

ACHR team visits **BANGLADESH**

July 28 - August 3, 2013. Seven people in the visiting team: Somsook Boonyabancha (Asian Coalition for Housing Rights), Ruby Papeleras (community leader from HPFP in the Philippines + coordinator of Urban Poor Coalition Asia - UPCA), May Domingo-Price (community architect from the Philippines), Chawanad Luansang and Supawut Boonmahathanakorn (community architects from Thailand and joint-coordinators of the Asian regional Community Architects Network - CAN), Father Norberto Carcellar (from PACSII in the Philippines) and Thomas Kerr (ACHR).



SCHEDULE of the VISIT :

Sunday 28 July

- Afternoon : Nad, Tee and Tom arrive Dhaka. Ruby and May arrive late night.
- Evening: Meet with Kabir and students at BRAC University Architecture Faculty. Nad presents about CAN's work in Asia, and the students who took part in the recent Philippines citywide planning workshop present their experiences, and their work in Dhaka.

Monday 29 July

- Tom and Ruby visit ACCA project in Gopalganj with Jaya, Washim, UPPR team and community women.
- Nad, May, Tee, Kabir and students visit Korail slum and communities supported by DSK and HLRF-B groups, looking for possible areas to start citywide mapping, planning activities.

Tuesday 30 July

- Morning: Tom and Ruby travel back to Dhaka from Gopalganj
- Morning and afternoon: Nad, Tee, May, Kabir and students visit more DSK-supported communities in Dhaka
- Evening: Visit Old Dhaka, iftar on the big ferry, visit Shakhari Bazaar (Hindu bangle-making lane)

Wednesday 31 July

- Morning : Visit UPPR-supported communities in Mirpur (Rahmat Camp + Bawniabad Bazaar). Lunch and *boorhani* drink at Star Kebab
- Afternoon: Somsook arrives at 1 pm. Meeting at BRAC Inn with Mr. Akhtaruzzaman (UN Habitat)
- 5:00 - 7:00 : Lecture and discussion about the work of Community Architects Network (CAN) in Asia, at Bangladesh Institute of Architects

Thursday 1 August 1

- 10:00: Meeting with Ms. Pauline Tamesis, Country Director, UNDP, at UNDP office
- Meeting with NHA + World Bank staff + brief hello to the Minister of Housing
- Meeting with UPPR staff, at their headquarters in Dhaka
- Late night: May and Ruby fly home

Friday 2 August

- Morning: Visit 2 communities in the DSK / HLRF-B group: Laxmi Bazaar (in old Dhaka), and Agargaon.
- Noon: Meet with community, CBO and NGO leaders at DSK office. Then a delicious lunch for those not fasting.
- Evening: Iftar on the boat in Korail Slum, with architecture students

Saturday 3 August

- Morning : Reflection and planning session with Kabir. Brief meeting with Mike Slingsby at the BRAC hotel.
- Afternoon : Team flies home to Bangkok

Meeting with students at BRAC University's architecture faculty :

About 10 students joined the meeting - some are graduates and some still finishing up their courses. Two of the students, along with Kabir, joined the recent regional community architects workshop in the Philippines, in June 2013.

- All these students were involved in the recent 2-day participatory housing planning workshop (May 19-20) that Mike Slingsby helped organize with NHA, which focused on poor communities in 4 provincial towns (Barisal, Khulna, Naryanganj and Sirajganj). This workshop was part of the preparations for the NHA's "Pro-poor slum integration project" in 5 towns, which is being financed by World Bank.
- Nad tells about CAN, ACHR and ACCA, shows slides of some projects and workshops.
- Several of the students and young architects give brief presentations about the work they are doing in Bangladesh - a lot of idealism, energy and creativity in this young group!
- Breaking our fast: first iftar in Dhaka. Dates, puffed rice, fried snacks, *jelabees*.

Kabir: Poor communities in Bangladesh are outgoing and welcoming. They have resources (they will all feed you!) even if you have come without money. Also, they are politically linked. Many savings groups, in regional groupings, and these savings groups have become like an organization. Can link this with what different aid groups and NGOs are doing.

- **People need examples that show possibilities on the ground**, to see and get inspiration from. Not just words! they need to see real projects that show a new way. This is our greatest need in Bangladesh now.

IDEA : Community architecture Workshop in Bangladesh: (this was discussed throughout the visit, with the ACHR team) Mapping and planning and training, with communities. Kabir says definitely we should include the students, but he suggests getting the community youth involved and investing in them too, as important actors who will be there long after the students and professionals leave. Training for young people in the community - Kabir will organize this, with CAN and ACHR support.



The omnipresence of BRAC : At the airport, we changed our money at the BRAC bank, stayed in the BRAC Inn, took our first takeaway *iftar* from the BRAC food services, blew our noses on BRAC tissues, had our first meeting with BRAC university students at the BRAC architecture school and did our gift shopping at the BRAC handicraft boutique. It's quite amazing the omnipresence of this gigantic NGO, which is the largest in the world. 120,000 staff, working mostly in Bangladesh, but also in 10 other countries, with a \$700 million annual budget, 70% of which comes from self-financing strategies: their for-profit micro credit program, printing press, bank, dairy, handicraft shops, etc. Focus on service delivery, started in rural areas. No housing yet. We could say it is largely financed by poor people themselves: their micro-loan interest, their handicrafts, etc.

Dhaka: The ward is the smallest administrative unit in Dhaka. There are 54 wards in Dhaka, total (is this correct?). The Gulshan area, for example, covers 3 or 4 wards. Mohakali also covers several wards.

Visit the ACCA-supported housing project in Gopalganj :

Jaya and Washim gave Ruby and Tom a lift to Gopalganj to visit the ACCA-supported housing project there and to meet with the women who are managing the new city-level CDF (Community Housing Development Fund - CHDF) and learn about the process in Gopalganj since our last visit 9 months ago, in October 2012.

- **Passing the site of the infamous Rana Plaza building collapse, on the outskirts of Dhaka.** The debris from the collapsed building has now been largely cleared, but along the front, there are signs and protesters keeping a vigil. Washim says the building was structurally designed for 4 or 5 floors, but they built ten stories. Also, it was designed to be a commercial complex and structured for stationary merchandize, not thousands of sewing machines and generators. Unfortunately, this is all very common. Now there is a lot of discussion about changing the policy and tightening up these rules on building safety and control.
- **Beautiful old trees arching overhead like a cathedral, along the road to Gopalganj.** Jute being processed and dried along the edges of the road. Constant people and life on the road. Water everywhere, and beautiful lush green fields.



UPPR project overall : The UPPR project now covers 23 towns in Bangladesh, and the current phase of the project ends in 2014. After that, they plan to expand to 50 towns, but only if they can get funding.

Savings in Gopalganj: Gopalganj has 352 primary savings groups, linked together into 36 area-based CDCs (Community Development Councils, like the Sri Lanka Million Houses system), which are in turn linked together into 3 CDC clusters. Women save weekly or monthly, according to their earning pattern, and the minimum saving is 10 Taka per week or 40 Taka/ month. The CDC collects all the savings from each primary group and keeps it in the CDC fund. All the savings is kept in the CDC-level fund, not in the primary group, and all the loans are given from this CDC-level fund, during the once-a-month meetings to discuss new loans and transact repayments and new loan disbursements. Some members also save for housing, and this housing saving is kept in a special fund at the Cluster level. Seems like not much connection between the CDCs or CDC Clusters, into a more active citywide community savings network.

- **Community Housing Development Fund (CHDF) Committee :** Total 7 members: 4 community women (1 rep from each of the three CDC Clusters + 1 chairwoman - Runu), 1 rep. from the Municipality, 1 rep from the Local Government Engineering Dept. and 1 rep from UPPR.
- They did the city-level mapping of slums in the city before.
- **Next 3 housing projects already being explored in Gopalganj - all on private land:** After the breakthrough project at Mandartola, the UPPR project in Gopalganj asked each CDC cluster to identify one pilot housing project in their area for the next step. In this way, the women have identified 3 more communities for pilot upgrading. All are private land, and must get the landowner's consent to map and plan in the communities. So far, only one of these private landowners has agreed, and in that settlement (45 - 50 households?), the mapping is finished, and they are already thinking of proposing some sort of land-sharing options, where part of the land is given back to the owner and part is kept for building new housing for the community. Jaya says that 90% of the slums in Bangladesh are on private land, so their focus is on negotiating on-site land-sharing strategies.
- **Still very good support from the mayor :** A lot of the women in the savings groups in Gopalganj raise eggs and chickens for income. And the Municipality has agreed to help the women set up a shop in the Municipality, to sell their eggs and poultry - planned but not yet open.



Visit the Mandartola housing project site :

Management of the construction process : In all the UPPR cities, they have a system of setting up ward-level Project Implementation Committees (PICs) to manage all the UPPR-supported upgrading projects in each ward. These collaborative committees include reps. from community + UPPR + Municipality. In the Mandartola project, they have followed this system, and set up a special PIC for managing the project. They also have a separate materials purchasing committee. All the funds for the project go through the new citywide fund (CHDF), including the grants from CDMP for the house construction. The construction is being done by a contractor hired by the CDMP, using hired laborers from other cities. There is no community labor in the project, but Liaquat tells us that Runu is on the site most of the time. The construction is being supervised by a full-time site engineer from UPPR. Apparently there is a labor shortage in Gopalganj, and local people would rather fish or do farm labor, which is easier and pays the same as construction labor work. (paddy field workers earn 250-300 Taka per day, and construction laborers earn the same) So the contractor has brought in all the workers from other districts.

60 houses (out of total 260) are now finished. They plan that 100 houses will be finished by September 1st, and the first 100 families will move to the site then.

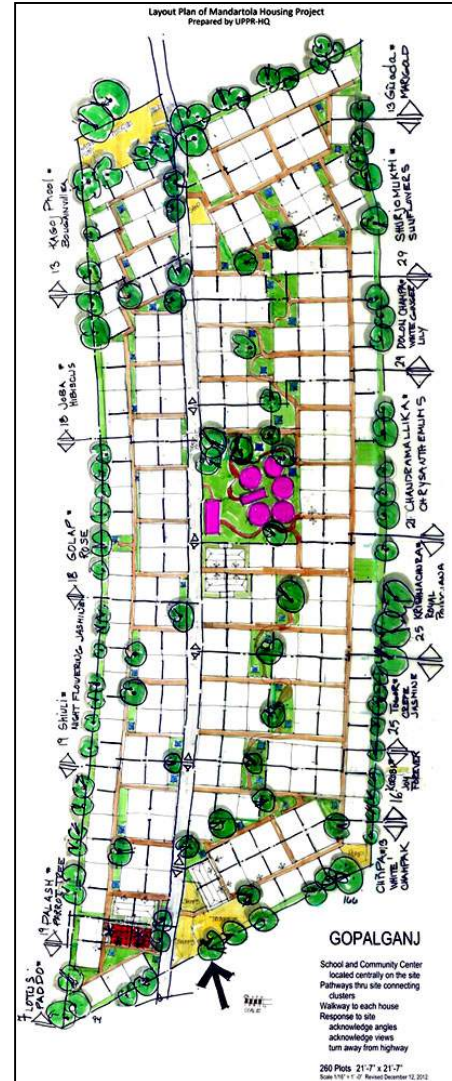
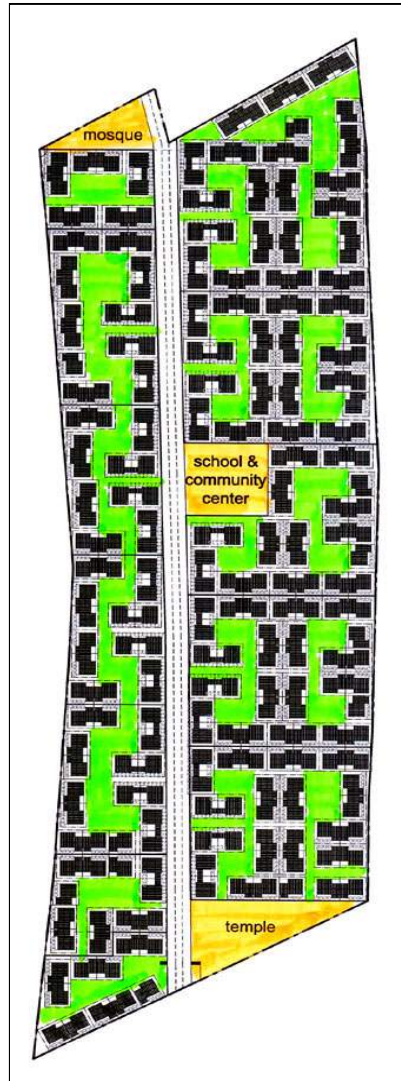
- **Houses quite expensive, and will not be given free, but as loans :** The houses, which follow the standard CDMP design (2 rooms with a veranda in front, but with a few small adjustments, like narrower verandas at the front, and the added toilet and space for kitchen at the back) cost US\$3,000 each (230,000 Taka). The houses are given free by the CDMP, but it has been decided that everyone will repay \$3,000 (230,000 Taka) to the CHDF, so that the funds can revolve and support other housing projects. But our workshop with the women in October 2012 determined that their affordability is only \$500. To bridge this big gap between actual house cost and people's affordability, they plan to make the loans long term, with repayments spread over 15 years. But even then, it's not clear that these very poor families can afford the monthly payments of a \$3,000 loan on a 15-year loan term.
- **Nobody living on the site yet,** except the contractor's construction workers, who are camping out in several of the half-finished houses. Still selecting who will move into the first 100 houses, which are nearing completion. The people from the evicted community are still living all scattered in different places - some have moved away to other cities.
- **"Where are the community people?"** Jaya came to Gopalganj in March 2013, to visit the project. *"When I visited the housing project site, I was surprised that there were no community people there at all - just the contractor and laborers and the UPPR site engineer. Very strange. Not like the housing projects in Sri Lanka, where the women are there round the clock!"*



Mistakes in the land measurement means no room for the cluster planning : The layout of the Mandartola housing project does not follow the 270-unit cluster layout plan that the Thai architects had prepared after our design workshop with the women in October 2012. We noticed that there didn't seem to be any of the small shared open spaces, which were an important feature of that plan, and an important social element in the community design concepts that were developed with the community members in the first housing planning workshop in June 2011, and in the second workshop in October 2012. When we asked why the planning had been changed, into this more conventional grid of cross streets, the UPPR staff showed us the actual plan that was followed, which was redrafted by the American architect Myrna later on, after it became clear that the land was smaller than everyone thought. It is hard to imagine in a project that is being managed by so many engineers, but apparently the land was *mis-measured!* And during the two years between when the land was granted and the construction actually started, nobody checked and discovered the mistake! It was mis-measured so badly that when it came to actually staking out the site (which happened only when they began the second round of land-filling), they found that the site was *almost a full acre smaller than the original 4.16 acre site!*

Original "Cluster Plan" with 270 houses (left side) This is the plan that was developed and refined on the 4.16 acre relocation site, through the two housing workshops, in which the houses are clustered in small social groupings which share a significant open space where trees can be planted and animals can be kept. This plan was finally drawn to scale by the Thai community architects.

Adjusted plan on smaller land, with 260 houses (right side) This is the plan that was re-drafted by the American architect Myrna, after it was discovered that the land was nearly 1 acre smaller than originally measured and surveyed as 4.16 acres. The cluster planning has been lost and replaced by a more typical grid layout, with a few small open spaces here and there.



Also a problem with the orientation of the toilets: The community people were apparently also unhappy about the way some of the houses were oriented in the Thai architects' plan, with the backs of the houses (with the toilets and kitchens) fronting onto the main road through the settlement. We had discussed this issue on our last visit in October, and Nad said that this is no big deal: since the plots are square, the people can easily re-orient the houses any way they like, according to whether they would like to front on to the main road or on the small internal space. The point was that the community people should be able to understand these design issues and to make their own decisions on the site themselves. But we were told that this issue was another reason for throwing out the cluster planning.

- **Back to the drawing board:** So Myrna worked with the community members to draft a new plan which squeezed in as many houses as possible, shaving a foot or two off the front veranda, and removing the clusters and the little squares of common shared space. With these adjustments, they were able to fit in only 260 houses, and that is the final plan that is being built now.
- **Unfortunately, none of these problems with the site measurements or the planning were communicated to ACHR or to the community architects.**

Decision to use ACCA funds in the CHDF for second phase of land filling: The UPPR paid for filling the first part of the land (up to 3 meters above the original land), which cost 1.2 million Taka (about \$15,000). The 3-meters of land-filling for the second part of the project is now going on (piped in liquid sand, which is the standard Bangladesh land-fill system), which is estimated to cost 1.4 million Taka (\$17,700), even though it is not clear how it will be funded - and it is VERY expensive. The CDMP requires the land to be fully filled above "historic flood levels" before they build

the houses, so in order to keep the project going, the land-filling has to go ahead. The UPPR project is not willing to pay for this second stage of land-filling, so the 1.4 million Taka has been taken from the ACCA funds in the CDF (the 1.4 million Taka is almost half the CHDF's capital), despite our clear agreement with the project that the UPPR and the municipality would provide the site development and infrastructure, and the ACCA funds would be used *ONLY* for housing. It is not clear whether UPPR will eventually be able to reimburse the 1.4 million Taka to the CHDF. But everyone (including all the community women) seem certain that "some other organization" will eventually pay for the land filling and reimburse the CDF. But when we ask about this, neither UPPR staff nor the women seem to know where this money will come from. This same issue was discussed on our last visit, but doesn't seem to have been resolved.

- **Ruby talks with the women about using the CHDF money for the land-filling:** Ruby asks the community women about the decision to use the CHDF capital for the land-filling. Runu answers that the CDMP only gives the money for the houses when the land is totally filled, so without the land-filling, the project would stop. They had given a "community contract" application to UPPR for land-filling the second part, but UPPR didn't approve it. They had a meeting to discuss this, because there is no budget in the UPPR budget for land-filling, so what to do? That's when the UPPR and CHDF committee decided to use the ACCA funds, "as a loan", to finish the land filling.
- **Ruby asks:** *"Who will repay that loan if you don't find it from other sources, the community members? They are already going to have very large loans of 230,000 Taka for their houses - how can they afford to also pay back for the land-filling? And is it fair to the communities in the rest of the city - who are also waiting for their chance to make their housing projects - to take this from the CHDF?"*
- **Ruby suggests the 260 families raise the 1.4 million Taka themselves,** to fill the gap and "take ownership" of their own project. If the 1.4 million Taka is divided between 260 families, it works out to 5,400 Taka (\$68) per family. Not much response to this suggestion, but Runu says enigmatically, *"When we're hungry, we'll find food."*



Still questions about infrastructure: There is still no water supply or toilets on the site, but everyone agrees that nobody will move in until the piped water supply system is working. The water is to be provided by the Municipality (3 or 4 deep tube wells + central pumps and an underground pipe distribution system to bring water to each house), and the mayor is very helpful. Electricity to be provided by the Municipality? UPPR is in discussion about these two key services with the Municipality. The UPPR project is to provide the drains and toilets, for which the UPPR engineers are now exploring various shared septic tank options.

Problem of figuring out who will move into the new houses. The Mandartola housing project has been specifically developed to re-house families who were evicted from the South Moluvi Para community in 2009, in the center of Gopalganj, to make way for the construction of a sports stadium. 350 households were evicted. After several adjustments to the housing layout plan, the Mandartola site will be able to house 260 families. In the four years since the eviction happened, many of the evicted families have moved away to other cities. The UPPR and community women have surveyed and found 250 of the evicted families still living in the city, scattered here and there. They are still looking for another 20 - 30 missing households. It has been over half a year since we were here last, and they still don't have a list of who will move into the first 100 houses, or the following 160 houses. Why is this so difficult? Runu explains that they all met together and decided on 16 criteria for who would move in first. But finally, their own criteria were so strict that *nobody qualified!* So they have gone back to the simple 4 criteria we discussed when Nad and May were here (should be one of the 350 evicted families, should be extremely poor, should have no land or house elsewhere and should be a savings member) Runu promises that tomorrow, she and her colleagues will submit to the municipality their list of the first 100 families to move into the first set of finished houses.



- **Runu:** *"If the Mayor says so, we will do it."* Ruby responds: *"People get eaten up by the politicians if they partner too early, before they are strong. We know much better than the mayors what we need to do, so why wait for the mayor's orders?"*
- **Suggestion from Ruby for finalize the list of all 260 families right away:** It's very important to finalize the list of all 260 families who will live here, so that they can all become involved in the project as it is constructed - *not just the committee!* Now, all these families are living in isolation, scattered around the city, and they don't know if they will be part of the housing project or not. By this time, the list should be very clear. Not just for their peace-of-mind, but so that they can get actively involved in managing their own housing project, as it is constructed. If you wait to involve them only by handing them the keys to their finished house, it's like a kind of welfare give-away, there is no community ownership, no community process! *It's not too late to bring the larger community back into the process!*

COMPLAINTS! There is a "complaint box" outside the site office, and we're told that after a certain interval, the box is opened, complaints are duly recorded in a record book and the monitoring committee "entertains these complaints as per merit."

1. Lack of space for other communities or other women in the savings network to take part in this project : While we were visiting the project site, a very angry woman appeared. She is a savings leader from the CDC Cluster where the new project is located. She had lots of complaints to raise about the process of the housing project and the CHDF. She carried a big file full of documents with her, but had a difficult time finding someone to listen to her. Runu and the other women from the housing project avoided her and left it to the UPPR staff to talk to her. The UPPR staff also seemed reluctant to take her seriously, so Jaya finally asked that we all gather and have a discussion with her (but Runu and the other women wouldn't join). The angry woman says that the project did not allow any room for people from other CDC clusters to take part. The evicted community came from an area of the city, under another CDC cluster, but the new land is in her CDC Cluster's area and she is unhappy that the hosting CDC Cluster has no part in the project, and no part in the decisions about how the new CHDF fund is being used.



2. Disgruntled municipal councilor from Ward No. 8 : There was another unhappy visitor to the Mandartola housing project site while we were there. The housing project is in Ward No. 8. (Gopalganj has 9 wards total), and the elected municipal councilor from Ward No. 8 is an old political opponent of the mayor, from the opposition party. He recently got out of jail (for murdering five people!), but he has also tried in the past to set fire to the Mayor's house, and also occupied the CDC Cluster office and sold all their furniture, when he was not given the contract to build the houses at Mandartola! (it's not clear in what order these various crimes were all committed!) He was also absent from 12 consecutive municipal council meetings, and for this infraction the Mayor wrote to the Ministry of Local Government to complain. The mayor's complaint led to the councilor's honorarium being stopped, and that in turn has led to open battle between these two local politicians. While we were walking around the housing project, a young man, who is in this councilor's entourage, appeared and started yelling at everyone like a crazy man, trying to discredit the project and even speaking a few words of English to us: "You paid for this project for the people, but look how bad the construction is! These houses will fall down like the Rana Plaza and kill the people who live in them! The quality is that bad! Your money is going to kill people!" Like the disgruntled woman from the local CDC Cluster, this man was also largely ignored or laughed at by the community women and by the UPPR staff, until Jaya asked us to gather and listen to what he had to say. He calmed down then, and there was some discussion.



Suggestions from Ruby about how to resolve these two conflicts : Ruby explains that in the Philippines, where there are a lot of relocation projects like this happening all over the country, the federation advises communities moving to new parts of the city to always make a point of smoothing relationships in both the old area they are leaving and the new area they are moving into. In the area where they are leaving, this includes going to meet their local government and explaining about the move - don't forget that the local government is losing a big vote bank and possibly some government subsidies when communities relocate! Then, in the new place, the communities go and pay a "courtesy call" to the local government (it's important to do this at all government levels: at sub-district, district and municipality levels) and introduce themselves, explain their housing project, invite the officials to visit the site and start building a partnership. The same goes with the relations with the community networks - because the communities in the new area will be your new friends and neighbors and allies now - you have to introduce yourselves and treat them with respect also, invite them to join in your project inauguration events!

Visit communities supported by DSK in Dhaka :

On July 29 and 30, the visiting team of community architects (May, Nad and Tee) joined Kabir and the students from BRAC University's architecture faculty on some visits to four large slum communities. All four of the settlements are on government land. And all have been supported by DSK (and some by ACCA) to set up savings groups and develop water supply and sanitation projects. The idea of these visits was to explore possible sites for community-mapping and community planning in the future. These are notes from Tee and May on the visits, with a few added bits from Kabir and Suhailie from BRAC University's Architecture faculty.

Visit Vashantek Slum, in Mirpur 14 (1,000 houses)

More than 5,000 families, squeezed into just 1,000 houses, have been living on this large piece of government land since 1974. Most were relocated here after being evicted from other parts of cities. And some residents of Vashantek have in turn been evicted and relocated to still other parts of the city (like the original 2,600 families who were evicted from Vashantek and relocated to Bawniabad Bazaar in 1989 - see notes below). This area used to be low-lying land and bush area.

- **Land tenure** : Though Vashantek was originally established as a government relocation colony, the people here still have no land tenure papers and are in fear of the possibility of eviction. They are negotiating with the government to get long-term land tenure security here.
- **Savings** : The community has already initiated savings, with facilitation from the NDBUS CBO network.
- **Constructing community toilets and water supply points** : As in so many Dhaka slums, lack of toilets is a big problem in the settlement, where most people's houses are too small to include a latrine. During the social mapping exercise, the people in Vashantek determined that they need at least 100 common toilets to adequately meet the community's sanitation needs, at a ratio of one community toilet per 10 houses. They have already build 35 of these community toilets, partly with support from DSK's water and sanitation program ("WASH"), which has also supported the development of water supply systems. The people feel these water and sanitation projects have been helpful, but they have not led to greater land tenure security, which is the community's number one priority.
- **ACCA supported water supply** : The team visited an ACCA small project-supported water pump.



Visit Korail Slum (about 22,000 households)

Korail is famous for being Dhaka's largest slum. People first began settling here in the 1980s. About 130,000 people live in the settlement, which is built on a big knob of land that is surrounded on three sides by the large Gulshan lake, in the upscale Gulshan neighborhood. The lake is lined with expensive apartment houses, whose picture windows offer 24-hour views of teeming slum-life across the water! The slum is also right across the Mohakhali Road from the skyscraper where the BRAC NGO has its main headquarters.

- **Public land being disputed by two government agencies** : The Korail slum occupies about 90 acres of public land, which is under two different government departments that are always bickering with each other, in dispute about who the land really belongs to. This dispute has actually worked in the poor's favor and allowed the people to stay, while the battles rage at higher levels. Kabir shows us one area we can see from the restaurant in the BRAC building, where all the houses are all made of shiny new tin sheets - this area,



which is built over the water, got evicted recently, but the courts granted a stay on the eviction and so they all moved back and rebuilt their stilt houses, with new tin sheets. There is still no long-term solution to land security here.

- **A community of renters :** More than half the residents of Korail are renters of structures that are "owned" by others, and so their tenure is doubly insecure. Some of the landowners still live in Korail and others have moved outside. The rental prices are keenly tied to perceptions of security: they go up when there are long stretches without eviction, and you can get real bargains when the municipal bulldozers show up! Right now, it costs about 1,200 Taka (\$15) per month for a room or small tin-sheet shack in the community.
- **Savings :** DSK has introduced a savings and livelihood program in Korail, in which members save 20 Taka per week.
- **Boats to Korail + cycle rickshaws:** There are 100 boats which ferry people across the Gulshan Lake that surrounds three sides of Korail. It's very organized, and they charge between 2 and 3 Taka per ride, from various points. The community has also set up a special place for bicycle rickshaw pullers to part their rickshaws safely and sleep

This is where Kabir lives : For many years, Kabir has made his home in a small rented structure in Korail, which besides being cheap is just a short walk and boat ride from BRAC University, where he teaches every day.

"Platform of hope" Some years ago, Kabir worked with his landlords and a team of community craftsmen to design and build a beautiful open-sided bamboo pavilion in Korail, which was built on stilts over the edge of the Gulshan Lake. This pavilion provided a clean and airy space of 60 square meters for children in the slum to play, sing, dance, study, plant flowers and read books in the small library that was attached. The pavilion became a popular place for Korail residents to gather in the balmy Dhaka evenings and enjoy the view over the water and sometimes screen movies. They called this structure the "Platform of hope" (*ashar macha*), and it was chosen as one of the community upgrading initiatives to be included in the Smithsonian Institution's *Design with the other 90%* exhibition in New York City. But sadly, the pavilion was demolished by the Dhaka Development Authority in February 2012, during one of the frequent eviction sweeps by the municipal demolition squads. But Kabir continues to live there and to surround his tiny rented room and balcony with luxurious landscaping experiments.



Visit Kollyanpur Boshti (5,000 households)

There are about 5,000 households in this large slum, which for the last 30 years has occupied this big piece of government land. About 90% of households in the community are tenants of structure owners, and pay 800 - 1,000 Taka (\$10 - 13) per month rent. Their 30 years of occupation have not been peaceful, though, and besides faced the threat of eviction seven times, the community has had to rebuild itself after several times being burned down in the night by arsonists. There have also been evictions by municipal demolition squads, with bulldozers, riot police and tear gas. They say that they would be happy to buy the land they already occupy, from the government, if they could do so on an installment basis, with affordable monthly land payments.

- **Savings started a year ago:** With support from DSK, 300 "extreme poor" households in the settlement (who are part of DSK's livelihood project - which gives grants to help "extreme poor" families start small businesses) started saving a year ago, with each member saving 20 Taka per week. The savers are organized in groups of about 33 households each, and all the savings are kept with the DSK project manager. Although most savers earn on a daily basis, the savings collectors collect savings weekly because they don't have time to collect it daily. Families who are not part of DSK's livelihood program are not joining the savings process.
- **Mapping the settlement :** They have also started mapping the settlement, as a way to understand the community's problems and to plan various common infrastructure improvements, including some community toilets they have built, with support from DSK.
- **(Kabir adds on 21 August)** I think the community mapping would not be that difficult. Two of us have started mapping in Kollyanpur Bosti. We found one community leader and two young boys and a girl from the community (who are studying in local colleges). Slowly they are doing the physical surveys using big google images in scale. It's so beautiful! Every day things are becoming clearer and we are getting



more information about the community. And in the process, we think more people - if not all the people - in the community will be aware about the possibilities for the community.

- **Suhailie's story from Kollayanpur Boshti.** In Kollayanpur slum, young architect Suhailie writes: A small kid asked me, "What do you have in your house and who lives with you?" The question made me smile, and I answered, "I have the same kind of things in my house that you have in yours. And I live with my parents, just like you do." She giggled at my answer, and I realized that me and that little girl have no difference in our needs - it's very simple. Perhaps I live in a better quality place and have all the proper facilities that may not be in Kollayanpur. But I don't have any community space, and this little girl lives with less facilities but has good community spaces and more support systems than I do. Both of us need a balance, a balance of proper living.



Meeting with NBUS CBO Network, in Kollayanpur Boshti

NBUS (whose acronym in Bengali means is a network of 540 community-based organizations in Dhaka, representing about 4 million slum dwellers. The acronym NBUS in Bengali means *Urban Slum Dwellers Development Association*. They first came together in 2005 to address the bad conditions in slums like Kollayanpur, where land is low-lying, water from wells is contaminated, sanitation is in the form of "hanging toilets" by the lake, and skin diseases were common. These problems they were able to identify through social mapping. Although they started in 2005, they only got government permission as an organization in 2010. NBUS has different layers of leadership: at the community level, there is a CBO Committee, which goes up to Ward Committee, then Zonal Committee, then up to the highest which is the Executive Committee.

- **NBUS activities:** The main work of NBUS is organizing slum communities around issues of health. But with support from DSK and ACHR, they have recently begun addressing the issues of housing and eviction, because for most communities in the NBUS network, the main problem is insecure land tenure. With support from ACCA, some NBUS-linked communities have built community toilets and water points, and savings groups have been organized in these ACCA-supported communities. In Korail slum, NBUS staged a protest against an eviction notice and also sought legal assistance to get the court ordered eviction stopped. NBUS also runs 5 schools for children who cannot afford the other schools, and organizes communities to develop their own fire-fighting systems. They have sent an open letter to the Prime Minister with all their demands, and in October 2013 will have a big meeting of all CBOs in Dhaka.
- **NBUS initiative to purchase land for 36 households:** NBUS has bought a 4,000 sq.ft piece of land for housing 36 families, in northern Dhaka. 36 families from different slums in the NBUS network (who were interested and had money to contribute to the land cost) pooled their savings to buy this land. The land cost 2.2 million Taka (about \$25,000). Each family's contribution to the land cost was about 60,000 Taka (\$760), which came either from their savings or from loans they took to raise the amount. The land is registered under NBUS, with the 36 owners on the list (collective ownership?) They plan to build a multi-storey block of flats on this land, for which they would like to ask ACHR for support with the housing finance.



Visit Vholar Boshti (about 700 households)

Volar Boshti is a large slum of about 700 households (4,000 people) on 1.65 acres of government land. The people have lived here for 35 years, and most are structure owners, not renters. The settlement used to be much larger (5 acres), but a large portion of the land was eaten-up by a housing and canal project that surrounds the community. The settlement used to be permanently under 15 feet of water, but over the years, the people have gradually filled the land - but they still have flooding problems.

Trying to buy the land : The community has faced several attempts by the government to evict them. For several years, the community people have been negotiating to either buy this government land, on an installment basis, or to rent it on a long-term community lease (of 10 - 30 years). They feel that people who earn 15,000 Taka (\$189) a month could afford to pay 3,000 Taka (\$38) towards the land each month. They have applied to the District Councilor to buy or rent the land, but changes in government officials keep stopping the process. The market value of the land is very high: about 8 - 14 million Taka (\$100,000 - \$175,000).

Savings just started: Men in this community have been saving together since 1997, and their men's saving is now up to 1.7 million Taka (\$21,520). Then six months ago, with training and support from DSK and the Huairou Commission, the women have been encouraged to start saving too. There are now 100 savings members (including men and women), and each member saves between 100 and 120 Taka per month. The men and women save separately: the men save for welfare, land and social activities, and the women



save for livelihood. In six months, they have saved 60,000 Taka (\$760). The savings groups are registered with the government.

Dream to improve their houses : The people in Vholar Boshti dream of one day buying this land and improving their houses. They feel this is possible, because they have the capacity to save 1,500 - 3,000 Taka (\$19 - \$38) per month, and would be able to repay loans if there were finance available to help them to this.



Visit UPPR-supported communities in the Mirpur area of Dhaka :

Nad, Tee, May, Ruby, Kabir, Suhailey, Yasmeen and Tonmoy join the UPPR team to visit these communities:

UPPR project in Dhaka (a young woman on the UPPR staff reports): The UPPR project started in 2009. Now it reaches 26,000 households in Dhaka (is this the women saving members?). In this area of Mirpur (Zone 2, which covers Wards 2, 3, 4, 5, 6 and 15), the project reaches 15,000 households.

- **Savings :** There are 15,085 women savings members in Zone 2. The basic unit of the savings is the primary group (of about 15 members per group, who live near each other), which are linked together into 129 Community Development Councils (CDCs), which are in turn grouped into 12 CDC-clusters. All the savings is kept in an account at the CDC level - none of the savings is kept in the primary group.
- **Small infrastructure improvements :** The UPPR project supports the communities to plan and implement small infrastructure upgrading projects, on a "community contract" basis (water supply, toilets, lane paving, drains, house improvements). Sounds similar to the old "Million Houses Program" model from Sri Lanka.
- **Other socio-economic support :** The project also has a socio-economic component, which supports education, grants to start small businesses (350 women have got these grants so far), apprenticeships, skills development, day care and children's scholarships.

NDBUS is an association of squatter settlements. UPPR has a partnership with this CBO network and is supporting their work. We gather briefly in their office, and hear a presentation by Mr. Hamid Fakir, the president of NDBUS (he came to Bangkok for the ACHR meeting in Feb 2013). The objective of NDBUS is to stop evictions. They have been organized for a long time, but after entering into partnership with UPPR, they were able to get this office, as well as access to funds from UNICEF and 300,000 Taka for housing (?).

- **Buying land for housing :** NDBUS members have initiated three projects so far to buy land for housing, using entirely their own savings. They would like to develop multi-story housing on these pieces of land, but don't have the finance to do that. So now they are saving for housing and linking with local banks, and hope to be able to get loans for their housing eventually. The three land projects include:
 - **land for 30 households** (12 decimals of land, about 0.12 acre) (100 decimals = 1 acre) Land cost: 35 million Taka (?)
 - **land for 30 households** (12.5 decimals of land, about 0.125 acre) Land cost?
 - **land for 300 houses** (75 decimals of land, about 0.75 acre) Land cost 130,000 Taka per decimal when they bought it 7 years ago, but now the price has risen to 20 million Taka per decimal!



Visit Rahmat Camp (2,976 households)

This is a large community of Bihari people from India who were resettled here after partition. We meet about 50 women crowded into the tiny brick community center they have built with support from UPPR. There is a strong smell of sewage from the open drains. One woman who is a CDC savings leader presents some facts about the community, with many charts, lists and maps :

- **2,976 households here** (14,470 people), of whom 1,960 families (about 66%) are classified as "extreme poor."
- **Land tenure very insecure:** The community is on government land, which was provided to the people 45 years ago, after the country's liberation from Pakistan. Some of the residents have ID cards but many don't. The land is still extremely insecure. The government has tried three times to evict them, and the threat of eviction hangs over the community like a black cloud.
- **Strong savings here:** there are 2,445 women savings members in Rahmat Camp, in 163 primary savings groups, with savings of 1 million Taka (\$12,658) Almost every family in the community is involved in the savings!
- **Extreme poor, poor and not poor :** The women have surveyed the community and identified each household as either "poor", "not-poor" or "extreme poor". This analysis and division of the people into these categories seems to be part of the UPPR project



methodology, for we see the same analysis in both communities. We ask what is the criteria for being classified as "extreme poor"? The women tell us the criteria include things like no housing, no education, no employment or source of income, bad health, no spouse, etc.

- **Some other projects** in education, day-care, education grants for children and adult literacy classes are directly supported by UPPR, and others are supported by other service providers (skills development, apprenticeships, water supply, health centers, adult literacy).
- **386 "extreme poor" women have received grants to start small businesses** - using a total budget of 6.7 million Taka (\$84,800)
- **Infrastructure improvements** supported by grants from UPPR totaling 12 million Taka (\$151,900) to pave 2,094 meters of lane, lay 1,488 meters of drains, build 17 shared toilets (in blocks with water points and rainwater harvesting), install 20 water supply points, raise plinths in 24 houses, improve 500 cooking stoves, and clean 310 meters of drains.
- **Mapping problems in the community** : The women have also prepared a nice map of the whole community, showing all the houses (marked with different colors, according to whether they are extreme poor, poor or not-poor) and all the problem areas, the improvement projects completed so far and the plans for next projects. Still big problems of drainage, lack of toilets, water supply and bad housing. Also social problems of dowry and child-marriage. But the most serious and highest-priority problem, the women tell us firmly, is the land tenure insecurity and fear of eviction, which the UPPR project does not address.
- **1-year and 5-year Community Action Plans (CAP)**: With support from UPPR, the women have also developed future plans for the next year, and the coming 5 years, and these plans seem to be tied to their preparation of "community contract" applications to the UPPR for funding.



Discussion :

- **Question from Ruby: *What have you learned through the UPPR project? (Community women and UPPR staff-woman respond)*** Women have been empowered and their dignity and position in the community has increased. The community is more united now, and they save together. The savings has helped them solve problems of both the family and the community.
- **Question from Ruby: *What kind of troubles did you face making these infrastructure improvements?*** The communities have to contribute 10% of the project cost, and the other 90% comes from UPPR as a grant. And the community does all the labor and organizes the maintenance. They have an operation and maintenance fund for this purpose, to which every family contributes 10 Taka per month.
- **Question from May: *Are you also saving for housing?*** Yes, we have saved 1 million Taka (\$12,660) already. Our dream is to have our own secure house and land.
- **Question from Nad : *Now you are all strong - how can you use that community strength to work on your housing problem?*** The women complain that they can't afford to buy any land - the price is too high. They want to purchase some land for housing, but who will give them loans to buy land? If they could borrow the money, they would buy the land.
- **Question from Nad: *Have you tried to negotiate with the government to stay here and upgrade the community, with secure land? (UPPR staff woman answers)*** The government only gives land leases to rich people and factories, never to the poor! People's savings is too small to buy land in Dhaka - land prices are so high here! People here save only 50 Taka per month - it will never be enough to buy land!



IDEA from Nad : Negotiating for land with concrete solutions and upgrading plans: Nad tells briefly about the network of 165 cities in Asia that are doing citywide upgrading, with ACCA support. In many of these cities, community networks have been able to negotiate to get free government land - both on-site and for relocation. But what made their negotiations successful was that they negotiated with clear alternative upgrading plans, with the strength of their savings and their networks, and the strength of their partnerships. If you want to get this land you now occupy, you need a beautifully worked out upgrading plan, you need the strength of your friends in other communities in the NBDUS network, and you need support partners like UPPR and community architects.

Visit Bawniabad Bazaar (7,289 households)

History of community: This community was a planned government relocation colony developed in 1989 for 2,600 families who were evicted from the Vashantek Slum. Each family got a small tin-sheet room + toilet + a 600 square-foot land plot on a 100-years lease, for which they had to pay 7,500 Taka (\$95), on monthly installments of 52 Taka per month (which most have finished paying now). But after 24 years, nobody has gotten any documents, and the fear of eviction looms here also. The plan of this relocation colony was developed by the government, on a simple grid of cross streets. At first, there were only 2,600 families, but since then, the community has grown and gotten denser, with extended families, renters and immigration, so the community now has 7,289 households. Now there are lots of small factories and workshops in the community, as well as hundreds of rental rooms. The going rate for a rental room here is 3,000 - 3,500 Taka per month (\$38 - \$44/mo).

We meet with about 20 women savers in a small community center overlooking a busy market area in this large, densely-crowded and neatly laid-out community. Two savings leader tell us some facts about the community, with almost as many charts, lists and maps as in Rahmat Camp:

- **7,289 households** here, of whom 2,523 households have been identified as "extreme poor" (35%), 3,900 are "poor" and 866 are "not poor".
- **Strong monthly savings here also:** There is a long history of savings here. The women first saved with another NGO, and used their savings for housing improvements and getting electricity connections. Then, in 2009, they started saving with support from the UPPR project. There are 3,401 women savings members in Bawniabad Bazaar, in 350 primary savings groups, with savings of 2.57 million Taka (\$32,530), which is all revolved in loans to the members for various purposes, at 15% interest per year. They save once a month and each person saves between 50 and 100 Taka/mo. The primary group leader collects the savings from all the members in her group and takes it to the CDC leader, who deposits it in one CDC account. Kabir asks, why do you need outsiders to save? Why don't you save by yourselves? Answer: We need outside help because our savings is not enough to meet our needs. Do the renters save? Not many, because they keep moving, don't stay here long.
- **Infrastructure improvements** supported by grants from UPPR to pave 5,680 meters of lanes (total 4.5 million Taka), lay 7,686 meters of drains, improve 500 cooking stoves, set up 3 day-care centers, support 75 urban agriculture projects, and also water points.

Discussion :

- **Question: How can you get your secure land documents?** We are just waiting for the government. They promised to give us the land lease certificates within ten years, after we had paid off the 7,500 Taka for the houses. But now, after 25 years, we still have no papers. We are asking the UPPR to go to the government and ask for a 95 year lease to the land for us.
- **Question: Do you prefer living in Vashantek or here?** We prefer living here. In the old place, we had no help from others. Here we get help with our children's education, and to improve our environment.
- **Question: What problems here?** Some houses still very bad and dilapidated. Some are still living in the original shack provided by the government in the original relocation colony, without any improvements. After improving the lanes and drainage lines, some of the lanes are higher than the house plinths, so the houses get flooded - these houses need to be raised up.
- **Question: Why not use your savings to make these housing improvements?** It's not enough, we are all poor, we can't afford to make new houses for ourselves! We need help from outside!



How aid can disempower communities instead of making them stronger and more self-reliant : (We discuss this community in the van as we drive away) Ruby: The women only asked for things, asked for help, listed their problems to us. When we suggested any kind of self-help solution, they said *that's impossible!* Aid is so disempowering. They're locked in the box by these aid agencies.

Visit Old Dhaka :



Passing the National Assembly complex in central Dhaka : During our perambulations around the city, we had a chance to pass several times by the National Assembly buildings in central Dhaka. These buildings were designed in the 1960s by the American architect Louis Kahn, and are considered to be among the world's greatest monuments of 20th Century architecture. Many journey all the way to Dhaka just to see these enormous buildings, with their bold geometries and circular arches. There was a palpable hush in our van - which was full of architects, after all - every time we drove by these buildings, and everyone would ooh and aah and stretch their necks to get a better view. But Somsook and Tom were not among the Louis Khan groupies and grumbled, "*Many pilgrims come to Dhaka to see this brutalist monstrosity designed by an American architect, but few give a second glance to the far more delicate and profound monument to the human spirit that we see everywhere in this city - in the housing people make for themselves in its slums!*"

Traffic! Who knows how many hours we spent in traffic jams during our few days in Dhaka - at least five or six hours each day surely. And the traffic is certainly tiring, but there are so many distractions in this great city, so many things to look at from the car windows: the footpaths so crowded with life and commerce, the beggars that assault us at intersections tapping on the windows and thrusting their various deformities for us to see, the old crones, the sellers of books (including English translations of Tagore's poetry!), bath towels, sweets, drinking water - even kitchen appliances!

Breaking the Ramadan fast with iftar: We purchased all the snacks for our iftar from the brimming shops and restaurants in old Dhaka, where the tables were full of patrons sitting in front of plate-fulls of dates, sweet yogurt, sweetmeats, fried snacks and puffed rice, waiting for the stroke of sun-down (6:45 PM) to break their long fast and start eating! We took our iftar on the upper deck of one of the big ferries bound for southern Bangladesh. The students bought us "boarding tickets" which allowed us to board the ferry for a short time and have our snack.



Walk through the old lanes of Dhaka to the Shakhari Bazaar - a lively 1,000-foot long lane where Hindu bangle-makers have lived and traded for centuries in 142 extremely narrow shophouses - some as narrow as 1 meter wide, so that people inside have to sleep lengthwise! Kabir made a study of this very centuries-old community and is so well known here that we were greeted like visiting royalty by the shopkeepers. We stopped for cups of hot, milky ginger tea in a wonderful little tea shop which looks to be as old as the neighborhood. The shop was so tiny that the small proprietor, who squatted at the front, could reach everything without having to get up: charcoal stoves, tea, sugar, milk, water jar, boxes of biscuits, single cigarettes for sale, etc.

ACHR / CAN lecture and discussion with the Bangladesh Institute of Architects (BIA)

The team of community architects from Thailand and Philippines (including Somsook, our senior-most community architect!), presented their work to an attentive, patient and enthusiastic group of about 200 architects, engineers, community people and students. Emu, from the Bangladesh Institute of Architects, had arranged the lecture to take place in the auditorium of a beautiful alternative art school for children in the center of Dhaka. That school, like its sister institution Shantiniketan in West Bengal, follows the educational philosophies of Rabindranath Tagore, the great Bengali poet - in an elegant, sober modern building that was designed by one of Bangladesh's famous architects. The lecture and discussion ran into well over two hours, with a half-hour break for our iftar snack precisely at 6:45.

Somsook begins by making four key points:

- **Architects play an extremely important role** in helping to facilitate poor communities in creative ways to transform their physical and social living conditions.
- **Bangladesh is a country with a very high demand for housing, but a very low supply.** We believe it is possible to use the development of housing not just as a commodity but to create a newer, fairer, more inclusive and more human social system in our societies - and in Bangladesh.



- **Taking the whole city as our project, not just isolated projects.** When we do only a few housing and upgrading projects here and there, without any link between them, these projects may be very good and successful, but they end up being isolated islands of innovation, without any power to make real change. So we have to take the whole city as our project: get all the slums in the city into the process, get all the people's organizations and civic groups to sit together and see what are the possibilities.
- **People can find the solution.** Poor people find their own housing every day, sneaking into this corner or that empty lot in the city and making some kind of shelter. They do this without any help from professionals. They are already the biggest and most active force to provide housing for those the government and the market can't reach. How to link that force together, make it stronger and support it technically so that people can become the change agents in our society? The solution is already there, but it is happening without legality and without support.

Community representatives from Dhaka speak and show some of their community maps. (*Somsook comments*): "Slum is a concept that is created by the wrong system. Slum is not something that comes from people. When the system goes in the right way, these communities can become beautiful, as a matter of course, and slum disappears."

Nad and Tee present a bit about the work of the Asian Community Architects Network (CAN), with powerpoint slides and more details about a few community planning workshops in Myanmar, Fiji and Thailand.

May gives a brief presentation about the recent hands-on CAN workshop in the Philippines, which focused on citywide slum upgrading planning in three cities in Metro Manila.

- **We architects don't work alone.** We just support communities to help them find their own solutions. It's important that we keep reminding ourselves of this, because many architects fall into the trap of believing that they know what's best for communities.
- **Workshops like the ones we are describing to you today** are all organized to make maximum impact on the local change process and maximum learning for the local communities and local architects. We do this by making sure that the workshops are not just classroom or theoretical exercises, but are rooted in finding concrete solutions to actual community upgrading initiatives on the ground.



Meetings with big agencies

Meeting with UN-Habitat Bangladesh

??

Meeting with UNDP Bangladesh office???

??

Meeting with National Housing Authority + World Bank consultants + Ministry of Housing and Public Works

The visiting team had a chance to sit down with the NHA chairman, about 30 NHA staff (mostly civil engineers and architects), the World Bank consultant (Sabah Moyeen) and consulting architects from BRAC Development Institute to talk about the joint NHA-WB project to promote citywide and community-driven slum upgrading in 5 pilot cities in Bangladesh. The "Pro-poor slum integration Project" will be implemented by NHA, with financing from the World Bank and with technical support being provided by BRAC and the University of Manchester in England. The project will be implemented in five towns: Barisal, Khulna, Naryanganj, Sirajganj and **Fifth Town?**

- **Study tours to CODI in Thailand and CMP in the Philippines :** As part of the 5-city project, staff from NHA and WB have gone on study tours to Thailand (where they visited the national Baan Mankong slum upgrading program, being financed by CODI) and the Philippines (where they visited community-driven housing initiatives)
- **Preparatory community planning workshop :** In May 2013, Mike Slingsby (UN-Habitat consultant) worked with NHA and BRAC University to help organize a 2-day participatory housing planning workshop, which focused on poor communities in four of the provincial towns that are part of the joint NHA-WB project.



- **NHA in Bangladesh:** The National Housing Authority in Bangladesh was set up (under the Ministry of Housing and Public Works) to be the chief public-sector agency to solve the country's enormous housing problems - particularly the housing problems of the poor. But like NHAs in so many other Asian countries, the agency has become more like a real-estate developer: buying land, subdividing it and selling the plots or developing blocks of flats for sale, most of which are not affordable to the poor, only to "lower middle-income" groups. The NHA works all over the whole country, so the public sector housing development for the whole country is under one agency and one ministry - cities have no power and no budget to develop their own housing projects for the poor. The NHA has implemented only one slum housing project, in the Vashantek relocation colony in Dhaka (a project that was started by the Ministry of Land, and handed at some point to the NHA). Besides that one project, the NHA has not really touched the enormous problems of slums or urban poor housing in Bangladesh's cities. So this pilot slum upgrading project in 5 cities is an important breakthrough and an encouraging return to NHA's original mandate.
- **Somsook presents briefly about the work of CODI in Thailand, and ACCA.**

Somsook : Flexibility in how the finance works will be the thing which makes this project a success or not. The flexibility in the finance is extremely important for the innovation to happen, to show a new way. If there are too many rules, too many conditions, nothing new will happen. In most development agencies, money is something stiff, that's kept strictly in different boxes. But in fact, money can also be very fluid, like water, and that fluidity can allow many unexpected things to happen, can give community people the freedom to innovate. Like the city funds - the degree of their flexibility is usually the extent of their success and effectiveness - how well can that fund and those finance arrangements free people to try new things?

Questions from the NHA and WB staff :

- Won't providing good housing for the poor in cities contribute to the "pull factor" and increase migration into the cities?
- There is no land in Bangladesh! Our cities are already too crowded, and there is no space left for housing the poor. How to deal with that?
- How to keep people's organizations from being co-opted by wealthier groups or more powerful interests?

Meeting the Secretary of the Ministry of Housing and Public Works: On our way to the van, we met the Secretary of the Ministry of Housing and Public Works, who had intended to join our meeting, but got late.



Meeting with UPPR Project national office

The visiting team met with Per, Azahar, Washim, Jaya and the UPPR staff in their Dhaka headquarters, to talk about the UPPR project's future plans, the Gopalganj housing project and the next steps in ACHR's collaboration.

Azahar and Per present briefly some facts about the UPPR-UNDP project :

- The UPPR project is being implemented by the Local Government Engineering Department (LGED), which is under the Ministry of Local Government, Rural Development and Cooperatives, with support from UNDP staff.
- **The current phase of the project (March 2008 - March 2015)** has a budget from DFID-UK of \$106 million, and operates in 23 towns in Bangladesh.
- **Savings and loans:** So far, the UPPR project has motivated 816,242 poor women in these 23 towns to establish 30,000 primary savings groups (of 15 members per group), which are grouped into 2,588 area-based Community Development Councils (CDCs), which are again linked into 254 CDC clusters. In only five of these towns, these savings groups and clusters have come together to form citywide savings federations. The total savings is 5.2 million Taka (US\$ 65,800), and the total amount given in loans so far is 3.74 million Taka (\$47,341).
- **Identifying the "extreme poor"** - as part of the UPPR methodology, there is a process in each city of "participatory identification of the poor (PIP)", in which the "extreme poor" households are identified and targeted for support from the various components of the UPPR program (savings and credit, livelihood support, apprenticeships, scholarships, etc.)
- **Settlement and land mapping** is also part of the UPPR methodology in each city.
- **Infrastructure improvement projects**, proposed by communities and supported by UPPR grants, on a "community contract" basis.



QUESTION from Somsook : The UPPR infrastructure upgrading projects clearly bring physical improvements to those poor settlements, but they do not lead to secure land and housing. It is like dealing with the head, but forgetting about the body! Why is land and housing not in the UPPR strategy or budget?

- **UPPR team responds:** In all the communities in all the cities where we work, the number one priority for people is still secure land and housing! That's why the UPPR project is now focusing on security of tenure and access to finance for housing. How? Many of the savings groups give loans to their members for housing improvements. In Gopalganj, we are now scaling up the housing process to add one or two more housing land-sharing projects and scaling up the CDF. We are also starting similar CDFs in five other towns, which will be able to finance land and housing projects. And in the WB-NHA joint slum upgrading project, they may be working in some of the UPPR towns.
- **Jaya: Finding land and housing solutions for slums on private land:** 60% of slums in Bangladesh are on private land. In Gopalganj, we are experimenting with negotiating with private land owners to do upgrading or land-sharing in those slums. In Gopalganj, one land-owner has agreed to a preliminary idea of doing a land-sharing project in that slum and we are now preparing a layout to negotiate with. Then the CDF there (which was set up with ACCA funds) can give small housing loans of \$300 or \$400 per family for simple houses and UPPR can provide the infrastructure. Other land-owners may be willing to do the same, if we can show a model. Now we are also starting this negotiating with private land owners in Chittagang and other towns, and may propose to ACCA.

- UPPR team: Many mayors now have land and are ready to give it for housing.
- UPPR will focus on six cities for land and housing now: Chittagong, Rajshahi, Shirajganj, **Chapinganj (?)**, Gopalganj and **other (?)**

SUGGESTION from Somsook : *No more one-project-at-a-time!* It's time to break out of this old way of doing things, one project at a time. Better to encourage all the actors in the city to come together and look at the city as a whole, and develop a plan for upgrading ALL the slums in the city - not just one or two, here and there. Then the process will have some momentum and some force. In Gopalganj, for example, the first breakthrough project has now been started. Now is the time to go citywide there, and use the momentum from the Mandartola project to make a comprehensive plan for the whole city now, and a second round of 3 or 5 housing projects to be next in the queue.

Somsook reflecting on the Gopalganj process :

- ***This is a project where outsiders are determining everything:*** contractors, outside agencies, consultants, professionals. This is not the city fund model, where the funds go to the people and give the people the freedom to determine things and design the solution.
- ***Sometimes not having enough money is important!*** Insufficient funds makes people get creative. The housing project in Gopalganj is a classic illustration of what goes wrong when there is too much money, and the people have become passive, absent in the process, waiting for things to be decided by others, and at the same time expecting very big things! In the housing project in Vinh (Vietnam), for example, the ACCA funds were not nearly enough to finance the houses, so the community people recycled old building materials, and unleashed all kinds of creativity to make their good houses with these too-small loans. It was all in the people's hands, no contractor, no site engineers, no agency determining things.



Note on Gopalganj process from ACHR team after going back home: We were all very happy to see the first hundred houses nearing completion in the Mandartola project in Gopalganj. This breakthrough project has given all of us a sense that housing for the poor is actually taking off now, and we look forward to the project being completed soon. Now that the first phase of the housing construction is almost finished, there may be a need to take a longer-term view and plan for some other crucial aspects of this important project:

- the selection of the evicted community members who will move into the first and second phase houses
- the development of the Community Housing Development Fund (CHDF) and how it relates to the loan repayment system and to the next round of housing projects in other parts of the city
- the community management process and community capacity as a whole, as well as the roles of the community and the UPPR
- the relationship of this first housing project to the citywide community process and the citywide development approach

If we can ensure that all these aspects are clear to everyone involved - especially the community people, with their active understanding and participation - then this first housing project at Mandartola can be a real breakthrough for the citywide upgrading process in Gopalganj and for the whole country.

- **IDEA :** In light of this, we would like to propose the idea of organizing a national-level inauguration for the project, to help showcase this project and ensure it has a real impact on the whole country, after these issues mentioned above have been addressed.

Visit two more communities supported by DSK and ACCA :

Visit Laxmi Bazaar Community, in Old Dhaka (41 households)

Laxmi Bazaar is a small and very old community of dalit cobblers (*Robidas* is the name for the cobbler caste, and many families have Robidas as their surname, and many cobblers communities like this one are called *Robidas bastis*) in the old city of Dhaka. There are 41 houses in which 71 families are tightly squeezed. The community has been here for 200 years. Like most slums in Dhaka, the houses here used to be mostly shacks built of bamboo, as recently as the 1980s. But now most of the houses are brick and concrete, or at least tin sheets.

- **Land size:** 7.25 Katha (1 katha = 720 square feet) So total land is about 5,220 square feet, with 41 houses.
- **Land tenure:** The people own the land, which was given to their ancestors during the British period, and there have been no eviction problem. The land tenure is communal, but the families have demarcated the area of their own houses. But because the community is economically and socially weak, it is extremely vulnerable to land grabbers. The small community is surrounded on all sides by middle-class residential and commercial buildings. When they were building the ACCA-supported toilets, for example, somebody tried to stop them and said they weren't allowed to construct such projects, they were "under judicial" (?) And the land here is extremely valuable, right in the heart of the old city of Dhaka.
- **NGO support :** For the last three years, this community has been supported by Shelter for the Poor, the NGO which is lead by Al Beerooni ("Abu"), and is part of the HLRP-B network. Abu and Dibalok are old activists and fighters from their student days, who used to be eviction fighters and worked mostly in the rights-based mode. But he says he is very satisfied with these small upgrading projects. *"After 20 years of work, I am now changing from being a fighter to being a facilitator."*
- **Savings here is all men!** Shelter for the Poor encouraged the community people to start saving in 2012. Now 80 members, of whom only one is a woman - all are men! People save only 10 Taka (\$ 10 cents) per month. Total savings is now 350,000 Taka (\$4,400)

ACCA small projects (construct 2 new toilets + 2 bathrooms, renovate 4 broken-down toilets + make new water point. For most of the 200 years, there have been no latrines in the community! And the community never had a legal water supply - people only had to buy their water from outside and carry it in pots and buckets. With encouragement from Shelter for the Poor, the people made plans for water supply and sanitation projects to propose to ACCA, using an ACCA small project grant of \$2,500. The community people (and some skilled masons who live here) made the plans and estimated the costs themselves, for the toilets and water points. They set up a project management committee and a materials purchase committee (to buy cement and bricks). The community people mostly work during the day time, so most of their labor on the upgrading project was done in the evenings and at night. It is difficult to connect to legal piped water - but according to a new Bangladesh law, people are all entitled to municipal piped water. Still it took the people 4 months to get the municipal water connection - not easy! They invited friends from 2 other dalit communities to come during the construction process and when everything was done so they could learn and do the same thing in their settlements. One man tell us, these small projects *"made a huge change" in the community and in our sense of what we can do.*"

- **QUESTION: Why didn't you improve the toilets and water supply before this?** We weren't organized before, and we were encouraged by the seed money from ACCA. We have plans to make more improvements in the future, including making a water storage tank and tap over the water source.
- **Using small projects and improvements versus protesting:** By improving our own settlements like this, we give ourselves the rights, we don't wait for others to give these rights to us!

The plight of dalits in Bangladesh: a minority within a minority. Dalits are Hindus from the very bottom of the caste system, who have traditionally done some of the dirtiest and most difficult jobs (like butchering animals, making leather, cleaning night soil, burying the dead, sweeping streets, cleaning toilets and repairing shoes), and live in the deepest poverty and isolation. Dalits are not allowed to go into most Hindu temples to pray, are not allowed to use water taps or toilets that are used by higher-caste Hindus, and dalit children are often forbidden from attending Hindu schools (so many attend Christian or Muslim schools). For some high-caste Hindus, even having a dalit pass by the kitchen window when food is being prepared is considered polluting enough to throw away the whole day's cooking! For centuries, they were called



"untouchables." In the early 20th century, the dalit's charismatic leader in India, Dr. Ambedkar, encouraged the use of the word "dalit" (which is a Sanskrit word that means "broken" or "crushed underfoot") to replace "untouchable". In Bangladesh, where Hindus are a minority, the dalits are a minority-within-a-minority, and they tend to live in some of the poorest and most miserable slums, where many still practice their traditional caste-defined trades. Like this community at Laxmi Bazaar - their surname is Robidas, which means "cobbler" and many still practice that trade.

- There are at least 100 (or is it 10 - 15?) Dalit communities in Dhaka, but they are not linked together into any kind of network. There is another big community of dalit shoe-makers nearby, called "Wari", and Shelter for the Poor works with them also, but not the others.
- **SUGGESTION: Do a citywide survey and mapping of dalit communities and link them all together into a network** around the common issue of being dalits. Now the focus of the work in many of these communities is social welfare, to the poorest and most marginalized. Only one community here and there, so there is no strength, no links. Why not survey and map all the dalit communities in Dhaka and use that process to mobilize these communities and bring them together to share, meet, learn, and make a strong network? That way, one change like the changes happening in Laxmi Bazaar will stimulate others. Otherwise, Laxmi Bazaar's transformation is something isolated, that nobody knows about or draws strength from.



QUESTION: How does the water supply project lead to greater security, to rights of the dalits? Yes, it is our land, but there is a lot of pressure on us to sell our land, or for the land to be grabbed from us by rich neighbors. Now we are organized and have started savings. We have legal documents on the land and we are strong now.

- We also have friends in other dalit communities nearby, who are our allies. When some people tried to stop our water connection, we invited our friends from nearby to come help defend our rights - and their rights - to water.
- Now there is a new generation in the community that has more education and new strength. Now we are planning to do housing improvement and we expect support for that from the NGO.

IDEA : Possible ACCA-supported BIG housing project here: Somsook suggests moving from infrastructure improvement to housing. Maybe a little adjustment and reblocking to make house plots, etc. *Dibalok: "We need to show an example, show that it's possible to do community upgrading by people themselves."* Somsook proposes community housing improvement - not one house at a time, but the whole community plan.

- **Kabir and the community architects are excited to help!** *Kabir adds later (on 21 August)* I also think Laxmi Bazaar has great potential as a decent people-led housing initiative. And the wider linkages to this community could be a starting point of a citywide community survey. We will start the process of mapping in Laxmi Bazaar this Friday. I think our community architects group (which is still in a formation stage) can help the communities to visualize their dreams in a better way.



PROPOSED IDEA: Citywide dalit Community survey + network + network fund + pilot housing project: Instead of working only on dalit one community, make it into a larger process which involves all the dalit communities in Dhaka, which are now scattered, not connected, vulnerable, under different networks and NGO support systems. Abu is already linked to 3 of 4 of these dalit communities, and NBUS is linked to others. Need to bring them all together. In Laxmi Bazaar, they have already started with ACCA-supported improvements of water-supply and toilets, even though these projects have been implemented more as welfare giveaways. Need to survey and start savings and see how change in that community can inspire other dalit communities: change from a project to a movement. The purpose of the ACCA Program is to create and support movements for change, not isolated projects, not welfare for a few super poor families! But it's possible to do both things at the same time: build a movement and activate passive communities at the same time you help people make physical improvements which bring real, concrete improvements in their living conditions. Kabir's team at BRAC University will help with the housing project (possibly also the citywide dalit survey?), so the community can move from infrastructure upgrading to housing. The project will depend on the form of the intervention: a new process to work out how all the support institutions can move together from one stage to another.

Visit Agargaon Sweepers Colony (324 households)

This is another large dalit community of sweepers, most of whom used to work as cleaners and sweepers and ward boys in the 2 big hospitals that are nearby. Most of the people came from southern India 200 or 300 years ago, and speak Telugu (the language of Andhra Pradesh state) or Tamil (the language of Tamil Nadu state). This community is built on both sides of an open drainage ditch, right next to the ADB building, down the road from the World Bank headquarters and across the street from the UN headquarters - *a very posh neighborhood indeed!*

- This community is supported by the NBAS Community Network, which is a network of about 100 poor communities around Dhaka, which mostly focuses on stopping eviction and using the clout of its large network and solidarity to negotiate with the various government departments. DSK also



supports the community. Since 2011, NBAS has encouraged all its member communities to do savings for housing, and the members have now saved 3.7 million Taka (\$47,000). NBAS members have used 2.2 million Taka (\$28,000) of this savings to buy a piece of land near the airport. Here in Agargaon, they have also encouraged the people to start housing saving, organized in clusters of households. The savings stays in the community.

- **Started with mapping the settlement and using the maps to identify problems.** Women show beautiful maps of the community, showing temples, houses, water points, streets, etc. They would like to build more toilets (need only about \$60 to build one toilet), community center, etc.
- **ACCA supported projects to build community toilets, bathing rooms and water taps.** The new (2007) Bangladesh law recognizes access to clean safe water as a basic human right guaranteed to everyone and allows ALL illegal communities to get legal access to piped municipal water, and DSK has a program to help communities like this one to access water. Here, they are starting with those water and toilet projects and moving to land tenure. Their target is one toilet per 20 families. Before the ACCA intervention, the entire community had to make use of 10 open latrines and a few illegal water connections. The toilets and water points were all built by the community members, set up a committee to buy materials, find masons locally and build together, and set up long-term maintenance committees.



But land tenure still insecure: The people have stayed here for generations - since before independence - and have legal documents proving that they own the land. But at some point, the hospital acquired this land and should have "rehabilitated" the people living here, but didn't. So the land tenure is now very insecure. But more landless people came and the settlement grew - mostly Hindu dalits, but also a few Christian families.

- **Upgrade here or move to new land?** When we ask about what their ideas are for housing, most seem to want to move to other land, and are saving to buy other land. But it will take so long! One woman says she wants to negotiate to get a lease to this land, even if they can only get part of the land they already occupy, and then upgrade their housing with their new security. Maybe like a land-sharing plan.
- **SUGGESTION from ACHR team:** Why move to other land? Why not propose to stay here, with a good alternative plan, and stay and negotiate with that plan? BRAC university and Kabir's team can help you develop this on-site upgrading plan.



Meeting with NGOs and Community groups at DSK office

After the two field visits, we all go to the office of Dibalok's NGO DSK to meet with the community organizations and NGOs that are part of the Housing and Land Rights Forum Bangladesh (HLRF-B). This meeting included three large community networks (BOSC, NDBUS, NBAS)

BOSC (one of the community networks) BOSC does water-supply and toilet projects, training and advocacy, working with poor communities in 90 wards. All the communities in the BOSC network are encouraged to do savings for housing. They have 1,800 saving members who have saved 4 million Taka (\$50,000) total. They also mobilize communities to resist eviction, campaign against evictions and file court cases to stop evictions. They are planning a big gathering for World Habitat Day, on October 7th, and will use the new elections to boost their 5-point agenda of water and sanitation, no eviction, etc. to the new government. They have purchased a piece of land for 2.25 million Taka (\$28,500) for housing and have collected another 5.5 million Taka (\$69,000) to purchase land for 100 members, on the outskirts of Dhaka. They have also implemented 8 small water and sanitation projects with ACCA support.



Resisting evictions in Korail Slum (community leader Ms. Fatima peaks)

She describes their ongoing struggle to resist eviction in this slum, which is the largest in Dhaka (with 150,000 people). Last year they had a big threat of eviction to houses built over the Gulshan lake, but went to court and contacted political leaders from the area for help. But while they were waiting for the court judgment on the case, the government bulldozers came and broke down hundreds of shacks built on stilts over the water. Made a big demonstration - a peaceful sit-in style demonstration to block the road at an important intersection with 30,000 people, for which 500 riot police came. There were some hot exchanges between local community leaders and police, but the demo remained peaceful. All the city traffic stopped! After a while, the Interior Minister phoned the demonstrators with a promise not to evict, and the people whose houses were bulldozed came back and rebuilt.

Somsook presents: Congratulations on your success with that demonstration. I wish that they were all so successful, but we all know that Bangladesh has more evictions than in any other Asian country! Evictions are still happening in a big way here, and we all know why: the city

keeps developing and poor people are living everywhere, with no solution. It has been like this for the last 30 years in Bangladesh - only more and more evictions, with no policy, no solution, no alternative. People keep demanding for the government to provide land for housing, but the government keeps not doing what you ask.

But we feel a big change on this trip: On this trip, our team has been able to meet with many of the key government organizations and support agencies, and I want to tell you that we find things quite different now. Something has changed. All these organizations want to do something with housing and address these old problems: NHA, World Bank, UN-Habitat, UPPR - all of them! But the problem is that they don't know how to do that. Maybe they want to construct blocks of flats, but that solution is for rich people and poor people never like it.

- **A lot of enthusiasm and new thinking in Bangladesh now.** Even DSK, which in the past used to make a lot of demonstrations and protest, now they are doing housing projects, community savings, water and sanitation projects, and the groups they support are buying land here and there. This represents a move from protest to developing solutions, which they search for themselves. They are even trying to create a fund in one network.



Now is the time for our community organizations to take advantage of this opening and show their own solutions, their own alternative housing ideas, to fill this lack of ideas. Don't wait for the next demolition, but get busy and start finding solutions yourselves, right now, and show the government and these agencies the way.

- **We all know how to build slums, but we need to go further than that and learn how to make beautiful, legal housing** that meets our needs as urban poor people and matches our ways of living.
- **We need to make as many possible solutions as possible - not only one or two models!** There are many options, many designs, many ways of doing it, many techniques. We are much more advanced than the government in these ways.
- **And we have a big group of young, idealistic and creative community architects from BRAC University** who are ready to help communities develop housing possibilities, and can coordinate with the different groups to help.

The ACCA Program can be another tool for you to test and develop your ideas and show the city a new way: small upgrading projects, big housing projects, etc. The ACCA funds are very small, compared to the scale of need, but we need a new direction and we need a few communities to show the new way and lead this change, how housing can actually work for the poor. It may be a small project, but it should have a big impact.

- **The Laxmi Bazaar community, for example, could be a good start.** But if you upgrade only one community alone, in isolation, the project will end up being like a kind of social welfare for that one poor community. But if you can link ALL the dalit communities in Dhaka into a strong network, then that project can inspire many others and lead to a bigger change than only one small community moving from water and sanitation to a more comprehensive housing project. That way, one project can be a larger effort that belongs to the whole network, the whole city.

IDEA for DHAKA: Ward-wide slum upgrading: There are 90 wards in Dhaka: Why not doing a ward-wise survey of slums in each ward, link all the communities in each ward together, and search for possible land for housing in that same ward? Then do a ward-wise planning and see how to develop solutions which take care of ALL the housing problems in that ward, without anybody having to leave the ward. Try it in one ward, and then let it impact on the other 89 wards.

- **The time to innovate is now, and the people need to lead the government in making that change,** not the other way around. There is a positive mood and a good vibration in the air now - take advantage of this moment to show new possibilities for making slums into decent housing. I propose you all move into a new stage, and a more inventive, creative stage, not just doing a few projects here and there, but a larger process of finding citywide solutions to housing, with new finance systems, new kinds of participation, new community finance systems. We have to be more inventive and find that direction with help from the architects and university.
- **The ACCA projects that were proposed for Dhaka last time were too scattered.** We were not sure if those small improvements lead into any strategic direction of change, or just provided a few small physical improvements as a kind of welfare. That kind of politics of how you use the ACCA projects is up to you. The ACCA Committee has agreed to approve \$20,000 for small projects in the whole city - it's up to you to decide how to use that limited resource more strategically?

Discussion about land for housing :

- **Quazi Baby:** How to do housing when the government doesn't give land?
- **Vashantek guy :** He describes the NHA's housing project at Vashantek slum, where they build 800 units of one-room apartments for relocating slum dwellers from Vashantek. But finally, 200 were given to slum dwellers and the other 600 units were sold to rich people.
- **Kabir:** It is always easier and better to do in-situ development than relocation. Also, it is good to demand, but also good to back up those demands with clear solutions and concrete alternative plans.

Last day meetings at the BRAC Inn :

Reflection and planning session with Kabir : In this meeting, the visiting CAN team reaffirmed plans for the local team of community architects (called Platform of Community Artisans and architects - POCCA) will start community and citywide mapping, and select a site where the local team can start. They also planned that there will be a regional workshop in Bangladesh in December 2013.

Meeting with Mike Slingsby : ???