



# Mandar Tola

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • NOVEMBER 2022

**In Bangladesh, eviction is often seen as the only solution when a city's development plans clash with the poor's need for land and housing. Here is a case where an eviction in the city of Gopalganj, to make way for a cricket stadium, turned into an opportunity to demonstrate a community-driven resettlement housing process which showed a new, more community-driven and more collaborative way of making sure that the urban poor displaced by development can be at the center of planning the solution, with the support of the government, development agencies, community architects and their fellow citizens.**

- Project Mandartola
- Location Khulna Highway, Gopalganj, Bangladesh
- Size 138 households
- Finished 2014
- Type Nearby resettlement of some members of an inner-city slum, after it was demolished, to free land provided by the city.

## CONTEXT AND PROCESS

### The city:

Gopalganj is a small city on the banks of the Modhumati River, just 150 kilometers south of Dhaka. Because traffic from Dhaka must cross the Padma River on the way, by ferry, the trip takes at least four hours. Much longer when there are long queues of trucks and cars waiting for the ferry. For that reason, Gopalganj hasn't developed many industries, despite being so close to Dhaka, and the town remains a fairly quiet district capital. The area around Gopalganj has for a long time been known for producing jute, a fiber used in making rope, burlap and different textiles, and on the way to Gopalganj, it's fascinating to see the jute stalks the farmers have gathered into conical stacks to dry in the sun along the road. The town has a population of about 120,000 people, and is most famous as being the place where Sheikh Hasina Wajed - Bangladesh's prime minister since 2009 - was born. Like most urban areas in Bangladesh, Gopalganj has many poor residents who cannot afford any kind of formal housing on offer and have no choice but to make their own homes in informal slum communities. A survey carried out in 2010 found that nearly a third of the city's total population was living in squalor and insecurity in slums in Gopalganj.

### The UPPR program in Gopalganj:

The Urban Partnerships for Poverty Reduction (UPPR) program (2008-2015) was a national community development program that set out to improve the living conditions and livelihoods of urban poor people (particularly women and girls) in 23 cities and towns in Bangladesh. The Local Government and Engineering Department (LGED) implemented the program, which was managed by the United Nations Development Program (UNDP) and funded by the UK government. In each city, the program identified poor communities, organized them into savings and credit groups, and helped them to establish Community Development Committees (CDCs), which then undertook a variety of community development activities on a "community contract" basis, with grants from UPPR and a budget of US\$ 5-6 million per city. The CDCs were then linked together into city-level "clusters" and federations of clusters. This very particular organizing structure and slum upgrading strategy was inspired by the experience of Women's Bank and the Million Houses Program in Sri Lanka.

The UPPR Program began working in Gopalganj in 2008. By 2010, some 5,000 poor community women had formed 352 primary savings groups, which linked together in 36 area-based CDCs, which were then grouped together into three CDC clusters. Women saved weekly or monthly, depending on their earning pattern. All savings were kept in the CDC-level fund, and all loans were made from this CDC-level fund during the monthly meetings where the women discuss new loan requests, transact repayments and give new loans. Some members also saved for housing, which was kept in a special fund at the cluster level. These organized communities used grants from the UPPR program to upgrade their settlements. They built 684 latrines, 14 kilometers of paved walkways, 1.25 kilometers of storm drains and 26 reservoirs, using the Sri Lankan-style "community contract" system, in which community members planned and carried out all the work and managed the funds themselves. The UPPR program also provided grants to support education, livelihood activities, apprenticeships and social development projects.

### The community:

South Molavi Para was a large slum settlement of 346 poor households (1,935 people), built on a big tract of public land in the heart of Gopalganj. The community was first established in the 1970s, and gradually grew in size and density, as more and more poor people (some evicted from other parts of the city) found a little space there to build a hut and raise their families. Gradually, South Molavi Para grew into a tightly knit community, with strong bonds of friendship and mutual support between the residents, most of whom were laborers, vendors and trishaw drivers, with very meager and irregular earnings.

The LPUPAP program (the UPPR program's predecessor) first began working in South Molavi Para in 2001, helping set up savings groups and establishing a CDC. When the UPPR Program began working in Gopalganj in 2008, the community members used grants from the program to substantially upgrade the settlement: they built 64 latrines and laid 370 meters of paved walkways and 145 meters of drains. Apprenticeships helped young women and men in the community to learn vocational skills, while education grants helped more girls attend school, and enterprise development grants helped community members start small businesses.

### The eviction that turned things around:

On the afternoon of October 22, 2009, with no advance notice or warning, the residents of South Molavi Para were informed by loudspeaker that they were being evicted and their houses would be demolished the next day. The local government had decided to reclaim the land the community was occupying to build a new cricket stadium - a pet project of the prime minister. Despite policies being in place to supposedly

protect citizens in Bangladesh from forced eviction, teams of demolition workers appeared early the next morning and began tearing down houses and demolishing latrines, tube wells and drains. A vibrant community that had taken some 35 years to build and improve was destroyed in a single day. Infrastructure improvements worth more than 17 million taka (US\$ 207,000), which UPPR funds had financed, were destroyed, and nearly 2,000 people were homeless. The families had no choice but to gather together whatever belongings they could carry and go searching for a new place to live. Some families returned to their villages, some went to stay with relatives, and many found places to live in other slums in Gopalganj. Others, who had nowhere to go, salvaged whatever materials they could find from the demolition and constructed flimsy shelters for their families on the ruins of their old houses.

There was widespread sympathy in the city for the evicted families, who were now scattered across the city and in a terrible situation, with no plans for any kind of compensation or resettlement to help them start their lives again. UPPR and UNDP made public statements condemning the forced eviction, and community people in neighboring CDCs quickly began organizing to provide food and medical supplies to the evicted families. Other slum communities in Gopalganj gathered and donated 30,000 taka (US\$ 400) in a show of solidarity so that three latrines and a hand pump could be built on the ruins of the former slum, so those still staying there could access some basic services. The leaders of the CDC cluster negotiated with municipal authorities to provide food for the evicted community as well as space in the local market where blacksmiths in the community who had lost their workshops could work and earn much-needed income after the crisis.

The eviction made everyone realize that even a high-level UN project intervention like the UPPR Program was no safeguard against eviction, and that the city needed a new alternative vision for how to deal with slums. It's a sad fact of most slum development and poverty alleviation programs today that while everybody is happy to invest in microcredit, water and sanitation and capacity-building, which are neat, easy and unlikely to ruffle any feathers, nobody wants to touch the more difficult and more political issues of secure land and housing, which are probably the greatest factors in creating and perpetuating urban poverty. The UPPR program in Bangladesh - a country that continues to have some of Asia's worst evictions - is a case in point. Since 2008, the UPPR had spent millions of dollars in Gopalganj funding all kinds of livelihood and infrastructure improvement projects in poor communities. But when the eviction presented a rare opportunity to demonstrate and test a new, more comprehensive and more lasting form of slum redevelopment in Gopalganj, UPPR didn't have a single penny for land or housing.

#### **Study tour to Bangkok leads to a breakthrough:**

Bangladesh is a country that is chronically short of viable housing solutions to learn from, and after the eviction, everyone was looking for a new way. So the UPPR worked with ACHR and CODI to organize a study tour to Thailand, to get some new ideas about what to do. In Thailand, the team from Gopalganj visited community-managed housing projects that were being supported by CODI's Baan Mankong ("Secure housing") Program. Those projects showed how urban slums could be turned into beautiful neighborhoods when communities led the process and the government supported them, following a more collaborative and more citywide approach. The mayor of Gopalganj, along with senior government officials, leaders from the evicted community and UPPR staff, joined the trip, which helped change minds, introduce new possibilities and turn an adverse situation into the beginnings of a more collaborative and more sustainable urban poor housing solution in Gopalganj.

Back home, community members from the CDCs worked with the mayor and UPPR staff to carry out a citywide slum survey, in which they surveyed and mapped slum settlements in the city's nine wards. They found 6,718 households (33,590 people) living in slum communities of various sizes, scattered across the city, which made up about thirty percent of the city's population. Most of the settlements were small, many were isolated squatters, and most were on privately-owned land. Besides surveying slum dwellers, community members also identified and mapped 52 pieces of vacant government-owned land in the city that could potentially be used for resettling the evicted families and for future housing projects. One of the sites they identified was a 4.16-acre (1.68-hectare) piece of low-lying paddy land at Mandartola, under government ownership, just one kilometer from the town center. Eventually, the District Commissioner was able to persuade the Prime Minister to grant the land to the municipality, for re-housing the evictees, on a long-term tenure.

#### **Community Housing Development Fund is set up:**

One of the ideas the team brought back from Thailand and was keen to implement in Gopalganj was to set up a city-level community development fund. The Community Housing Development Fund (CHDF) was launched in 2010 by women from the savings groups in three of the CDC clusters, with the idea of making a citywide and community-managed revolving loan fund that would provide housing loans to the city's poor families. The CHDF's initial capital all came from people's own savings, fees and community contributions, but in October 2012, the new fund's capital was expanded with the \$43,000 grant from ACHR's ACCA

Program, which was intended to finance the first round of housing loans for the Mandartola project. The CHDF is managed by an 11-member committee, which includes mostly community leaders from the women's savings groups, with a representative from the local government and the UPPR. The CHDF also has a five-member Advisory Committee that includes the mayor and representatives from the district commissioner, the local government's engineering department and others.

With the government agreeing to provide land, and the UPPR Program ready to provide the infrastructure, all that was missing was finance for the houses. That's when ACHR found itself in the unexpected position of receiving a proposal from a multi-million-dollar UN development program to support a pilot housing resettlement project in Gopalganj, to house the families evicted from South Molavi Para. The ACCA-supported project in Gopalganj, which was approved in April 2011, was designed to grab this opportunity and help implement a pilot housing project for the evicted families on the new land, to demonstrate a new, more comprehensive approach to housing and land security problems that is proactive, people-driven and based in partnership. The ACCA funds were not nearly enough to finance all the houses, but the idea was that the pilot housing project would help leverage more substantial housing support from other sources.

The ACCA intervention in Gopalganj built on the city's existing collaborative slum redevelopment process, and was to be implemented by CDC cluster leaders, with support from UPPR and the municipal government. But the ACCA support came with a few conditions: since UPPR already had very large funds for small infrastructure projects, ACCA would support only the housing project. And the ACCA funds would not be transferred to the UPPR project but would go directly into the Community Housing Development Fund (CHDF) that the community people had already established and were managing collectively.

Meanwhile, there were lots of community meetings and workshops to discuss the Mandartola resettlement project and begin making plans. Though the new land was quite big, everyone understood that it was not big enough to accommodate all of the 346 families who were evicted from South Molavi Para. So, the women in the CDCs and cluster leaders began developing a set of criteria for deciding who would join the project. At first, they came up with 16 criteria for who would move in first. But they soon realized that their own criteria were so stringent that *no one qualified!* Eventually, they settled on a set of four simpler criteria: the family should be one of the evicted families from South Molavi Para, they should be a savings group member, they should be very poor, and they should not have any land or house elsewhere. Finalizing the list of 238 families was important, not only for the peace of mind of those who were still unsure about whether they would be part of the new project, but also for the participation of people and their active management of and involvement in the various stages of the project.

## SUPPORT GROUPS AND PARTNERS IN THE PROJECT

- **The Urban Partnerships for Poverty Reduction Program (UPPR)** was a national program that aimed to improve the living conditions and livelihoods of urban poor people in Bangladesh. The program, which ran from 2008-2015, was implemented by the local governments in 23 towns and cities, with management by the UNDP and funding from DFID in the UK. UPPR was a continuation of a similar earlier program called the Local Partnerships for Urban Poverty Alleviation Project (LPUPAP), which ran from 2001 to 2007.
- **The Gopalganj Municipal Government** facilitated the land allocation to the community, assisted in the development of settlement plans, headed the Advisory Committee of the CHDF, and provided infrastructure on the new site, including electricity, water supply and a new access road to the settlement.
- **The Ministry of Land** provided the land at Mandartola for resettling the families evicted from the South Molavi Para community, on a long-term lease to the Municipality, which then managed the land.
- **The Comprehensive Disaster Management Program (CDMP)** is a national government program being implemented by the Ministry of Food and Disaster Management, with funding support from UNDP, DFID-UK and the European Commission. The CDMP provided funds and core house designs for the 138 resettlement houses that were actually built at Mandartola.
- **Asian Coalition for Housing Rights (ACHR)** is a regional coalition of community organizations, NGOs, and housing professionals around Asia supporting community-led housing and development processes. ACHR assisted the Mandartola housing project and the community process in Gopalganj by organizing the first exposure visit to Thailand, and then providing grant funds to finance some of the houses, through the existing CHDF, and also provided design support to the housing planning.
- **Asian Coalition for Community Action (ACCA) Program** was a 5-year program (2009-2015) of ACHR that supported a process of citywide and community-driven slum upgrading in 215 Asian cities in 19 Asian countries. Gopalganj was one of the cities supported by the ACCA program.



- **Community Architects Network (CAN)** is an ACHR-supported network of community architects and technical professionals exploring new ways of supporting community-led housing and upgrading processes in countries across Asia. CAN supported the process in Gopalganj by sending a team of experienced community architects from Thailand and the Philippines to work with the local Bangladeshi architects and the UPPR team to organize a series of participatory housing and layout planning workshops for the Mandartola project.
- **Mandartola community members** participated in mapping vacant plots of land throughout their town, developing housing designs with the assistance of architects, filling the land, and overseeing the construction of their houses and infrastructure.
- **Local civil society**, including doctors, teachers, and religious leaders, assisted with resettlement and project development in a variety of ways.

## LEGAL FRAMEWORK OF THE PROJECT

### Land tenure:

After intense negotiations after the eviction, the government, through the Ministry of Land, was persuaded to allocate 4.16 acres of land in Gopalganj, on a 99-year lease, to the municipal government, for the purpose of resettling as many of the 346 evicted families as possible. The land is now, effectively, owned by the municipal government. In early negotiations, it was suggested that the families living in the Mandartola community would have individual long-term leases to their house plots, at a nominal rate. Of the 138 families who were actually resettled on the site, the first 100 families were given ownership documents for their houses from the municipality. The other 38 families have not been given any ownership or user rights documents for their houses, despite commitments made by the UPPR and the municipality. When the UPPR Project ended in August 2015, the municipal government decided that each household would have to pay 500 taka (US\$ 6) as a monthly land maintenance charge to the municipality. The maintenance charge was collected from all 138 households for a few months, by the city's Slum Development Office, but then the monthly charge was stopped, and the 138 families haven't paid anything for the land or housing since then.

### Government support:

The Gopalganj District Commissioner played a key role in persuading the central government to allocate a government-owned land plot for the resettlement of the evicted community. The Ministry of Land transferred the plot to the municipality, to manage the resettlement. According to the final layout plan for Mandartola, 238 of the 346 evicted families (70% of the evictees) were to be given land plots and new houses in the Mandartola project. This was an extraordinary and very rare example of government support for the resettlement of slum dwellers affected by eviction - in Gopalganj and in Bangladesh as a whole. Besides providing the land, the municipal government assisted the housing project by providing basic infrastructure, including a paved access road, municipal electricity connections and a piped water supply system.

## PROJECT FINANCING

### Project costs and who paid for what?

**Land:** The 4.16 acres (1.68 hectares) of land for the Mandartola resettlement housing project was provided by the central government, through the Gopalganj Municipality. In 2010, the land was valued at 31.5 million taka (US\$ 419,715) and was provided free to the new community.

**Houses:** The 138 duplex housing units built on the Mandartola site cost 31 million taka (US\$ 414,000) or about 230,000 taka (US\$ 3,000) per house. The houses were paid for entirely by a grant from the central government's Comprehensive Disaster Management Program (CDMP). (*see financing note below*)

### Infrastructure:

- **Access road:** A new, raised and paved access road connecting the Mandartola settlement to the Khulna Highway was built and paid for by the municipal government.
- **Landfilling:** The cost of filling the 4.16-acre (1.68-hectare) land by six meters (to above "historic" flood levels) came to 2.6 million taka (US\$ 32,700), of which 1.2 million taka (US\$ 15,000) was paid for by the UPPR project, and the remaining 1.4 million taka (US\$ 17,700) was paid for from the ACHR funds granted to the CHDF that were intended to be used for housing loans.

- **Water supply:** The water supply system in the new community, which includes four deep tube wells with electric pumps and an underground pipe distribution system that brings water to each house, was built and paid for by the municipality.
- **Electricity:** The municipal government also provided electricity in the new community, with each family having its own metered municipal connection.
- **Toilets and drains:** The community's storm drainage system and the toilets in the new houses (which have shared septic tanks) were funded by a \$30,000 grant from the UPPR project and built by community members on the "community contract" system.

#### Financing:

One of the greatest difficulties in the Mandartola project was finding funds for the house construction. UPPR was not allowed to use any of its multi-million-dollar project funds for housing. So, the original plan was to use the \$43,000 ACCA funds to give very modest housing loans to the first batch of 50 families (with a loan of US\$ 860 per unit, given at 2.5% annual interest, repayable to the CHDF in five years, with loan recovery managed by the savings group). The idea was that the UPPR would then look for other funding sources to complete the remaining houses. This plan was compromised when a big chunk of the ACCA funds intended for housing loans was used by the UPPR to partly cover the cost of filling the new land to above flood level, which ended up being much more expensive than anyone anticipated. This was in violation of the agreement that the ACCA funds would be used only for housing development, and all infrastructure costs would be met by the UPPR project.

The plan changed again after the UPPR headquarters in Dhaka negotiated to get help with housing in Mandartola from the Comprehensive Disaster Management Program (CDMP), a national government program that usually supports disaster resilience projects. Forced eviction, they argued, was just as great a disaster as a cyclone or a flood. The CDMP agreed to construct and pay for 238 housing units for the evicted families in the Mandartola site. The CDMP came with a standard house design, which - happily - was similar to the model the people had designed themselves, with two rooms, a front verandah and a toilet and kitchen at the back. The CDMP's house would be much sturdier and more disaster-resilient, and also more expensive.

It was agreed that although CDMP contractors would build the houses, all the funds for construction would be channeled through the CHDF and managed by the community. The CDMP houses were given as a grant to the project, but it was also agreed that the community members would treat the grant as a loan, or as a partial loan, which they would repay to the collective fund, in very small monthly installments, so that the funds could revolve and help finance decent houses in other poor communities in Gopalganj.

The more sturdy and more expensive CDMP houses cost 230,000 taka (US\$ 3,000) each, and this was clearly much more than the families in Mandartola could afford to repay. During one of the workshops, it was determined that the women could afford to repay a loan of only about US\$ 500 if the monthly repayments were spread over at least 15 years. So an agreement was reached initially that each family would make a monthly repayment to the CHDF of 1,200 taka (US\$ 15), which was affordable to most, to the CHDF. ACHR strongly supported this idea, since at least part of the housing funds would revolve through the city-level fund and would benefit not just one community but many more poor settlements and the city as a whole. Finally, though, the loan repayments never began, and so the CHDF has not been able to give loans for any new housing projects.

## DESIGN AND CONSTRUCTION

#### Design process:

In June 2011, soon after the ACCA project in Gopalganj was approved, a workshop on community housing and layout planning was organized in Gopalganj to give the members of the new Mandartola community a chance to plan their new settlement and design their housing. The lively, week-long participatory workshop was a first in Gopalganj, and it was training for everyone - for both the community people and their professional supporters in Gopalganj, who had very little experience with this new kind of community-managed housing planning and implementation. The workshop was organized by a team of community architects from Thailand and the Philippines, from the Asian Community Architects Network (CAN), in close collaboration with local architects from Bangladesh, the UPPR team and the Gopalganj municipality.

**The layout plan:** The layout plan for the new community went through many changes:

- **Plan 1 with 198 houses:** Instead of organizing their house plots in a boring grid of streets, the way most low-cost housing projects are planned, the community members taking part in the June 2011

workshop decided to arrange their house plots in clusters, around small, shared courtyards, so the children would have a place to play near the house, where their mothers could keep an eye on them. In the first "cluster" layout plan they developed in the workshop, there were 198 house plots of 540 square feet (50 m<sup>2</sup>) each, with each cluster having its own basic services and courtyard. The infrastructure, which included partial landfilling, shared sanitation and septic tanks, water supply tanks, and rainwater harvesting, was sketched out and budgeted.

- **Plans 2 and 3, with 218 and 263 houses:** The first layout plan, though, met with some resistance from the community women. As one of them put it, "We have over 300 families who were evicted and need housing, but our layout plan only allows for 198 families on the new land. We propose a new layout plan to accommodate as many of our families as possible, even if it means getting a little more crowded." The mayor jumped in then with the idea of building two-story houses, so that all the evicted families could fit on the site, with one family living upstairs and one living downstairs. That proposal was nixed, though, because the construction costs would be too high. But the exploration of ideas continued. An American landscape architect, who was on holiday visiting the UPPR's director then, helped to draft another two versions of the layout plan, which showed two options for increasing the number of houses on the site, working with the same 540 square foot (50 m<sup>2</sup>) house plot. Her first plan (with 218 houses) retained the cluster planning and small shared courtyards. Her second and much denser plan (with 263 houses) got rid of the cluster planning and shared open spaces.
- **Plan 4 with 260 houses:** The women were happy with the denser plan that made room for more families, but in a second layout planning workshop in October 2012, they asked if by reducing the plot size, still more families could be squeezed onto the site. A new draft of the layout plan was then developed, with help from the Thai community architects. This version of the plan retained the cluster planning of the first one, with the small shared courtyards, but with smaller plots of 440 square feet (41 m<sup>2</sup>) each. In this much tighter plan, 260 houses could be fit. This plan got the thumbs up.
- **Plan 5 with 238 houses:** When the construction was about to start and the site was being staked out to prepare for the landfilling, a serious surveying error was discovered: the entire lot had been badly mismeasured and was almost an acre smaller than the original 4.16-acre (1.68 hectares) site. Despite the presence of numerous engineers and architects on the site and the passage of two years since the land was granted, nobody double-checked or caught the error. After absorbing this bad news, the UPPR engineer then quickly drafted a new plan, in which just 238 houses could be fit, using the smaller house plots of 440 square feet (41 m<sup>2</sup>) each, with no cluster planning, very narrow lanes, and greatly reduced common spaces. The final plan did, however, answer the community women's imperative to squeeze as many evicted families as possible (70% of the total) onto the new land.

### The house design:

The design of the houses also evolved over the long course of the project planning. In the first workshop in June 2011, an extremely low-cost "core house" model of 300 square feet (28 m<sup>2</sup>) was designed by the people, with two rooms, a veranda in front and a toilet and kitchen space out back. This house would be built on stilts on a site that would be only partially filled, to allow the flood waters to come and go without reaching the houses. The houses were to be built in pairs, with a common wall to save money. To make the "core house" affordable to the poorest community members, one could be built with a bamboo structure for 35,000 taka (US\$ 470), and a more expensive and sturdier version could be built with reinforced concrete columns for 60,000 taka (US\$ 800), including labor costs. The housing plans were adjusted several times as the layout plan changed to accommodate more and more houses. The orientation of the houses also became an issue: in some of the cluster plans, the house fronts faced the shared courtyards, and the backsides (with the kitchens and toilets) faced the lanes. To some community members, this was objectionable. The community architects showed that this problem could be solved by simply changing the orientation of the houses since the 540 square feet (50 m<sup>2</sup>) plots were square. The important thing was that people understood these design issues and made their own informed decisions on the plan.

### CDMP house:

Once the CDMP agreed to provide the houses for the Mandartola project, many of these fine-grain planning decisions and issues of cost-saving and affordability were taken out of people's hands. The CDMP came with its own "standard" house design of 315 square feet (29 m<sup>2</sup>) of space, with one dividable room inside, a front verandah and space at back for a toilet and a kitchen. The CDMP house, which the program builds in all their post-disaster housing projects, to be disaster-resilient, is quite stoutly built of concrete and brick, on a 3-foot plinth, with a blue tin sheet roof. Fortunately, the CDMP's "standard" house design was very close to the house model the community people had developed in the planning workshops, so the design was acceptable to everyone.

### Construction process:

**Filling the land:** The Mandartola site had been low-lying rice paddy land, and raising the land to above "historic" flood levels required more than six meters of filling. Filling of the first three meters was managed

by the community members, through the "community contract" system, with funding from UPPR and technical support from municipal engineers. The next three meters of landfilling, which was managed by the municipality, had to be piped in, in the form of liquid sand, which is a standard land-fill system in Bangladesh

**Housing construction:** The houses were built by the CDMP's contractor, who hired its own laborers to do the work. The work was overseen by a collaborative Project Implementation Committee, which included community leaders, UPPR engineers and municipal staff. All project funds, including CDMP grants for house construction, were channeled through the community-managed CHDF, and a committee was set up to purchase all the building materials, in coordination with the contractor. Although community members did not take part in the actual construction, several community leaders spent most of their time on-site to oversee construction and help out if anything went wrong.

**Project management troubles:** In the early stages of the project, the UPPR team in Gopalganj engaged actively with community members and gave its support to the community leaders managing the CHDF. With time, that engagement diminished, and the community women were left to deal with the municipal government on their own. Without institutional support from the UPPR project, the dynamics in the project quickly changed. The municipal government took control of more of the project management, and the women were sidelined. As a result, the construction process slowed down, and the municipality eventually faced suspicions of mismanaging the funds. It was then that the CDMP decided to end the collaboration and withdraw its funding for the remaining 100 houses, even though the housing project was more than halfway finished. Finally, only 138 of the planned 238 houses were built.

#### Project timeline:

- 1975:** The first pioneering poor families build huts and begin to stay on vacant land in the South Molavi Para slum settlement, in the center of Gopalganj. More families join them later.
- 2001:** Community savings groups start in the community and the South Molavi Para slum community Development Committee (CDC) is formed, with support from the LPUPAP program.
- 2008:** UPPR begins working on infrastructure improvement projects with poor communities in Gopalganj.
- 2009:** In October, 346 families are evicted from the South Molavi Para slum to build a sports complex. With help from UPPR, the evicted families organize themselves and form a housing savings group.
- 2010:** In January, community leaders, UPPR staff and the mayor of Gopalganj travel together to Thailand on a study tour to visit community-driven housing projects, with support from ACHR. Back in Gopalganj, the Community Housing Development Fund (CHDF) is set up, and mapping of slum settlements and vacant land for possible housing begins in Gopalganj's nine wards. In April, ACHR's ACCA Program approves a proposal to support a resettlement housing project for the evicted families in Gopalganj.
- 2011:** After a year of negotiations, the municipal government allocates 4.16 acres of central government land at Mandartola for resettling the families evicted from the South Molavi Para slum. A week-long housing and layout planning workshop is held in June, with local and international architects.
- 2012:** ACCA funds for the Mandartola housing project are deposited in the CHDF. Another layout planning workshop is organized, and more adjustments are made to the layout plan after surveying errors are discovered and the land is smaller than previously thought. Landfilling on the new site begins.
- 2013:** CDMP agrees to fund and construct 238 disaster-resilient houses at Mandartola. House construction starts. The first batch of 100 houses is finished, and families begin to move in.
- 2014:** Another 38 houses are finished, and families move in. Project management and oversight problems emerge and construction of the 100 remaining houses is halted by the CDMP.
- 2015:** UPPR project ends and withdraws its support for the community process in Gopalganj.
- 2022:** Only 138 of the intended 238 evicted families are living on the Mandartola site. The remaining 100 families are still scattered in slum communities around Gopalganj or have returned to their villages.

## IMPACTS OF THE PROJECT

**Secure tenure for some of the evicted families:** Even though the Mandartola project had a fair share of ups and downs and hasn't yet been completed, 138 very poor families that had lost everything in the eviction have gotten secure land and decent, disaster-resilient houses. The project was a potent learning opportunity for everyone involved, and offered lessons about timing, mobilization, collaboration, conflict resolution, participation and community ownership. Although not all the 346 families evicted from South Molavi Para could be accommodated in the project, the 138 families that could be part of the project can preserve their social ties and collective memories of their former community.

**Establishing a Community Housing Development Fund:** One of the requirements for participation in the ACCA program was the establishment of a city-level community fund, through which communities can have



a) greater control over the resources available to them and b) use their savings and grants as a revolving fund to support many more interventions long after the resettlement was completed. To build the CHDF and provide much-needed housing loans, it was necessary to understand the concept of savings and credit on a broader, urban scale. The CHDF was critical in allowing the city's landless urban poor to build permanent homes.

**Leveraging large amounts of support with a small budget:** One of the ACCA program's goals was to inject support into processes and communities that were facing limitations and to help move things forward by demonstrating new possibilities. The Mandartola resettlement project is a good example. While UPPR was limited in funding small infrastructure upgrades and avoided financing housing, ACCA's assistance unlocked the possibility of implementing housing for the town's truly impoverished families. This collaboration sparked numerous meetings, an exposure trip to Thailand, and discussions about how to adapt tools and mechanisms in the local context. Although it's hard to say whether the funds from CDMP would be eventually available regardless, it is very likely that the conditions that were created through the ACCA project in Gopalganj helped seal the deal and increase confidence in the methodology: collective savings groups were established, a city-level fund was formed, and experienced community architects were on board to help plan a new community together with the evictees. In some way, a modest fund from the ACCA project helped leverage a several-hundred-thousand grant from CDMP, which would not only secure new housing for the evicted families but also boost the city-level fund for further development interventions.

**More housing projects are already being considered in Gopalganj:** After the success of the Mandartola project, the UPPR project in Gopalganj asked each CDC cluster to identify one pilot housing project in their area as the next step. The women have identified three additional communities for pilot upgrading. All are private property and must be mapped and planned with the permission of the landowner. So far, only one of these private landowners has agreed, and in that settlement of about 50 households, the mapping is complete, and they are already thinking about proposing some sort of land-sharing options in which part of the land is returned to the owner and part is kept for the purpose of building new housing for the community. Estimates suggest that 90% of Bangladesh's slums are on private land, so the communities' and UPPR's focus is on negotiating on-site land-sharing strategies.

**Stronger support of and collaboration with the municipality:** The resettlement project provided an opportunity to strengthen community mobilization and experiment with new methodologies and approaches. Among these new approaches was the cultivation of stronger bonds with local authorities, and the reactions from the municipality have been quite positive as a result of changing perceptions. For example, the exposure trip to Thailand piqued the administrators' interest in attempting similar community-planned and community-managed housing projects. Also, during the first ACCA workshop, the mayor only showed up for a few minutes, but when another workshop was scheduled two years later (when the first phase of the houses was already under construction), he spent the entire day with the community and other guests, listening to their stories and reinforcing the municipality's support for their project and potential future interventions. The tactics of mobilizing funds and demonstrating what poor residents can manage on their own helped to boost trust in the process.

**Shifting perceptions of the city's poor:** Sometimes the most difficult challenge is overcoming administrators' doubts about what is and isn't possible for a poor community to do. Breaking down negative stereotypes is the first step toward establishing trust and long-term partnerships that benefit both parties. Along these lines, one of the most significant accomplishments of this project was to challenge the perception of these poor families and put them in the spotlight, telling their stories and accomplishments to government officials and non-governmental organizations. The mayor, the District Commissioner, and many other stakeholders were present at the packed workshop in 2012, where the Police Chief said, "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!"

**An important example of a housing solution for Bangladesh:** In the April 2010 meeting when the ACCA project in Gopalganj was approved, ACHR's director Somsook Boonyabancha made these remarks: "This country has many evictions, but it is likely the only country in Asia that has never implemented a community-driven housing project to demonstrate a new way of doing things. There is no solution for poor people in large cities like Dhaka or small towns like Gopalganj, so I believe this project is critical. Instead of focusing on this one single housing project, we can look at how a city-wide approach is possible in Gopalganj and collaborate with the UNDP to map out communities with insecure land and identify problems before eviction occurs. We need to look at the city as a whole, rather than just following the evictions and doing one project here and another there. We will never be able to keep up with problems that arise faster than we can deal with them if we work in this manner! So perhaps we can adopt a citywide approach in this project and all

future ones. And it's great that the Prime Minister was born here; we can invite her to kick off the project, and she'll be very happy!"

#### **Problems:**

**Delays:** Between the eviction in October 2009, and the completion of the first 100 houses in 2013, four long years of delays, problems, errors and waiting intervened. During that time, most of the evicted families were living in extremely difficult circumstances, scattered all over the city. The delays seriously undermined community cohesion and people's sense of ownership of the project, as people carried out most of their lives in isolation, far away from their former neighbors and future home. As one community member put it during the second planning workshop in October 2012, "I am paying 4,500 taka (US\$ 60) 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!"

**Lack of an ongoing support partner:** A community-driven development process takes time to mature in strength and capacity, and needs a sensitive and sustained professional support system, especially when the emphasis is on participation and partnership. Many community networks work closely with and are supported by a partner NGO. In the case of Gopalganj, a very new community network was set up by the UPPR intervention, and for a short time was supported with substantial funds for various activities. But what was missing was a local partner that was capable of nurturing the community-led process in Gopalganj on the longer term. So when the UPPR program ended in 2015, all that support and all those staff vanished, even though the Mandartola project was not even half way finished and many aspects of the project remained unresolved - including the tenure arrangements and the loan repayment terms. As a result, the very young and now-partnerless community network in the city was left to its own devices, and was not prepared to negotiate as a confident and equal development partner with the municipal government.

The community network and savings system in Gopalganj was just a few years old, and people had little experience working or saving together. The collective savings in Mandartola had begun only shortly before the resettlement when ACCA and UPPR provided seed funding for the CHDF. While CHDF was quite active at the beginning of the process, its role diminished and was gradually overtaken by the municipality. As one consultant from Sri Lanka observed, this manifested itself in the level of participation of people in the various stages of the process: *"When I visited the housing project site, I was surprised to see 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 around the clock!"* According to the findings of academics Rahman and Ley, the savings system was still quite fragile, and by 2020, the CHDF was no longer dispersing loans but rather struggling to recover the loans it had made to members. The community network was not mature enough to continue the process once the external partners left town.

**Ruffling feathers:** Most slum development and poverty alleviation programs today are eager to invest in microcredit, water and sanitation and capacity-building projects, which are neat, easy, and unlikely to ruffle any feathers, but sadly, few want to address the more difficult and political issues of secure land and housing, which are the most significant factors in creating and perpetuating urban poverty. For all the pain it caused, the eviction in Gopalganj created a new ground for testing new approaches and demonstrated that mobilized and organized communities have greater leverage to influence political decisions that affect them. The combined efforts of various stakeholders with different (at times conflicting) interests resulted in some positive outcomes and undoubtedly many lessons to be learned. Moreover, despite its many shortcomings in terms of participation and community ownership, this housing project established some precedents for the city and contributed to a more positive perception of slum dwellers than previously existed.

### **FOR MORE INFORMATION ABOUT THE PROJECT**

*This case study was written by Marina Kolovou Kouri in October 2022, drawing on reports from ACHR, the ACCA Program and other materials. Many thanks to Washim Akhter (Urban Development Program, BRAC) and Mohammad Kamruzzaman Palash (Livelihoods Improvement of Urban Poor Communities Project) for providing updates about the Mandartola project.*

For more information about the Mandartola housing project in Gopalganj, please contact ACHR.

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## PHOTOS



The road to Gopalganj is lined with evidence of jute production, which has for centuries been one of the region's most famous products. The newly harvested jute stalks are tied in conical bundles and set to dry along the side of the road, or hung from frames after being washed.



Gopalganj is a small but bustling city, and the district capital of Gopalganj District.



The city is big enough to have big city problems of slums and evictions, but small enough to offer tranquil scenes like these, with a cow being taken for a grazing walk, or an older gentleman offering his friend a lift on his bicycle cart.



The South Molavi Para slum community in Gopalganj was demolished - without advance notice or compensation - in October 2009, leaving 346 poor families without a place to live.



The community was evicted to make way for the construction of this stadium - the Sheikh Kamal International Cricket Stadium - which was a pet project of the Prime Minister, who comes from Gopalganj.





The Community Housing Development Fund (CHDF) was launched by a group of poor women, using their own capital, in 2010, with the idea of developing a loan fund especially for the housing needs of the city's poor. These photos are from the gala meeting to discuss the CHDF's expansion, with new funds from ACCA, in October 2012.



During the October 2012 meeting and workshop, the women in the city's savings groups and CDCs came together to discuss how they would like to manage their housing loan fund and how to select the families to take part in the fund's first project at Mandartola.



More photos from the October 2012 workshop on the Community Housing Development Fund, with the Mayor (above left, in light blue shirt), the District Commissioner, a team from ACHR and the Asian Community Architects Network - and a children's dance troupe from the community.





These photos were taken during the week-long community planning workshop, in June 2011, when the evicted families designed their new houses and community at Mandartola.



With guidance from the community architects, the community people drew up their ideas about "dream houses" and layout planning.



To give people a better idea of different house and plot sizes, everyone went outside and used string to mock up the plots and houses at full scale.



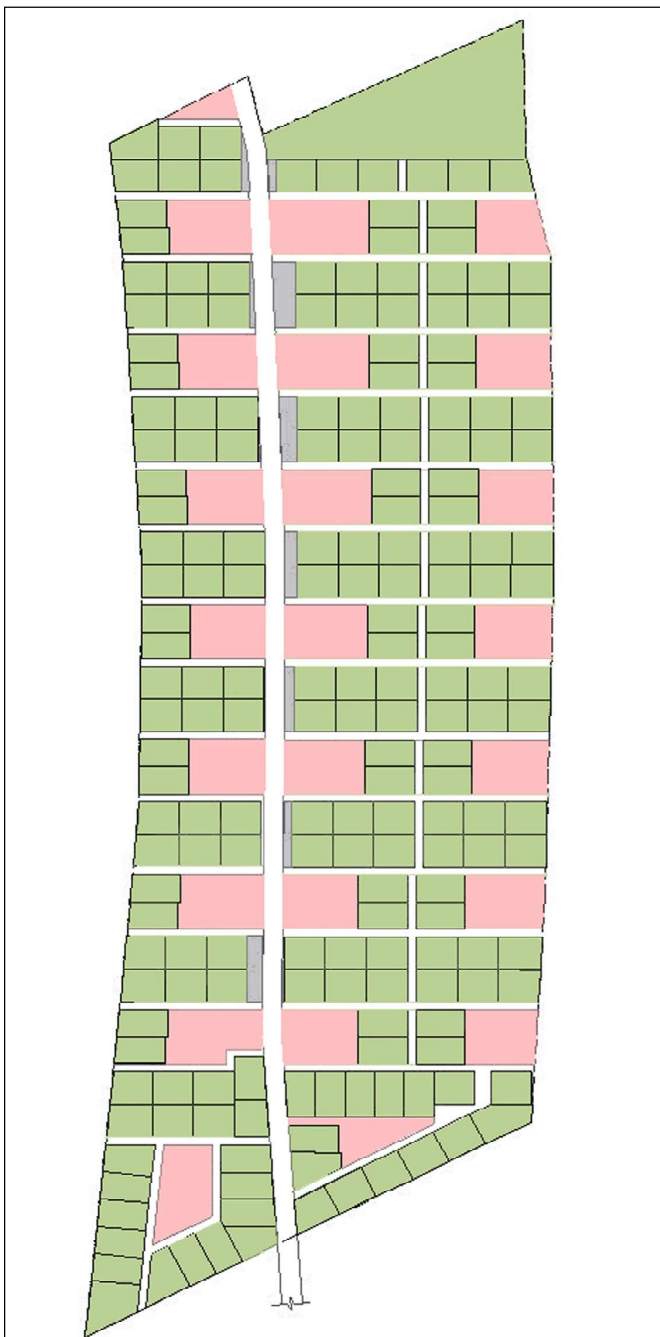
One of the striking things that came out of the June 2011 planning workshop was an idea that came from the community women: instead of laying out their houses in the usual boring grid of long straight rows, they would arrange their houses in clusters around a network of small shared courtyards.







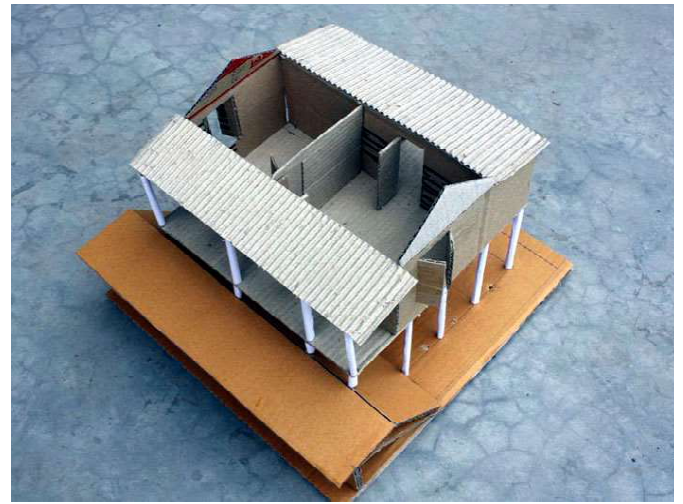
As the June 2011 workshop progressed, the people's site layout planning ideas became more and more specific, with facilitating help from the team of community architects.



Some of the the "dream house" ideas people had drawn up were then formalized by the architects in measured drawings, which were then examanined and discussed more.

Here is the architects' drawing of the first "cluster" layout plan for Mandartola, with 198 house plots (green) arranged in clusters around a network of small shared courtyards (pink).





Another important concept that came out of the June 2011 workshop was the idea of building the houses on stilts, and then only partially filling the land, to cut costs, but still make the houses resilient to floods.



Towards the end of the June 2011 planning workshop, when the community people had agreed on a simple house design, with two rooms and a verandah in front, they all went out to the Mandartola site and built a full-scale model of the house for everyone to experience and assess.



## Community architects' workshop begins in Gopalganj

### Our correspondent

**GOPALGANJ, June 14:** A seven-day long community architects' workshop has begun on comprehensive site planning and low cost housing at Sheikh Moni auditorium in Gopalganj Saturday, organized by Urban Partnership for Poverty Reduction Project (UPPRP) in collaboration with Gopalganj pourashava and Asian Coalition for community action (ACCT).

Md. Wahidur Rahman, chief engineer of Local Government Engineering Department (LSED) and Sheikh Yusuf Harun, D.C. of Gopalganj were present as the chief and special guest respectively where Gopalganj pourashava Mayor, Md. Rejaul Haque

Sikder Raju presided over the occasion.

Wahidur Rahman said 'We are highly delighted that we have already rehabilitated about 250 ultra poor families of Gopalganj pourashava and in future we will be able to rehabilitate more poor families under this project'.

Md. Ali Ahmed, Project Director (PD) of UPPRP, Bejali Bal, president of Community Development Committee (CDC) South Molavipara under UPPRP of Gopalganj pourashava, Mr. Richard Alan Geier, international project Manager of UPPRP, Mahbubur Rahman (Bachu) Socio Economic Expert of UPPRP of Gopalganj Pourashava addressed at the workshop.

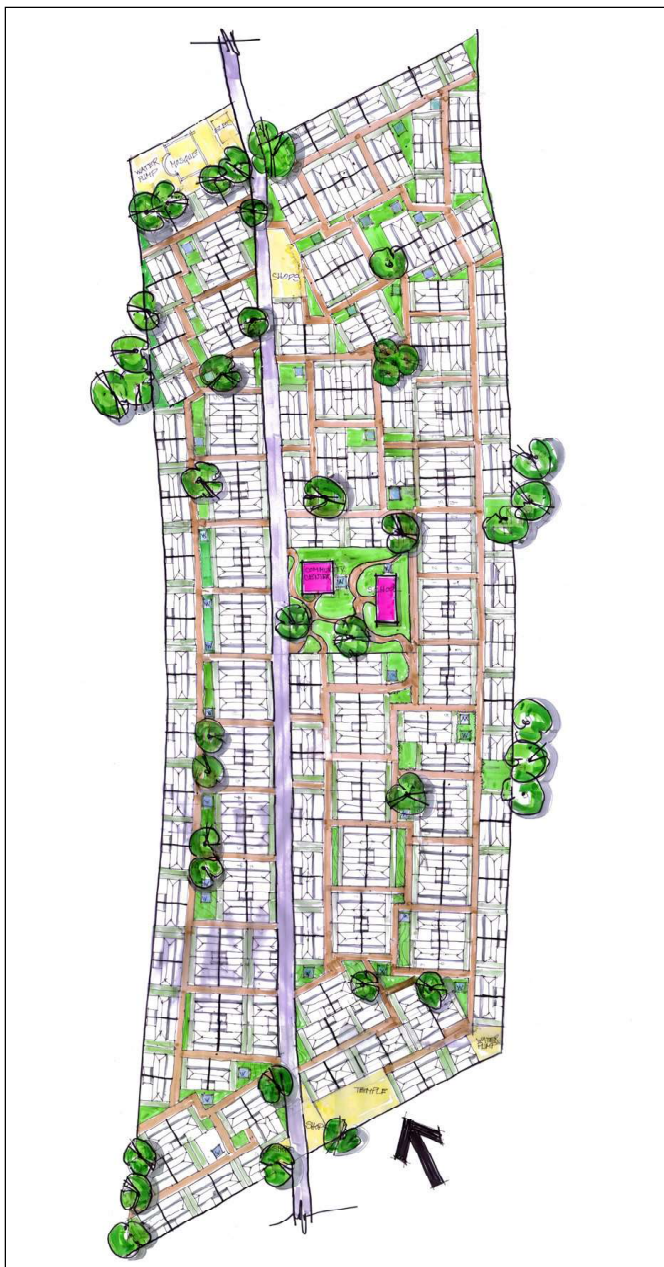


*The June 2011 community planning workshop was big news in Bangladesh and even made it into the Dhaka newspapers.*

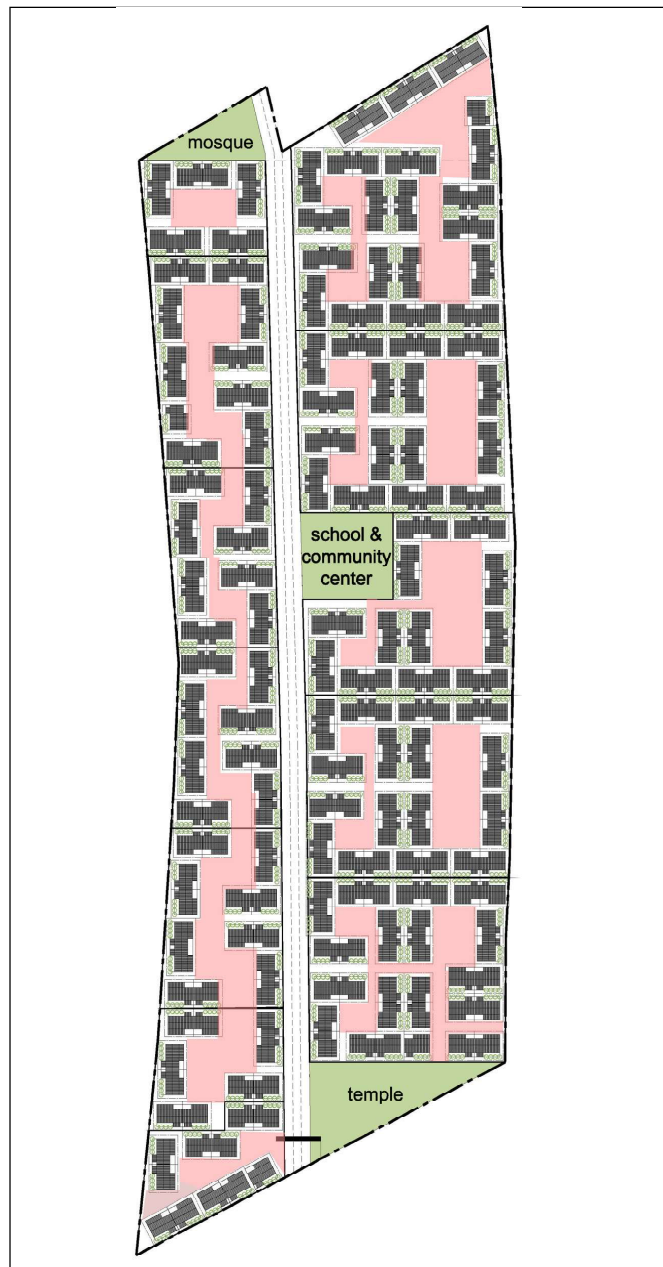


*In October 2012, the community architects helped organize another layout planning workshop, when the women insisted on squeezing more of the evicted families into the new land.*





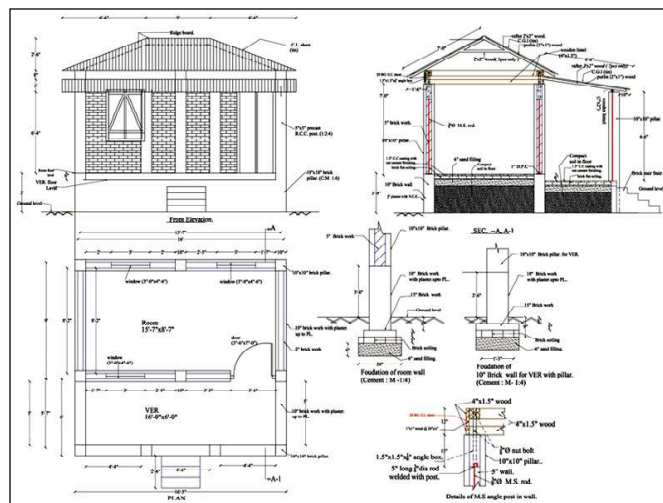
This draft layout plan has 263 houses on larger plots, and to fit them all in, the cluster planning and small shared courtyards had to go.



In this later draft plan, by making the house plots a little smaller, 260 houses could be fit, and the cluster planning and courtyards are back.



A meeting with the director of the CDMP Program, which agreed to build and pay for the houses in the Mandartola project.



The CDMP Program support for the housing came with their own standard disaster-resilient house design, which was quite similar to the people's design and was acceptable to everyone.





Throughout the process of planning the Mandartola project, there were many meetings to discuss different aspects of the project, like this one at City Hall. This was important, as a way to bring together the former neighbors, who had been scattered around the city after the eviction.



A meeting with the Mayor (above left) to discuss the progress of the project, with the local engineers, the UPPR team and the ACHR team. And a meeting with the community women who were in charge of managing the Community Housing Development Fund (above right).



Some photos from the ceremony to bless the new project, at the Mandartola site, in October 2012, with drums and cymbals and the community women all turned out in their most festive sarees.





*The Mayor and community women walking along the municipality-built access road, which connects the Mandartola site to the Khulna Highway.*



*The low-lying rice paddy land had to be filled by almost six meters, to above "historic flood levels" before construction work could begin.*



*Some photos from the construction of the first cluster of ten houses on the Mandartola site. The CDMP contractor and workers did the construction work, but all the construction materials were purchased through the CHDF, which was managed by the community women.*



*The CDMP's standard disaster-resilient house was built very sturdily, on a three-foot plinth, with bricks and steel-reinforced concrete frames. The finished house cost US\$ 3,000 to build.*





The houses are all duplexes, with a shared wall, and a light roof of blue-painted galvanized iron sheets on a light steel frame, to withstand rain, typhoons and earthquakes.



The inauguration of the first cluster of finished houses in Mandartola, with all the community members and all the supporters (the mayor, the UPPR, the local government staff, the engineers and local architects) coming to join the prayers of blessing.



During the course of the land filling, when the next batch of houses were being pegged, a serious surveying error was discovered, which greatly reduced the size of the Mandartola project's land. That made it necessary to draft a new plan, with only 238 houses.







Some photos from the Mandartola site in July 2013, when almost half the 236 houses were either finished or well underway. The land-filling (above right) also continued, using the piped-in liquid sand system, which is a common landfilling technique in Bangladesh.



The skilled and unskilled construction workers who built the project were hired by the CDMP's contractor and came from neighboring towns.



The galvanized iron roofing sheets are painted blue on the outside to reflect the fierce Bangladeshi sun, and white on the inside.



A photo of the new project taken in June 2013, from the green rice fields that surround the project on most sides. You can see how high the land under the houses had to be raised.





*Ruby Papeleras (with the short hair), a senior community leader from the Philippines, is talking with the women during a visit in July 2013.*



*These photos show the airy, bright inside of the new houses, with whitewashed walls and security bars on the windows.*



*The project ran into problems though, and only 138 of the 238 houses have been built. This aerial photo from 2022 shows the half-finished project.*



*But for 138 families, the Mandartola project is now home. Here a group of boys play carrom in the small lane between the houses.*