

BANGLADESH

USING ACCA TO BRING THE POOR INTO THE CENTER, IN DIFFERENT WAYS



ACCA in BANGLADESH :

PROJECT CITIES (total 5)

- Gopalganj
- Dhaka
- Chittagong
- Rajshahi
- Comilla

SMALL PROJECTS

Small projects approved : 19
 In number of cities : 2
 Total budget approved : \$45,000

BIG HOUSING PROJECTS

Big projects approved : 5
 In number of cities : 5
 Total budget approved : \$200,000

SAVINGS (only in 5 ACCA cities)

Savings groups : 4,624
 Savings members : 117,102
 Total savings : \$2,629,959

CITY DEVELOPMENT FUNDS

CDFs active in : 5 cities
 Total capital in CDF: \$483,564

- from ACCA \$165,000 (34%)
- from coms. \$43,299 (9%)
- from gov. \$275,265 (57%)
- from others 0 (0%)

IMPLEMENTING GROUPS

In Dhaka: Housing and Land Rights Forum Bangladesh (HLRF-B) coalition, with support from the NGO DSK.

In Gopalganj, Chittagong and Rajshahi: The UNDP's Urban Partnerships for Poverty Reduction (UPPR) Program.

In Comilla: BRAC University Architecture + POCAA + UPPR + NHA.



Bangladesh gets a bad rap. The place conjures up images of calamity, war, overcrowding, poverty and suffering on an epic scale. But there's another side to the story which approaches the miraculous. Alone among its Asian neighbors, Bangladesh - one of the world's most densely-populated countries - still produces enough food to feed its entire population of 160 million people. It's sumptuous green countryside and fertile soil, which is re-nourished by yearly monsoon rains and frequent floods, can grow anything. And despite huge problems, the country keeps functioning! But the persistence of this miracle rests squarely on the backs of the poor, who account for nearly half of the country's population. The remittances sent home by Bangladeshi laborers in the middle east are the largest contributors to the national economy. Likewise the country's garment, jute, copra and rice industries are all dependent on an endless supply of back-breaking and low-paid labor by the poor.

Another peculiarity of Bangladesh is that the development needs of its enormous poor population are being addressed primarily by huge overseas development programs and equally huge local NGOs, which function more like government ministries than what we usually think of as NGOs, with many different departments, employing thousands of staff and running immense portfolios of development projects and programs around the country in every conceivable sector: health, education, nutrition, women, children, education, microcredit, climate change, water and sanitation, etc. Development is big business in this country. But as Dibalok Singha, who directs one of these big NGOs (DSK), points out, "These Bangladeshi NGOs are famous for delivering services, not for strengthening community-based organizations." And the result is that a population of smart, energetic, hospitable, imaginative and hard-working people - much given to breaking into poetry or political debate - find themselves being passive observers or "participants" in a development that someone else designs and delivers.

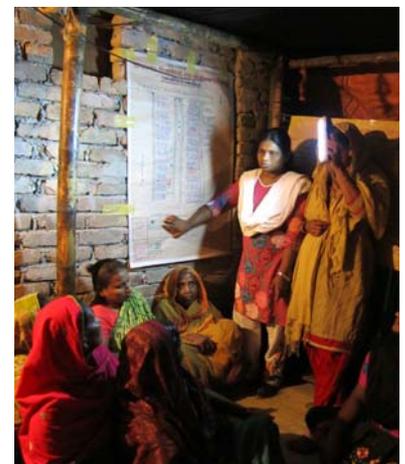
There is a lot of new enthusiasm and new thinking in Bangladesh these days, though, and many of the key government organizations and development agencies want to do something to address these old problems of poverty and housing. The problem is that they are still short of ideas how to do that. So it's a good time for community organizations to take advantage of this opening and show their own alternative housing ideas. The ACCA funds being invested in Bangladesh are very small, compared to the scale of need, but they are allowing urban poor groups in several cities to get busy and start developing their own ideas, finding their own solutions and using the projects they implement on the ground to show these formal development agencies a new way, in which housing and infrastructure can be developed in ways that actually work for the poor.

DHAKA : Using ACCA to help build a coalition of poor community organizations in the city to collectively tackle the issue of land . . .

Dhaka is Bangladesh's capital and it's largest city, with a population of about 13 million. Nearly a third of those people live in the city's 4,966 slums. Almost all of these slums are on land that is not secure, and many will eventually face eviction. Most also have serious problems of housing, environment and access to basic services, despite a bewildering array of development interventions by NGOs and development agencies. Another problem is that the city's poor have developed very few community organizations of their own, and the ones that do exist are small, scattered and isolated.

The ACCA project in Dhaka has been designed to help build a new citywide alliance of the key community-based organizations and NGO support groups already operating in different parts of the city. The Housing and Land Rights Forum Bangladesh (HLRF-B) has used modest support from ACCA to implement small infrastructure upgrading projects and set up savings groups to strengthen these community organizations internally, and then to organize exchange visits and meetings to build links of mutual support and learning between them. One of the most urgent reasons for building this citywide coalition is to bring the power of large numbers to help individual communities negotiate with the larger urban development processes which affect them and defend themselves against the terrible evictions which continue to happen in Dhaka - especially in slums on government land. But the longer-term goal of the coalition is to find ways that the urban poor can work with government and NGOs as active partners in developing their own solutions to the country's housing problems.

To spread the opportunity around, each community organization in the coalition was invited to propose projects up to a budget ceiling of \$3,000 per group, in ACCA's first phase. The organizations then surveyed their own settlements, discussed what needs were the most urgent, and developed their own plans and cost estimates for the projects - most including several small infrastructure improvements like common toilets, hand pumps, drains or community centers. The communities implemented the projects themselves, with support from the NGO DSK and an implementation committee made up of representatives from all the community networks and support NGOs in HLRF-B. A second round of small projects was proposed and implemented in ACCA's second phase. The network has organized lots of exchange visits between the different communities in Dhaka doing ACCA small projects. Many of these exposure visits have given community people their first chance ever to visit their peers in other settlements, to see what others are doing and to talk about problems they have in common. Most of the groups also started new savings groups as part of the process, or reinvigorated old ones. Since the project started three years ago, the savings in Dhaka has grown from 10 groups and 214 members, to 82 savings groups with 1,238 members.





A recent visitor asked why the people in Wari Robidas hadn't improved their toilets before? This is how one community member answered: "We weren't organized before, and we were encouraged by the seed money from ACCA. These small projects made a huge change in the community and in our sense of what we can do. By improving our own settlements like this, we give ourselves the rights, we no longer wait for others to give these rights to us!"

Exploring new housing solutions for a "minority within a minority" in **DHAKA**

ACCA BIG PROJECT: 487 poor Dalit families plan the upgrading of their housing and living conditions at Wari Robidas, in Dhaka's Old Town

Wari Robidas is one of several very old communities of Dalit cobblers in the historic center of Dhaka. *Robidas* is the name for the Hindu cobbler caste; many cobbler communities like this one are called *Robidas bastis*, and many families use Robidas as their surname. Most people here still earn their living by making, repairing or selling shoes. There are 240 houses in the settlement, in which 487 families are tightly squeezed, on 3.12 acres of land. Like most slums in Dhaka, the houses used to be mostly shacks built of bamboo, as recently as the 1980s. But now most of the houses are 2-story brick and concrete structures with tin sheet roofs. For most of its 200-year history, Wari Robidas has had no toilets or water supply - people had to buy their water from outside and carry it in pots and buckets. The water situation is a little better now, with a few hand-pumps and municipal taps scattered through the settlement, but the sanitation conditions are still abysmal.

Land tenure: The people collectively own the land, which was given to their ancestors during the British period, and there have been no eviction problems. But because the land is now so valuable, the Wari Robidas community is vulnerable to land grabbers, who keep trying to buy or seize parts of the land.

ACCA Small projects: For several years, Wari Robidas and a few other Dalit communities in Dhaka's Old Town have been supported by Shelter for the Poor, an NGO which is part of the HLRFB network. With encouragement from Shelter for the Poor, the people started saving and developed plans to renovate 8 broken-down common toilets and to construct two new ones, using an ACCA small project grant of \$2,500, which is part of the HLRFB set in Dhaka. The community people (and some skilled masons who live there) made the plans and estimated the costs for the toilets and sewer lines themselves. They set up a project management committee and a materials purchase committee. The community people mostly work during the day, so they did their work on the toilet renovations at night. These ten toilets now serve nearly half the community.



Big ACCA housing project: After infrastructure, the next step was thinking about improvements to housing. So after a lot of discussions and the preparing of maps of their settlements, the people in Wari Robidas and three neighboring Dalit communities in Old Dhaka are now working with the community architects from POCAA to develop plans to upgrade their housing and adjust the layouts slightly, to widen narrow lanes and create a little more open space here and there. The \$40,000 from ACCA has been used to set up a special housing loan fund to be shared by - and managed by - these Dalit communities. This is important, because it is still almost impossible to find an example of a community-planned and implemented settlement upgrading project in Dhaka.



Dalit community survey: Dalits are Hindus from the very bottom of the caste system, who have traditionally done the dirtiest and most difficult work (butchering animals, cleaning toilets, sweeping streets, burying the dead and making leather), and still live in deep poverty and isolation. Dalits are forbidden from entering most Hindu temples, from using water taps or toilets used by higher-caste Hindus or attending their schools. For centuries, they were called *untouchables*, but in the 1930s, the charismatic dalit leader, Dr. Ambedkar, encouraged the use of the word *Dalit* (a Sanskrit word meaning "crushed underfoot"). In Bangladesh, where Hindus are a minority, the Dalits are a minority-within-a-minority and live in some of the poorest and most miserable slums, where many still practice their traditional caste-defined trades. There are 70 or 80 Dalit communities in Dhaka. Although many of them have been the target of welfare-oriented NGO interventions, they are not linked in any way. In the course of planning the project in Wari Robidas, the idea came up of doing a survey of Dalit communities in Dhaka, and using that process to mobilize these communities and bring them together to discuss their common problems and build a network. That way, the ACCA-supported transformations taking place in Wari Robidas and Laxmi Bazaar will not remain isolated projects, but can inspire and activate other Dalit communities to join in a citywide movement for change. The survey is now underway.

A new community architects group in Bangladesh: **POCAA**

The community-driven slum upgrading process in Bangladesh has been given a big helping hand in recent months by a new group of community architects called POCAA (Platform of Community Artisans and Architects). The group is being facilitated by Khondaker Kabir, an architect and professor at BRAC University's Faculty of Architecture. Nobody knows whether it was out of a deep sense of humility about their role, or just a coincidence, but their chosen acronym - *pocaa* - also happens to be the Bengali word for *insect*.

The POCAA team has been working with communities in Dhaka to help them map and survey Dalit communities in the city, and they continue to provide technical support to the community of 400 Dalit cobbler families in the Wari Robidas community in Old Dhaka, as they prepare their plans for the ACCA-supported *in-situ* big housing upgrading project there. The group also spent several months in the city of Comilla, where they helped communities map their settlements and infrastructure needs and plan upgrading projects, as part of their collaboration with the PPSIP project and other stakeholders in that and other pilot cities.

POCAA's activities have been partly supported by a small grant from ACCA, as well as by frequent support visits from friends in the Asian Community Architects Network (CAN), who helped organize community design and mapping workshops. Architecture students from BRAC University's Faculty of Architecture have also become adjunct helpers in these POCAA initiatives.



Using ACCA to bring the crucial issues of housing and land into an important national poverty alleviation program:

It's a sad fact of most slum development and poverty alleviation programs today that while everybody's happy to invest in microcredit, water and sanitation and capacity-building projects, 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 Urban Partnerships for Poverty Reduction (UPPR) Program in Bangladesh - a country which continues to have some of Asia's worst evictions - is a case in point. Since 2000, UPPR (which is implemented by the Local Government and Engineering Department, managed by UNDP and funded by DFID) has operated in 23 towns, where they set up women's savings groups and community development councils (CDCs), to plan and implement small livelihood and infrastructure improvement projects in poor communities, with grants from UPPR, drawn from a budget of US\$ 5-6 million per city.

But when a rare opportunity emerged in one of the UPPR cities, Gopalganj, to demonstrate and test a new, more comprehensive and more lasting form of slum redevelopment, UPPR didn't have a penny for housing. That's when ACHR found itself in the unexpected position of receiving an ACCA project proposal from a multi-million-dollar UN development program!

The ACCA-supported projects in Gopalganj, Rajshahi, Chittagong and Comilla (all in collaboration with UPPR), have brought a new dimension to the UPPR program and allowed some important demonstration housing projects to happen. But the ACCA support in these UPPR cities came with a few conditions: since UPPR already had very large funds for small infrastructure projects, ACCA would support only the housing projects. And the ACCA funds would not be transferred to the UNDP, but only to the CDF account, or handed in cash to the communities.



"Bangladesh 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 things. 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. And it's very good that this is the Prime Minister's city - we can invite her to inaugurate the project" (Somsook)

A big housing breakthrough in GOPALGANJ

ACCA BIG PROJECT: 346 evicted families show how a community-driven housing project can work when they get some land, and a little trust and support

The story starts with an eviction : In October 2009, one of the big slums in Gopalganj, which had been organized and upgraded with UPPR support, was quite suddenly and brutally demolished, to make way for a sports complex - a pet project of the Prime Minister, who comes from Gopalganj. But there was a lot of sympathy for the 346 evicted families, who were now scattered all over the city and living in extreme difficulty, with no plans for any resettlement. 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.

Study tour to Bangkok leads to land breakthrough : Soon afterwards, UPPR worked with ACHR and CODI to organize a study tour to Thailand, to visit community-managed housing projects that showed how urban slums could be turned into beautiful neighborhoods when communities were in charge and the government supported them. 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 sustainable urban poor housing solution in Gopalganj. Back home, the community people worked with the mayor and UPPR staff to map and scope out possible vacant land in the city for resettling the people. They identified 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 collective tenure.

The ACCA 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 this land, to show a new, more comprehensive solution to

housing and land security which is proactive, people-driven and based in partnership. A month later, ACHR and the Asian Community Architects Network (CAN) helped organize a community housing and layout planning workshop, as a training 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 process.

The housing project at Mandartola : The layout they developed for the new land, with 260 houses (75% of the evictees), went through several adjustments, to answer the community women's imperative to squeeze as many of the evicted families onto the new land as possible. UPPR filled the land to above flood level and the municipality built an access road and installed a tube well. The Water Supply Authority supplied trunk water mains to the site and UPPR provided the internal pipe network to houses, where each family will eventually pay the fees for municipal piped water. Internal roads, drains, school, mosque and temple were funded by grants from UPPR. The simple, sturdy "core houses" the people designed (with two rooms, a veranda in front and a toilet and kitchen out back), were built in pairs, with a common wall to save money. The UPPR negotiated with CDMP (another UNDP project) to provide building materials for the houses as a grant. The houses were built by the CDMP's contractor, with site supervision by a joint committee which included community leaders, UPPR engineers and municipal staff. The houses cost 230,000 Taka (\$3,000) each, which is not affordable to most of these extremely poor families. So the discussion now is how much will be grant and how much the families will repay as loans to the new Community Housing Development Fund (CHDF), which was set up with the \$43,000 seed funds from ACCA in a big citywide workshop in October 2012.

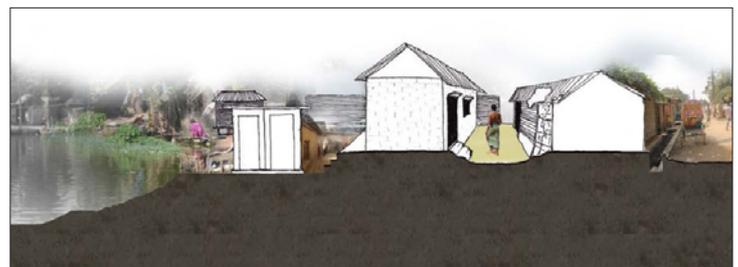


Another ACCA-supported citywide slum upgrading initiative is being piloted in **COMILLA** :

Another interesting citywide and community-driven slum upgrading initiative is taking shape in Comilla, a very old city of about 350,000 people in eastern Bangladesh, on the Dhaka-Chittagong road. There are more than 100 slum communities in Comilla, scattered across the city's 27 wards, and many of them now have active women's savings groups that have been set up and linked together into clusters, under the UPPR project. Comilla is also one of five provincial cities in Bangladesh chosen to be part of the *Pro-poor Slum Integration Project (PPSIP)*, which is being implemented by the National Housing Authority (NHA), financed by the World Bank (through an \$80 million dollar loan to the government) and supported technically by BRAC University. Everyone is hoping this project will show a new direction in a country which still has some of the most serious evictions and housing problems in Asia, and where the NHA (the chief public agency tasked with solving these enormous housing problems) has implemented only one slum housing project since it was set up 42 years ago. For all the partners involved in the project, the learning curve so far has been steep. As part of the project, ACHR helped organize more study tours for NHA and World Bank staff to Thailand (where they visited the Baan Mankong slum upgrading projects) and the Philippines (where they visited community-driven housing initiatives by the Homeless People's Federation and others), to get some fresh ideas for the PPSIP project in Bangladesh.

Over the past year, Khondaker Hasibul Kabir (an architect and teacher at BRAC University's Faculty of Architecture) and a team of seven community architects and five community organizers have been working in Comilla, with all the stakeholders - and there are lots of partners in this project! With funding support from ACCA and PPSIP, and in collaboration with two national slum federations (NDBUS and NBUS) and the citywide women's savings network, they have surveyed and made profiles of more than 60 communities that were suggested by community leaders, local NGOs and ward councilors, and begun to identify communities that are ready for upgrading and housing projects. The Comilla team has also been assisted by Nad (from the Community Architects Network) and Ruby and Helen (from the Homeless People's Federation in the Philippines) who are helping organize workshops and strengthen the community process. In February 2014, they organized a big citywide upgrading workshop in Comilla, during which the team took the Secretary from the Housing Ministry, BRAC University's Vice Chancellor, NHA officers, the Mayor, the Divisional Commissioner and other important local officials to visit the first five communities slated for on-site upgrading (two with support from ACCA).

A new city-based Community Housing Development Fund (CHDF) has now been set up in Comilla, which will be jointly managed by the women's savings groups and the local government. The women's savings group network in Comilla has already identified several informal lake-side squatter settlements with potential for secure land tenure and housing improvement projects, and the planning and implementation of these projects will also be assisted by Kabir's team of community architects. Most of these settlements are on private land, but the communities are negotiating with the land owners to support housing improvement projects, and the Municipality has agreed to support these communities in their negotiations for land tenure and housing improvements.



Why the need for ACCA with all this World Bank and UN money in the city? The process in Comilla is now very active, with many communities busy mapping their settlements and planning upgrading and housing projects. But despite the presence of these two multi-million dollar World Bank and UN development projects, there is a serious lack of money for housing projects. As in Gopalganj, the UPPR project funds can only be used for livelihood and small infrastructure projects, not for housing or land. And the World Bank funds that are to support the citywide housing and upgrading "hardware" in the five pilot cities are likely to be released only after two or three years! That delay could mean all the community and citywide upgrading planning that is now going on would only be an exercise on paper, and the excitement and momentum it is generating in the communities would wither on the vine, with no funds to actually implement any projects. So the more flexible ACCA funds in Comilla will be used to allow a few communities to go ahead and start doing something right away, showing some actual change on the ground, and using that change to lobby for a swifter mobilizing of WB funds to continue the process.



COMMUNITY DEVELOPMENT FUNDS are now up and running in five cities . . .



One of the strategic advantages of linking with the UPPR project was that the scale of investment in setting up savings groups and implementing small upgrading projects in most of the poor communities in each of their project cities was big enough to push the process beyond a focus on a few pet projects and into a more citywide approach. But while UPPR had very big resources for small projects and community process, it didn't have a penny for housing or secure land - the two crucial ingredients that prevented all those communities they were assisting from ever being truly secure and safe from eviction. So the ACCA big project funds in these UPPR cities (first in Gopalganj, and later in Chittagong, Rajshahi and Comilla) were used to seed city-level Community Housing Development Funds (CHDFs), which would be used specifically to finance the city's first demonstration housing projects which show a more comprehensive and permanent solution to poverty and insecurity. The CHDFs in these UPPR cities are all managed by boards which include community leaders (from the savings groups) and representatives from UPPR and the local government. These boards meet monthly and make decisions about loan disbursement procedures, interest rates, service charges, selection criteria, recovery procedures and fund management.