Central CBO, it has three kinds of council for better operation such as,

1. General council: People all over the slum are members of this organization. However, each of 919 water points is considered to be single voter. The notion of governance in the slum started with the hand of water management body in the slum. And importantly general council members were primary beneficiary of DSK.

2. Executive council: 15 members in the executive council, five of them are elected persons such as Precedent, Vice president, General Secretary, Joint secretary, General Secretary, Finance secretary.

3. Advisory council: executive council selected the advisory council consisting of 11 members by general meeting. All of them are influential leaders in the Korail.

Functions of Korail Central CBO: according to the constitution, they have 13 different kinds of activities to fulfill the aim of community empowerment for sustainable water and sanitation system, working for sustainable habitation system for Korail dwellers (primarily Korail then for all slum dwellers), education (primary and elderly education), medical facilities for Slum dwellers, working for environment, working for livelihoods, and overall working for socio-economic development of slum dwellers. They also have aim to pressure government to formulate and implement poor friendly policy. For doing all these they welcome all government and non-government organizations those are working for poor.

Different NGOs have project on Health, Education, livelihood, legal support, water and sanitation, skill development, and micro credit in the Korail slum. According to key informant interviews with DSK employee and secretary of CBO, both of them mentioned that logic of creating a central organization like central CBO with the mandate of slum dwellers and support from DWASA and City Corporation is to have a central organization. They also mentioned that community leaders in the Korail slum have learnt a good lesson from the 'Agargaon slum eviction', slum dwellers of those slums did not have any bargaining agent rather some human rights organization fought for them⁴.

Central CBO of Korail doesn't have any subcommittees or primary groups. Water and sanitation management groups in the slum elected the central CBO committee by their direct voting. The activities and functions of Korail Central CBO can be drawn like

1. Water and Sanitation management
2. Problem identification and making a doable plan
3. Resource mobilization
4. Communication and negotiation with internal and external actors

⁴ <http://www.blast.org.bd/issues/shelter/309>

5. Collaboration with government and non-government organization for project implementation in the slum.
6. Alternative dispute resolution

For doing all the work accurately they have initiated household survey by their own capacity and budget.

Internal network of Korail central CBO: As a central organization for communication and negotiation agent of Korail slum, internal groups are in many respect dependent to central CBO. Community leaders, political and social leaders, business entrepreneurs and house owners all sorts of people and groups are connected to central CBO. The mechanism of Korail central CBO is apparently complex as it doesn't have any primary groups. Mainly existing 919 water points' management groups are considered to be their primary groups. Since the most necessary utility is in their hand so all slum dwellers are subject to be governed in the process. Apart from this, internal network can be seen in two ways. First, external organizations and have their primary group in the slum such as CDCs and NGO groups. Second, korail dwellers have their own organizations and influential groups such as "korail Unnoyon Commitees". 55 Rickshaw garages, 53 cooperatives, influential political leaders, Bazar committees and 37 community development committees (Made by UPPR project) are some important actors in the slum governance. Figure 4.1 shows the relationship.

External networks of Central CBO: it is already has been mentioned that Korail central CBO is a product of NGO intervention in the slum. Therefore NGOs come first as external network of korail central CBO. Even ward commissioners come later as network. Figure 4.2 figure out the external network of Central CBO. According to key informants and FGD participants of the study,

"it is almost impossible now to implement any project without help of CBO".

According to key informants from slum and outside the slum, slum dwellers from the Dhaka city made a forum named "Nagar Daridro Basti Unnoyon Shongtha". Central CBOs from different slums came to a common platform with the help of NGOs. With the help of NGOs Korail central CBO is now connected with some donor agencies. Externally made two types of groups in the slum have become integral part of slum governance. Such as..

Figure 4.1: internal network of Korail Central CBO.

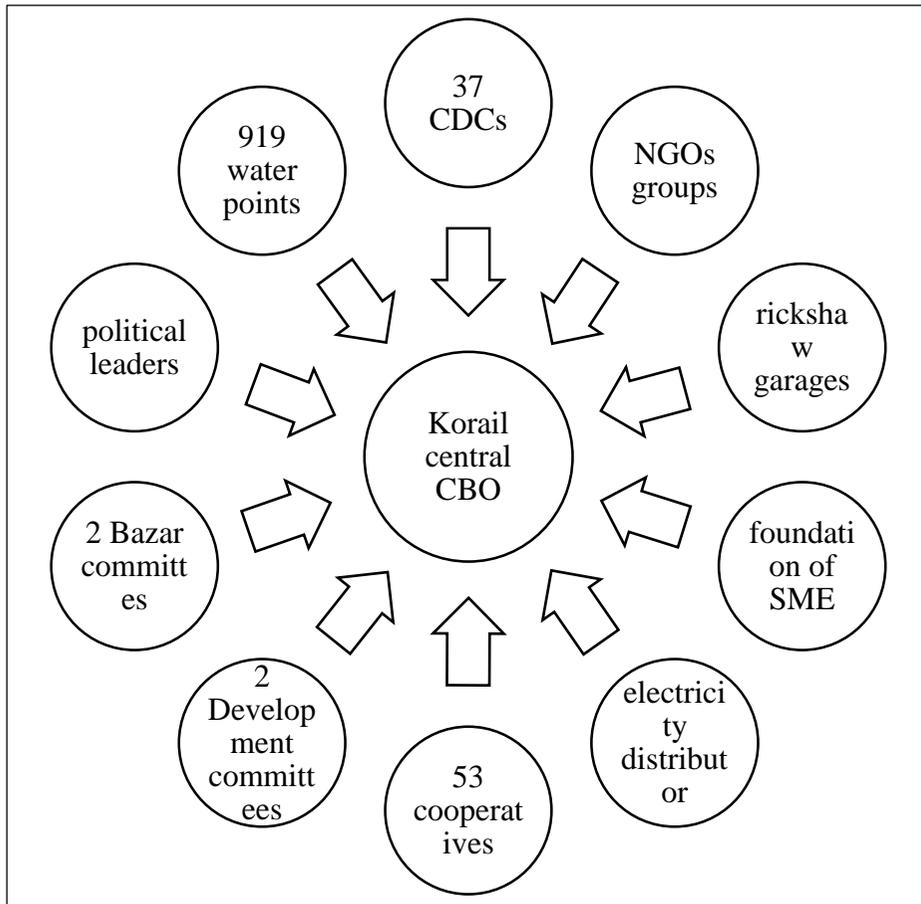
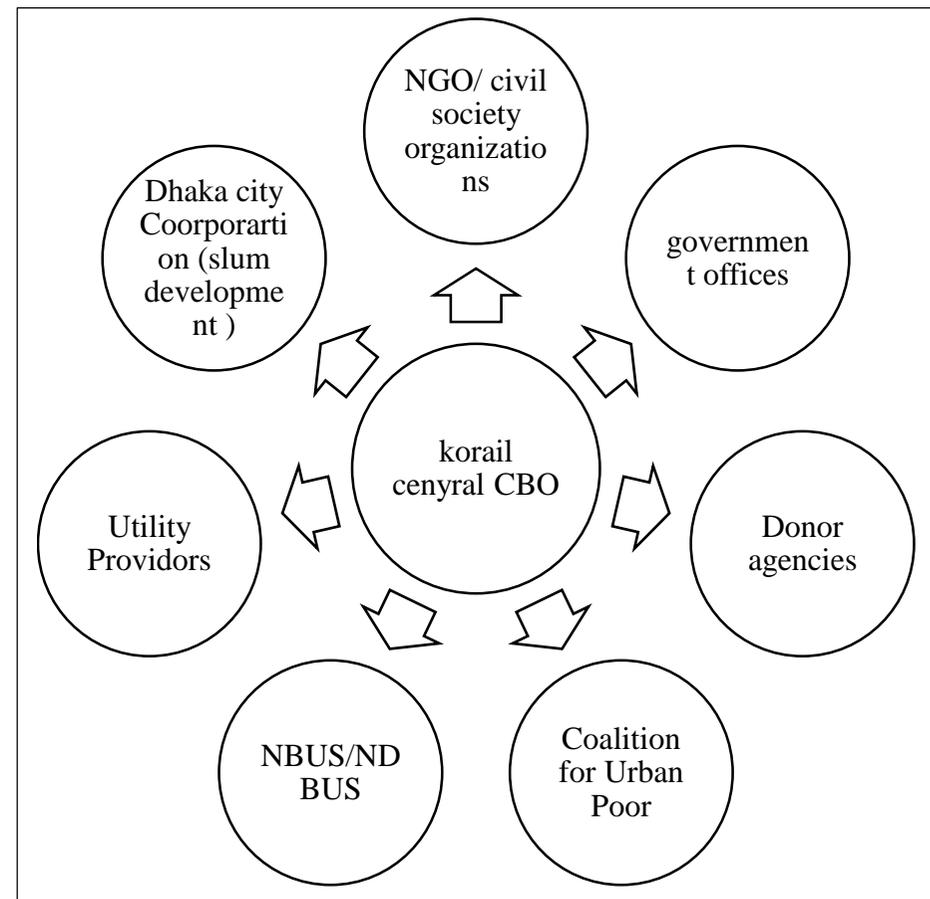
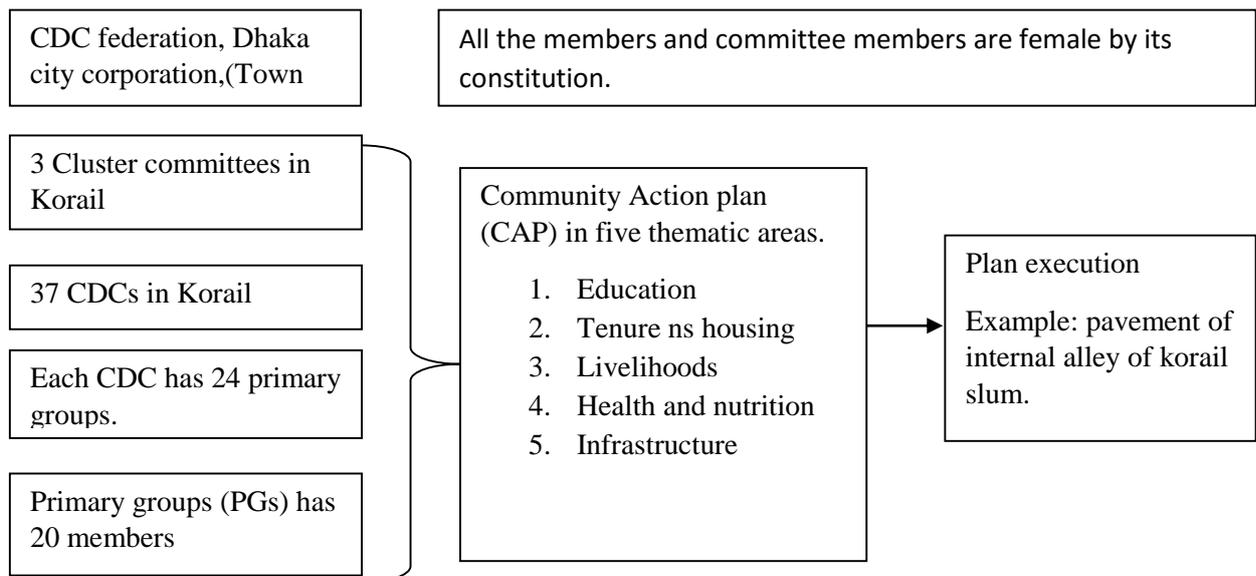


Figure 4.2: external network of korail central CBO



1. **CDCs:** initially “Community Development Committees” have been made under a project named UPPR, where City Corporation is a major stockholder with national and international civil society organization. They have made, 37 CDCs in Korail. After the completion of the project CDCs of Dhaka city established a CDC federation in the city corporation level. Hence, they have become independent organization aiming to work for urban poor. And CDCs have also become an integral part of korail governance system. The structure is below

Figure 4.3: structure of CDCs



The linkage point of KCCBO and CDCs: since thematically both of these two organizations want to work in almost same areas. Therefore, according to constitution KCCBO supposed to involve with the UPPR project. They have worked together for infrastructural development of Korail Slum.

- a. primary groups were being formulated with the direct help of central CBO,
- b. CDC committees have been formulated with the help of central CBO.
- c. Central CBO supervise the implementation process of infrastructure development project in the slum
- d. Central CBO helps them to operate community banking.
- e. CDCs are working as pressure group in the slum for protecting the rights of women.

2. **Change maker groups:** there are 72 change maker groups in the slum, consisting of 20 members in one group, are working for ensuring sexual and reproductive rights for urban slum dwellers. Leaders of these groups are also considered to be “social leaders” in their respective areas. These groups were formulated as a part of a project named “*Shokhi*” consisting of three civil society organizations working for urban poor. “*Shokhi*” project has been working in the slum along with korail CBO leaders and CDC leaders for last three years. Moreover, they have established collaboration with local police station, one stop crisis center. Thus, they are influencing the alternative dispute resolution mechanism in the slum. Meanwhile, 72 groups have become an integral part of internal korail governance system.

The linkage point of KCCBO and Shokhi: Alternative dispute resolution is supposed to be one of the major intervening areas of KCCBO. Moreover, KCCBO also vowed people to make a better healthier environment for women. Therefore, they have obligation to help “*Shokhi*” for better operation. There is a legal aspect of relation between SHOKHI and KCCBO one of the partners of this project is helping KCCBO to fight for housing rights and going for writ petition.

4.2.2. Local organs of slum-governance –

Since central CBO is busy with external relations and activities in the slum, influential slum dwellers have made two management committees in two unite of korail. These are called “Korail Unnayon Committee”. Generally these are called development committee. However, these two committees are not affiliated subcommittees of Korail central CBO. Apart from the “korail Unnoyon committee” some other parallel committees are also active in the slum. All together makes an informal setup of governance. There are three mosques, and three mosques committees are playing role in the governance. There are two market places in the slum, one is Bowbazar, and another is Zamaibazar. Two markets have two committees. People from the slum as well as people outside the slum are doing business there, therefore there are business interest groups. Consequently they have two Bazar committees. Later on it will be clear that these are playing role in the power structure of slum. However, the most important aspect of informal governance power structure and central slum-governance is some common social and political leaders will be found in the management system. Therefore, it can be said that some political and social leaders are governing the slum with the help of NGOs and political leaders from outside. Interestingly, korail central CBO has

gained some power as an organization, according to key informants central CBO subsidized the power practice of political leaders in the slum. Still, there is power conflict between leaders and CBO. Again, this is true that there are some influencing political leaders in the CBO committee also.

Korail Unnoyon Committees: The history of Korail Unnoyon committees are linked with the history of korail central CBO. According to key informant interviews with NGO workers in the slum, they have been trying to empower CBOs so that they can work independently. They tried to train CBOs so that they can identify problems and make plans. By doing this they also tried to get rid of political people from the executive committees. They proposed to make an advisory committee for central CBO with influential political leaders. Thus, the central CBO executive committee became an independent political influence free organization. So, in the process of making a central governance system NGOs (mainly DSK) have been trying to neutralize the organization from the power practice of influential people since slum dwellers understood the necessity of having such kind of organization. But at the same time they also know the necessity of informal power structures, and consequently they have come up with the idea of development committees. .

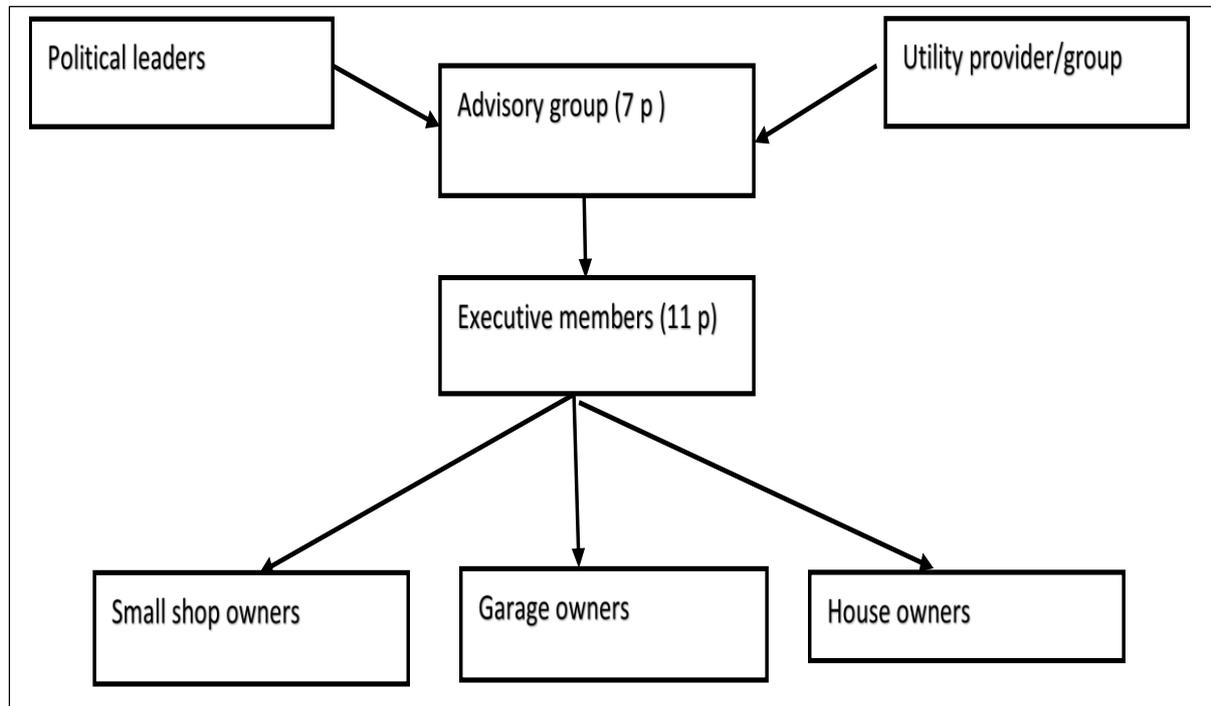
However, according to constitution, central CBO has no connection to development committees. Development committees followed the organogram of central CBO. They also have an executive committee consisting of 15 persons. Key functions of development committees are thematically same as central CBO. However, practically they are active in

1. Garbage management,
2. Alternative dispute resolution,
3. Repairing roads and allies,
4. Organizing any communal programme, and
5. Most importantly they look after the current and gas bills collection system so on.

According to key informants all of the committee members are political leaders of ruling party. And the income of development committees comes from monthly subscription from small shop owners in the slum, and if necessary subscription from house owners. Committee

members claimed that they have written constitution. However, the unwritten and practical organogram is below.

Figure 4.4: organogram of local slum-governance (Korail Unnoyon Committees)



Informal organizations network: other than central CBO and issue based NGO groups in the slum there are some informal organizations of slum dwellers. Above all political and social figures are very important, they are playing huge role in all these committees. Moreover, some common figures come again and again in all the committees and organization. Different organizations come in to a single platform with the hand of some common political and social figures; therefore it creates a single platform of governance for Korail. Development committees keep relation with some parallel groups those are all most equal considering power. Combination of these groups according to participation of leaders shapes the informal governance structure. Informal networks are given below

Figure 4.5: Hierarchy and source of power of local actors in the slum



4.2.3. Relationships among the actors of slum governance

So far it is been discussed separately the formal and informal actors in the slum governance. Now, according to above information relationship matrix will be shown below.

Figure 4.6: division in the slum-governance

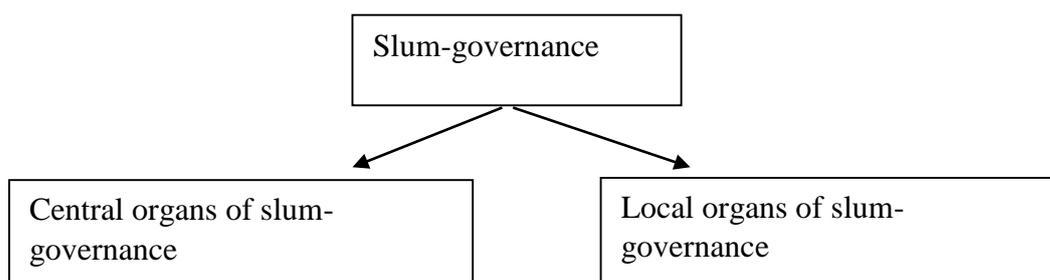


Figure 4.6.1: overall slum governance; relation of Korail Central CBO with formal organizations

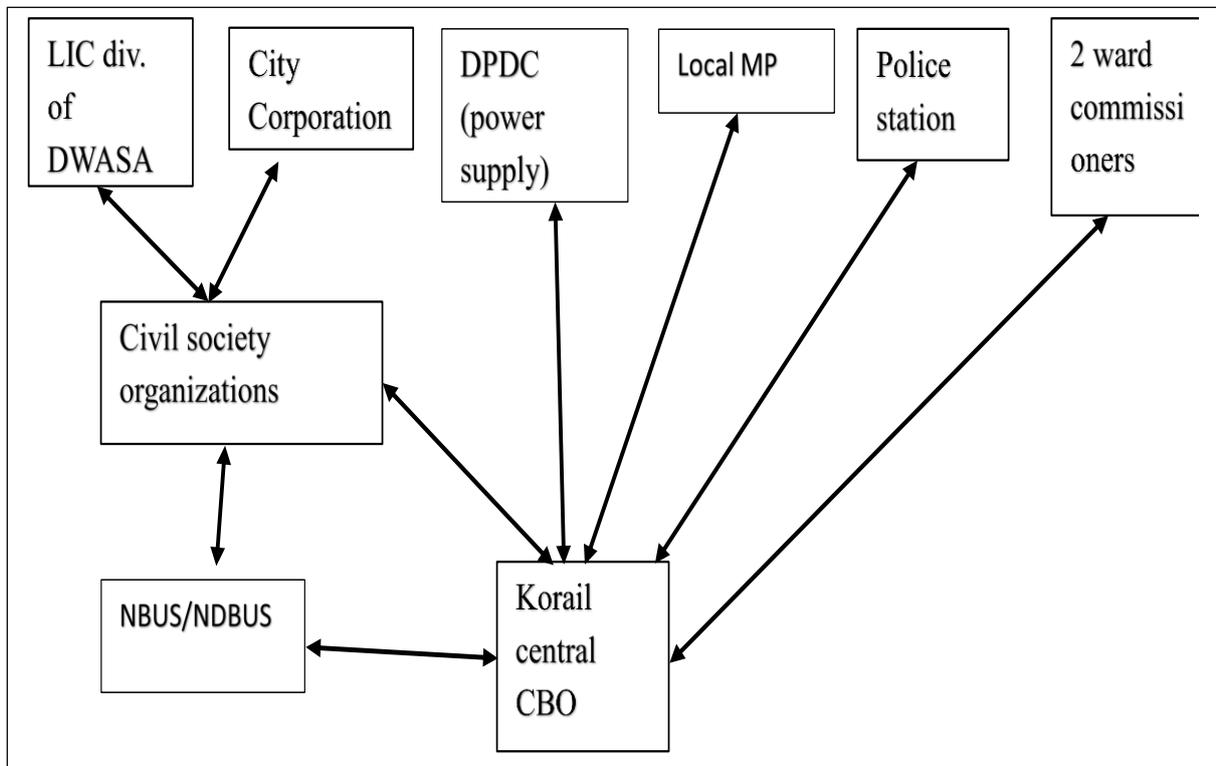
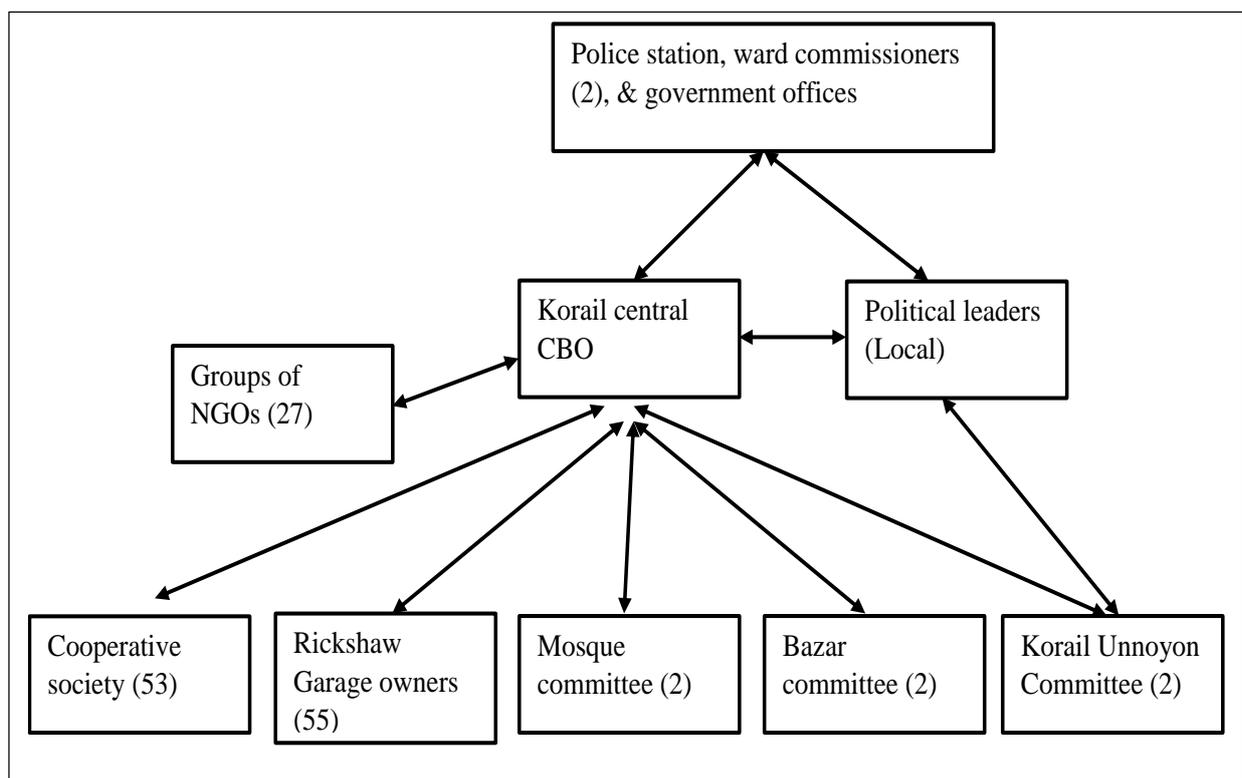


Figure 4.6.2: overall slum governance; local organs of slum-governance



Conflicting areas of central CBO and informal governance in the slum:

1. **Water management:** Korail Central CBO has legitimacy from DWASA and city corporation to work for betterment of Korail slum dwellers. CBO is very strictly managing the water supply system. Moreover they are also looking after all hardwires related to water. However, a group of people mostly political leaders and influential hous owners want to grab the water business.
2. **Electricity management:** korail CBO is negotiating with DESKO for legal connections of electricity. They have managed DPDC to sanction two transmitter under the name of two mosque. However, informal electricity providers and some political leaders including development committees do not participate here.
3. **Dispute resolution:** alternative dispute resulation is one of the major activities of slum development committees. Some NGOs are working in the slum for exactly mitigate this issues. Central CBO wants development committee not to intervene in this issues.
4. **Infrastructural development:** drainage system, water pipe installing, and paving the roads these are some basic development korail slum experienced in recent years. Political leaders including newly included young people tried to get contract of these work.

4.2.4. Legitimacy:

Legitimacy of slum governance: legitimacy of slum-governance can be divided in to two parts such as legitimacy from the outside the slum, and legitimacy from the inside the slum. Both formal and informal systems have relation with outside the slum. The legitimacy issue can be discussed in 4 ways.

1. **Legitimacy from external stakeholders of central slum-governance organization:** when Dhaka WASA decided to install a water pump in korail slum in response to the application of central CBO. According to korail Central CBO leaders DWASA is providing services to low income community people in line with the political commitment of ruling party. DWASA installed a pump in a legitimate way in the slum. They are taking responsibilities in other words. CBO translate the political commitment and service providing as legitimacy. On the other way DWASA is not only providing service to slum dwellers but also they are becoming a part of internal slum

management system by making relation with central CBO. At the same time Dhaka city corporation is not only concerned about the credible election of CBO committee election but also they communicate with central CBO for infrastructural development of slum. That also a sign of legitimacy of central elected face of governance of korail. NGO collaboration with central CBO also ensures legitimacy of CBO. However, it's being said that NGOs are the mastermind of the slum-governance system. According to an NGO executive

“When Agargaon Slum has been evicted some of NGOs and human rights organizations fought against the government decisions but they failed to resist the eviction. One of the most important reason behind that was slum dwellers did not have any voice. In fact they did not have any forum who can bargain. After the learning of agargaon we decided to think of a central governance system. Meanwhile Korail CBO has become efficient enough to work as pressure group”.

Key informants both male and female also comply the statement of NGO executive. Koaril central CBO secretary said that

“DWASA had to install a pump in the slum for political pressure, but the LIC division of DWASA does not have the capacity to operate their activities and collect bill and maintain pump without any help from insider. Therefore they also became interested to see a central elected governance system in korail.”,

The role of Dhaka City Corporation in the slum and relation with central CBO and CDCs also legitimate the governance process in the slum. Slum development Unite of Dhaka City Corporation looked after some project of infrastructure development in the slum. Some foreign development partners also worked with them. Therefore, it can be said that external stakeholders are legitimizing the slum-governance mechanism. However, it should be mentioned here again that no external actors is working for their housing and housing rights.

- 2. Legitimacy from internal stockholders of central organization:** central CBO committee is an elected committee by direct voting of slum dwellers. There was an election commission consisting of three members from DWASA, Dhaka City Corporation, and DSK. According to Key informants interviews. They have 919 water points; the number is going to be increased soon according to KCCBO. They have

elected a committee; they have every right to change their leaders by voting in every 2 years.

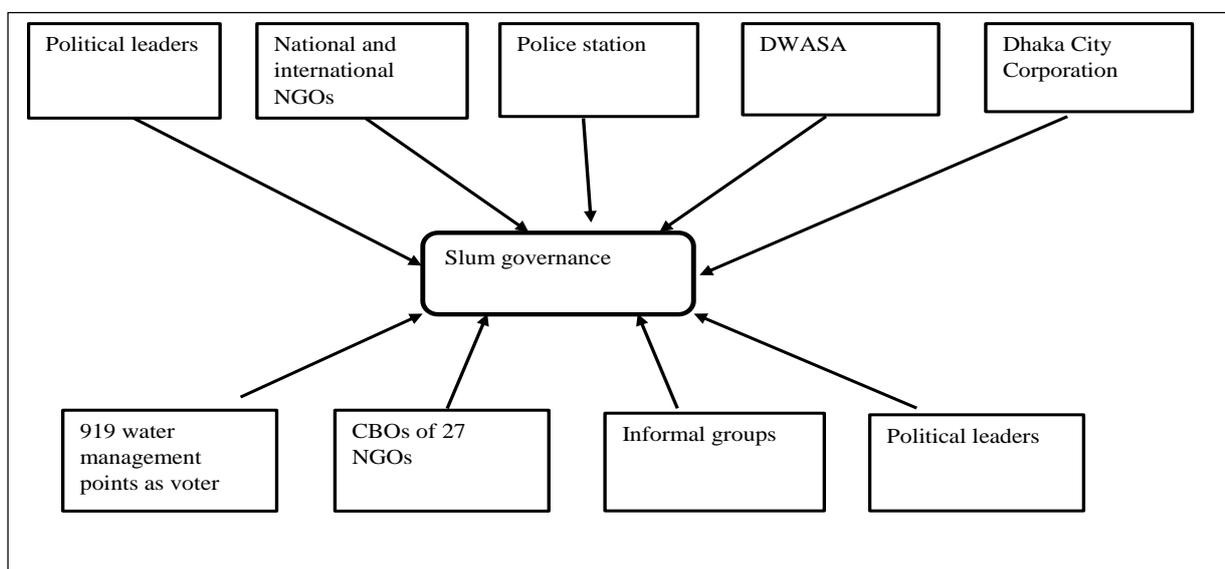
- 3. Legitimacy from external stakeholders for internal local organs of governance:** the informal face of governance in the slum runs by some political leaders, utility providers and so on. There is an external political connections and legitimacy from the political party. Apart from this, there is a hidden relation among labor union of some formal government owned organization and utility provider groups. Since this alliance is working as open secret, it gives some sort of legitimacy. One of NGO executive as Key informant mentioned

“labor union of some government organizations are powerful then higher level officers. Moreover. Labor union has direct link to party politics that is the source of their power. Supplying power in slums of Dhaka city is their business. Even if Upper level officers are not involved with this, they cannot stop this.”

- 4. Legitimacy from internal stakeholders of informal governance:** as long as central CBO a NGOs cannot formalized all sorts of electricity and gas connections people of slum has to depend on the informal governance. Some NGO offices are also there, and they are consuming the same electricity. Male key informants said

“After the last city corporation election the political scenario started to be changed, now more young people are active in party politics, which ultimately strengthen the relationship with politics”.

Figure 4.7: legitimacy of slum-governance



4.2.5. Accountability:

Accountability of slum-governance is complex issues since it is composed by several internal and external stakeholders. Slum governance, both formal and informal faces are accountable to external stakeholders and internal stockholders in many respects. Slum is neither an isolated area from the formal city governance system as far as slum dweller do vote, nor it is an integrated areas as far as city governance ensures all facilities that an area should get. Therefore, the mechanism of slum management has to be complex. And consequently the nature of accountability also different.

1. Accountability to external service provider of slum governance:

Accountability to DWASA: Korail Central CBO associated with NGOs and local Member of Parliament have placed their demand of pure drinking water to government. They arranged series of meeting and road march, and majority of slum dwellers participated there. In the result, DWASA installed a water pump in Korail slum through its LIC division. However, the revenue collection system is in CBO's hand. CBO hired 3 bill collectors in the slum with assistance of DWASA. CBO has to pay all the bills with an accurate calculation.

At the same time, central CBO is accountable to DSK for all the hardware they have installed. Once in a month CBO arrange a meeting with DSK to update the organization about their water and sanitation related activities. According to DSK officials as key informant said

“How the korail central CBO is collaborating with different partners some formal institution can learn from them”

Accountability to power supply authority (DPDC): Korail Central CBO went to DPDC office along with political leaders with permission of local MP for legal connections of electricity. DPDC cannot provide electricity without legal papers of land. Korail central CBO then launched application for electric on behalf of two mosques. DPDC sanctioned two transmitters. CBO will subcontract electricity in the slum by their own management and capacity. Central CBO is committed to ensure all bills are regularly paid. One of CBO leaders mentioned “we convinced DPDC that they are not getting any revenue from the Korail slum, central CBO vice president mentioned that

“ if they give us authority to manage electricity supply we can provide high amount of revenue, then slum will not be a burden of them. We do not want to be burden of government in any ways”.

City Corporation: Infrastructural development fund came to korail through UPPR project. According to rules of this project, CDCs are supposed to implement the project. However, CDCs were made by the help of CBO. However, CDC members are not happy about the role of CBO and internal political leaders according to one of CDC’s president said

“We had to face so many troubles from the political leaders including CBO, they wanted to grab all fund. They tried keep CDCs in front line for showcasing. However, we have bought all materials needed and we made sure all of them are secured. We worked also as watchman during the night time so that they cannot ruin our achievement”.

NGOs: Korail Central CBO as an formal independent organization in the Koral is managing NGO’s activities. They are doing development management by resource mobilization of NGOs. According to NGO workers in the slum “ *it is almost impossible to implement any project in the slum bypassing leaders , therefore collaborating with Central CBO is the best strategy. They have at least minimum level of accountability”.*

However, female informants are very critical about the role of central CBO. According to female FGD participants-

“General slum dwellers do not know how CBO people is spending money. People who have good relation with CBO leaders will get all facilities from NGOs. They prepared a list of extreme poor for giving aid from DSK, but all of them were not poor at all. The direct beneficiary is their relatives and their acquaintance. ”

To political leaders and other external stakeholders: CBO and political leaders in the slum are accountable to local administration and political leaders in many aspects. For instance, there is an unwritten contract with the political leaders that they will find slum dwellers whenever they need them. in return political leaders also have to consider the demand of slum dwellers. At the same time internal governance system also have a relation with local police station. Central CBO member as Key informant mentioned -

“Police administration is not capable enough to manage 2.5 lack people in korail if we do not cooperate them. We ensured them not a single criminal will get any access in the slum. We have our own

mechanism to find out people making problem in the slum. Korail is one of the safest place in Dhaka city. You will not find any bad report about korail”.

2. Internal accountability of slum governance:

Internal accountability is somewhat complex issue to figure out in the slum. According to constitution of Korail central CBO, they are accountable for everything in the slum. However, they try not to interfere in all issues in the slum. One of the Korail Central CBO leaders mentioned

“We are busy with external networking for slum, if we involve in every issue there will be some problem. Suppose we have to let leaders to practice their power, otherwise they will not let us do our duties.”

Accountability of Korail Unnoyon Committee: Other than influential house owners general people cannot identify members of these development committees. Therefore the question of accountability also becomes blurred. Majority of informants mentioned that development committees are made for dispute resolution and garbage management in the slum. However, one of female NGO worker as key informant said that..

“These two committees are actually working as forum of influential people in the slum for their power practice. There are few people doing business of power supply in the slum covertly, development committees are being used for maintenance of the system. CBO ties not to mingle with them in this forum openly. But they also have good connections with them”.

Female informants are very critical about the committee. According female FGD..

“These committee people are always busy to create conflict among the people; more conflict bring more income for them. If we ask them why we should pay for, they reply that they have to pay to higher authority.

Bazar committees: They have specific active members, and two Bazar committees are accountable to the members of Bazar. Moreover, they are also accountable to korail central CBO. They work for betterment of two market place and do not interfere in communities’ other issues.

Mosque committees: there are three mosque committees. Every mosque has its own members. There are selected committees consisting of 7 members. However, the committees run by the influence of leaders of respective territory. However, central CBO has very good relation with these entire mosques. And they are trying to get legal electricity line by the help of three mosques.

4.3. Influencing factors of slum-governance

According to the proposed analytical framework of the study, governance system of slum is influenced by some variables, which has been termed as independent variable. "Trust" is considered to be fabrics of social system in a given community. "Civic engagement" other variable determines the networking of slum dwellers inside and outside the slum. Moreover it will deal their intention of engagement. "Associational life" the last variable tends to answer the norms of their everyday social life, and also tells about their common social consciousness. Data will be shown with a logical clustering under the specific indicators.

4.3.1. Trust

Theoretically trust has been considered to be fabric of social system for building social capital. This study also has taken this concept for investigation social capital based governance in the slum. Three indicators have been taken for better operation of this variable, such as individual level trust or distrust of slum dwellers, trust or distrust on community level, and finally trust or distrust on formal governance entity.

4.3.1.1. Individual level trust

The level of trust and the disposition of trust are different between house owners and general people living in the slum. Thus, Informants divided people in the slum into two broader categories. Informants also indicated the homogeneity in the way of everyday life of general slum dwellers influences individual level trust in great extends. Compilation of data about individual level trust from different informants allows clustering under subheadings.

Entrance in the slum and internal Migration: majority of informants mentioned that people have full trust on their relatives (even far relatives) living in the slum from same villages and areas. For searching job and searching rooms in the slum they rely on their acquaintances.

Lots of people come to Dhaka straight along with their family members relying on their relatives and acquaintances. Majority of informants came to Korail with a reference from their villages or areas. Moreover, people enter into slum with a reference according to male and female dwellers. One of the male informants said..

“I came straight to my uncle, he has been living in korail for several years. First I came alone. My uncle managed me a rickshaw from a rickshaw garage; I started living in the same rickshaw garage. After staying there for a month I brought my wife and four children to korail. My uncle again managed me a room in his area”

On the contrary, some of informants mentioned that it is hard to trust people in the slum for their internal migration tendency. Frequent migration tendency is mentioned to be a hindrance of durable and strong relationships among them. However, house owners are considered to be apparent permanent inhabitants in the slum. They have very good and strong relationships. And house renters depend on them in many respects.

Living condition in the slum and notion of privacy: majority of informants mentioned that the relation among the people in the slum is beyond trustworthiness; more than 10 families are sharing 1 toilet and two burners; More than 15 houses are sharing 1 sharing one water point. Therefore, slum dwellers are compassionate to each other, and know how to stay together using minimum utility. One of female FGD participants who works as maid servant in Banani said

“Some of families in Banani have three toilets for only two person, but in the slum we use a chamber of toilet at least 10 families”

According to key informant

“There is nothing hidden among the slum dwellers, and there is no privacy. People sharing the same house, 6 to 10 or even more families know that which family is going to have what in their launce. Second thing is, there are similarities in occupation, and there are similarities in earning”.

Another important issue is lending and borrowing money, it's very common in the slum. However, lending and borrowing money happens to families those are sharing one house. And even more interesting is people don't lend money without interest.

Trust on house owners: ‘House owners’ the term has different connotation in the slum perspective. In the context of slum house owners are considered to be entrepreneur. Therefore, ‘house owner’ is considered to be an occupation in the slum. Every house owners are treated as smallest administrative unite in the slum governance. House renters are supposed to depend on house owners in many respects. People first go and seek help in any problem to respective house owners. House owners work as mediator between dwellers and slum-governance structure. Majority of slum dwellers mentioned that they have trust on house owners. According a house owner as key informant said..

“We do not have any house number for searching any specific house, name of house owners works as address of houses. If you search any specific person in the slum, you have to know the name of respective house owners”.

Trust to unknown: House owners or caretaker of houses are considered to be local guardian for general slum dwellers. It’s also belong to their internal identity that where a person is residing now. Being a house owner in the slum means to be somewhat responsible towards them. Without any reference house owners do not rent out rooms, this is kind of unwritten rules from the central CBO. House owners try to maintain good relation among them. According to them if they do not have trust they may not be able to protect their land. Therefore, trusting everyone is risky in the slums. Rather people are suspicious about newcomers. One of House owner as key informant said

“We have to remain alert because slum dwellers also have enemies in the slum, it can be happened that criminal people are hiding in the slum, or terrors can try to work using the crowd in the slum. Trusting everyone in the slum has some problem.”

4.3.1.2. Community level trust

Trusting community level organizations and community leaders is complex issue in the slum. Grossly people are not much critical about the role of community leaders. Rather, male informants were suggesting researcher not to ask such kind of critical question. However, community leaders are different according to affiliation and involvement with organizations. Some of them are only political, some of them have good relation with political parties and leader outside the slum and have business in the slum, and some of them are involved with

social activities with NGOs. Interestingly enough, female informants were highly critical about the role of community leaders irrespective of political leaders or social leaders.

Trust on community leaders: women are more critical than men in the slum about the role of community leaders. According female FGD members...

“Leaders in the community are nothing but beggar”.

Moreover, they also mentioned that General slum dwellers work hard, but leaders type of people usually don't have any job other than alternative dispute resolution in the community and charging money from general people. According to the narratives of female interviews, majority of people do not want to go for seeking help to leaders as long as they can resolve it themselves. General slum dwelling women are more responsive as they have different kinds of CBOs in the community. Particularly CDCs (community development committee) are well known in the community for their infrastructural development activities. When they were assigned for paving up allies in the slum by the help of the north City Corporation, they faced severe pressure from local political leaders. Moreover, they have also mentioned that UNDP and city corporation officials have least trust on male community leaders, therefore they have chosen women. One of Female CDC president as key informant said..

“Donor agency people have less trust on male community leaders, CBO president also female. We were physically present all the way through of contracting drainage and roads, otherwise political leader would swallowed all the money”

Trust on social leaders: community leaders those have connections with NGOs outside the slum are considered to be more trustworthy. Therefore, Korail Central CBO are reported to be trustworthy to people. However, people cannot reach to CBO every now and then. CBO members reported that CBO as an organization wants to interfere least in slum dwellers everyday life for the sake of power equilibrium. There is an arbitrary division of slum by the name of some influential persons. One influential person will not interfere to other's territory. Moreover, there are two development committees. Central CBO committee doesn't want to break the system. Yet, they have some conflict with individuals and development committee. Female informants of the korail slum are very critical about the role of development committees.

“Committee people are very greedy, they want money, and if someone go to them for ‘shalish’ committee people will demand money from two sides. If someone ask them why they are charging money, in reply they say that they have to give it to upper level”

Trust on Cooperative societies: Apart from the NGO formulated groups in the slum, there are 53 cooperative societies. Slum dwellers have full control over those cooperatives unlike those microcredit based NGO groups. Influential house owners and community leaders are initiators of these cooperatives. According to estimation of key informants half of the house owners do not live in the slum, they live in adjacent non-slum areas instead. So, members of these cooperatives are predominantly general slum dwellers those have no permanent residence. Since they have no permanent residence then what will be basis of taking loan from cooperative, only increasing numbers and increasing fund. According to the female FGD participants cooperatives are not trustworthy organizations in the slum. Some of them claimed to be cheated from those cooperatives when they have changed their residence. One of female interview said..

“I have been cheated two times by two cooperatives. I used to deposit money weekly basis, after 6 month I claimed my deposited money since I am leaving the area. They vowed me to give my money back but they didn’t. I went to a leader to seek help but he wants to see paper. However he knows pretty well that all secretary of a shommittee maintains all papers on behalf of members. Still I didn’t get money back.”

However, both male and female informants think that cooperatives have great extent of role in the current image of slums. Most of the houses are made by taking loan from cooperatives.

Trust on rickshaw garage owners: according to information of Central CBO of Korail there are 55 enlisted rickshaw garages within the Korail slum. There are some other garages besides the slum. Total amount would be near about 100. A large number of rickshaw pullers stay in these garages. There is no clear statistics that how many rickshaw pullers are living in the korail slum. Garage owners are supposed to be their local guardian. Even, garage owners’ name sometimes works as their identity in the slum.

Dependency instead of trust: people cannot seek help for many internal issues to the formal authority in the slum, because there are some technicalities. One of the issues is land dispute,

since house owners in the slum do not have any formal papers for their position in the slum they have to depend on political/social community leaders. One of key informants said

“Relation between general people and community leaders are beyond trustworthiness. They have to rely on them. Even if one of them make any problem other people will solve it out. You cannot go out for seeking help for internal issues like internal land dispute’

On the other hand ward commissioners also have deployed their agents in the slum according to informants. People are not allowed to go for any kind of help to the ward commissioners; they have to use a medium. Therefore general slum dwellers do not have any contact with the nearest tier of local administrations. Therefore, there is a common indication from the informants to see the relationship through the lens of dependency instead of trust.

4.3.1.3. Trust on Formal governance

Grossly general slum dwellers do not have relation with formal governance. Some specific kinds of people have relation with formal area and formal organizations. Different civil society organizations have been working in the slum for providing different services to slum dwellers. People hardly need to go outside the slum for education of their children, because there are so many informal primary schools in the slum. Some of organizations are providing them medical services. People in the slum are suspicious about movement of unknown non slum dwellers in the slum. According to them government has a plan to make “Information Technology Park” in the area of Korail, therefore government wants to evict this slum. However, different 5 organizations along with Korail slum dwellers went for writ petition against the eviction. Therefore, trust on formal governance seems to be a very critical issue in the slum. There are some dimensions of trust on formal governance based on data, these are below..

Trust on NGOs: trusting on NGOs and engaging with NGOs is kind of norms in the slum. According to both male and female interviews

“Since NGOs have already invested a lot in the slum, they will fight for protecting their gains”.

Majority of women leaders also mentioned that if NGOs were not operating their project in the slum and if they would not involve with community leaders the slum would have vanished by this time. One of NGO workers mentioned..

“People have full trust on NGOs rather than any leaders. Even leaders ask them to come for any programme they try to ensure whether we are with them or not.”

Slum dwellers, irrespective of category, have full trust on NGOs. Majority of them believe that whatever they have gained in the slum all are due to NGOs, and whatever government services they are getting now all are because of NGOs. Such as education for children, medical services, sanitation, and water and so on. They do not have legal electricity coverage and gas coverage but they believe that CBO will immediately manage those through NGOs.

However, Blind trust may bring some problems according to informants. Some informants reported that they have lost money trusting blindly on NGOs. Some fraud NGOs capitalized the trustworthiness of general people on NGOs. Even some external groups capitalized the name of popular NGOs. Some interviews reported that they are not finding some of NGOs where they deposited money. DSK faced such kind of problem. According to DSK employee as key informant

“Some fraud people started business by the name of DSK, since people have trust on this organization they started depositing money in those group. After getting this news we went to slum to aware people about our activities. But by this time some dwellers have lost some money.”

Trust on Police station: according to informants relationship between police station and slum is very critical. Informants are very critical about the role of local police station. According to informants police station deploys some informer in the slum so that they can get all news in the slum. However, these days’ police people have good relation with the community leaders in the slum. Male FGD participants mentioned..

“After the Gulashn tragedy local police station banned lake crossing by boat, that is still the main gateway of Korail slum, community leaders negotiated with police and they permitted boat crossing, but the boat fair increased 3 taka instead of 2 taka, people are thinking police station charged extra 1 taka”

General slum dwellers are apparently not entitled to go to police station for any kind of help. They even cannot write a general diary without concern or consent of leaders. If someone goes to police station for any help, police call community leaders to solve the issue informally.

Case 1: case of Asma; some problem has only informal solution

Asma , 35 years old women is residing in the slum for more than 20 years. She came to korail slum with her parents and younger brother when she was 15 years old. Previously they were living in Badda nearby area of Korail. Her father at that time was politically influential in the slum. He made a house in the slum consisting of 10 rooms. Asma has been living in the house with her husband in a joint family. After her father passed away, younger brother of Asma and her mother decided to go back to their village in Sherpur. Now she is residing in the house with her husband and two children. She is using 2 rooms for her own use, and rest of 8 rooms is given to renters. By this time she becomes an active participant of a project named “Urban Partnership for Poverty Reduction”. As a CDC leader she actively took part in the process of infrastructural development work of this project. Therefore she becomes a familiar women leader in the slum. Moreover, she is working with BLAST in the issue of violence against women.

Few months back some community leaders sent her a message with her neighbor that she has to give up some portion of positioned land since she doesn't have legal papers. They have claimed that some portion of land belongs to some unknown people. Asma knows all internal political leaders personally. And she also knows who would be involved with this conspiracy. Therefore, she did not go to any community leaders for seeking help, rather she went to police station directly to write a general diary against those people. After listening all to her case police officer phoned one of community leaders in the slum. And he suggests her to resolve it internally with the help of community leaders and CBO leaders. Later on she went to central CBO and some other leaders for solving that issue. Yet, she did not get any proper solution. Even they did not say anything about this. She knew very well that police cannot help her in this case, since there is no legal papers of their owned land in the slum. And, therefore it is not a subject of formal law. Yet, she went to police station to show her counterparts that women can move outside, and they also have power. Later on, CBO leaders assured her that nobody will disturb her in this issue.

Trust on ward commissioners: Both male and female informants are very critical about the current status of politics in the slum. According to male informants, after the last city corporation election young people from the slum tend to engage in politics more. General slum dwellers in the slum, irrespective of gender, perceive that more they are engaging with politics more the situation is worsening. NGO workers think that after the city corporation election the internal power structure has been changed in large extend. Without community leaders people in the slum do not go to commissioner office. According to male FGD participant..

“People do not expect much from the ward commissioners, they only want ward commissioners will not be a barrier in the development of slum. And, a common expectation is, in case of necessary commissioners will come forward to help slum dwellers”.

Female FGD members were very loud about the role of commissioners in the respective two wards.

4.3.2. Civic engagement:

According to theoretical framework civic engagement tends to encompass all sorts of engagement of community people internally and externally. Therefore internal and external network has been opted as an indicator for measuring this variable. Only figuring out their networks in the slum and outside the slum, however, would not indicate properly their social capital as long as they are not utilizing it for serving their purposes. Therefore, It is also important to know how people in the slum are using their networks. Civic skills of slum dwellers also been taken as an indicator for measuring civic engagement of slum dwellers.

4.3.2.1. Internal and external network

Where state is absent or reluctant to serve NGOs try to fill the gap. A very common way of NGO operation is making groups or CBOs in the community. Korail is no exception, there are plenty of issue based groups and committees in the korail. These groups do not exist after the completion of respective project of respective NGOs. Korail slum is full of internal and external networks. A general slum dweller enters in to the slum with a reference, which implies people get into a network from the very beginning of slum life. And it continues until they leave the place. Compilation of interviews helps to come up with some dimensions of network. Such as

Regional preference for living: there is a notion of preference of choosing areas in the Korail. Both key informants and in-depth interviewees mentioned that people come to the Korail slum with a reference. There are three zones people can recognize broadly in the slum according to the name of three districts of Bangladesh. However, people from each and every district are available in Korail. “Barisal Potti” , “Sherpur potti” and “Comilla Potti” are commonly known, where people in these areas are predominantly from three respective districts. Apart from these three areas some other zones of other districts are also emerging such as “Bhola potti” and “Chandpur Potti”. So, primary network of slum dwellers are built according to their preference of zone for living. According to key informants community leaders in the slum have their supporters and dispersals from their respective districts. And they maintain a strong network with political parties in their respective districts.

Networks in the tea stall: Tea stalls in the slum have different connotation in the slum. Majority of male interviews mentioned that tea stall is the only place for their time passing and leisure. Each and every tea stall in the slum has television with dish connections. People watch cinema, drink tea, smoke cigarettes, and chat with others. Majority of rickshaw puller have their preferred tea stall where they meet with friends and talk with different issues every day. According to community leaders in the slum they perceived tea stalls as the best possible way of information circulation in the slum. NGO workers also use these tea stall for disseminating information. For example, when central CBO has arranged a human chain and rally against terrorism they didn’t inform every house rather they informed tea stalls mosque and bazaar to make a crowd. When they initiate any communal function in the slum they go for crowd funding in those tea stalls.

Political Groups: according to NGO workers, and key informants in the slum, all of slum dwellers have political participation in any ways. They all agreed upon a common statement that general slum dwellers are always supporter of ruling party. There is no politics of opposition party in the slum as such. Despite having supporters of all political parties in slum, it doesn’t reveal its pluralistic political activities. According to KCBO members, two informal development committees are made for power practice of local leaders. A very common slogan is

“We all are with government”.

Groups of 27 NGOs: all of informants in the slum ensured that they have at least one membership of NGO formulated CBOs in the slum. According to CBO leaders NGOs will not be able to operate any project independently in the slum without consideration of Korail Central CBO. Most of the NGO's have microcredit program and each and every house hold in the slum have membership at least one of these NGOs. However, female FGD participants were critical about the role of NGOs. According to them engaging with NGOs doesn't ensure that general people are making external network from the slum, rather some of informants mentioned that they do not have choice.

Cooperative societies: Cooperative societies are becoming norms in the slum. NGO workers are very critical about the role of cooperatives in the slum. They reported that neither cooperatives have accountability nor they have proper organogram. According to female informants influential people in the slum are making these cooperatives for their own benefit. Leaders in the slum are also equally critical about the role of micro credit based organizations. However, they have now 53 cooperative societies covers the whole Korail.

919 water points: water distribution and management is the main concern of Korail Central CBO. Korail Central CBO committee members are elected by these 919 voters. Water point means water meter provided by DWASA. CBO recruited three bill collectors with the assistance of DWASA. These 919 water points have direct relation with DWASA and City Corporation.

Women groups: considering internal network and power women are clearly ahead than men in the sum. Even women have more trust on women groups. Women are noticed to be more proactive in development activities in Korail. They have a CDC federation in the city corporation level. They divided slum in to three clusters, they have 37 CDCs. All are women in these committees. They also have 71 groups in the slum for ensuring human rights and sexual and reproductive rights for women. Their internal and external networks are reportedly stronger. Female NGO worker as key informant said..

“now it is not easy to violate human rights in the slum, few days back women groups stopped a child marriage, they have courage to negotiate with slum community leaders”

Garage owners network: The main occupation of general male slum dwellers is rickshaw pulling. Therefore, each and every rickshaw garages in the slum has their own network. 55

rickshaw garages have strong network. However, they tend to be neutral in every issue in the slum according to key informants. According to Korail central CBO member

“Rickshaw garage owners need the support of CBO very much, for example after the Gulshan tragedy police administration restricted rickshaw in Gulshan and Banani, rickshaw pullers and garage owners are suffering much. We are trying to negotiate with police administration on behalf of them.”

Groups for men: there are two types of committees where women are completely absent. One is Bazar committee and Mosque committee is other one. These two internal committees have external relation. Bazar committee ensures relation with formal market, and mosque committees are basically for developing mosques. But, sometimes engaged in alternative dispute resolution. Now they are trying to get legal electricity line for mosques so that they can distribute it among themselves.

4.3.2.2. Civic skills

Having social and political networks is not enough for building social capital. Rather it is very important that how they are capitalizing these networks for their collective gain. Findings related to civic skills have different dimensions

Managing development: Korail is unique for its central governance system made by the slum dwellers. Key informants from NGOs mentioned that central CBO is the main obstacle for the government to evict this area, as they have been trying for long time. Korail CBO welcomes NGOs to operate project in the slum. Moreover, they help them in every possible way. CBO leaders mentioned that

“More NGOs come to Korail less chance to be evicted the slum”.

According to the activities of Korail central CBO they do not have any fund for making project other than wash fund. DSK initiated the system of WASH fund for renovating installed water and sanitation related hardware. DSK officials in the slum ensured that they are managing that fund properly. Rather as a pressure group they are now directly communicating with DWASA and City Corporation in case of any requirement. They are managing existing 27 NGOs in the slum. According to CBO committee they have started initially with sanitation issues, now they are engaged in every kinds of projects of all NGOs working in the slum. are making

korail development plan. Within the field work time researcher experienced two types of activities of central CBO.

1. They have arranged a human chain and rally against terror attack in Bangladesh at Mohakhali, Dhaka after the Gulshan holy artisan terror attack on 16th August, 2016⁵. They wanted to let government know that they are against terrorism. They wanted to make sure that government doesn't harm the slum in the occasion of war against terror.
2. Korail Central CBO members have participated in urban dialogue aiming to find possible solutions to the urban challenges. A two days programme held in senate Bhaban, Dhaka University on 21 September, 2016. CBO leaders participated there with strong voice of housing rights.
3. Korail central CBO observed women day in the slum. They arranged a women football tournament in the slum. They have observed urban day on 5 October, 2016, where several thousand slum dwellers attained.

⁵ <http://www.bbc.com/news/world-asia-36692613>

Case 2: example of managing electricity

Korail still doesn't have any formal and legal electricity supply. Groups of people fetch electricity outside the slum in high price and distribute it in the slum even higher price. Electricity bill payment is depend on number of lights or fans one family is using, each of point costs 150 taka. According to the formal procedures, power supply authority cannot just provide them electricity as long as they do not have legal land. The high cost of making infrastructure is another major hindrance of getting electricity. However, people in the slum are willing to pay bill in proper channel so that government has no loss for them.

However, People in the slum have negotiated with the power supply authority through political channel for getting a possible solution. Korail central CBO along with Nurani Mosque committee and associate people with mosque went to political leaders including respective Member of Parliament of that area for helping them to get electricity for the mosque. According to them, Nurani mosque as public property has multi storied building, and people go there for prayer. They did not wanted to run the mosque with illegal electricity.

They have applied for electricity in the name of mosques. Local MP also pursued for getting legal electricity in the slum. In response to the application and political pressure DESCO decided to supply electricity to mosque. In order to supply electricity they planned to install a transformer in the slum. In august 2016 a transformer has been installed in the slum in the name of Nurani Mosque. That is first time legal electricity entered in the slum. Now Korail CBO started negotiating with authority so that they give permission to fetch some electricity line in the slum, because one transformer for one mosque would not be feasible for DESCO. They will offer commercial rate for electricity. They are very hopeful to get the permission.

Cooperatives for improving housing: 53 cooperatives are made in the slum as alternative organizations of NGOs. But they do not discourage people to engage with NGOs. According to cooperatives workers..

“NGOs are doing business in the slum, then why we would not make our own way”.

According to community majority of house owners took loan from cooperatives and built their houses, some of them started small business in the slum. However, general slum dwellers are not getting benefit from these organizations. Female informants are very critical about these

cooperatives; they prefer to engage with NGOs. House owners have the skill of getting most out of it, and at the same time general slum dwellers have the skill to figure out the loopholes of cooperatives. Some of them claimed to be cheated by cooperatives, and they stopped saving money with them.

Tea stalls as network building space: people are capitalizing tea stall in every possible way. And therefore these become an integral part of slum internal governance. First of all irrespective of age people spend their leisure time in tea stalls. Men utilize tea stalls for making friends and network. Tea stalls are also used as information circulation center and information collection center. When Korail central CBO decided to arrange a human chain and rally they informed tea stalls in the slum. NGO people are also taking these advantages of tea stalls. People also have the skill not talking about any controversial issues in the tea stall. Storytelling and watching cinema are the main purposes.

Negotiating power: not only NGOs but also external political leaders have influence over the slum. Therefore they have divided the slum into some territory. CBO committee leaders mentioned that they had to engineering the power structure for better performance of CBO. First they ensured the CBO is free from the influential political leaders by an election. To ensure credibility of election NGO officials are there. An election commission has been built consisting of one officer from DSK, slum development officer from City Corporation and official from LIC division of DWASA. By the mandate of general slum dwellers and external legitimacy central CBO becomes the credible forum of general slum dwellers. CBO doesn't want to engage in every issue in the slum for the sake of power harmony. For example, alternative dispute resolution are duty of influential people in the area, hence they practice their influence and power in the slum. This is an tactics. The internal power structure is managing illegal electricity and gas supply for people. As long as CBO cannot ensure legal electricity they cannot intervene in this structure.

Case 3: alternative dispute resolution

Khadiza, a 25 years women has been living in the korail slum for three years with her husband and 2 children. They came to korail slum from Barisal district. Her husband, Jalal, is a rickshaw puller. And she works as housemaid in Banani area.

She has been claiming about her husband that he has extra marital relationship with a girl in the same area for more or less a year. According to her, Jalal stopped look after the family, he even stopped giving money for the family. She had a fear that her husband may elope with the girl from the slum. One day she went to the house of that girl for negotiating this issue. That ultimately resulted to severe quarrel. And neighboring people got to know the whole issue. Jalal, got very angry over her after knowing everything. He beaten her severely. And threatred her of getting divorce and marring of that girl.

She had no option but seeking help from community leaders. By suggestion of her house owner she went to seek help from korail development committee. They vowed her to settle down everything but she would give them 5 thousand taka. They called her husband and scolded him badly and charged five thousand taka too.

Khadiza noticed nothing happened actually but losing money. Her neighbor suggested to share whole thing with CDC leaders in her area. After sharing this with CDC leaders, they went to CBO office directly, communicated with CBO secretary and let him know everything. CBO secretary called a meeting immediately. They invited almost all influential leaders, CDC leaders, and development committees. In this closed door meeting community leaders all together came up with a decision that they have to be more aware so that poor people do not face this kind of harassment in the name of alternative dispute resolution.

Gender balanced management system: these days' women are now getting power by involving with some international organizations. Women are considered to be more efficient than men for managing development activities. In the family level women are more engaged with NGOs and they are getting loan or aid directly rather than men since micro credit organizations target mostly women. General male rickshaw puller informants, those have own rickshaw mentioned that their wives gave them money for rickshaw. Both male and female interviewees agreed upon an issue that women have more administrative capability

then men. For example CDC members said that even after the completion of UPPR project committees are still active in community banking. Moreover, they have formulated CDC federation in city corporation level. That implies women collectives in the slum even have better connection with external network. This federation is now negotiating with development partners for fund raising.

Financial Management: it is already revealed in some other research that urban poor are prompt in paying bill. How the slum-governance system ensured the billing system in time was a concern of the study for understanding their skills. There is a completely informal electricity supply system in the slum. There is a electricity business group in the community, they have managed 25 commercial meter in the slum with the help of labor union of DESCO according to key informants. They have fixed a rate for electricity, 150 taka for every points. They also recruited three bill collectors in the slum. Since powerful political leaders are running the system general people in the slum don't dare to think of not paying bill timely. According to central CBO, electricity is a bare necessary, as long as they cannot manage legal electricity supply they have to rely upon them. Before legal connection of water a water supply business group was there but they are not active. Total water management control is in the hand of korail central CBO. They also have recruited three bill collectors with the concern of DWASA.

4.3.3. Associational life:

Associational life the third factor of the framework gives a ground to figure out underlying spirit of informality. "Associational life" is being operationalized by two separate indicators. Social norms, those are not written law but evolved by their everyday life is being taken as indicators. As well as social conciseness the other indicator will answer the logic of these norms and practice to portrait a holistic picture of slum governance.

4.3.3.1. Social Norms

Sharing network: people enter in to the slum with a minimum reference, is a common statement from almost all. This is the norm of entry. People try hard to help their relatives coming from village. They try to introduce them with their existing network so that newcomers can get a job. Rickshaw garage and garments are prevalent. Example> one of acquaintance suggested him to send his son to his garage so that he could learn some

technical stuffs and led his life independently. House owners also mentioned the same thing they prefer renter within their network. And it is strict order from CBO not to rent room without reference.

Maintain hierarchy: primary network of korail dwellers is the house they are living in. and house owners are supposed to be their leader. The name of house owners works as their addresses and identification code in the slum. House owners are the unite of governance in the slum. People in any problem go to house owners if they are available in the slum. If the problem is internal in the house, house owners can mitigate this. But if the problem is in the community they go to respective leaders. According to house owners Leaders in one territory do not interfere in any issues in other territory. That is how they make a power equilibrium. If any occurrence takes place between two territories in high magnitude korail CBO interfere there.

Reciprocal way of life: Compassionate to each other, since at least 10 families are using one chamber of toilet, there has to be a very good relation among them. They hardly make any complain. The notion of privacy and the notion of public and private are different in the slum. Each and everything is open to neighboring families. They hardly complain about their neighbors. It is ensured that nobody will stay empty stomach in the slum. According to male participant of FGD

“People all do hard works and live hand to mouth, therefore people in the slum are at high health risk, they may collapse any time. And it can be happened to anybody.”

Case 4: Reciprocal way of life (case based on Observation)

Matin was a CNG driver. He came from Barisal to Korail slum more or less 10 years ago. He has been living in Zamaibazar area of Korail slum. He has three daughters, all are married and live in their respective in-laws' houses. In last July Matin passed away at the age of 60 after having a severe heart attack. His wife became helpless at that time. People of this area collected money from the bazaar and from every house of the area for his funeral. And with this money they took the dead body to his village and completed all rituals of funeral.

Neighboring people noticed that there is nothing in his village so that his wife can live there. Therefore they decided to bring his wife back to Dhaka. They took some responsibilities of that poor woman as she doesn't have any son. Community people made a banner in the name of Matin, where they asked for financial help for his family. And they hung this banner in the Zamaibazar area. As well as they collected money from every shop and house. People do not hesitate to help for any philanthropic communal purposes. They managed to make a fund of fifty thousand taka. They went to community leaders to manage a single room for this woman with this money. Then after community leaders negotiated with a house owner for a single room for fifty thousand taka. They made a deal that this woman doesn't need to pay any house rent for the rest of her life.

Participation in Social event: People are willing to join in any function arranged by community leaders, such as *wuaz Mahfil*, concert of Baul song, football tournament. Small shop owners mandatorily give money for this kind of function and general people also contribute as much as they can. However, people also have complained about the system of how CBO ensures people's participation in any public programme. .

4.3.3.2. Social consciousness

"Social consciousness" is an indicator for measuring associational life of slum dwellers. That will answer as well as the underlying philosophy of social norms in the slum.

Relation with political parties: according to key informants and FGD participants all of the people in the slum are by default supporters of ruling party. Because they know that they have to support ruling party for their existence. This is the political characteristics of slum.

General slum dwellers are not interested to comment on national politics. However, leaders in the slum mentioned that whenever they ask people to come for any purpose they come without any question. General slum dwellers and house owners comply with that statement. However, general slum dwellers abide by the house owners command in the slum. NGO workers mentioned that during national election or city corporation election slum turns out to be carnival. General slum dwellers think that even though there is a constant threat of eviction, government will not go for eviction finally. However, majority of them think they have to be united otherwise they will not be able to protect the slum. Whenever they come out to the main road for protecting their houses, they remain conscious that nobody does any harm to government. The only message they want to circulate that they are with government.

NGO involvement for protecting the gains: people are very grateful about the role of some NGOs, particularly those are helping them directly with sanitation, water connection, giving aid to poor, education for children and infrastructural development and so on. But at the same time people are critical about the role of micro credit based organizations. However, consciously they are welcoming those NGOs. According to their perception, as long as NGOs are coming and investing in the slum the eviction threat is also reducing. Because, NGOs will fight for protecting their own benefits.

Law and order management: according to korail central CBO information the slum is bigger than any sub-districts of Bangladesh considering the total population. Even though near about 2.5 lack people are sharing this small near about 90 acre land. But no news will found in newspaper about any occurrence in the slum. NGO workers and CBO leaders both agreed upon the issue that they have succeeded to reduce crime in the slum. CBO challenged researcher that korail is the safest place in the Dhaka city. Central CBO has its own surveillance system in the slum. Male FGD participants also mentioned that it is not possible to escape from the slum committing any occurrence. CBO has made a list of drug dealers in the slum and with the assistance of police administration they concealed their houses. However, female FGD participants are critical about the role of korail CBO.

According to interview with leaders of korail central CBO, It's been stated that they have eradicated the drug dealers from the slum with the assistance of police. Korail Central CBO has made some billboard with full list of drug dealers and terrorist in the slum. And they hung it out in several places in the slum so that people can see who the criminals are. According to

korail central CBO leaders they along with general slum dwellers carried out some operations for evicting out drug dealing business and groups of muscled men. They have ceased their houses with assistance of police station. Thus, they have started a social movement against drug dealers in the slum.

Negotiation with formal market: Korail CBO leaders and some other influential leaders also mentioned that slum used to be a big consumer of date expired product as well as low graded product from the local market. After formulating the CBO, korail dwellers rejected all kinds of low graded product. They are very conscious about how formal market treats them. According to the functions of Bazar committee in the slum, they are supposed oversee this issue. Observation during field work

“During the time of field work it’s been observed that people are very conscious about the product quality exported from the formal market. Slums used to be a big consumer of date expired product and low graded products. But recently they have given up taking any low products. During the interview with vice president of Korail central CBO, he received a phone from one of shop owners in the market. They have caught red handed a beverage supplier when he was trying to push some date expired product. Vice president of CBO went there and phoned to territory manager of this company. He asked him to come to korail for solving it out. All the products and supplier will be in Korail as long as he is not coming in person.”

Housing rights consciousness: The notion of housing rights is different between house owners and general migrated slum dwellers. General slum dwellers are liberal about their opinion. Most of them mentioned that they will not be able to afford non-slum areas for living, therefore they want government not to snatch whatever they have. However, house owners in the slum and the young generation tend to be radical in their voice. They have mentioned in interview as well as human chain that according to constitution they are also owners of this country; therefore they will not be evicted from their own land. In the human chain of korail slum dwellers one of CBO leaders uttered like this *“we are also owner of the country as prime minister is, we are not rohingya, we did not come from hill tracks, we offer best prices for our living in the town. We all are with government. We have rights to live in the country.”*

Communal activities for get together: Korail central CBO organize events for celebrating different days. NGO people help them in all respect. They have also a n active movement is in

progress about housing rights of slum dwellers. Korail CBO is collaborating is leading the movement collaboration with NBUS and NDBUS. People from every corner of Korail participate spontaneously. Majority of people regardless age and gender mentioned that they participated in all kinds of event leaders have initiated so far. Case: one event has been observed in the slum during the field work

4.4. Conclusion:

Overall data presentation prevails the complex form of governance in the slum consisting of different interest groups and persons. Before coming to any conclusion in next chapter it is very important to address some issues such as female in the power structure, how NGOs are negotiating with internal political leaders, why leaders prefer two ways of groups, how networks in the slum put korail central CBO in dilemma. Slum-governance system appeared as a spontaneous process of accommodating all possible stockholders for addressing the need of slum dwellers. Frequent migration tendency of people, less trust on community level, and dependency on civil society organizations are important issues need to be discussed for better understanding of slum-governance in next chapter.

Chapter 5: discussion and conclusion

5.1. Introduction:

Findings of Previous chapter guide to discuss Slum-governance based on the two fold structure of governance in korail slum. Slum-governance has to be discussed keeping the Korail central CBO in the center of discussion in the present context of slum. Very beginning of discussion it is worth mentioning that Korail Central CBO is an organization made by some civil society organizations that started working for urban poor in the sector of water and sanitation, and it started intervene in every aspect of management in the slum later on. It can be said that slum-governance system has started to be formulated with the hand of water and sanitation management. Civil society organizations came up with the idea of central CBO in order to get rid of korail from the hand of local leaders and muscles⁶ men. This study, however, explored that slum-governance is a composition and combination of political society, civil society organizations, and business groups and other interest groups. Before going to discuss the theoretical discussion, it is necessary to analyze findings in line with the social context of slum in the time of globalization. First of all, this chapter will discuss about the disposition of slum-governance based on the proposed framework. Later on It will be seeing that which variable is influencing how in the slum-governance according to proposed framework, and of course management and relation between formal and informal would remain a cross cutting issue in the whole discussion. Based on the management system and disposition of governance, theoretical discussion will take place with critical argument of social capital theory and compatibility of slum-governance in the context of slum. Some recent incidents will be analyzed to make clear the picture about relationship of slum-governance with formal governance. A concluding remarks of this chapter will be included at the end of this chapter.

5.2. Slum-governance in the perspective of relation to formal governance

The management of different services will unfold the relationship with formal governance. In this analysis of management it will also be seen that how trust, civic engagement, and

⁶ People employed for protection of the slum for their own financial benefit.

associational life of slum dwellers are influencing the whole mechanism. Later on that will make a scope of discussion of influencing factors in logical manner.

5.2.1. In terms of financial management:

Financial management of slum-governance in Korail can be fragmented in to some sub head for the sake of better discussion such as..

In terms of water management: primary and secondary data show that the notion of internal governance started in the korail slum with the purposes of water management. Currently 919 water points are considered to be primary unite of governance. LIC division of DWASA provides water supply through NGOs in the slum. And korail central CBO is accountable for bill collection. However, who to provide water, how to make bill, how to collect bill all of these issues are managed informally in the slum. Since central CBO does not have sub committees, therefore the patron client based informal power structure and networks work here. Predominantly house owners are in the controlling power of water points, not even all house owners' rather only influential people. Each of the water points have meter, nut they redistributes water to houses without any meter. At least 10 to 20 houses are dependent on each water point. Distribution of water is maintained by the power relation of slum dwellers. General slum dwellers pay the fixed bill to their respective house owners without knowing the actual billing system. Even though slum people have legal water connection, they still do not enjoy the formal system of subscribing water. And it is in a large extend depends on internal politics and internal community leaders. NGOs are also complying the mechanism as long as they offer better system and opportunity.

In terms of Electricity management

Primary findings and secondary data shows slum dwellers are very prompt in paying utility bills. Primary and secondary data showed that they are supposed to pay quite more than the actual bill. For instance, slum dwellers are paying 150 taka per point of lights or fan. Since they do not have formal electricity supply therefore extra payment ensures the continuity of supply. Groups of influential people in slum and outside of slum purchase electricity in high rate and redistribute this to slum dwellers. They have employed three bill collector in the slum. As long as central CBO cannot ensure the legal electricity they have to comply the informal system of electricity supply. Not only CBO but also some NGOs have project offices

in the slum; they are also using electricity within the same capacity. Apart from legal water management CBO-NGOs nexus is not yet capable to provide any other utility services. What is the most important thing is consciousness of people to pay bill in due time. They always keep in mind that this is not their legitimate land for living, so they have to pay more for this. Majority of people do not know whom they are paying the extra bill.

The existing system of getting electricity is not the result of their collective action. This is merely a business of outsiders of slum and some of slum dwellers arguably have stack in it. If they do not have a forcible power of this slum-governance they will not be able to manage this huge management of power for near about two and half lack people. It's a matter of huge transaction every month, but formal law enforcers will not help them to run the system, rather they are considered as barrier. Therefore, it must be said that a huge portion of slum is still managed by informal forcible way. However, recent tactics of applying for legal electricity supply in the name of mosque is a result of their communal activities as they managed water pump. This is a result of their collective action.

In terms of making cooperatives

It is also an important aspect of financial management. Cooperatives are being made as parallel organizations of microfinance. *"Outsiders are making profit, why not we (?)"* is the underlying logic of cooperatives. Influential house owners and political leaders are initiator of cooperatives. General people are coerced to get in to it, but they are alleged to be sufferer of these cooperatives. This is not as such a relationship of patron client, because most of them do not want to be client in this occasion. Influential people are getting money, and investing into their business and making houses. The dependency of slum dwellers to house owners and community leaders coerced them to comply the system. This is also not a collective action of slum dwellers. But cooperatives are subject to huge financial dealings in the slum.

It is easy to come up with a decision that existing way of financial management in the slum is not their collective aspiration driven system. Even though there is lacking of trust, engaging with cooperatives or saving groups becomes a social norms in the society. As it is showed in the data presentation sections that korail slum has 53 cooperative societies. Apparently, all members of these groups are supposed to be beneficiaries of these saving groups. But, in the

reality all of them cannot get the benefit equally. Those have a positioned land or small business in the slum they can get the advantage. And rest of them remain as number.

5.2.2. In terms of law and order situation management

Korail central CBO members, political leaders, general slum dwellers confirmed that internal law and order management is completely in the hand of slum governance. Ward commissioners, political leaders both are alleged to be in a relation of mutual benefit with slum. Police station is no exception. According to leaders as it is mentioned in the findings chapter that local police station does not have the capacity to manage the korail slum because it is such a highly densely populated area. Korail central CBO doesn't want to shoulder all the responsibilities of law and order situation. Formal law is somewhat absent, social norms works there instead of laws. Finding shows that there is notion of dividing territory. And the leaders of the territories are considered as patron for this respective territory. According to CBO members this system has some tradition and necessity; if they want to break the system the social harmony will be in trouble. Korail central CBO has the supreme power to oversee the system. Two Bazar committees depends on central CBO for law and order situation control as outsiders are also doing business in the slum. CBO is trying to take over the dispute resolution in the hand of civil society organizations. For example, BLAST is working in the slum for protecting human rights of dwellers. Since BLAST is also working along with the CBO for protecting the slum, CBO has some moral obligation at least to help BLAST in order to make their project successful. Some daily newspaper also comply the information of CBO that in terms of law and order situation korail is far better than other non-slum areas. Data shows that people are well aware about their vulnerability. Existence of slum depends on large extend on the internal law and order situation. Central CBO and local leaders have some conflicting areas regarding law and order situation management. There is notion of dissatisfaction of slum dwellers. But, findings show that CBO has a mechanism of power neutralization. According to data law and order management in the slum mostly depends on their social norms and conciseness, having consisting threat of eviction.

5.2.3. Development management:

Korail central CBO has a strong network with some other CBOs of other slums in Dhaka city. As data reveals that CBO makes priority development agenda based on social and

infrastructural problem. Then they communicate with civil society organizations for resolving these issues. For instance, when a NGO goes there with education programme, CBO decides where to establish schools. 27 NGOs are currently working in the slum and Korail central CBO is their common partner. Thus, slum dwellers became development manager. Korail central CBO have built their own fund for mitigating internal problems. Such as CBO has 25 lack taka of “wash fund⁷” so that they can rebuild any hardware of water and sanitation points. They developed water distribution system where national and international organizations worked for them, and interestingly enough CBO people leaded this from the front. Similarly, they have managed their sewerage and internal roads. Now they are working for garbage disposal system. They have ensured education for all children, and to some extend education for adult. For doing so they ensured civil society organizations comply their development plan and vice versa. “Korail Unnoyon committees”, Mosque committees, and Bazar committees are helping central CBO as parallel organizations for development. Thus, slum-governance even influences international development agencies, and they become part of the force of globalization.

5.3. Influencing factors in the slum-governance

Now it will be discussed proposed framework of slum-governance based on the above discussion related to slum management.

5.3.1. Trust in the slum-governance

Majority of people in the slum and external stakeholders mentioned that people have full trust on individual level. Now a very relevant question should be answered from the data that what is the basis of trusting neighboring people in the slum. If is there is any option of distrusting one another in the slum. Or simply the disposition of slum allows them not to distrust neighboring people. It is worth mentioning here that NGO people have mentioned that frequent internal migration of people in the slum effects programme implementation. Then what is the ultimate value individual level trust adds while they are not staying together for long time. This characteristic of slum and practice of slum dwellers would help to draw a

⁷ WASH fund is kind of fund made by Korail Central CBO by fixed subscription from houses of Korail slum for mitigating water and sanitation related problem instantly.

decision that individual level trust does impact on slum-governance by making coherence, for instance they have less internal disputes. On the other hand, an important question arises in this discussion that if they do not stay in a same area for long time then how the social capital would developed. Trusting people have strong impact on finding jobs and rooms in the slum in other word livelihoods. Lack of privacy or the different notion of privacy in the slum, sharing minimum resources, and their common vulnerabilities produce empathetic fellow feelings. This ultimately impacts on reciprocal way of social life. Interestingly enough, we find in the management of slum, people are being counted here in cohort, becoming an individual actor in the slum has some other connotation. Staying in a cohort with homogeneity of slum dwellers and depending on leaders shapes slum governance. it becomes easy for these cohort to be subject of NGO, political parties and so on.

Findings, however, shows that community level trust is very poor. Particularly women are very critical about the role of community leaders in the slum. On the other hand their male counterpart showed a tendency of hiding those issues. The reason behind that is twofold. First, women in the slum are not that concern about the internal politics, therefore they do not bother to speak about any dark side of the slum governance. Second, women in the slum are more engaged with NGOs and other saving groups. They have also made a strong platform to bargain with the power structure by the assistance of NGOs since NGOs and development partners want women to come forward and take some responsibilities parallel to men and sometimes instead of men. General slum dwellers only know their house owners, and they are dependent to house owners in many respects. Thus, "house owners" becomes an entrepreneurship in the slum. It's been revealed from the data that slum dwellers know hardly anybody in the power structure other than their house owners or garage owners. There is a huge gap between people in the power structure and general slum dwellers. Interesting thing is, male respondents were reluctant to address these issues. They do not feel free to express their thought. They have a tendency of comparing power structure in slum with the power structure of their villages. They have a feeling of missing social obligations of community leaders, what they refer to back in their villages. So, that also implies the lack of accountability. Analyzing of "Trust on community level" becomes complicated when data shows that general slum dwellers do not have any common aspiration about the community. House owners and community leaders have some common communal

aspiration. However, NGOs try to fill this gap by creating community based group that helps people to come to a single platform. Interesting to notice that distrust to community leaders and individual trust make it easy for civil society organizations to develop social obligations that they refer as social capital.

5.3.2. Civic engagement in the slum governance:

Findings of internal and external networks of Korail slum reveals that general slum dwellers hardly have networks outside the slum apart from NGO formulated groups. Again, NGO formulated groups and NGOs have a nexus with Korail Central CBO. The landscape of internal politics is different, as it is a kind of norms that people of slum are predominantly supporter of ruling party. Except tea stall gathering all other networks are also driven by influential political and community leaders. For the sake of management of slum as well as for the movement of civic rights Korail Central CBO has connections with some other slums in Dhaka city. That is a very important aspect of slum-governance that the way they have built the network, and the way they are managing the network with NDBUS⁸ and NBUS⁹. The important aspect of slum-governance opened up by these kind of network. NBUS and NDBUS network has been built by the interaction among central CBOs of different slums in the city. A clear indication is there that slums in the city have more or less homogenous kind of central governance system. This kind of similarities implies same civil society organizations are intervening over there.

According to findings when it is prevalent that people in the slum have tendency to share their network, when it becomes a norms to help others and most importantly maintaining hierarchy and order then it becomes pretty easy for civil society organization to perform better in the slum. Two things are to be noted in the line of NGO activities in the slum; first direct aid and surveillance through empowering social leaders and second, threat of eviction help NGOs to make slum dwellers docile. After discussion of slum management, it is now clear that how civil society organizations are important in their internal and external network. Korail Central CBO, however, put into great dilemma here. As it is evident that central CBO was formulated with the hand of external civil society organizations. And this central CBO

⁸ Nagar Daridro Bastee Unnoyon Shongstha

⁹ Nagar Bastee Unnoyon Shongstha

becomes a tool of negotiating internal power structure in the slum from end of the civil society organizations. On the other way round it becomes a tool of negotiating agent from the slum dwellers end. There is some conflict of interest between slum leaders and civil society organization, and Korail central CBO supposed to make a balance.

So far discussion indicates internal and external group's altogether makes the governance very complex then other informal governance system in rural areas of Bangladesh and other part of South Asia. However, it is easy to sketch out the social coherence in the korail slum based on these concepts. It showed that different level and lair of network is seen in the slum. But these entire networks not necessarily ensure active citizenry practice of general slum dwellers , as it is also found that people in the slum do not enjoy minimum level of their choice and consent every time to engage themselves with the network. People are bound to be engaged themselves with internal groups either with their own cooperatives or NGO formulated groups. Analysis of patron client relation is important to understand the networks

Patron client relationship in different lair:

In the discussion of slum management it will prevail different level of patron client relation. As IGS(2011) showed patron client relation in the slum of Dhaka city from the horizontal and vertical level. Findings of the data also comply the relationship in great extent. However, without taking consideration of NGO intervention and community development approach and its impact it will not show the holistic way of governance in the slum. It is already mentioned that slum-governance has a coercive form of power to manage all utility services. In the horizontal level house owners in the slum are supposed to be primary patron of respective inhabitants. For example an individual slum dwellers is client of his/her house owner, and his/her job provider.

Table 5.1: patron-client relation in the Korail Slum

Client	Patron
Individual slum dwellers	House owners Job providers
House owners	Local leaders Development committees Utility providers NGO groups Cooperatives
Local leaders in slum	Word commissioners Political leaders
Development committees	Local ward commissioners Central CBO Utility provider groups
Central CBO	Civil society organizations Political Parties Different government offices

Apart from that, there are some hidden relation in the slum. This relation indicates that general slum dwellers need to depend on different lair of patrons for getting any services they need. As it is showed that there is lack of internal political activities and general people in the slum are treated supporters of ruling parties by default. This also implies lack of political identity of general slum dwellers. Even in their democratic system of electing CBO doesn't recognize individual voters. They are treated as group. So vulnerability and dependency of slum dwellers pull them to join in groups either made by community leaders or made by NGOs that works as fuel of coercive form of governance. It is hard to see their own collective choice as long as individual doesn't have opportunity to practice their choice or as long as they do not have political equality. However, engagement with network is kind of strategy of livelihood and existence in the Dhaka city. Network of slum internal and external have great impact on the management of slum in other word governance of slum. But not according to the framework, that proposed individual level skill of utilizing or capitalizing network for their own betterment.

5.3.3. Associational life in the slum governance:

From the discussion of trust and civic engagement, it is seen that a contradictory and puzzling characteristic of slum such as there is lack of trust in the community level and yet they are

being engaged in the community level network and groups in great extent. What is the mentality of being engaging in the system where they hardly practice their active citizenry role, this kind of question is very relevant in this occasion. When it is commonly known that they do not have alternative living and livelihoods in the city other than slum, when people in the slum have lack of capacity to negotiate with formal government for eviction, no other option remains to them but complying the existing system of slum governance. It is kind of strategy for them to be a part of the system. Then reciprocal way of life becomes very important way to strategy out as way of survival in the city. Helping others ultimately translates to helping themselves. For example, they do not hesitate to share their network to others for getting jobs. Since majority of them are involved with informal kinds of jobs, they need to depend on relation. For maintaining the coherence in the slum they need to maintain the existing hierarchy. From the point of slum management, just has been discussed, it is seen that how central and local governance march together for getting minimum level of utility. People know very well that they are paying lot more than the actual bill, but they do not raise any questions. The underlying logic of making social norms in the slum is fellow feelings; hence a reciprocal social system is constructed. Social consciousness is deeply rooted in the social system, and the community is formed with the spirit of communal common understanding. The communal spirit of slum dwellers makes a scope to get them together in a common platform. Civil society organizations are utilizing this spirit and trying to make some social obligations there. That can ultimately make a space to develop social capital. Thus, associational life has more implication in the slum-governance system.

5.4. The compatibility of slum-governance in the city

So far discussion showed the coherence of slum society and disposition of slum governance. Also it is discussed the relation with formal governance in line with the management of slum from the insider and the outsider view. Before going directly to the theory and conclusion some important aspects of slum-governance need to be discussed in order to go to conclusion. Result of this study comply with some example of South Asian informal governance, how Anathpur(2004) revealed that informal governance shows synergy instead of rivalry in Indian context using a framework of Helmeke and Llevitsky (2003) of informal governance. In the context of Dhaka, question of rivalry doesn't come in this occasion of slum-

governance relation between formal and informal governance. So far discussion proves that Slum-governance has to be substitutive as well as complimentary to formal governance for their existence. They have no intention to be a competitive governance system as long as Korail is in the heart of Dhaka. The relationship between formal and internal slum-governance is determined by the logic of slum formulation in the city, 89% of the total number of jobs in the labor market was estimated as informal employment. Urban areas have better opportunity of informal activities. Women are also more likely to be under informal employment arrangement. (ADB, 2012). It is already been discussed in the first chapter that how much the city needs those slum dwellers for its own benefit.

Slum existence doesn't mean to be a philanthropic attitude of city towards them, rather slums in the city exist after competing with other possible potential options other than slum. So it has to be economically vibrant. Irrespective of legal or illegal slum contribution as it has been discussed in its management and relation with outsiders. Both of these arguments imply that slum cannot exist within a rivalry relation, although there is a constant threat of eviction. And at the same time threat of eviction is fueling the political economy since they always overcompensate for their life and livelihood.

However, it is also a very complicated question to answer that whether they have a collective aspiration to be a part of overall governance system or not, the way Nils Boesen (2006) defines informal governance. If there is any collective aspiration of slum dwellers, that doesn't reflect to the overall slum governance. Rather we see a social consciousness of them to remain same as they are. They do not want to be harmful to the city.

More or less there is a single tone in the literature of informal governance related literatures in the time of globalization that informal governance can be a tool of overall governance and development. Economic Commission for Africa (2007) indicated that there is a notion of duality in the informal kinds of governance system. This is relevant in the Korail slum as this slum is now subject to intervention of 29 active national and international NGOs. NGOs are very important in the discussion and in the disposition of slum governance. NGO intervention made a hybrid type of governance in the slum that has duality in its nature. This is not only the character of informal governance; rather formal governance has also a dual strategy or even dual policy to handle the informal governance. For instance, in the Korail slum government has allocated a water pump for them, on the other hand government is trying to

evict the slum. Dual policy of government and NGO intervention and party politics all together makes a hybrid kind of governance in Korail , that notion comply the study of Kate Meagher (2014).

The governance system of Korail slum is to some extent similar to some slums in Mumbai. Appadurai(2011) showed that governance system from the view point of cultural studies. Appadurai showed that slum dwellers have a system of power neutralization that is common in the korail slum also. As a matter of fact there is no politics of opposite parties and no supporters of opposite parties. They are bound to be supporter of ruling party as a strategy of existence. If they do not have political choice and consent then the concept of citizenry action of slum dwellers are in question. Slum people manage some community services through some NGOs and their own groups. And most important aspect of commonness in making saving groups like Mumbai slum. All these things are happening in the formation of internal democracy in Mumbai slum. This is also common in the Korail slum. But when we see that involving with saving groups are not always driven by choice of slum dwellers. Then it is very tough to come up with the notion of internal democracy that Appaduari came up with a decision of deep democracy with the help of globalization force. Rather analysis of clientalistic system of informal governance of IGS(2011) is more relevant. But that doesn't provide us whole picture or the disposition of slum governance. Rather it complies the conventional wisdom regarding slum.

Therefore, developmental approach, patron client approach, or democratic approach do not define slum-governance properly. Rather it can be said that slum-governance is a mixture of all these approaches.

5.5. Interplay between informal and formal governance system:

Interplay between formal and informal governance is determined by the disposition of slum governance. There is no constant relationship between informal and formal governance in the city. For instance, slums of 1980s and early 90s had not contributed the economy of the city as they do these days. So the present context of interplay is different than conventional thinking about slums. It is already mentioned in the findings chapter and in the discussion chapter as well that different organs of slum-governance have different kind of relation with

formal organizations, some relations are overt and some are covered. As it is already mentioned in the literature review chapter that slum is a very urban concept where the formal system of governance has a ignoring tendency, although city pull the rural poor to urban area for its own benefit. For instance, Dhaka and Chittagong city areas have the major portion of factories. Therefore, a large number of young female alone and along with their male counterpart came to Dhaka. Apart from the garments factories Dhaka is dominated by the presence of a huge informal sector of economic activities. 89% of the total number of jobs in the labor market was estimated as informal employment. Urban areas have better opportunity of informal activities. Women are also more likely to be under informal employment arrangement. (ADB, 2012). The logic behind the pulling of rural poor in the city has its own benefit. And increasing number of slums in the city also denotes the increasing numbers of informal labor in the city. No way to ignore the truth that RMG sector is still playing the major role in the economic development of Dhaka city. According to estimates in 2013-14, the RMG industry directly employs more than 4.0 million people nationally of which one-fourth of the jobs are in Dhaka (Bangladesh Bank, 2015). Like garments sector, transport sector is run by these rural urban migrants poor. So the logic of interplay between formal and informal governance such as slum and city governance is deeply rooted in the dependency of city to slum dwellers.

Even though Dhaka city and its economy is highly dependent on informal labor or slum dwellers of city, Dhaka is the most unequal city in the country. The average Gini coefficient Bangladesh is 0.31 (0-1 scale), whereas the Gini coefficient of Dhaka is 0.37, higher than other big city like Chittagong (0.29) and Khulna (0.35). Inequality is significantly noticeable in Dhaka than in any other city in the country (World Bank 2007). Both primary and secondary data showed that slum dwellers are supposed to pay far more than non-slum area. For instance, slum dwellers purchase water, electricity, gas, and other utility services in very high price than actual price. Moreover, they pay high for their shelter. Overall political economy of slum building is a strong obstacle to formulate any policy for urban poor. In some cases rural poor are in better situation in terms of government services.

The latest seventh five years plan offers comprehensive development plan for urban community. Still, the major component of housing and shelter is still missing in the plan. The plan identified slum dwellers as self-employed people, and therefore, it suggests access to

credit for them. Access to credit is no new strategy for them, it has already been practiced in high volume in the slum. This kind of strategy translates that government wants civil society organizations to come forward to support slum dwellers.

In the present situation, there are some dimensions of relation between Korail slum-governance and formal governance, have been discussed from a management point of view. There is a way of defining governance, in governance-related literature, within a triangle consists of government, civil society, and private sector. How the Korail slum makes relation with three of them is important to capitulate in this section for answering question of interplay.

The interplay between Korail slum and formal governance has its political, social, and economical characteristics. For example, in the last Dhaka city corporation election, candidates started election campaign from slums¹⁰ of the city. They have an idea that slums have the power to make upside down the election result since they have huge votes. So, the primary logic of interplay between Korail governance and formal governance starts from here. And secondly they offer informal labor in large extent in a very cheap rate. These are two important logics behind the relation between formal and slum governance. Meanwhile after discussing the compatibility of slum in the context of globalization it is clear that slum-governance system is being shaped thus way to make it substitutive with formal governance. There are some points to be made from the recent trend of relation between formal and informal governance in the Korail slum..

1. Bangladesh High-tech Park Authority (BHPA) has done a feasibility test¹¹ back in 2014 for Information & Communication Technology Division, Ministry of Posts, Telecommunications and Information Technology. In the feasibility study they rationalized the need of IT park from the demand side by a market survey. Exactly Korail slum has been proposed as potential area for IT Park. Some rehabilitation options have been proposed such as first, Resettlement by GoB with Cash Compensation. Second, Resettlement by PPP Investor with Cash Compensation. Third,

¹⁰ <http://bdnews24.com/bangladesh/2015/04/08/dhaka-north-city-corporation-mayor-candidates-start-campaign>

¹¹ http://bhpa.portal.gov.bd/sites/default/files/files/bhpa.portal.gov.bd/page/fd2c28e6_99ab_43d4_8262_ff8d87165be7/Draft%20Feasibility%20Study%20Report-%20Mohakhali.pdf

Off-site Resettlement in by PPP Investor. Fourth, Off-site Resettlement by PPP Investor, with Real Estate. Fifth, On-site Resettlement by PPP Investor with Real Estate. And sixth, Resettlement of Entire Korail Area by PPP Investor.

2. Ain o Shalish Kendra (ASK) with BLAST filed a writ petition NO. 3814/2012 in the high court on 15 April on behalf of eleven petitioners including BRAC, Coalition for Urban Poor (CUP) Dustha Shastha Kendra (DSK), Nijera Kori, and five residence of korail slum. Following the writ petition high court passed an order in *Suo Motu* rule no 8/2012 to demarcate the Gulshan lake area and suspended eviction until further orders.
3. Recently, Urban INGO Forum, Centre for Urban Resilience and the Department of Disaster Science and Management of Dhaka University will jointly arrange the 4 Urban Dialogue 2016 at the Senate Bhaban of the university¹². Korail central CBO members and NDBUS leaders joined there. They raised the issue of their fair of eviction. They wanted to know about plan of government with korail slum dwellers if they finalized the proposal of IT village over there.
4. After the recent Gulshan tragedy, the boat crossing over the lake besides the korail slum has been band for the sake of security¹³. That is the main gateway of Korail slum, slum dwellers have not taken this attempt as a simple security measure. Consequently, they arranged a human chain and rally against terrorism. More than 10 thousand people were present in that occasion on 16 august 2016 during the data collection period. They wanted to let government know that slum dwellers are against terrorism. No criminal and terror will be found in the Korail slum.
5. From the data it is shown that in august 21 a legal transformer has been installed in the Korail slum for supplying electricity to Nurani mosque. A big contradiction is there, in one hand DESCO is installing a transformer in the slum, and in other hand DMP has band a gateway of Korail slum.
6. In that given situation firing out in the Korail slum makes the discussion harder. Over 500 houses burned down in the fire in 4 December 2016¹⁴. That is second time of fire attack in same year. After Dhaka North City Corporation Mayor visited the slum afterwards. He said the government will help the victims of the fire.

¹² <http://www.theindependentbd.com/arcprint/details/60740/2016-09-21>

¹³ <http://www.dhakatribune.com/bangladesh/2016/11/01/fear-eviction-haunts-korail-slum-residents/>

¹⁴ <http://www.dhakatribune.com/bangladesh/2016/12/04/fire-korail-slum/>

Slum-governance has very intense and consistence relation with civil society organizations. For the sake of interplay between two system civil society organizations as part of formal governance also shaped the slum-governance in large extend.

As it is already discussed that making a community level central organization has been initiated by a civil society organizations, DSK played a pivotal role in it. And they came up with the idea after experiencing eviction of some other slum in Dhaka city. If inhabitants do not try to protect their places, outsider cannot do that. The interplay between two systems has gained a new dimension after formulation of central CBO in Korail slum. Now central CBO is fighting against eviction along with some civil society organizations. So, physical existence of slum is the first achievement of interplay. Interestingly they have made a bigger network with some other slum dwellers such as NBUS and NDBUS. Building this network is also an initiation of civil society organization. CBO leaders from different slum come to a single platform and raise their voices. This network has started to work for their housing rights.

The network of slum people forced government to come up with a policy of water supply for urban low income community. The slum-governance is trying to find out scope for legalized electricity. Meanwhile, they have succeeded to provide legal electricity supply for a small portion of Korail slum. The relationship between formal and informal governance mostly depends on current political atmosphere of Bangladesh. Slum dwellers have been demanding safe legal water for slum, and existing government vowed them to give this. In the case of electricity supply, the scenario is somewhat complex. Religion has become a very crucial issue in the politics of Bangladesh in contemporary time. When slum dwellers demanded electricity for a Mosque that has some other connotation. Slum committee wanted to utilize this situation of political obligation of government. In one hand they do not have any political activities of opposite parties, they all are supporter of ruling party. But, on the other hand sometimes they negotiate with formal governance or even state with their internal collective actions. A table is attached below to show the relation among internal actors, mediators, and external actors.

Table 5.2: Relationship matrix of informal and formal system in Korail

Issues	Internal actors	Mediators	External actors /providers	Achievement
Political activities	Political groups in the slum (70 thousand voters)	Political leaders in slum	Word commissioners, Mayor, and MP	Negotiation with formal governance and political parties and city governance with vote bank.
Water management	Central CBO	Civil society organizations	LIC division of DWASA	Legal water supply for all over the slum.
Electricity Management	Internal groups of people/ central CBO(recently)	Political leaders and vested groups	Dhaka power distribution company	Full Electricity coverage informally for slum. Recently, a transformer is being installed for supplying electricity to one of the mosques.
Law and order management	Central CBO	Civil society organizations	Formal Law enforcer authority	Korail central CBO ensures slum will not be harmful for the city in any respect.
Managing Development	central CBO	Civil society organizations	Donor agencies & Government	Korail Central CBO has control over development project of NGOs. They become coordinating organizations among existing 27 NGOs working in the slum
Movement for rights (housing & utilities)	CBOs,	civil society organizations	Government	Central CBO of all slums in Dhaka city came up with an national level platform for slum dwellers, NDBUS and NDBUS
Business activities	Two market place and small shop owners	Bazar committees & central CBO	Formal market	Internal two market place is their achievement.
Dispute resolution	Community leaders	Korail Central CBO	Civil society organizations	Becoming subject to formal law enforcers.

5.6. Social capital and slum-governance

Many sociologists and some political scientists believe that social capital arises from the positive interactions that occur between individuals in a network (Lesser, 2000). To be very exact Putnam (2000) argued that “the core idea of social capital is that social networks have value...social contacts affect the productivity of individuals and groups (pp. 18-19).” He referred to social capital as “connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them (Putnam, 2000: 19).” In addition, to treating social capital as the relations that characterize the structure of social networks, Putnam regarded trust as an essential element of the norms that arise from social networks; therefore social capital has three core components: networks, norms, and trust.

According to above discussion it is showed that people do not have trust on community leaders, not even they trust their own groups such as saving groups. But on the other hand they have trust on social leaders and NGOs in large extend. Thus they are making groups with some sort of social obligations. Trusting NGOs and engaging with NGOs would be considered as their choice for survival. And most important thing is by the help of NGOs slum-governance system become powerful to be negotiator and bargaining agent with government. At the same time it is shown that Korail central CBO remains in great dilemma whether they should comply the civil society organizations or they comply the demand of political leaders and internal politics. It is proved that they have so many groups and civic engagement, but when it is ask about their civic skills and notion of active citizenry from the end of general slum dwellers it is hard to find their participation. Rather there is lack of satisfaction from both male and female. Another important feature of slum to be mentioned here that general slum dwellers have a tendency of internal and external migration. If they do not stay longer in a given area and they do not make relation with their neighbors the chance of formulation of social capital reduces. Therefore it can be said that there is existence of social capital in the slum, but that is not formulated by the active citizenry of slum dwellers, rather slum dwellers are passive actor in the formation of social capital and civil society organizations are mediating the system.

5.7. Conclusion

The governance system of Korail slum is a complex interaction among korail Central CBO, civil society organizations, some local informal groups and influential people, political leaders including ward commissioners, and some government organizations. The disposition of slum-governance is subject to political regime changes and relation with formal organizations. Therefore, considering whole Korail slum as analytical unite, looking into its existing management system was better way to understand the system. It has been revealed that after intervention of same civil society organizations in different slums in the city, a similar kind of governance structure tends to be shaping up. From the discussion of slum management such as water, electricity, law and order situation, and internal development, it is been revealed that the central CBO or any other groups in the slum have been formulated spontaneously over the time for serving purposes of slum dwellers in their everyday life.

Formal city governance entity including civil society organizations, government organizations, and market tend to intervene Korail through the central organizations of slum dwellers. It's been found that korail central CBO is an outcome of interactions among slum dwellers and civil society organizations. Korail Central CBO becomes accountable and legitimate entity internally and somewhat externally in the korail slum. So, the question of interplay between formal and informal governance is determined by the disposition slum-governance and influences of external organizations on this internal organization. Korail central CBO plays major role here. Apart from Korail central CBO there are some other informal groups and political leaders in the slum those are also have strong stack and they are also shaping the system. Even personal relation of slum leaders have influence in the relationship. Above all, as a central organization, Korail Central CBO tends to accommodate all groups and influential individuals. In the point of interplay with formal governance Korail central CBO sometimes put into great dilemma whether it should comply with informal power structure or it should comply formal organizations. All these elements together composite the slum governance, that ultimately tries to ensure minimum housing rights, and some basic services from government. For example Slum-governance in the meantime achieved legal water supply in the slum. Water supply and recently a transformer in the slum indicates that slum-governance ensures formal government to provide some city services for them.

The whole findings come out through an analytical framework of this study that has been derived from the social capital theory of Robert Putnam. According to the theory social capital was considered as “connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them. Three independent variables have been derived from the theory to understand slum-governance such as trust, civic engagement, and associational life. Three of them have interrelation, but all of three do not influence slum-governance equally. In a nutshell trust has less influence, civic engagement has moderate level of influences, and associational life has high influences.

In the analysis of trust, individual level trust found to be high in the community. At the same time tendency of internal and external migration do not allow people to build up longtime relationship among themselves. On the other hand it is showed that people do not have trust on community leaders, not even they trust their own saving groups. They have less connection with formal governance entity directly. However, if civil society organizations are to be considered as formal governance representatives then people have high trust on a part of formal governance. It can be conclude that trust doesn't work as social fabric directly in the slum governance. Distrust towards community leaders and political leaders, however, is influencing slum-governance indirectly. Distrust among the community leaders and political leaders make a space for civil society organizations' intervention. Therefore, it can be said that trust has less influence in the slum governance,

Civil society organizations are entering into slum within the gap of trust, in the need of slum dwellers, and in the situation of threat of eviction of slum. Trusting and depending on civil society organizations shape their internal network in large extend. Not only trust is found to be high on civil society organizations but also it is their civic skills to engage with more civil society organizations as strategy to fight against eviction. Thus, by the help of NGOs slum-governance system becomes powerful to negotiate and bargain with government. There is a clear indication that other slums in the city also intervened by same civil society organizations , and therefore other central CBOs of other slums came to a common platform with the hand of those organizations. It may appeared to us that civil society organizations are serving all the purposes of slum dwellers. However, from the discussion of management system of slum governance, it is clear that a lot more things they need to depend on informal relation between community leaders and political leaders, and government organizations other than

depending on civil society organizations. And therefore Korail central CBO as agent and representative of NGOs put themselves in great dilemma. It is proved that they have so many groups and civic engagement, but when it is asked about their civic skills and notion of active citizenry it is hardly found mass participation of slum dwellers in the system. Moreover, there is lack of satisfaction about their internal groups from both male and female. If the active citizenry is concerned in the engagement, then it has to say that internal and external groups are not made by their active citizenry participation.

On the other hand, social norms of reciprocal way of everyday life, sharing network, and sharing minimum utility without complain, prompt responses in the need of neighbors make them united. It is embedded norms that people maintain internal power hierarchy to ensure there is no clash among community leaders. Civil society organizations also try not to challenge this power structure. General people including slum leaders try to engage with external network that seems better for them in every respect in the hope of protecting slum from eviction. Power relation and patron-client relation is strictly maintained as a norms in the slum. These kinds of feature make slum conducive to make a spontaneous governance system in the slum. Moreover, the same things helped civil society organizations to develop a central system of governance. Therefore, Associational life of slum dwellers has strong influences in slum-governance and building social capital in a way.

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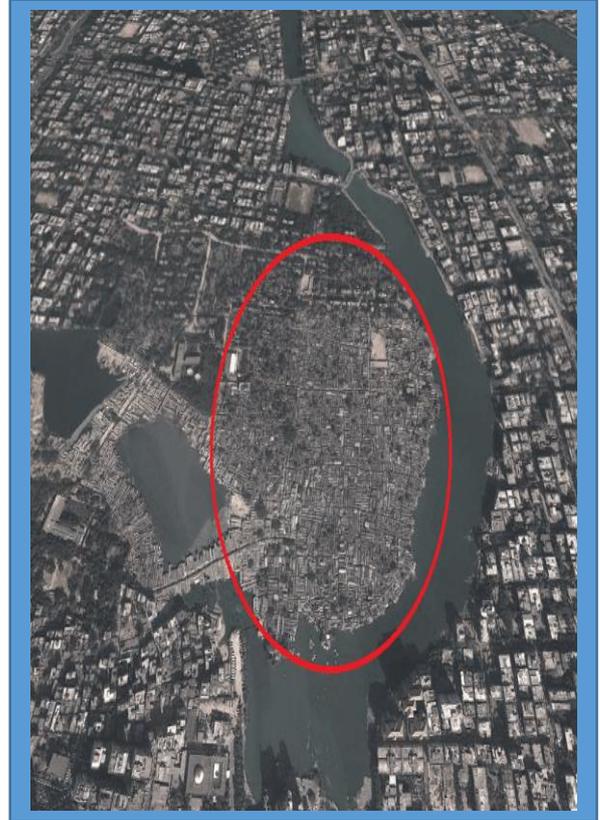
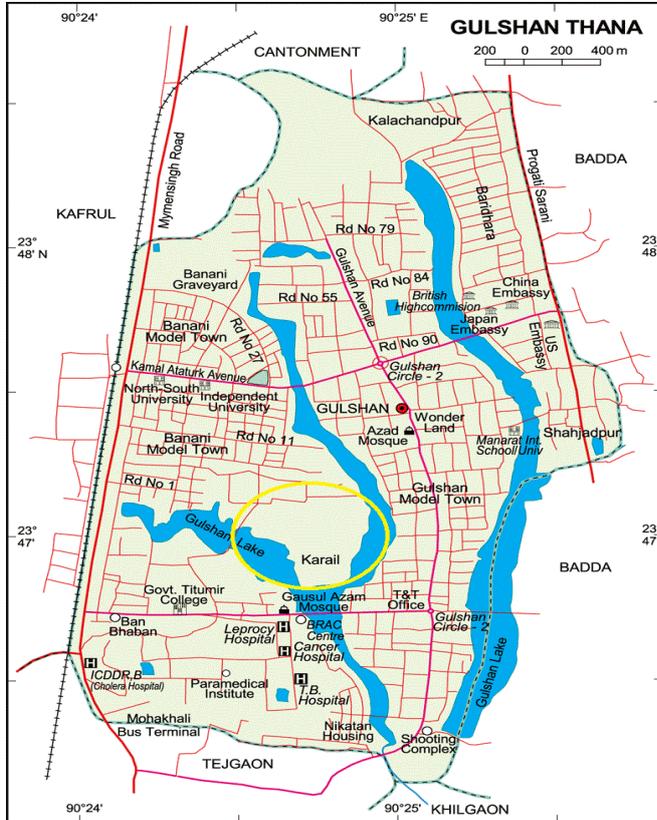
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Annex

Annex 1:

location of Korail slum:



Annex 2: consent seeking

Consent seeking:

I, shahriar Mohammad Farhad, am conducting a research titled “Governance from the Below and interplay between Formal and Informal system in Dhaka city: Slum-governance of Korail” under the master programme of Policy and governance in North South University. All the data collected from the field will be treated as confidential and will be used only academic purposes. Name and identity of informants will not be revealed. Pseudonym will be used if it is necessary to quote any data. Above all it is guaranteed that this research will not cause any harm to you and your community.

Would you like to be my informant for this research?

Annex 3: interview checklist for in-depth interview

1. Background information

- Age
- Occupation
- Marital status
- Family members
- Occupation of family members ; occupational history
- Information re village
- Migration history
- Internal migration history
- Engagement with NGO activities
- Engagement with any group/ saving groups

2. Question re trust:

2.1. Trust on individual level

- In which respect you trust people around you? Whom you trust most in your area, and in which basis you do that? Alternative Q; why don't? (ability, nature, disposition, regional preference etc..)
- What are the benefits of trusting/distrusting people in the slum for general slum dwellers?
- How frequent people ask help from the neighboring families? Example.

2.2. Trust on community level (basic utility services, houses, dispute resolution)

- In which respect you trust community leaders??
- Whom they trust and whom they do not trust and why? (according to specific example)
- What kinds of community activities you have participated recently? What kinds of community activities you participate usually? Why you participate? (if you are not willing then why?)
- What are the needs communities are supposed to meet up for you?
- In what extend community have information regarding you?
- In what extend communities are capable to serve slum dwelling people?

2.3. Trust on formal governance organizations

- What kind of formal institutions you visit in/around the slums?
- Have you been any of the institution (Thana, post office, legal help, medical, school..etc)
- Who among the slum dwellers have connection with the formal institutions?
- What are the reasons you go to formal institutions? If not, why you do not go there?

3. Civic engagement

3.1. Internal and external network (social, economical, political, and religious)

- Do you have any collectives or group in the community?

- What kinds of groups you belong to? What are the reasons behind engaging with the groups?
- What kind of benefit you enjoy?
- What kind of problem you face?
- Do you have any external network of this group? How did you engage with the NGOs?
- What they do over there?
- In what extend you are engaged in national politics? Do you have any direct connection to the party politics? if yes why? If no, why?

3.2. Civic skills

- What are the purposes of engaging with some groups in the slums? In what extend your purposes are served? with example.
- What are the purposes of engaging with some external networks? In what extend your purposes are served?
- Please Identifying network of collective action >

4. Associational life

4.1. Social norms (of reciprocity; what people think is normal)

- How they are engaged in helping to others.
- Notion of good citizen and notion of bad citizen?
- What extend they need helps from other? From where they seek help? In which respect they seek help?
- Who response to their needs? Who came to them for help first?
- What they think community allows them to do? What are the things community doesn't allow them to do?

4.2. Social consciousness

- How you define people "one of us"? Why the togetherness is important in the slum?
- Why did you choose this slum among the other areas of Dhaka city?
- What are the common problems you face in the slum in your daily life? From the outsider (government, NGOs, political parties?)
- How do you resist them?
- Do you have any collective/ common aspiration about your community? What are those?

5. Slum-governance

- Who are the major stockholders in the governance system of slum? How the system is constituted here?
- What are the major roles and responsibilities of the slum committee?
- How do they influence the development activities in the slums
- How do they influence the financial activities of slums?
- How do they ensure the basic city services for slum dwellers?

- In what extend people are satisfied with the activities of slum committee? What are the issues they are not satisfied? Why they are not satisfied?
- Does the committee face any questions regarding their actions from the slum dwellers? Who can raise questions?
- In what extend they are participatory? (for further probing: in what areas general slum dwelling people participate in the system> do they face any barrier to participate in the system> dividing active and passive participation.)

Annex 4: interview checklist for key informant interview

1. Background information

- Age
- Occupation
- Marital status
- Family members
- Occupation of family members ; occupational history
- Information re village
- Migration history
- Internal migration history
- Engagement with NGO activities
- Engagement with any group/ saving groups
- (History of working in the slums, History of working in Korail slum for NGO workers)

2. Question re trust:

2.1. Trust on individual level

- In which respect they trust people around them? Whom they trust in which basis and whom they don't? (ability, nature, disposition, regional preference etc..)
- What are the benefits of trusting/mistrusting people in the slum for general slum dwellers?
- How frequent people ask help from the neighboring families?

2.2. Trust on community level

- In which respect people trust community leaders??
- Whom they trust and whom they do not trust and why?
- What kinds of community activities people participate? Why they participate? Why they do not participate?
- What are the needs communities are supposed to meet up?
- In what extend community have information regarding the slum dwellers?
- In what extend communities are capable to serve slum dwelling people?

2.3. Trust on formal governance organizations

- What kind of formal institutions people visit in the slums?

- Who among the slum dwellers have connection with the formal institutions?
- What are the reasons they go to formal institutions? If they do not go there why they do not go there?

3. Civic engagement

3.1. Internal and external network (social, economic, political, and religious)

- Do they have any collectives or group in the community?
- What kinds of group people belong to? What are the reasons behind engaging with the group?
- What kind of benefit they enjoy?
- What kind of problem they face?
- Do they have any external network of this group? How did you engage with the NGOs?
- What they do over there?
- In what extend people are engaged in national politics? Do they have any direct connection to the party politics?

3.2. Civic skills

- What are the purposes of engaging with some groups in the slums? In what extend your purposes are served with example.
- What are the purposes of engaging with some external networks? In what extend your purposes are served?
- Identifying network of collective action >

4. Associational life

4.1. Social norms (of reciprocity; what people think is normal)

- How they are engaged in helping to others.
- Notion of good citizen and notion of bad citizen?
- What extend they need helps from other? From where they seek help? In which respect they seek help?
- Who response to their needs? Who came to them for help first?
- What they think community allows them to do? What are the things community doesn't allow them to do?

4.2. Social consciousness

- How you define people "one of us"? Why the togetherness is important in the slum?
- Why did you choose this slum among the other areas of Dhaka city?
- What are the common problems you face in the slum in your daily life? From the outsider (government, NGOs, political parties?)
- How do you resist them?
- Do you have any collective/ common aspiration about your community? What are those?

5. Slum-governance

- Who are the major stockholders in the governance system of slum? How the system is constituted here?
- What are the major roles and responsibilities of the slum committee?
- How do they influence the development activities in the slums
- How do they influence the financial activities of slums?

- How do they ensure the basic city services for slum dwellers?
- In what extend people are satisfied with the activities of slum committee? What are the issues they are not satisfied? Why they are not satisfied?
- Does the committee face any questions regarding their actions from the slum dwellers? Who can raise questions?
- In what extend they are participatory? (For further probing: in what areas general slum dwelling people participate in the system> do they face any barrier to participate in the system> dividing active and passive participation.)

Annex 5: FGD check list

Name	Age	Tenure of living	Occupation

1. Trust on individual level

- In which respect you trust people around you? Whom you trust most in your area, and in which basis you do that? Alternative Q; why don't? (probing : ability, nature, disposition, regional preference etc..)
- What are the benefits of trusting/distrusting people in the slum for general slum dwellers?
- How frequent people ask help from the neighboring families? Example.
 - a. Trust on community level (basic utility services, houses, dispute resolution)
 - In which respect you trust community leaders??
 - Whom they trust and whom they do not trust and why? (according to specific example)
 - What kinds of community activities you have participated recently? What kinds of community activities you participate usually? Why you participate? (if you are not willing then why?)
 - What are the needs communities are supposed to meet up for you?
 - In what extend community have information regarding you?
 - In what extend communities are capable to serve slum dwelling people?
 - b. Trust on formal governance organizations
 - What kind of formal institutions you visit in/around the slums?
 - Have you been any of the institution (Thana, post office, legal help, medical, school..etc)
 - Who among the slum dwellers have connection with the formal institutions?

- What are the reasons you go to formal institutions? If not, why you do not go there?

2. Civic engagement

- Internal and external network (social, economic, political, and religious)
- Do you have any collectives or group in the community?
- What kinds of groups you belong to? What are the reasons behind engaging with the groups?
- What kind of benefit you enjoy?
- What kind of problem you face?
- Do you have any external network of this group? How did you engage with the NGOs?
- What they do over there?
- In what extend you are engaged in national politics? Do you have any direct connection to the party politics >>>>>> if yes why? If no, why?

Civic skills

- What are the purposes of engaging with some groups in the slums? In what extend your purposes are served? With example.
- What are the purposes of engaging with some external networks? In what extend your purposes are served?
- Please Identifying network of collective action >

3. Associational life

Social norms (of reciprocity; what people think is normal)

- How they are engaged in helping to others.
- Notion of good citizen and notion of bad citizen?
- What extend they need helps from other? From where they seek help? In which respect they seek help?
- Who response to their needs? Who came to them for help first?
- What they think community allows them to do? What are the things community doesn't allow them to do?

Social consciousness

- How you define people "one of us"? Why the togetherness is important in the slum?
- Why did you choose this slum among the other areas of Dhaka city?
- What are the common problems you face in the slum in your daily life? From the outsider (government, NGOs, political parties?)
- How do you resist them?

- Do you have any collective/ common aspiration about your community? What are those?

4. Slum-governance

- Who are the major stockholders in the governance system of slum? How the system is constituted here?
- What are the major roles and responsibilities of the slum committee?
- How do they influence the development activities in the slums
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- How do they ensure the basic city services for slum dwellers?
- In what extend people are satisfied with the activities of slum committee? What are the issues they are not satisfied? Why they are not satisfied?
- Does the committee face any questions regarding their actions from the slum dwellers? Who can raise questions?
- In what extend they are participatory? (For further probing: in what areas general slum dwelling people participate in the system> do they face any barrier to participate in the system> dividing active and passive participation.)

Annex 6: synopses of Findings

Trust	IDI	KII	FGD
Trust in Individual Level	<p>People trust adjacent family members. They believe people will come to help if necessary, and they can even seek small loan from them. In case of financial help they have to pay a certain level of interest whoever lend this money in the slum.</p> <p>People have full trust on their relatives living in the slum from same villages or areas. For searching rooms and work they have to rely upon these relatives and network. A lots of people straight came to Dhaka city along with their family members relying on relatives.</p> <p>Some people think that there is nothing to trust or distrust people around them. But it's better not to be opened in large extend.</p> <p>Relation among the people living together is beyond trustworthiness, more than 10 families sharing 1 toilets and two burners. They know the mechanism how to stay together using minimum utility.</p>	<p>Individual level trust is very high. The reason behind trusting one another is manifolds. First of all there is lack of privacy. People know what neighboring families are going to have in their lunch or dinner. Not only that each and every thing they know. Apart from house owners all renters' people in the same house have more or less same family pattern and same income level.</p> <p>Internal and individual trust among <i>Varatiya</i> people do not make any difference. They help each other as much as they can. But they have critical notion about the role of house owners. Because they earn much doing nothing.</p> <p>Anyone from the outside cannot take a house rent. People are suspicious about strangers.</p> <p>Trusting neighbors has little value for <i>Varatiya</i> people in the slum. Because they do not have social bonding as such. On the other hand house owners have good relation among them. This relationship has some material value.</p> <p>Trust among the house owners is very important in the slum, because they all know that this is not their own land. They may have to evacuate this land if government</p>	<p>Apparently people are trustworthy in the slum. But there is a tendency of internal migration in the slum. Therefore stronger and durable relations are hard to make. However, neighboring people come first in any emergency. In case of any small dispute in the family, if husband and wife stars quarrelling to each other adjacent family members come to mitigate problem.</p> <p>Relation between house owners and house renters are good as long as they are paying the house rent timely. And they all abide by the words of house owners.</p> <p>Getting any financial help is not easy in the slum. Again the major hindrance is internal migration tendency. They are living here hand to mouth, the problem is incapability not intention. However, personal loan has high interest rate.</p>

		orders. But people who have rented rooms have no tension like that.	
Trust in community level	<p>People do not prefer to go to community leaders for any kind of help. Because they charge money. House owners have a good relation with them, but house renter does not have to maintain relation with them because they will move to some other place if necessary. They have complain that they are paying utility bills at least three or four times extra, and people are getting all of those. However, they are essential characters in the slum context.</p> <p>Some of them have mentioned that they do not want to go to community leaders for any reason.</p> <p>People do not have any formal a legal papers of their houses and land. That is how some political leaders always try to make problem and earn some money.</p>	<p>Relation among leaders and general people in the slum is beyond trustworthiness. Keep trusting in CBO and other committee people is the only option for the general people in the slum.</p> <p>UNDP funded UPPR project made some CDC (community development committee) in the slum. All the members are predominantly women. People have trust on them. It is considered that if women come to the development activities there is likely chance fund will be utilized properly.</p> <p>Trust on Local leaders are very low. But trust on CBO is high. If even it is not trust then it may be termed as dependency, because they know very well that whatever the CBO are doing general people cannot do this for themselves. Same from KII_CBO leaders.</p> <p>People do not trust on Cooperatives. Rather they have trust on NGOs. Because NGOs treat people equally.</p> <p>General people trust community leaders because of their NGO connections. Otherwise they do not have trust or they do not rely on political people.</p> <p>Even female leader is very critical about the male community leaders' character. Being a social leader and being a very familiar figure</p>	<p>They all are very familiar with the social leaders in their respective villages. People know one another personally over there. Therefore, a social leader cannot do whatever they want to do. They have some ethics. But in the slum they do not find any such kind of moral authority.</p> <p>People all are political. More conflict in the community more income they have. Leaders try to earn money from both sides.</p> <p>They do not distribute aid properly. There is an issue of individual competency to manage service from them.</p>

		in the slum she also faced some unwanted disturb from the community leaders. Example..	
Formal governance	<p>They believe that government can be harsh to them any time since they are using the government land.</p> <p>There is a trend of sending children in schools outside the slum, but only house owners can afford this. People are reluctant to send them schools outside the slum. However, they feel good when children go to school inside the slum.</p> <p>After the intervention of police administration during the caretaker government the security system has completely changed. RAB introduce Bamboo stick to keep in each houses, they ensured all the muscle men got out from the slum. They also introduce whistle blower in the slum.</p>	<p>Slum dwellers irrespective of category have full trust on NGOs. Because whatever they have gained in the slum all are because of NGO activities. Even they believe that whatever the government services they are getting all are because of NGOs.</p> <p>NGOs have managed the slum free from mussel men.</p> <p>Blind trust on NGOs has some negative consequences. Some fraud NGOs came in the slum. They made some groups and flew away with savings of general slum dwellers.</p> <p>People distrust police station very much. Police are always ready to earn some money from the slum. Even though they are getting enough each month from the slum. Yet, they tend to earn extra money. There are lots of informer of police.</p>	<p>Even if people go to police station for seeking help, they will phone to CBO leaders for mitigating problems. Therefore, no meaning to go police station individually ignoring the power structure of the slum.</p>
Civic engagement			
Internal and external network.	<p>People enter in the slum with a network. There are some potti in th slum such as comilla potti, sher pur potti, Barishal potti. People are there mostly from respective areas.</p> <p>Each and every adult people in the slum is member of either any NGO or saving group made by them.</p> <p>Political groups are plenty in numbers.</p>	<p>All the Leaders in the slum are supporter of ruling party. Two unite of slum has good relation with two ward. General dwellers are not involve in any politics, but they join to meeting if internal leaders call them.</p> <p>Due to UPPR project in the slum there are women have had some power in the community. They have also worked for infrastructural development in the slum.</p> <p>They have 71 groups made by consortium of NGOs named SHOKHI. People from every</p>	<p>People enter in to the slum with a reference. Most of the dwellers have entered in the slum using their network in the village. The slum itself is divided according to the name of some districts from where people are prevalent most.</p> <p>General slum dwellers maintain relation and network in the tea stall. After work that is the most important place for them. They hardly talk about</p>

	<p>Some people value tea stall circle much. Even some aged rickshaw puller spend half of day sitting in tea stall and chatting with fellows.</p>	<p>walks of life in the slum joined there. And they all are considered to be “change maker”. They all have been taught about sexual and reproductive rights of people. And they report against violence against women.</p>	<p>politics. Different kind of storytelling and listening and watching television are some common activities three.</p> <p>There is more than cooperative society in the slum. People from every corner of the slum are involved with this.</p>
Internal and external network	<p>Women are more united as they have some collectives made by NGOs.</p> <p>There is a notion of internal network among the in-garage rickshaw puller. They do not have any interaction with the rest of the slum, they live in the garage. 100 of garage are being established in and out the slum. They all are considered to be Korail dwellers without having minimum relation to slum’s social structure.</p> <p>A large number of men in the slum came first to a garage to earn money. They stayed in the garage for a while, then after they brought their family members in the slum. Therefore, garage network is very important in the slum.</p> <p>NGO schools are prevalent in the slum. And students started going for upper class after finishing primary education in the slum. Some of them have started teaching career in the NGO schools.</p> <p>Conflict among people, but few days back a huge fights between two groups has taken place.</p> <p>Each and every house owners have renovated their houses by taking loan from NGOs and from their own cooperatives. Some of them started small business with that loan.</p>	<p>When general people see something is going wrong in the slum they call NGO persons to solve it. Especially if anything against human rights of the people.</p> <p>At this point of time 27 NGOs are carrying out their project in different issues. And slum dwellers are primary beneficiary of these project.</p> <p>53 cooperative society in the slum. People are connected through these.</p> <p>House owners in the slum have a tendency to live outside the slum. They have very good network among them.</p> <p>People those are living in the slum by renting rooms are reluctant to involve with cooperatives or NGOs.</p> <p>House owners have tendency to get involved with NGO activities as much as possible.</p> <p>Due to have good relation among people in the slum they could make a committee for protection of slum while government started eviction from one side. They could negotiated with administration and stopped</p>	<p>In any emergency or help people go to leaders of respective areas. All of the leaders in the slum are political predominantly. Thus, slum dwellers are also supporters of ruling party by default.</p> <p>People those have land position in the slum have are considered to be <i>Bariwala</i>. They have their own connections. The dynamics relationship dynamics among Bariwala and leaders are different that the relation among the general people in the slum. with leaders</p>

		<p>eviction. After that CBO has been formed and they took over the responsibilities.</p> <p>There is a tendency of migrating to korail from other slum areas in Dhaka city, as this korail offers better opportunity for people.</p>	
Civic skills	<p>Some of them have got money from NGOs getting involved their wives. They have learned how to get .</p> <p>Each and every rickshaw garage in the slum are considered to be a social enterprise. Owners of garage have to have good relation with the internal power structure, and external political leaders. They are supposed to be the local guardian of in house rickshaw puller.</p> <p>People participate in the occasion of celebration different days, such as women day, water day, sanitation day, and so on. It is mandatory to participate in such days from every house. Bariwala people ensure that.</p> <p>General slum dwellers are interested to engage with NGO rather than cooperatives. Apparently cooperatives are looking great as they all belong to this group. However, some of them mentioned that they do not get proper information from these cooperatives.</p> <p>Tea stall is a very popular leisure and time passing place. But general slum dwellers are very conscious that they do not talk about any confidential and political issues. They always try to show that they have nothing to do with politics. Tea stall is somewhat risky place.</p>	<p>CBO leaders maintain a very good relation with political leaders as well as local administration. They try not to be engaged in politics directly so that they can be equally effective after the regime change.</p> <p>When general people see something is going wrong and they cannot intervene, they inform NGO person.</p> <p>These days' women are now getting power by involving with some international organization. Women are considered to be more efficient than men for managing developing activities. The whole slum is divided into three cluster, all these three cluster have 37 CDC . And each CDC has 24 primary groups. And each group has 20 women members. Therefore women have come o the mainstream of governance in the slum.</p> <p>People are very prompt in providing utility bill. Every house does not have meter. They, however, distribute bills among themselves without any hassles.</p> <p>People involve with NGOs as much as possible. Because they have the consciousness that NGOs come here for</p>	<p>People have to maintain a good relation with CBO members to get any kinds of NGO benefit.</p> <p>People have made cooperative society without any help from the NGOs for their own betterment. They are also interested to involve with NGOs in microcredit so that they can have external network which will support them in crises.</p> <p>Women are specially withdrawing themselves from cooperatives. According to FGD, some of them didn't get the deposited money when they have decided to change their house. It's very difficult to get money from them for a <i>bharatiya</i>.</p> <p>As long as NGOs are operating their projects in the slum and as much they invest in the slum the possibilities of eviction would reduce.</p> <p>Each and every people in the slum is beneficiary of NGO activities actively or passively. Because they all are drinking water, they are using latrines, their</p>

	<p>Some people do not want to involve with cooperative because they know well that they may not stay in the same place. And they may not get back the money from the cooperatives.</p> <p>The intention of staying in the slum is providing children some necessary education. It can be technical and vocational education and it can be general education. (Example I have three bank)</p> <p>Particularly for house owners It is impossible to live in the slum without maintaining good relation with leaders and committee people.</p> <p>One has to vote for CBO, Bazar committee, Masjid committee, councilor, mayor, MP... these are the way to get attached with system.</p>	<p>betterment. As well as they have believe that the more NGO will come here the slum will be out of eviction threat.</p> <p>CBO was formulated initially in a small pocket of korail slum. When people noticed that CBO has executed some sanitation project in this part, people from other part of the korail also decided to follow the same model. Consequently 4 CBO have been made.</p> <p>Slum dwellers have arranged a day for protesting extremism and terrorism to show government that they are against terrorism. CBO has been turned out to be a formal organization registered from social welfare ministry.</p> <p><i>Varatiya</i> people are very critical about the intention of Cooperatives.</p>	<p>children are going to schools so and so forth.</p>
Associational life			
<p>Social norms</p>	<p>The whole slum is divided in to some territory, and each territory is under one or two social leaders. Leaders from other territory will not interfere in any issue in one territory until and unless they are invited by respective leaders.</p> <p>Renter people try to avoid and stay away from all kinds of political activities and groupings.</p> <p>People are willing to join in any function arranged by community leaders, such as <i>wuaz Mahfil</i>, concert of <i>Baul</i> song. Small shop owners mandatorily give money for this kind of function</p>	<p>The whole slum is divided into some territory. Leaders from one territory does not interfere in to others issues.</p> <p>Compassionate to each other, since at least 10 families are using one chamber of toilet, there has to be a very good relation among them. They hardly make any complain.</p> <p>People in one block or territory will not go for seeking help to any leaders who doesn't belong to this area. If someone goes to</p>	<p>Majority of the people in the slum live hands to mouth selling hard labor. Therefore, they are conscious that they may feel sick and they may need help any time. People are always ready to help their neighbors. Not a single person in the slum will not stay hungry.</p> <p>There are some division among them and internal politics. Even they fight against each other. But they all re very conscious that these issues do not go to outsiders.</p>

	<p>and general people also contribute as much as they can.</p> <p>If anybody dies in the slum, slum neighbors arrange all necessary stuff for funeral. Even they collect money from people and send dead body to respective village. Moreover, they try to give some cash to that family if the earning person were expired.</p> <p>People try hard to help their relatives coming from village. They try to introduce them with their existing network so that newcomers can get a job. Rickshaw garage and garments are prevalent. Example> one of acquaintance suggested him to send his son to his garage so that he could learn some technical stuffs and led his life independently.</p> <p>People in any problem go to house owners if they are available in the slum. If the problem is internal in the house, house owners can mitigate this. But if the problem is in the community they go to respective leaders.</p> <p>A house owner should be as like as local guardian for their renter.</p>	<p>them, leaders will communicate to respective leaders of that area.</p> <p>The notion of privacy and the notion of public and private is different in the slum. Each and everything is open to neighboring families. It is ensured that nobody will stay empty stomach in the slum. Example of CNG driver.</p> <p>There is regional preference for choosing internal area in the slum. Such as people from comilla will likely come to comilla potti first.</p>	<p>Personal loan in the slum has high interest rate. Without interest people do not lend money even to their relatives.</p>
<p>Social conciseness</p>	<p>All of the people in the slum are by default supporters of ruling party. They know that they have to support ruling party for their existence. More than 10 families are sharing one water point and one toilet, therefore, they have to be helpful to others.</p>	<p>Whole korail is equal to 50 villages. People from each and every districts are living here. According to constitution they have rights to stay and work as long as they are not making any trouble for government. Even they remain very concern when they go for protest so that nobody touch any vehicle.</p>	<p>House owners do not allow people for renting house without any reference. There is a safety concern. Someone can use the slum for doing some anarchy. If anything happens whole the area will be at threat of eviction. According to them if government finds any of anarchist or extremist in the slum</p>

	<p>They are aware that they may have to evacuate this area since it is government land. Therefore they have aspiration to go back home some day.</p> <p>Some of them moved korail from other slum areas in Dhaka city since korail offers better opportunity. Even though there is a constant threat of eviction but they don't believe government will do so, since korail has always been supporting government. They have been doing whatever leaders ask them to do. Several meeting he has attained. Recently they went to arrange human chain and rally. They know very well that house owners are earning lot by occupying government land, but they also know that they will not be able to rent house in non-slum areas.</p> <p>According to some people eviction would be resulted as huge loss for government. Their children will be big threat for government.</p>	<p>They do not want to invite government for eviction.</p> <p>People those are holding a position are aware that they are living in government land, and today or tomorrow they may have to leave this area. Therefore they have a tendency to make alternative housing in some non-slum area. Half of the house owners do not live in the slum.</p> <p>People in the slum are suspicious about strangers. Anyone outsider cannot take house rent in the slum. Maximum of them have come here with a reference.</p> <p>Korail slum has used to be big consumer of date expired product as well as some low quality product. But people have rejected those product, and if they can catch those product red handed they would seize all goods and supplier. .. Example. ..</p>	<p>they will try to use this loopholes for eviction the slum. .</p> <p>Irrespective of class, position, age, and gender people all went to block main road soon after knowing that government decided to evict the slum. They all have made a human shield so that external people cannot enter in o the slum. Nobody ordered or requested to go there. It was a spontaneous practice.</p> <p>National politics is not a big issue in the slum. They are united for existence of slum. Soon after government change people turn out to be supporter of ruling party except some well-known politician. However, they become silent.</p> <p>Consistent and continuous treat of eviction may have some other meanings which they do not know. But some of them have been staying here for more than decades, and they have been experiencing the same threat. However, when house owners ask them to join in any human chain or any activities they go. Because they</p>
Satisfaction	<p>Leaders are pretended to be protector but people perceived them as fund sucker. NGOs are considered to be protector of the slum because they have invested money and now t becomes their own burden.</p>	<p>CBO is pretty efficient in collecting utility bills. Government is now getting huge revenues. Whereas, before establishment of CBO government didn't get anything.</p>	<p>In order to get benefited from any NGOs it is mandatory to have good relation with CBO members. Nepotism has become a norm in aid distribution.</p>

	<p>Some people do not want to comment on the social system. According to them they do not belong to th system. Unfortunately they have come to this place. They will surly leave this place as soon as they make some capital.</p> <p>Majority of people are concern that they are paying quite more than the actual bills. But as long as they can stay here and earn some money everything is okay.</p> <p>It's beyond satisfaction. When a case goes to police station they even call to community leaders to solve problem. That implies slum dwellers have to comply with the existing system. Otherwise he has to go out.</p> <p>"CBO tries to bit their own drums always. But whatever the scenario either it is water management or sanitation or road construction NGO did everything. CBO is not capable to manage this things properly." Rather they do not work properly.</p> <p>CBO people have nothing to do with road construction since they have dedicated committee made by city corporation in the slum. However, people</p> <p>Development works in the slum were possible due to women engagement in the committee. And some of big infrastructural development works were women leaded.</p>	<p>CBO and CDCs are very proactive. They arrange meeting and call NGO peope to join. They can identify the problem in the community and they also can solve them. If necessary they can call NGO people or whoever they need to call.</p> <p>Quarter million people are being governed by the CBO, From the sustainable point of view whatever CBO has planned so far and has executed so far those are sustainable such as water and sanitation system. However, they are still depending on NGOs in large extend. It would be really very tough question that whether they can sustain without any help from NGOs.</p> <p>CBO members cannot take money from dwellers. Rather people appreciate them for what they are doing. However, some leaders being members of CBO are involved in taking illegal money from people. Particularly, development committees are being active after the city corporation election. People are highly dissatisfied with their activities. It's beyond satisfaction because people know very well that if the leaders and CBO stop working they may not be able to stay in the slum.</p> <p>People appreciate Whatever female CDC leaders have done. Because it was impossible for male leaders to pave the all alley in the slum. They would have swallowed all money. However, CDC</p>	<p>Water point and meter is in the hand of CBO people. They will decide where to install a water point.</p> <p>The question of satisfaction comes when there is an issue of aspiration. According to female informants, they do not have any aspiration. They want to earn sufficient money so that they can send their children to school. And they want to live peacefully in the slum.</p>
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		members accomplished the work. Importantly, NGOs and government organizations also depends on female leaders.	
Slum governance			
Structure and function	<p>After the Gulshan tragedy rickshaw pullers in the slum are facing much trouble. Main gateway of korail is lake since the three sides of the korail slum is surrounded by lake. CBO is negotiating with administration so that they can start crossing lake by boat. And all of rickshaw puller can get access to Gulshan and Banani.</p> <p>After the last city corporation election the number of leaders have been increased. Therefore, now the slum is a bit imbalanced. Because newly affiliated leaders are very active to show power and get respect.</p>	<p>Central CBO is an organization that formulated based on internal water management organization. Later on CBO people with help of other NGOs made it possible to get legl water supply, which was a business of internal powerful leaders.</p> <p>919 water connection management is the primary duty of CBO. CBO also collect a wash fund.</p> <p>CBO is fighting against eviction along with CUP, coalition of some NGOs. They went for writ petition.</p> <p>WATSAN, ensuring all services to the slum dwellers, maintenance of infrastructure, alternative dispute resolution, resource mobilization by networking with NGOs, Networking with ward commissioner, networking with city corporation and MPS.</p> <p>CBO has each and every information regarding this slum informally. Very recently they have started doing a household survey along with DSK because they are needing those information for official purposes.</p> <p>Water management is the key issue of governance in the slum. CBO is formulated</p>	<p>Working for development along with NGOs in the slum. Huge amount of NGOs are working in the slum, if slum committee doesn't help them they will not be avail to reach to the household. People will not give them entrance with out affiliation to the CBO> .</p> <p>They are also working for water supply, in fact they have managed a water pump in the slum. And managing water point and distribution of meter and collecting bills are also their responsibilities.</p> <p>All kinds of infrastructural development including road construction.</p> <p>Maintain relation with local administration, police station, and political leaders are considered to be main responsibilities of CBO and leaders in the slum.</p> <p>CBO along with general people and house owners and NGOs pressurized government for a water pump in the slum. It's been two years WASA has installed a pump in the slum.</p> <p>Even though some people are doing business by providing electricity, but this is a great thing that people are</p>

		<p>based on water and sanitation related project execution.</p> <p>They observe different day such as sanitation day, water day, women day, and so on. People including NGO workers participate there.</p> <p>CBO people have good relation with labor union in the WASA and DESA. This is a kind of open secret.</p> <p>CBO members also very conscious about the image of slum, and how outsiders are treating the slum. Some date expired consumer goods used to be sold in the slum. However, they stopped consuming those products. And all of them boycotted those product. They are now aware so that these products do not enter in to slum. If they find anything like that committee seize those product.</p> <p>CBO has all the necessary information. They even eradicated drug dealings. A group of influential people including youth and girls started movement against drug abuse. And they could successfully get them out from the slum.</p>	<p>getting this without being entitled to get.</p> <p>Women have little interest about the roles and responsibilities of CBO although CBO is woman headed organization. They know about CDCs. According to them CDC is the only valid and responsible entity in the slum. Interestingly enough, male driven power structure has been ignored for better operation particularly in infrastructural development.</p>
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<p>Accountability</p>	<p>Since government has decided to provide some basic services to the slum therefore it's now become their duty to ensure government revenue.</p> <p>Neither CBO nor CDC or any organization in the slum announces the proper budgeting to general slum dwellers.</p>	<p>Social and political leaders in the slum are not accountable to NGOs. Neither they are accountable to slum dwellers. They are only accountable to political leaders. But on the other hand, CBO and some other slum development committees including women collectives are accountable to NGOs. Particularly CBO is also accountable to general people since the committee has been elected directly by peoples voting.</p> <p>Since CBO is the only elected entity working for betterment of slum, they are aware if there is no conflict among them. Even if they have any conflict they do not let outsider to know about these.</p> <p>As long as committee people have relation with NGOs they are considered to be accountable towards general people.</p>	<p>UPPR committee and CBO all of them are accountable to respective NGO with whom they work together. But general people do not know even what they are doing.</p> <p>CBO activities are monitored by DSK. Because DSK initiated to make something like this in the slum. CBO leaders also maintain well communication with DSK.</p> <p>Leaders in the slum are only accountable to NGOs. CBO people decide where to install water point, sanitary latrine, or whom to give meter. Some people mostly house owners maintain good relation with them and they are always privileged. That is not any complain rather this is an issue of individual competency.</p>
<p>Legitimacy</p>		<p>Even though people are using government land. And they are not entitled to get any government provided facilities. However, CBO and CDC are legitimized in a way since both of the committee has been elected in the presence of Dhaka WASA and city corporation people. Thus, they have gained somewhat negotiation and bargaining power.</p> <p>CBO went for a writ petition against eviction. They have stay order for 6 months. Some NGOs are working here, and international organizations are also aiding in some project those also have government</p>	<p>Only CBO is the legal entity in the slum, which was formulated with the presence of stuff from Dhaka WASA and city corporation. Therefore, they can go directly to the office of WASA DESA and so on.</p> <p>Women collectives, made by city corporation and UNDP, named by CDCs have some power to negotiate because of their legal connections.</p> <p>CBO, CDCs, or individual leaders in the slum have very good relation with NGOs and political parties.. NGOs have even made some of social leaders.</p>

		<p>affiliation, thus they get a minimum level of legitimacy.</p> <p>Administration, including police administration asked CBO to ensure that no terror and drug dealers are staying in the slum. And slum people will not cause any harm to nearby areas those are diplomatically important.</p>	<p>This area is being governed by the mutual relation between NGOs and leaders.</p>
	<p>They will welcome NGOs and national and international organizations as much as possible for not only sustainable development but also for sustainability of slum.</p>	<p>CBO should be a politics free civil society organization. All the groups made by NGOs in the slum are linked with CBO. They all have to abide by the decision from CBO. However, political leaders in the slum always try to violate rules and regulations of CBO. Some CBO leaders also politically reknown. That is how they minimize the tension.</p> <p>People from outside the slum will get same picture each and every members of CBO. They have a unique mechanism to deal with outsider specially researcher and NGO people.</p>	