

ACHR team visits ACCA projects in BANGLADESH

October 14 - 18, 2012. Five people in the visiting team: 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 Thomas Kerr (ACHR secretariat in Bangkok).



SCHEDULE of the VISIT :

Sunday, 14 October

- 15:00 : Meeting with UPPR project team at hotel in Dhaka: Abdur Rashid Khan (National Project Director), Richard Geier (Program Manager), Abdul Hakim (Deputy Project Director), Nurul Islam (Dep. Project Director), Sultana Naznin Afroze (Dep. Project Director), Azahar Ali (National Project Coordinator), Binod Shrestha (Advisor), Washim Akhter (Urban Planner), to plan the visit.
- 17:00 : Meeting with Comprehensive Disaster Management Project (CDMP) to discuss possibilities for how they can support the housing in the Mandartola housing project in Gopalganj.
- Late evening: Changing the \$43,000 into 3.5 million Taka in the hotel!

Monday, 15 October

- Morning : Travel in 3 vans to Gopalganj (about 5 hours drive)
- Afternoon : Arrive Gopalganj, visit Mandartola Housing Project site on the way (with a lovely ceremonial welcome by the women!)
- Afternoon : Meeting with Mandartola community representatives at the Municipality, to discuss housing and layout options, and also discuss how to manage the new CDF.
- Dinner at Circuit House, hosted by the current and former mayors of Gopalganj (who are brothers)

Tuesday, 16 October

- Morning : Workshop with citywide women's savings groups about how to manage the new CDF.
- 10:30: Big public ceremony to hand over the \$43,000 cash from ACCA to seed the new CDF in Gopalganj, with speeches by various dignitaries and a "culture program" by the communities.
- Afternoon : Meeting at community center with Mandartola housing project people to discuss site layout, house design and housing loans.
- Evening: Visit to the Mayor's house. Dinner afterwards at Circuit House.

Wednesday, 17 October

- Morning : Travel back to Dhaka
- Afternoon : Short meeting with UPPR staff at UPPR office, to set plans for the next steps.
- Afternoon : Visit 3 ACCA projects being supported by DSK, with Dibalok Singha (Director, DSK).

Thursday, 18 October

- Morning : Visit one more DSK ACCA small project
- Afternoon : Depart for Bangkok

Background on the Gopalganj ACCA project :

The Urban Partnerships for Poverty Reduction Program (UPPR) is a national community development program which aims to improve the living conditions and livelihoods of 3 million urban poor people (especially women and girls) in 30 cities and towns in Bangladesh. The program is implemented by the Local Government and Engineering Department (LGED), managed by the UNDP and funded by DFID. The UPPR program began in 2000 and is now working in 23 towns, including Dhaka. In each city, the program identifies poor communities, organizes them into savings and credit groups and helps them set up Community Development Committees (CDCs), which then undertake a variety of community development activities, on a "community contract" basis, with UPPR funds. These CDCs are then organized into "clusters" and federations of clusters at city level - like a community network. The UPPR has a staff of 450 people, including 50 in Dhaka and 400 in the project towns, where the UPPR staff work closely with the mayors and municipal councils.

Gopalganj : Gopalganj is a district capital of 120,000 people, five hours southwest of Dhaka, on the banks of the Modhumoti River. The town is the birthplace of Bangladesh's current Prime Minister, Sheikh Hasina Wajed.



UPPR's program in Gopalganj : Since 2008, Gopalganj has been one of the cities where the UPPR Program is being implemented. Another project, the Local Partnerships for Urban Poverty Alleviation Project (LPUPAP), undertook similar activities from 2001-2007, so this is a long intervention. As of April 2010, 36 of the city's 1,266 slum pockets had been organized into Community Development Committees (CDCs) (representing about 9,000 households), which have used UPPR funding support of **US\$ 686,436** to construct latrines, footpaths, storm water drains and water reservoirs (using the Sri Lankan-style "community contract" system) and to implement apprenticeships, livelihood activities, education grants and social development activities. In these communities, there were then 258 savings groups, with 4,691 savings members, which were trying to form a city-wide CDC federation. UPPR has a staff of about 10 people in Gopalganj.

Slums in Gopalganj : In January 2010, the CDC members and UPPR staff conducted a city-wide slum survey and vacant land mapping in all 9 wards, and found 1,266 slum pockets in the city, with 6,718 households (33,590 people), which means about 30% of the city's population live in slums. They also identified 52 pieces of vacant government land. Most of these settlements are scattered, small in size (many are isolated squatters) and on privately-owned land. One CDC may cover several settlements, with an average of 200 - 300 households per CDC. The UPPR project has helped establish community organizations and improve livelihoods and living conditions in a majority of these slums, but 69 settlements are on insecure land and face the possibility of eviction.

The eviction that helped to turn things around : In October 2009, one of the big slums which had been upgraded with UPPR support (with a strong women's savings group, CDC and many improvements) was quite suddenly and brutally demolished by the Gopalganj Municipality, to make way for a sports complex. The eviction made everyone realize that even a high-level UN project intervention was no safeguard against eviction, and that the city needed a new alternative vision for how to deal with slums. The UPPR project worked with ACHR and CODI to organize a study tour to Thailand, to visit community-driven upgrading projects that showed how urban slums could be turned into beautiful neighborhoods when communities and the government work together. The study tour included a member of parliament, senior government officials, UPPR staff, the mayor of Gopalganj and community leaders. The tour helped change minds, introduce new possibilities and turn an adverse situation into the beginnings of a more collaborative and sustainable solution for dealing with urban poor housing in Gopalganj, with local and central Government agreeing to provide land and low cost-housing to the evicted community and to improve infrastructure and social services in other Gopalganj slums.

ACCA project in Gopalganj : The ACCA project in Gopalganj was proposed to build on this collaborative slum redevelopment process which has already begun in the city, and was to be implemented by CDC cluster leaders, with the support of UPPR and the Municipal Council. As Jaya explained, when the Gopalganj project was being proposed, the UPPR has very big resources for small infrastructure projects (more than half a million US dollars in Gopalganj alone!), but no resources for housing. So the idea was proposed to use the ACCA funds to help implement a pilot housing project for those evicted families, to show a new, more comprehensive solution to housing and land security which is proactive, people-driven and partnership based.

BIG Project : Relocation of 346 evicted families to free government land at Mandartola. In 2009, 346 families were evicted from their settlement to make way for the expansion of a sports complex. The families are now living in temporary housing in 32 locations scattered around town, and have been organized by UPPR into a savings group and Community Development Council and formed special housing savings. After one year of negotiations by the community people and UPPR, the government finally allocated 4.16 acres of government land (worth US\$ 419,715) in 2010, within the Gopalganj municipal limits, for resettling these families (probably on long-term lease - the tenure terms will be decided by the government only after the project is finished). The new community will be called Mandartola. All 346 families will be requested to move to the project site once land filling and plot allocation have been finished, by September, 2011. In April 2011, a workshop was organized at the Municipality (with help from Jaya) to discuss how they can build their houses on the new land, using their meager housing savings and their own labor and recycled materials, and decided to submit a big project proposal to ACCA.



- **A supportive municipality :** The municipality, after making their exposure visit to Baan Mankong projects in Thailand, has been keen to try the same community-planned and community-managed approach in this and other housing projects in the city.
- **Infrastructure :** UPPR will provide \$30,000 as a grant for the basic infrastructure development (land-filling, roads, drains, electricity, water, community center), to be built with all free community labor. The municipal government is now constructing a link road from the highway to the settlement, and has installed one tube well and two common latrines on the land, for the few families who have already moved there.
- **Housing loans :** The original idea was to use the \$40,000 ACCA funds to give housing loans to the first batch of about 50 units (at average \$1,000 per unit, at 2.5% annual interest, repayable in 5 years to the CDF, with loan recovery managed by the savings group). The families savings will make up the rest of the house construction budget. UPPR will look for other sources to build the remaining 296 houses.
- **Request for technical help from ACHR for this first participatory housing process in Gopalganj.** The UPPR has asked for some community architecture assistance from the Asian Community Architects Network (CAN), to get people involved in the community layout and housing design process - this is all new in Bangladesh! The UPPR originally had the idea to get community members to build some parts of new houses together (foundations, common walls, roofs) and let individual families construct the internal parts of the house.

Using ACCA to build up the CDF communities have already started : In May 2010, three of the CDC cluster groups came together to form their own Community Development Fund (CDF), which in April 2010 had a capital of \$3,404, drawn entirely from people's savings, fees and community contributions (which they keep in a bank). They are considering this as a housing savings fund, and haven't given any loans from it yet, though. The UPPR is proposing to use the ACCA process to strengthen the capacity of the CDC leaders to manage and expand this fund to become a city-wide CDF which will become a new institution to provide loans for housing needs in poor communities in Gopalganj.

- **All the \$43,000 ACCA funds will all go through this CDF,** which will be managed by an 11-member board, which includes 9 community leaders (from different CDC clusters with savings groups), 1 rep. from UPPR and one rep. from the local government. CDF board will meet monthly and will make decisions related to loan disbursement procedures, interest rates, services charges, selection criteria, recovery procedures and fund management.
- **Community members in the saving groups and CDCs will be informed about the purpose of the funds** and the loan disbursement and recovery procedures in community workshops, CDC meetings and information leaflets on CDF. Based on the demands and the needs of community members, the ACCA funds will be disbursed on the recommendation of saving group leaders, CDC and Cluster leaders.

Somsook : This is a very important case for Bangladesh (*commenting during the April 2010 ACCA meeting where the Gopalganj project was approved*) This country has so many evictions, but it is probably the only country in Asia which has never had the experience of actually implementing a community-driven housing project, to show a new way of doing. There is no solution for poor people in big cities like Dhaka and in smaller cities like Gopalganj, so I think this project is quite important. But instead of focusing on this one single housing project, we can also see how the city-wide approach can be possible in Gopalganj, and link with the UNDP to see how we can map out the communities with insecure land, and see the problems before eviction actually happens. We have to look at the picture of the city in a more total way, not just following the evictions, doing one project here and another project there. If we work that way, we will never be able to keep up with the problems, which happen faster than we can deal with! So maybe we can adopt the approach of *the whole city*, in this project and in all the others afterwards.

- **And it may be good to link with the UNDP,** because they have budget for small projects already, and with our support from ACCA, perhaps we can talk to UNDP and ask them to make an MOU together, to work together on this city-wide approach, combining these two funds into a joint process. Since Jaya is also advising this UNDP project in Bangladesh, we can make it possible.
- **And it's very good that this is the Prime Minister's city** - we can invite her to inaugurate the project and she will be very happy!



Community planning workshop, June 10-13, 2011 in Gopalganj : Jaya proposed to organize a community housing and layout planning workshop in Bangladesh quite soon, as a kind of training for both the community people and the professionals in Gopalganj, with the involvement of Nad, May, Tee, and some of the other experienced community architects from the regional Community Architects Network (CAN), with as many Bangladeshi architects as possible. Jaya felt that while the UPPR had a lot of resources, it had no knowledge about how to facilitate this kind of community-managed housing planning and implementation process. So with support from ACHR and CAN, the workshop was organized in Gopalganj, with the people in the Mandartola project, who developed a schematic layout for the new land and designed and built an inexpensive model house (using local materials) which all the families could afford. There was also some discussion at the workshop about housing finance, and how the communities in Gopalganj would like to manage their CDF, which will be set up with the \$40,000 seed capital from ACCA.



Meeting with CDMP (Comprehensive Disaster Management Project) in Dhaka :

A possible donor for houses or housing materials : The UPPR project has been negotiating with this CDMP project (which is also a UNDP project) to possibly provide houses - or housing materials - for the Mandartola housing project in Gopalganj. In the first discussions with CDMP, apparently, it was CDMP's idea to send their contractors in and build their standard disaster housing unit for the Mandartola families, and then "hand them the keys." The houses were to be totally free. Before traveling to Gopalganj, we all met briefly with the CDMP senior staff in Dhaka.



CDMP's standard housing unit : Costs 174,000 Taka (US\$ 2,200). Size 16 feet 6 inches x 19 feet. Concrete and brick, up on a 3-foot plinth, with tin sheet roof, built by a contractor. This is the "standard unit" they construct in all their disaster rehousing projects. No toilet or kitchen is included in this design. We discuss that perhaps this housing unit is not appropriate for the conditions in Gopalganj, and perhaps also too expensive. Some discussion of not filling the land fully, but only partly filling the land, and then building the houses partly on concrete stilts.

We propose a more community-managed strategy of developing a "core" house structure (only foundations, maybe a strong concrete frame and a tin sheet roof only), which the community people could construct themselves, collectively, with technical support from UPPR and LGED, and then individual families (or clusters of families working together) could make the walls, doors and windows, finishes, incrementally - perhaps using loans from the new Gopalganj CDF.

- **Financing strategy ideas:** one idea would be that the core house structure would come as a subsidy (free) from CDMP, but the walls, doors and windows and finishes would be financed by loans of max. 50,000 Taka from the new CDF in Gopalganj (starting with ACCA money).
- **CDMP Director agrees to idea of people constructing their own houses,** and CDMP providing only the materials -either full-house materials, or partial materials to build a "core" house structure. His only condition is that the core structure of the houses be strong and disaster resistant, and above flood level. *"Finally, you will decide. No problem. I agree to any proposal. I am a very flexible man!"*
- **CDMP staff person suggests we try building this "core-house" strategy in one cluster on the site,** as a pilot demonstration to test the strategy and look at cost-sharing options and how it can be implemented.
- **NEXT STEP :** will be to develop a good working drawing of the people's simple core house structure (with structure and materials details), to bring to the CDMP to consider materials.



Visit to the Mandartola housing project site in Gopalganj :

Beautiful welcome by about 50 women, all in matching saffron-colored sarees, with flowers. We are guided in to the site by the women and have a brief meeting, where the women and the UPPR staff explain the history of the project.

- **Good support from mayor and district commissioner :** The mayor who helped to negotiate for this land, has been the mayor of the city for 22 years, and is very popular with the people, has been very supportive of the UPPR project and women's savings process in the town. Now his younger brother is the new mayor. The deputy district Commissioner has also been very helpful in getting the land.
- **Eviction of 346 households in October 2009 :** The people were evicted originally for a project to build a sports complex and canal dredging. Since this was a pet project of the Prime Minister (who comes from Gopalganj), nobody could stop it. But there was a lot of sympathy for the people.
- **Study tour to Bangkok in 2009,** with mayor, community leaders, UPPR staff, etc. CODI and ACHR helped organize, visited community-managed housing projects under CODI's "Baan Mankong" program.
- **Search for land after coming back from Bangkok :** Mayor came back very excited by what he saw in Bangkok, and worked with UPPR and community to map and identify ownership of possible vacant land in the city. They brought their survey of vacant land to the Deputy District Commissioner, who is the representative of the central government, which owns most of the land.
- **Identified the land at Mandartola (4.6 acres), which is just 1 km from the town center.** District Commissioner (with approval from the Prime Minister) agreed to give the land to the people, but not directly. They granted the land to the municipality, specifically for re-housing the evictees, and if the municipality doesn't use that land for that purpose, the government will take it back.
- **Land is 4.16 acres (18,787 m²)** Now it is low-lying and flooded paddy field, which is flooded for 8 months of the year. Government land, but under control of the central government. Market value of the land is 460 million Taka (about US\$ 5.6 million). A few evicted families are already living here, without electricity, and have built shelters. But they have a water pump, which was provided by the Municipality.



- **Infrastructure** : The municipality has already built a brick-and-sand access road into the site and a few water hand-pumps, at a cost of 1.4 million Taka (US\$ 17,156). The Water Supply Authority will supply trunk water mains to the site, and UPPR will provide the pipe network to houses internally, with people paying the fees for municipal piped water after that. Internal roads, drains, marketplace, school and mosque will be provided by UPPR, on the "community contract" system.
- **Land tenure** : Still to be worked out, but definitely will be a cooperative land tenure - not individual - either cooperative ownership or user rights. And the land will come with some conditions, that the land is only for the evicted families, people cannot sell to outsiders, etc.

Long delay starting this housing project. The land was granted in early 2010, and in April 2010, the ACCA big project was approved. Two months later (June 2010), the ACHR regional network of community architects organized a comprehensive site planning and house design workshop in Gopalganj to help the project get started, with coordination by Jaya, who was then acting as a consultant to the UPPR project. But since then, there has been little progress, little communication until very recently, and we all wondered if the ACCA project had cancelled entirely. The District Commissioner is also asking why no progress on the housing project, and even threatened to take the land back.

Problems with the land filling: UPPR originally agreed to fill the land and provide the basic infrastructure, with the ACCA funds being used for the first batch of housing loans, through the city CDF. But because the land is very low-lying and flooded, the land filling has turned out to be very expensive and has been slow in happening. UPPR has filled only about one-third of the site so far, and even that third is not filled up to actual flood level, so they need to add another meter of fill to make even that first one-third of the site buildable! The contract for that second layer of landfill on the one-third of land is now being processed, and they hope to finish in November. The land-filling is piped in by a kind of liquid sand, which is piped in! Not clear whether UPPR can get approval to spend the almost \$100,000 it will cost to fill the whole land up to about 2 meters. During the housing workshop, the idea of only partly filling the land and building houses on stilts was explored, but has since been rejected.

The ACHR team suggests just start! Let the construction energy help resolve some of these tricky questions - *the important thing is to start!*

The women also say, "WE WANT TO START!" In their stories, the women are very clear that they want to start the project. The wait has been too long! Many of the evictees are still living in very difficult circumstances, some squatting on other land, many having to pay rent for rooms at high cost (3,000-4,000 Taka - \$35- 40 per month). But they are concerned that the land filling already completed is not enough, and want to fill the land a little higher, since it's still below flood level. But as soon as some of the land is filled, they would like to start building their houses right away. They tell us, they don't want fancy houses - just minimum needs! Their main concern is to be able to move here as soon as possible, and to organize the site so that as many evicted families as possible can live here. But nobody seems very happy with the mostly-bamboo model house that was built here on the site during the June 2010 housing workshop. The women feel it is a bit flimsy, even though it has lasted 1.5 years already.



Meeting with the Mandartola community people at the Municipality :

Ruby facilitates the meeting : Begins by telling about the federation in the Philippines, and about the regional Urban Poor Coalition Asia (UPCA).

- *"We don't use contractors or developers in our housing projects in the federation. We are our own contractors and developers. We do everything ourselves : acquiring land, planning, designing houses, constructing houses, making building materials, managing all the money."*
- *"We are here to support you, because you know best what you need. The municipality is supporting you, the technical team at UPPR is supporting you, the ACCA funds are here to support you. So there is no reason not to start your housing immediately!"*

Feedback from the women in the room (all from the evicted community)

- Lots of questions about the kinds of houses they build in the Philippines.
- "We have suffered a long time, with no solution yet. Thanks for coming to help us!"
- "I am paying 4,500 Taka in rent now, for a room for my family! This is very expensive and difficult for us. I would rather pay this money as a loan repayment for my own house, instead of paying it to a landlord!"
- "One and a half years ago, we designed that simple house at the workshop. But maybe the house is not very permanent. We suggest a little better design to make that house more permanent."



- "We could start with a very simple house, if it is strong, and then we can expand it later, or build a loft or second floor."
- Most people seem to want to squeeze more families into the new land. "We are over 300 families who were evicted and need housing, but in our layout plan, there is room for only 192 families on the new land. We propose to make a new layout plan to fit in as many of our families as possible, even if it gets a little more crowded."

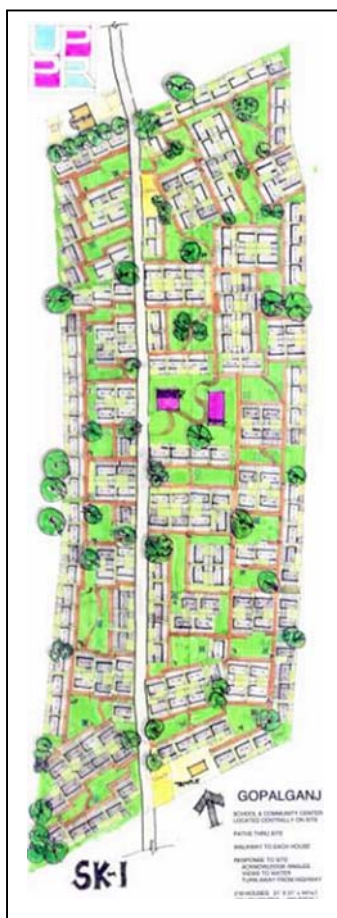
Discussion about criteria for who will move first to the new land at Mandartola :
(these criteria developed by the community women) : the landless, the extremely poor or with very little earning, women-headed households, disabled people, widowed or divorced.

Myrna shows and explains the 3 different site plans for Mandartola prepared so far :

- **192 houses** : this plan was originally worked out during the June 2010 workshop with the Asian community architects, based on the idea of "clusters" or houses arranged around common open spaces.
- **218 houses** : this plan was developed by Myrna, to show a slightly denser development with the same cluster idea.
- **268 houses** : this plan was developed by Myrna, to show a very dense development, without the open spaces in each cluster.



ADD
ORIGINAL
LAYOUT PLAN
FROM
June 2010
WORKSHOP
HERE



Discussion about the Community Housing Development Fund (CHDF) in Gopalganj : 9 member "ad hoc" Committee includes 3 cluster leaders, 2 CDC leaders from the evicted community, 1 rep from district admin, the mayor of Gopalganj, 1 rep from UPPR and 1 rep from local LGED. This temporary committee will go for 6 months, during which they will draft a "constitution" and make a more permanent committee.

ACHR and UPPR team meet with the mayor of Gopalganj :

Discussion about Mandartola land :

- Ruby asks whether it is possible to provide more land, since the site at Mandartola is not big enough to accommodate all 346 evicted families? And since the site is surrounded by other government land, which all seems to be vacant and unused.
- Mayor says all the land around Mandartola belongs to the central government, and it is very difficult for the municipality to get land from the central government. He suggests that we start building the houses in Mandartola as soon as possible, and if the development is very good, we can show the Prime Minister and ask her to give more land to expand the project.
- Mayor also suggests another idea: squeeze all 346 families into the existing land by building 2-story units, with one family living down and one family up. Some discussion about this possibility, but it would be more expensive, require heavier steel structure, foundations.



Big workshop to plan how to manage the new CDF :

About 350 community people (almost all women, dressed up in their best and most colorful sarees, veils and salwar-kameezs - many sparkling with sequins and diamante!) joined this big workshop, which was held in under a marquee that was set up by the Municipality in a little park across from the Municipality. This big group of women included representatives from all 35 CDC (Community Development Councils) in Gopalganj, which are grouped together into three "clusters."

Ruby facilitated the workshop. She explained that the \$43,000 from ACCA (3.5 million Taka in cash!) which we have brought with us today will be the seed capital for the new citywide CDF, which will belong to all the savings groups in Gopalganj, but the first batch of loans will go for housing in Mandartola. But before we start the new fund, we need to all work together to decide how to manage this fund, which is going to be a flexible and "community-friendly" fund that works with community people's needs and ways of doing things. We asked the local staff to help divide this big crowd into six sub-groups (each of the three clusters divided into two groups) to make the discussion easier. But finally, there were only three sub-groups, with all the women in each cluster talking together. Ruby asked these sub-groups to discuss their ideas about three key questions:

1. How to manage the new Community Housing Development Fund (CHDF)?
2. What should be the loan terms? Maximum loan amount? Interest rates? Loan repayment terms?
3. What is the criteria for who should get the first batch of housing loans from the CHDF?



Ideas from Cluster 1: These women propose that the money in the fund all be revolved in loans, not grants, so more households can get the benefit of the fund. They suggest housing loans of maximum 100,000 Taka (\$1,225) and minimum 50,000 Taka (\$615), at 8% yearly interest, repayable in maximum 3 years. Criteria for first loans: extremely poor, without family, with less income and big family, single-women-headed households, divorced wives with kids.

Ideas from Cluster 2: Suggest that people should all contribute to the fund, and propose the fund to be managed by a committee with representatives from each of the three clusters, with UPPR. Suggest housing loans of maximum 200,000 Taka (2,500) and minimum 80,000 Taka (\$980), at 2% annual interest, repayable in 5 - 15 years. Criteria: extremely poor, evicted, helpless, without families, resettled, low-income, with sick family members.

Ideas from Cluster 3: This group proposed the fund be managed by a committee with one representative from each cluster, plus UPPR, plus a representative from the Municipality. They also propose setting up another committee to supervise the first committee! Suggest that there be no maximum or minimum loan - loans should flexible and always based on affordability of the family and their household income. Suggest 5% annual interest, with monthly repayment, at terms that are affordable and acceptable to families. Suggest flexibility in loans - not hard rigid rules!

Ceremony to hand over the ACCA funds to the new CDF : Ruby (who is a member of the regional ACCA Committee) hands over the 3.5 million Taka cash (US\$ 43,000) from ACCA, to a young community woman named Runu, who is the leader of Cluster 3 and has been chosen to chair the "ad hoc" committee to manage the new fund for the first six months.

- **Eviction story retold :** One woman from the Mandartola community tells the story of the eviction, and their difficult times since then. She speaks very strongly and emotionally, and there are lots of tears in the big group as she speaks.
- **Speeches by various officials:** The mayor, the district commissioner, the police chief, a woman member of the legislative assembly, etc. all speak. The Gopalganj Police Chief said in front of all these stakeholders, *"We used to think of these poor community people as uneducated, lazy and dishonest. Even criminals! But now we see this international organization trusting them to manage this 3.5 million Taka. So we look at them differently ourselves - as people who are trustworthy!"*
- **Cultural program :** By young people from the communities. Dancing, poetry-readings. One woman sings a beautiful sad old folk-song about a village girl who married and went to live with her husband's family in another village, and tells a passing boatman to carry news to her brothers and sisters back home. The visitors are all invited to go up on-stage to sing the last song: *"We shall overcome"* (sung in Bengali and English simultaneously!), and all the women in the audience also come up too, so we were in a big mass of people up on the stage, singing this globally-known protest song!
- **Mayor joins us for the entire visit!** The whole time we were in Gopalganj, the mayor was with us, for all the meetings, site-visits, workshops and most of the meals. Nad says that this is very different than the last time, during their housing workshop in June 2010, when the mayor gave them only a few minutes!
- **The office for this new Community Housing Development Fund (CHDF) will be in the community center.** They plan to open a website about the new fund, and the Mayor has agreed to finance it!



Second workshop with women to plan how to get the Mandartola housing project moving :

This workshop was held in the community center that the CDC clusters have built for their citywide activities, with UPPR support, on land that was provided by the Municipality, beside a lake in the middle of town. About 50 women from the evicted communities joined this very lively workshop, along with Gopalganj UPPR staff and American architect Myrna Poirier (who has been hired by UPPR as a consultant to help get the project moving). Ruby and the visiting community architects and Myrna facilitated this meeting, which had three key agendas :

- **Housing planning** : To decide how to adjust the Mandartola housing layout plan, to fit in more families, and who would like to live together in what clusters. Also to review the house design and dimensions and see how to make it cheaper, more permanent.
- **Housing finance** : To make some preliminary decisions about the first batch of housing loans from the new CDF, and about what should be the maximum housing loan amount and interest rates.
- **Criteria for first borrowers** : To discuss the criteria for who will get loans in this first batch of housing loans.

Key decisions the women took at this workshop (although the decisions were still a little rough, and open to more discussion) :

- **Houses to be built in pairs, with one common wall, to save space and money** : The women were still quite happy with the house design worked out in the June 2010 workshop (with one big room, a veranda in front, and toilet and kitchen area out back), but agreed that if the houses are built together as "twin" houses, sharing one side wall, it would give them more space on the side of the small plots for animal rearing, gardens, storage, etc.
- **Slightly smaller plots** : the women also agreed to making the dimensions of the plots slightly smaller, to accommodate more families on the land.
- **Squeezing as many families as possible into the land** : The women were unanimous in wanting to fit as many of the 346 evicted families as possible into this free government land. So after looking over the three site layout options that have been prepared so far (with 198, 218 and 268 house plots), the women agreed to ask Myrna and the UPPR engineers to develop a new layout plan with 260 - 280 house plots.
- **Maximum housing loan of about 50,000 Taka (\$615) at 5% flat annual interest - repayment in about 3 - 5 years, depending on income.** After a lot of good discussion, the women decided the terms for the first batch of housing loans. May quickly prepared some charts which show what kind of monthly repayments the different housing loan amounts would require, depending on the different interest rates and pay-back terms. This group of women includes many very, very poor families who cannot afford to take big loans, so some of the high-loan ideas that were proposed in the morning meeting were abandoned, when they saw how much they would have to repay each month - *Reality strikes!* So finally, it was affordability that determined their decisions about the loan terms. Also, they were very keen to spread this opportunity out to as many families as possible, hence the smaller loan amounts.

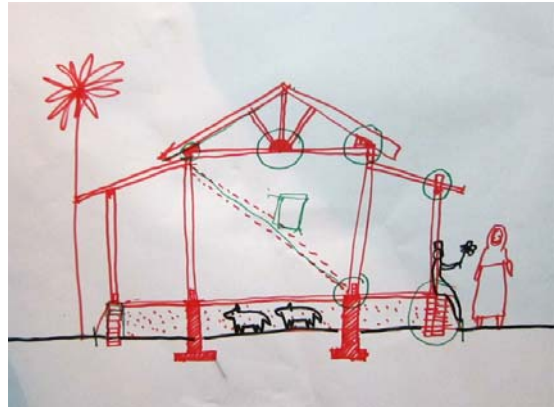


May's quick comparison of different housing LOAN AMOUNTS and INTEREST RATES (Exchange rate: US\$1 = 81.6 Bangladeshi Taka)					
Interest rate	Loan amount	# of units can build from the \$43,000 ACCA funds	Monthly repayment (3 year loan term)	Monthly repayment (5 year loan term)	Monthly repayment (7 year loan term)
5% Flat interest	50,000 Taka	71 houses	1,597 Taka	1,042 Taka	804 Taka
	100,000 Taka	35 houses	3,194 Taka	2,083 Taka	1,607 Taka
	150,000 Taka	24 houses	4,792 Taka	3,125 Taka	2,410 Taka
	200,000 Taka	18 houses	6,389 Taka	4,167 Taka	3,214 Taka
8% Flat interest	50,000 Taka	71 houses	1,722 Taka	1,167 Taka	929 Taka
	100,000 Taka	35 houses	3,444 Taka	2,333 Taka	1,857 Taka
	150,000 Taka	24 houses	5,166 Taka	3,500 Taka	2,786 Taka
	200,000 Taka	18 houses	6,889 Taka	4,667 Taka	3,714 Taka
8% Diminishing interest	50,000 Taka	71 houses	1,560 Taka	1,007 Taka	772 Taka
	100,000 Taka	35 houses	3,121 Taka	2,014 Taka	1,545 Taka
	150,000 Taka	24 houses	4,681 Taka	3,021 Taka	2,317 Taka
	200,000 Taka	18 houses	6,242 Taka	4,029 Taka	3,089 Taka

- **Set up 3 community committees to manage the housing project**: One committee will work on the housing and planning. One committee will look after the finance and loans. And one committee will work on refining the criteria for first loans and also the decisions about who will

live where, in what clusters. Each committee will start with five women members, from each of the three clusters, and see how it goes. Will adjust later.

- **Possible "core house frame" which can be incrementally finished later.** After determining that people cannot afford to borrow more than about 50,000 Taka (\$612), there was some brief discussion about the possibility of using that small amount to build a strong foundation and column structure, and then enclosing the house with inexpensive local materials (like thatch, bamboo, etc.), to be upgraded later, as people's economic situation improves. This will need much more exploration by the community with the local technical support team. Another possibility is that the CDMP might provide the materials to build this kind of strong "core structure" - as a grant - and then the people could borrow from the CDF to finish their houses. And very poor families who cannot afford to take any loan could use thatch and bamboo to enclose their houses.



Background on the ACCA Project in Dhaka :

Slums in Dhaka : Dhaka is Bangladesh's capital and it's largest city, with a population of about 13 million people. 3.5 million of them (27%) live in the city's 4,966 slums. Almost all of these slums are on land that is not secure, and most have serious problems of access to water, electricity, drainage, toilets and solid waste disposal. According to Dibalok, there are only 10 savings groups in 6 of these communities, with about 214 members.

- **A city with very strong NGOs and very few and very scattered community organizations :** The NGO sector in Bangladesh - and in Dhaka particularly - is very strong. In Bangladesh, a "large" NGO like BRAC has a staff of some 7,000 people, and works like a ministry, with all sorts of different departments and programs and headquarters in its own skyscraper in Dhaka. Even an NGO like DSK, which has a staff of some 1,500 people working in 15 districts in the country (with 400 staff working in Dhaka alone!), is considered a "medium" sized NGO in Bangladesh! But until very recently, the city's poor were not very much organized, and had very few organizations of their own. Or most community organizations were formed as part of larger UN or NGO-led projects, and disintegrated when the project ended.
- **Dibalok: "Bangladeshi NGOs are famous for delivering services, not for strengthening community-based organizations."**



This ACCA Project is being specifically used to help build a new citywide alliance of community-based organizations around Dhaka :

This proposal comes from Dibalok Singha, at the Dhaka-based NGO DSK, which has prepared the proposal on behalf of several of the key community networks operating in Dhaka, which have in the past year come together under the newly-formed Housing Land Rights Forum Bangladesh (HLRF-B). So far, there are 10 organizations linked in the HLRF-B (including 7 NGOs and 3 CBOs). The communities will implement the projects themselves, with support from DSK and a City Implementing Committee, with representatives from the following support NGOs and community networks (which are all linked together through HLRF-B) :

- **NBUS** is a network of 154 slum communities in Dhaka which started in 2008 and works on issues of water, sanitation, health, education, shelter, environment, community empowerment and advocacy for slum dwellers.
- **Robidas Cobblers communities :** This group of low-caste "untouchable" cobblers has been struggling since 2009 for their housing and land rights and development of their livelihoods.
- **Shelter for the Poor** is an NGO which supports a network of 105 slum communities around Dhaka, organizing savings groups and project management committees, supporting upgrading and livelihood projects and negotiating for land and housing.
- **Initiative for People's Development (IPD)** is an NGO which has been supporting slum communities in the Vashantek cluster 4 area since 1998 to help them improve their livelihoods, fight against eviction and implement small upgrading projects to construct water supply, latrines and solid waste disposal.
- **Bostee Bashir Adhikar Surakkha Committee (BOSC)** is a 23-year old network of 167 slum communities in the Mirpur section 11 Camp area of Dhaka, working on issues of poverty, land, housing, services and eviction.
- **PDAP** is an NGO which also supports poor communities in Dhaka.
- **Coalition of the Urban Poor (CUP)** is an NGO set up in 1989 which networks slum and squatter settlements around issues of land, housing rights, sanitation, etc.



8 Small projects (\$15,000) Small projects have been carefully planned in 8 settlements, and will be implemented by the communities themselves, with support from various CBO and NGO members of the Housing Land Rights Forum Bangladesh (HLRFB). The community people will do all the work, with contributions from the community of at least 10% the amount of the ACCA investment.

Community name	Type of project	Total # HH in community	# HH directly benefit	Budget from ACCA	Support group
Agargaon Sweepers Colony	Water point	55	55	\$1,000	NBUS
Agargaon Slum	Water point, cluster latrine (2 seats)	350	60	\$1,500	NBUS
Talap Camp, Mirpur	Drains, bathrooms, toilets	1,500	301	\$3,000	PDAP
Bhashantek Cluster	Drains, 20 toilets, upgrade community center	4,500	241	\$3,000	IPD
Md. Housing 4 No. Bosti	Water point	378	100	\$1,000	RHDS
Bow Bazar Bosti	2 tube-well water points	435	200	\$2,000	RHDS
Robidas Cobblers Community	Water supply, bathrooms, toilets	32	32	\$2,500	self
IG Gate Basti	Water point	1,000	100	\$1,000	BOSC, CUP
TOTAL 8 projects		8,250 HH	1,089 HH	\$15,000	

DHAKA SITE VISIT 1 : Small ACCA projects at Vasantek Community



Vasantek is the second largest slum in Dhaka, with some 5,000 households. This community, which occupies about 10 acres of government land, is about 40 years old and quite well-established by the standard of other Dhaka slums, with lots of brick houses and lots of infrastructural improvements. There has been a long history of evictions and demolitions in this slum, but the people keep coming back. Many of the families living here are renters of structures belonging to slum-lords or other families in the slum. We walk in and have a meeting with the community women in the little tin-sheet community center they have built, using part of their \$3,000 ACCA grant.

One community woman tells the story of the ACCA projects here : When we learned about this possibility to get some support from ACCA, we called a big community meeting to identify priority problems that need fixing. We decided to do three small projects using that \$3,000 budget: build this community meeting room, repair a drain that was causing flooding in one area, and rebuild some broken-down community toilets. We prepared our designs,

and cost estimates, and visited different suppliers to compare rates and negotiate the best prices for the building materials. We did all the work ourselves, in committees. It took more than 10 meetings to organize everything. This is just the beginning! We plan to improve many more things now, using our own money.



Another woman tells a little about the community : This slum is on government land, and there are a lot of NGOs active here. But for all their programs, there is very little talk about secure land tenure and housing. So we talk about that. We have gone to the chairman of the community [Dibalok tells us there is a very powerful established power structure in this slum, which influences all that goes on in the settlement, and sometimes demands a cut of any development project to give

their approval] to dialogue about how we could go for a community housing project here? Once, in 1997, the government wanted to do a land-sharing project here - selling half of the land to developers for making middle-class housing blocks, and using the rest to build blocks of 1-room flats for the slum-dwellers. But they asked for a one-time contribution of 50,000 Taka (\$615) from each family in the slum - too expensive for us! A lot of people were evicted, and some of these re-housing flats were eventually built, but the government sold them to rich families.

- **As individuals we have no power.** If we can form our own community organization, our unity will make us more powerful to negotiate with these kinds of projects. We have started savings now, and are using the savings to build our financial strength and our organizational strength.
- **We want to work with the government and NGOs as partners,** and we want to contribute to upgrading our community and our houses - we are not asking for any free hand-outs! We are ready to design, build and pay for our new houses on installments, if we can get access to loans.
- **Now in Dhaka, several community-based organizations like ours are emerging.** One good example is in the Koreil slum - the city's largest slum, with 25,000 families. 30,000 people in that community blocked the road for three hours to stop an attempted eviction! Now we are trying to link these different CBOs from different parts of the city into a big federation, and had a big public meeting on World Habitat Day (October 1), with more than 2,000 people.
- **The biggest challenge for us in Dhaka is still eviction :** Lots of evictions happening in this city. Mostly evictions of slums on government land. After the next elections, maybe a new government will come with the support of the strong developers lobby, and they will push for clearing more land for real-estate development, so more evictions. We need to defend our communities against these evictions, but we can't do it alone - we need to use our coalition power.

May asks whether the UPPR project is working in this settlement, helping with small infrastructure projects? Yes, the UPPR project has 15 savings groups in another part of Vasantek, and they have done some projects. May asks whether they can link together into a community-wide network? The women say, yes! - they are working on that.



DHAKA SITE VISIT 2 : Small ACCA project at Talap Camp

Talap Camp is a community of 800 very poor families who originally came from the Indian state of Bihar (just across the border), who were living in Dhaka at the time of the independence war. Because Biharis speak the Urdu language (the same language as in Pakistan), they were reviled as collaborators during the war of independence from Pakistan, even though they were really just extremely poor laborers trying to make a living. After independence in 1971, when the new Pakistani government refused to accept these Bihari people, the Bangladesh government herded them together and gave them this government land at "Talap Camp" (in the Mirpur area of Dhaka) to live in, like a kind of internment camp. But now, 40 years later, all of them are Bangladeshi citizens, and the younger generation all speak Bengali, and go to Bengali-language schools.

- **No eviction problem here:** Because the government sanctioned this public land for Biharis, this is one of the few slums in Dhaka with no worries about eviction. But it is still a very poor settlement, with poor housing and most houses having no toilets.
- **This community supported by an NGO called PDAP** (Participatory Development Action Program), which is directed by Quazi Baby (a woman who has come to Bangkok for ACHR meetings, and who met us in Naples at WUF). The PDAP office is just a short walk away from Talap Camp.



ACCA project to renovate a block of 14 public toilets in the community. This project was done in one area of Talap Camp, with about 150 households (on 1.25 acres). There was only one block of 14 public toilets to serve all 125 families in this area of Talap Camp. Most families don't have toilets in their houses. But the water supply system in those public toilets had long ago broken down, and so the toilets were not cleaned, and fell into disrepair. It got so bad that nobody used the toilets at all, and they stood like a stinky pile in the middle of the settlement.

So the community women's savings group decided to use their \$3,000 ACCA support to repair the toilets, replace the broken doors, repair the tank and pump, and repair the

broken slab and pavings. They set up 3 committees to manage the project: for materials purchasing, for managing labor and for auditing accounts. People in the community can use the toilets for free now, but the women's savings groups collect donations from the community members for upkeep and repairs. The project has also provided a new water point for the community people to come get water. *(But we find the toilets are still very stinky and dirty!)*

- **Goal: Not just to repair the toilets, but to use the project to strengthen the community organization,** and create solidarity with other poor community organizations in the new citywide HLRFB network.
- **They have had lots of exchange visits between the different communities in Dhaka doing ACCA small projects.** Many of these exposure visits are the community people's first chance to visit these other settlements to learn and see and talk about problems they have in common.
- **Next plans :** Now the community people here in Talap Camp would like to do more projects, to add more water connections, build a children's school and expand their houses, for which Quazi Baby asks for *"more money from ACCA!"*



DHAKA SITE VISIT 3 : Small ACCA projects at Agargaon Sweepers Colony

This is a community of 334 very poor families squatting on government land along a smelly sewerage canal. Some are low-caste Hindus who work as sweepers in the nearby Shishu Hospital in Northern Dhaka (just behind the UNDP and World Bank skyscrapers!), and there are also some Christians here. Some families were displaced when the sewage canal was widened and concreted, but most of them have squeezed in to land just beyond the boundaries of the existing settlement, so they are still there. They have no legal water supply at all in the community, but have tapped into the mains illegally with about 14 water points, which all these families had to share. This community is supported not by an NGO but by the NBUS community network.

- **The community leader here is a blind man!** He is very active in the community, and in the citywide HLRFB coalition. But it is the community women who do most of the talking and explain everything, show us the maps.



ACCA project to build toilets, women's bathing rooms and water points : The very active women in this community tell us about the process. They started by making a survey of the problems in the community, and developed some maps showing where all the houses and the infrastructure problems are. (Nad: "I have never seen such beautiful and professional maps as these!"). Their top priorities were more toilets, more clean water points, improved footpaths and drains, electricity and housing improvements. Used a very small ACCA grant of \$1,000 to do all this.

Chairman of NBUS speaks: (he came to Bangkok for ACHR regional meeting). He says that 560 community groups are members of the NBUS coalition of CBOS, with 650 members. They do savings, and have collective savings of 1.2 million Taka (\$14,700).

Possible future ACCA housing project at Rupnagar : 45 members of NBUS have collectively purchased 0.3 acres of land in Mirpur, near the airport, and want to develop a housing scheme there. The land is big enough to accommodate 350 households. Maybe the HLRF-B Coalition will propose this as a big ACCA housing project in the future - and use the ACCA funds as a kind of guarantee fund to access housing loans from a bank - which Dibalok says is possible.



DHAKA SITE VISIT 4 : Small ACCA projects at Bow Bazaar Slum

This is another very large slum of about 450 households, located along the sandy riverbanks in the southern part of the city. "Bow" is the Bengali word for sand, and the area was originally known as the place where sand for construction was collected from the riverbanks and sold to construction companies. And the roads in the area are still crowded with trucks bearing loads of gray sand to the city's thousands of construction sites. But there is also a lot of leather-tanning going on here, and the tanned leather of goats and cows and buffalo (which looks like wet, black cloth) is laid out wherever there are open fields of sand all through the slum.

- The area of Bow Bazaar that we visit is a fairly new slum of 250 households, where recent migrants to the city are living in quite squalid conditions, mostly in houses made of temporary thatch and bamboo, with no services at all. This is not a squatter settlement - all of these families are land-renters. The entire land is rented for 5,000 Taka a month, on a 5-year lease, to the original settlers. But many have further subdivided the land and are making money by sub-letting plots to others for 1,000 Taka (\$12) per month, per one-room house. The original tenants - who have become slum-lords themselves - have subdivided the land into very neat rows of little plots (about 16 square meters per plot). We ask people if this land rent of 1,000 Taka per month is expensive, and the women all say, "Yes, it is a real hardship for us - but what to do? Where else to go?"
- May and I keep saying to each other, "It looks exactly like the old Basaac in Phnom Penh!" During the monsoon season, the whole area floods and people have to come to the community by boat! Dibalok says, "Here you can compare a very old, consolidated slum like Vasantek, with a much more recent, poor and vulnerable slum like this one." Very bad conditions, no toilets, no water, no electricity, squalid shacks made of plastic and thatch. People ARE rickshaw pullers, laborers, brick breakers on the road, house-cleaners and small vendors.
- This project is being supported by the NGO RHDS(Rural Health and Development Society). The director of RHDS, Dr. M.M. Hossain, comes with us on the site visit.
- Savings groups : About a year ago, the women here have started several savings group, and save 20 - 50 Taka per week, depending on their income, and give each other loans from their collective savings without interest. So far, they have given 15,000 Taka (\$184) in loans.

ACCA small project to construct three tube-wells and pumps, with concrete washing area, in 3 different areas : This area of the city has no piped municipal water, so the only possible source of water is tube-wells. The \$2,000 from ACCA has supported the construction of 3 tube wells, which we visit. Each well has a pump and a concrete area around it for washing, bathing and clothes-washing. Very busy - all the pumps, which serve hundreds of families. They have tested the water and it is clean enough to drink, and has no arsenic in it. Each well and pump cost 85,000 Taka (\$1,041). All the technical people who know about digging wells and installing pumps live in the community, so no need for outside technical help. People worked it out by themselves and did all the work. Each pump is managed by a community committee, and they take monthly subscriptions from the community for repair and maintenance, but the water is free for everyone.



Tom's general notes jotted down during the trip :



Bangladesh gets a bad rap: The mere mention of Bangladesh conjures up images of calamities, civil war, poverty, overcrowding and suffering on a colossal scale. All that stuff is certainly there, but there is another side to the story which approaches the miraculous. Alone among most of its south Asian and Asian neighbors, Bangladesh - one of the world's most densely-populated countries - still produces enough rice, grains, pulses, vegetables, fruits, oils and meat to feed its own enormous population of 160 million people. It's sumptuous green countryside and fertile alluvial soil, which is re-nourished every year by the monsoon rains and frequent floods, can grow anything - almost the whole country produces two rice crops every year, without irrigation. And those same waterways and rivers that bring floods and disasters, also bring fertility and a bounty of fresh-water fish. And despite the undeniable presence of corruption and misgovernance and huge problems, the country manages to keep functioning! Literacy is increasing, and more than 20 million of the country's 50 million people below the poverty line have access to some kind of microcredit program (mostly women). But the persistence of this miracle of survival rests squarely on the backs of the country's poor. The remittances sent home by Bangladeshi laborers working in the middle east make up the largest contribution to the national economy. The country's second-highest earning sector - the

garment industry - depends on the low-paid but highly productive labor of the 4 million very poor young women who work in the garment factories. Likewise the jute, copra and rice production industries - all big earners in the country's economy - are also dependent on an endless supply of tedious, back-breaking and low-paid physical labor by the poorest rural people. But as Azahar says, "the rich manage to take all the cream."

What people earn in Bangladesh :

- **Garment workers :** There are about 4 million garment workers in Bangladesh - almost all young girls, who make 3,000 - 4,000 Taka (\$35 - \$50) a month. With overtime, they make max. 5,000 taka (\$60) a month.
- **Construction laborers** make about \$3 or \$4 per day, or \$84 - \$110 per month.
- **Domestic workers** and live-in maids earn 3,000 Taka (\$36) a month, plus room and food.

Road to Gopalganj : Beautiful trees along the way, turning the road into a tunnel of dappled shade. Brick kilns (called "brick fields" in the old British colonial argot) everywhere. Garment factories on the outskirts of Dhaka. Always people everywhere! Little boys herding cattle, buffalo, cows, goats, little black pigs. People carrying bundles of bamboo, and grasses for fodder. Women breaking up bricks along the road.

- Breakfast in Malikganj along the way (Paratha, nan, dal and curry and kitchadee for about 16 of us - only 500 Taka - \$6). Black tea with ginger and sugar, very strong. No milk.
- UPPR driver's name is Arif. His daughter is Fahia and son is Ahad.
- Another UPPR driver's name is Mithu. His son is Arafat, and daughter is Maimuna.
- Crossing rivers every ten minutes - water everywhere in this country!
- 45-minute ferry ride across the Padma River. Having tea on the ferry. Frying Hilsha Fish - the national fish that comes from this river.
- Jute stalks and fiber drying along the road. The whole plant is beneficial. Soak the cut jute plants in water for 30 days to soften the fiber. Then the fiber from each piece has to be removed by hand and then dried, and sent to the factory to make rope and other things. Mostly it is women who do this tedious and laborious work. The stalks left over after they remove the fiber is high in nitrogen and goes back into the soil as compost. Also used for firewood.
- Everyone doing something to do with making things or surviving.

The great power of the UN in Bangladesh: When we were coming back to Dhaka from Gopalganj, we met a huge, long queue of trucks, buses and vehicles waiting to get on the ferry across the Padma River. But there we were in one of those white, UN-issue land-rovers, and our driver Arif pulled a special name-badge out of the glove compartment that said something like, "UN HIGH COMMISSION" or something. With this badge in place, he got out of the car and marched up to the nearest policeman, with some story about our team having to rush back for an urgent meeting with Ban Ki Moon about national security. Surely anywhere else on earth, this tall tale would have been met with laughter, but here in Bangladesh, that great sea of dusty trucks almost immediately parted, with any objectors being scolded and even beaten by the policemen and their sticks, and we drove on through, right up to the front of the queue. And surely anywhere else on earth, the truck-drivers and bus-conductors and ordinary rickshaw and truck drivers would have cursed these fatcats in their white, air-conditioned vehicle as we jumped the queue, but in Bangladesh we were stared at with awe-struck faces as though we were passing royalty! This taste of milking the prestige of the UN was both fascinating and appalling (and also rather convenient...).



Books Azahar recommends :

- Novels and short stories by Rabindranath Tagore
- Book called "Dhaka"

Dhaka is very old. Before the British times, Dhaka was a Moghul city. British took over India in 1757. In 1947 partition of India into India, Pakistan and East Pakistan. 1971, Bangladesh got its independence.

Reza's story of the tall buildings in Dhaka : Another UPPR driver, named Reza, tells us a story about a poor village boy on his first day in Dhaka, who finds himself staring open-mouthed up at the first tall building he has ever seen in his life. A sharp-eyed scoundrel comes up to him and says, "Hey! What are you doing? You know you have to pay ten taka for every floor you count. How many have you counted?" And the frightened boy stutters, "Oh sir, I'm sorry! I have only counted ten - really!" "Then you have to give me 100 Taka for the ten floors," the unscrupulous Dhaka guy says, and then leaves with the tattered old 100-taka note the boy reluctantly unfolds from the inside of his handkerchief. But when he's gone, the boy chuckles to himself, "Well I got the better of that city slicker, for I'd really counted all 30 floors by the time he asked me!"

