Evolution of Participatory and Support Based Approach for Strengthening Tenure Security, Housing and Community Resilience

Documentation of Pilot Project Experience on Secure Tenure under Urban Partnership for Poverty Reduction (UPPR) project, Bangladesh

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ACKNOWLEDGEMENTS
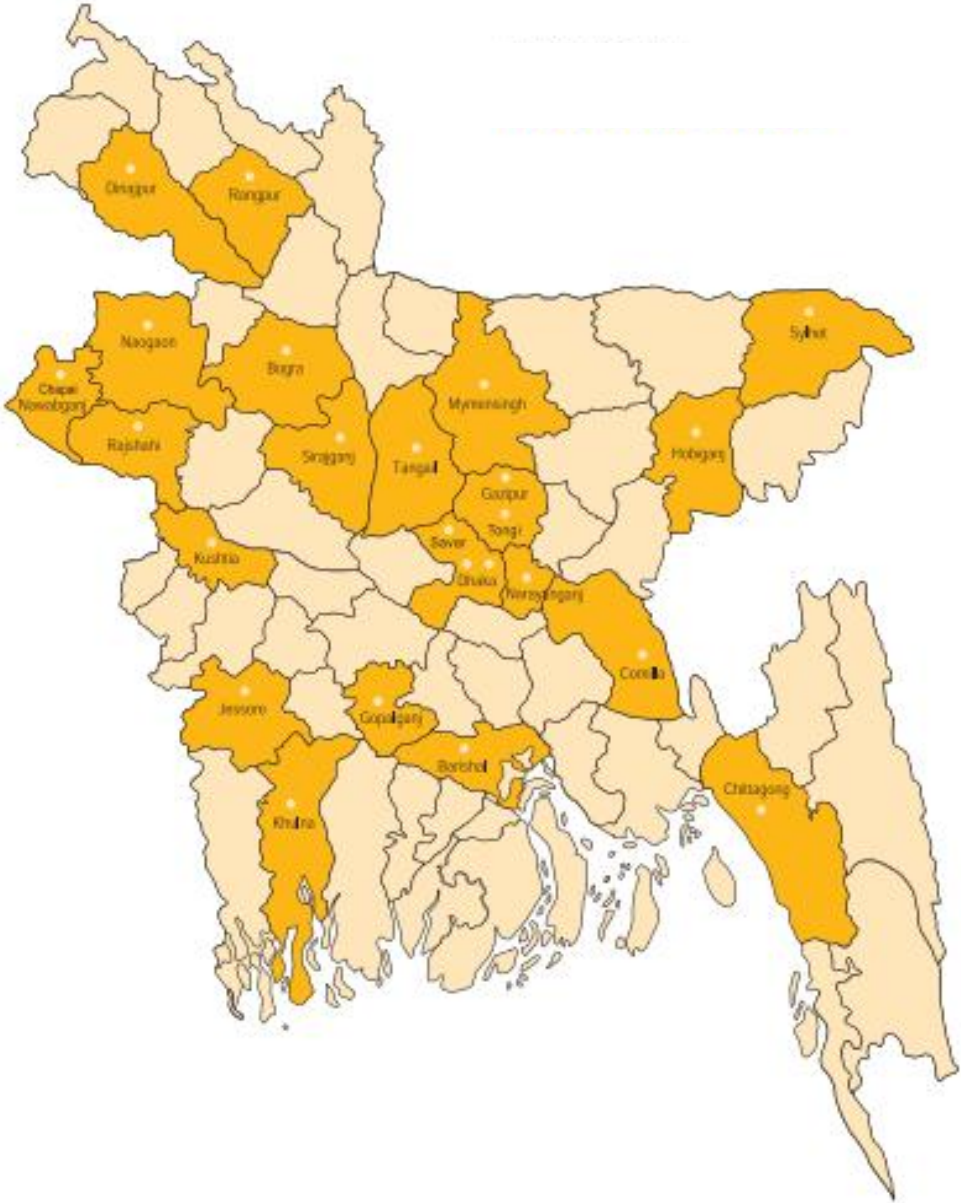
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Abbreviations

ACCA   Asian Coalition for Community Action

ACHR   Asian Coalition for Housing Rights

BBS   Bangladesh Bureau of Statistics

BoD   Board of Directors

CAM   Community Activity Map

CCC   Community Construction Committee

CDC   Community Development Committee

CDMP II   Comprehensive Disaster Management Programme Phase II

CF   Community Facilitators

CHDF   Community Housing Development Fund

CP   Community Profile

DFID   Department for International Development

HH   Household

LGI   Local Government Institute

LGED   Local Government Engineering Department

LPUPAP   Local Partnership for Urban Poverty Alleviation Project

O&MF   Operation and Maintenance Fund

PG   Primary Group

PIC   Project Implementation Committee

R - CAP   Resilience - Community Action Plan

S&CF   Savings and Credits Fund

SIP   Settlement Improvement Plan

SLM   Settlement and Vacant Land Mapping

SSRM   Socio-Spatial Relation Map

UNDP   United Nations Development Program

UPPR   Urban Partnerships for Poverty Reduction

Executive Summary

The Urban Partnership for Poverty Reduction (UPPR) Project is the largest poverty reduction project in Bangladesh perhaps in the whole region. UPPR works in partnership with communities and local government institutions in 23 towns and cities across the country to build capacity of the poor people to identify their needs and tackles those by themselves with the support of UPPR project. The project was targeted to reach three million poor people within six years from 2009 to 2015. Output number 2 of the project has emphasized the importance of security of tenure of the poor families for the sustainability of project interventions and communities. On behalf of the Government of Bangladesh the Local Government Engineering Department (LGED) with UNDP implement the project. UN Habitat is responsible for the implementation of output two of the project. One of the key assumptions of the project was that both formal and informal tenure would be respected in the process of project implementation.

An international consultant was hired to develop a strategy for improving the tenure security of the urban poor and to implement the proposed strategy in selected project towns as pilot initiatives while keeping the project's emphasize on reaching the extreme poor families through the provision of various socio-economic and infrastructure assistances to project towns. Over a period of six years, the UPPR has developed several workable arrangements for improving the tenure security of communities in selected towns and cities.

UNDP and UN Habitat has commissioned an experienced local consultant from a national university in Bangladesh for the documentation of secure tenure process of UPPR. The purpose of the documentation was two fold:

  a. To disseminate the evolution process of participatory and support based approaches for improving tenure security, housing and building resilience among poor communities in UPPR towns and

  b. To produce a document that can be used as a technical guide to replicate workable arrangements for improving the tenure security of urban poor communities in Bangladesh.

Documentation was carried out based on a terms of reference prepared for the task by the project which included to specific tasks such as review of the Settlement and Land Mapping (SLM) process, importance of tenure security in urban poverty reduction, the participatory process of tenure security improvement in selected settlements in UPPR project towns, implementation process of Community Housing Development Fund (CHDF) and the development of Resilience Community Action Plans (R-CAP) to enhance the measures that have already been adapted by communities to face the impacts of climate change. The task of documentation was carried out by the local consultant having interviews with key informants of UPPR project in Dhaka and four towns (Gopalgong, Chittagong, Sirajgong and Rajshahi) selected for the study and visiting

communities in those four towns. The International Advisor who worked on Land Tenure, Housing and Planning in UPPR project since 2009 has guided the study.

The target communities or poor families are an important stakeholder group in the social and economic fabric of the urban scenario of Bangladesh like in other developing countries. The land tenure system in Bangladesh has evolved over a long period of time under different regimes and stands now a very complex situation. However, the right to land and property ensures the right to city as well as security of both livelihoods and shelter. The informal market arranges the tenure for the poor in cities. Several studies on land tenure show as many as 20 types of different tenure arrangements that exist in urban areas in Bangladesh. The poor stay in towns and cities for many years mostly on private owner's land under verbal agreements that are insecure and do not give a guarantee that the poor can stay on the same land as they wish.

The process of participatory and support based tenure arrangements for urban poor was evolved due to the eviction of 350 families from Moulovi Para CDC area by the government for the expansion of a sports stadium in Gopalgong town on 22nd October 2009. UNDP took the eviction as a serious issue because it makes people poorer and played an important advocacy role against forced eviction of poor families from urban area. Subsequently, actions taken by the UPPR project in order to improve the security of tenure included the introduction of SLM process to establish a baseline on shelter situation of poor, to recognize poor's stay in the town and the availability of vacant lands suitable for housing and the influence on the policy and the government actions at both local and central levels to provide land for planned relocations and urban upgrading.

As a result, the central government allocated the municipality a plot of land called Mandartola in Gopalgong for the resettlement of 350 evicted families. The Project Implementation Committee (PIC) was formed with representatives from Municipality, UPPR and CDCs to provide three kinds of supports – land, technical and finance- for the first housing project under the UPPR. The Municipality agreed affected families to give land on long term lease. While UPPR providing technical assistance to both municipality and CDCs for site planning and house designs it also supported CDCs to build infrastructure in the new housing project. The UPPR established the first Community Housing Development Fund (CHDF) in Gopalgong under the guidance of Asian Coalition for Housing Rights (ACHR) in order to channel finance for the house construction from its ACCA project and also the grant from Comprehensive Disaster Management Project (CDMP) of UNDP. The 1st phase of the resettlement housing in Mondartola has been built on the contractor driven basis.

The UPPR project selected an extreme poor community called Azam settlement in Gopalgong municipality in order to test tenure security improvement arrangement for families living on private owner's land with verbal agreement. It was a small slum

community of 22 families living for more than 40 years. Due to the insecurity of tenure people had been living in improvised make-sift huts under the fear of eviction without any basic facilities such as drinking water and sanitation. Not only that it was also a socially excluded community.

Azam settlement is a well-documented pilot initiative under the UPPR project. It was the first participatory land readjustment and urban upgrading project under UPPR project. Community with CDC cluster leaders has taken 15 steps to implement a comprehensive and sustainable community-upgrading project that includes components of community mobilization, tenure security, and community managed housing finance and infrastructure development. Community has involved in the whole process of household registration, negotiation with land owner, site planning and housing and infrastructure designing, land filling, plot allocation and build houses on owner driven process and the infrastructure provisions. Signing of 20-year long term land lease between individual tenant with spouse and land owner has been the major achievement of this community that has proved security of tenure which could change the life of people, reduce poverty and sustain the development without fear of eviction in future.

The UPPR has developed urban upgrading steps based on the Gopalgong experience for improvement of tenure security and housing. Urban upgrading is a 10-step process that has already been replicated successfully in UPPR towns in Bangladesh namely Chittagong, Sirajgong, Rajshahi and Comilla. Ten steps are:

Step one: Community Request for tenure and settlement improvement
Step two: Community Profile - detail information about the community
Step three: Land Owner Consent – no objection declaration by the owner for urban upgrading
Step four: Household Register – list of families living in the community
Step five: Community Mapping – demarcation of existing situation by community
Step six: Community Consultation - participatory assessment of needs and demands
Step seven: Settlement Improvement Plan – detail site plan with proposed infrastructure
Step eight: Allotment Plan- legally recognized land allocation plan and documents
Step nine: House Design- house plan based on family needs and approved by local authority
Step ten: Housing Loan - loan application, loan processing and recovery by CHDF

The UPPR has considered the provision of tenure security is a key step to build resilience among urban poor communities. In addition the project has developed a participatory process in detail step-by-step to strengthen measures taken by community to build resilience among the poor to face impact of climate change.

The UPPR has proposed several optional arrangements to improve the tenure security situation of urban poor based on its experience of doing pilot projects in five major towns. They are:

- Recognition of existing tenure
- User permits (ownership entitlement certificates)
- Promote rental tenure security (short term and long term leases)
- Delayed freehold right (rent purchase arrangement)
- Legally protected tenure (freehold right)
- Cooperative / conditional tenure / co-ownership

In addition the study has proposed some policy measures to improve the tenure security of the urban poor which includes following actions for development of pro-poor urban land policy for Bangladesh:

o Prepare a strategy with key stakeholders for the development of comprehensive policy in improving access to land and tenure security particularly for urban poor

o Engage and advocate for more inclusive planning ensuring that poor settlements and poor people are properly surveyed and planned accordingly – SLM process to be incorporated into the formal planning process especially for preparation of city master plans

o Map out organizations in Bangladesh and in the region that are focusing on security of tenure issues for the urban poor and form 'strategic partnerships' with such organizations.

o Form a special 'Working Group' within the Bangladesh Urban Forum setup to interact specially with Mayors of City Corporations and Municipalities for the development of comprehensive policy for improving access to land and tenure security for the urban poor.

Chapter - 1

Context: Country, Urbanization and Poverty

Bangladesh is a low-income country with substantial poverty, inequality and deprivation where the increasing rate of migration, in concurrence with natural population growth has added a new challenge to accommodate and manage the growing demands on essential urban services and amenities. Despite the low level of urbanization in Bangladesh (28%), total urban population of the country is nearly 42 million in 2011 (BBS, 2011)[1]. The rate of urbanization (3.7%) in Bangladesh is higher than the national growth of 1.54%. By 2015 the urban population is estimated to reach a total of at least 50 million (Jayaratne, 2009)[2]. Significant portions of the urban population continue to live below poverty line with little access to the city's economic, social and physical services. In most of the major cities urban informal settlements have become the main location of extensive poverty.

Urban slums in Bangladesh are characterized by inadequate housing; lack of urban services like water supply, sanitation, drainage, solid waste disposal, and inadequate connectivity like roads and footpaths; unhygienic living conditions; extremely high densities and commonly, long travel distances to job opportunities. The cities are so dominated by the poor that the urbanization process can be understood to some extent as the 'urbanization of poverty'(Bari and Efroymson, 2009, CPD, 2001)[3]. The drivers of urban pull factors (e.g. industrialization, economic growth) contribute to this process creating inequalities and different socio-spatial realities for urban poor in terms of residential and economic segregation based on income, and access to resources, urban services and facilities (Satterthwaite et al., 2009)[4].

Informal settlements and urban poverty are not just a manifestation of a population explosion and demographic change, but an expression of failure of housing policies, laws and delivery systems, as well as of national development plans and urban policies (UN-HABITAT, 2003)[5]. In densely populated informal settlements a high percentage of houses are in a structurally poor condition built with temporary or semi-permanent materials. The housing affordability of slum dwellers is extremely low and they can only

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[1]BBS 2011. Bangladesh Population Census 2011 (Population and Housing Census 2011) Dhaka: Bangladesh Bureau of Statistics, Statistics Division, Ministry of Planning, Government of the People's Republic of Bangladesh.

[2]JAYARATNE 2009. Draft Strategy for Improvement of Tenure Security of Poor in UPPR Towns in Bangladesh

[3]BARI, M. & EFROYMSON, D. 2009. Detailed area plan (DAP) for Dhaka metropolitan development plan (DMDP): A critical review: Dhaka: WBB Trust. And CPD 2001. Task force on urban governance Dhaka: National Policy Forum, 2001, Centre for Policy Dialogue.

[4]SATTERTHWAITE, D. 2001. Reducing urban poverty: constraints on the effectiveness of aid agencies and development banks and some suggestions for change. *Environment & Urbanization*, 3.

[5]UN-HABITAT 2003. *The challenges of slums. Global report on human settlements*, London, Earthscan.

afford these most rudimentary shelter. Additionally, these slums are under the common threat of eviction imposed by the misdemeanor of such settlement. Apart from affordability problem tenure security is one of the major concerns for the slum dwellers. A key challenge is how to offer land tenure security to the slum dwellers. Lack of security of land tenure remains a major constraint on poverty reduction. Access to land is an indivisible component to endure and haul up out of poverty. The public sector with its limited capacity is still rhetoric in ensuring housing for all.

Chapter - 2

Urban Partnership for Poverty Reduction- UPPR

The urban poor are paramount arbitrator to what their needs are and who amongst them is the most in need of support. By developing the capacity of three million urban poor to plan and manage their own development, the Urban Partnerships for Poverty Reduction (UPPR) project enables them to break out of urban poverty. UPPR began its work in Bangladesh since 2008. Financed by UK aid, it is the Local Government Engineering Department (LGED) that hosts and executes UPPR at a national level. In the towns and cities in which UPPR works, it does so jointly with the Municipality or City Cooperation. UNDP manages the implementation of the Project, and UN-Habitat supports the components that work on mobilization and improving living conditions.

Since its inception in 2008, UPPR has grown to be Bangladesh's principal urban poverty reduction initiative and provides support to more than 3.5 million people living in some of the country's most challenged communities. The UPPR included in its coverage the communities under the earlier Local Partnership for Urban Poverty Alleviation Project (LPUPAP). UPPR's scope of intervention and scale of coverage is far greater than LPUPAP's. Where LPUPAP targeted the more stable communities, UPPR is targeting those that are the most poor and vulnerable. The major aims to secure sustained improvements in the livelihoods and living condition of the urban poor. UPPR supports poor urban communities to establish partnerships with other development actors, government institutions and the private sector. Capitalizing on this collective reach, slum dwellers will be better able to access basic services and the job market. In turn this helps connect them to the city.

UPPR is working in six city corporations and 24 Paurashavas throughout the country. The UPPR began with the goal of lifting 3.5 million urban poor and extreme poor people out of poverty by 2015. The UPPR project was working on three key output areas:

- Healthy and secure living environments – created through mobilizing communities in partnership with local government, civil society and the private sector;
- Resources, knowledge and skills transfer to increase urban poor people's incomes and assets; and
- A more supportive policy environment, which delivers benefits to the urban poor with strategies for social protection program for the extreme poor in urban areas.

While the UPPR project has placed more emphasis upon extreme poor communities and vulnerable groups it attempts not only to provide healthy living environment through

community mobilization and partnerships but also it has created space within the project for making a secure living environment for poor by respecting formal and informal tenure of poor households and communities. The importance of secure living environment for urban poor has further emphasized by the DFID consultant who has reviewed overall logical framework of the UPPR project in April, 2009 (Jayaratne, 2009)[6].

UPPR follows a community-based approach by mobilizing slum dwellers through Community Development Committees (CDCs) of approximately 300 households that meet regularly to determine and priorities their challenges and identify ways to address those challenges. CDC is the focal point of implementation of all activities of UPPR project in towns and cities. A CDC comprises all Primary Groups (PG) in the community. A Primary Group is formed through a participatory process taking one member from each of about 15 to 20 families. They establish a CDC comprising a Group Leader and Secretary of each Primary Group of the community. A CDC covers an area or a community of 200 to 300 PG members. Figure 2.1 shows the overall community-driven process of UPPR.
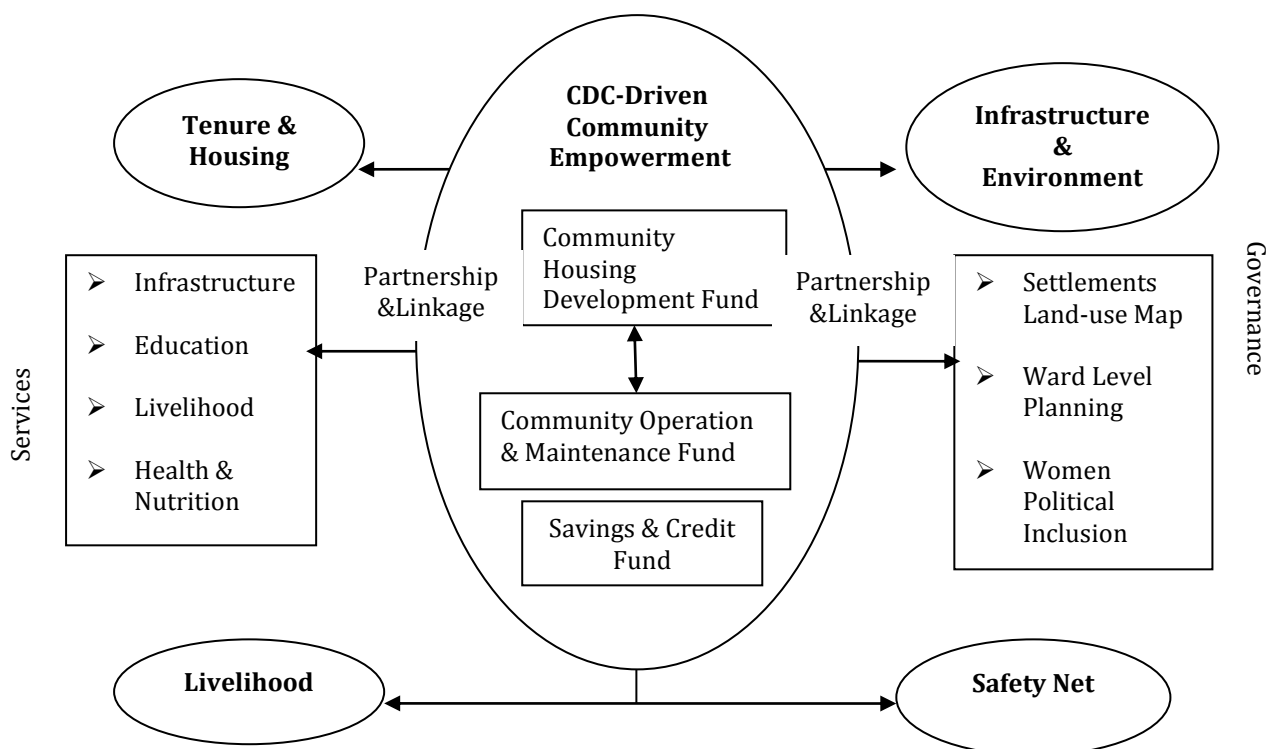
Figure 2.1: Framework for Community-Driven Functions & Structure.

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[6] JAYARATNE 2009. Draft Strategy for Improvement of Tenure Security of Poor in UPPR Towns in Bangladesh

The CDC members in turn elect four office bearers to manage CDC and their activities. These office bearers are the Chairperson, Vice Chairperson, Secretary and Cashier. 6 to 12 CDCs make a CDC Cluster. Two members each from 6 to 12 adjacent CDCs are elected to form Cluster Committee as their representatives. These representatives elect four of their members as CDC Cluster Committee office bearers. Cluster Committee officer bearers are: President, Vice President, Secretary and Treasurer. As a principle a PG member could hold only single position either in CDC or CDC Cluster Committee in this structure. CDC Clusters in some UPPR towns have organized into a town / city level CDC Federation.

The process mainly advocates three types of community funding mechanisms –

Organization Structure - CHDF
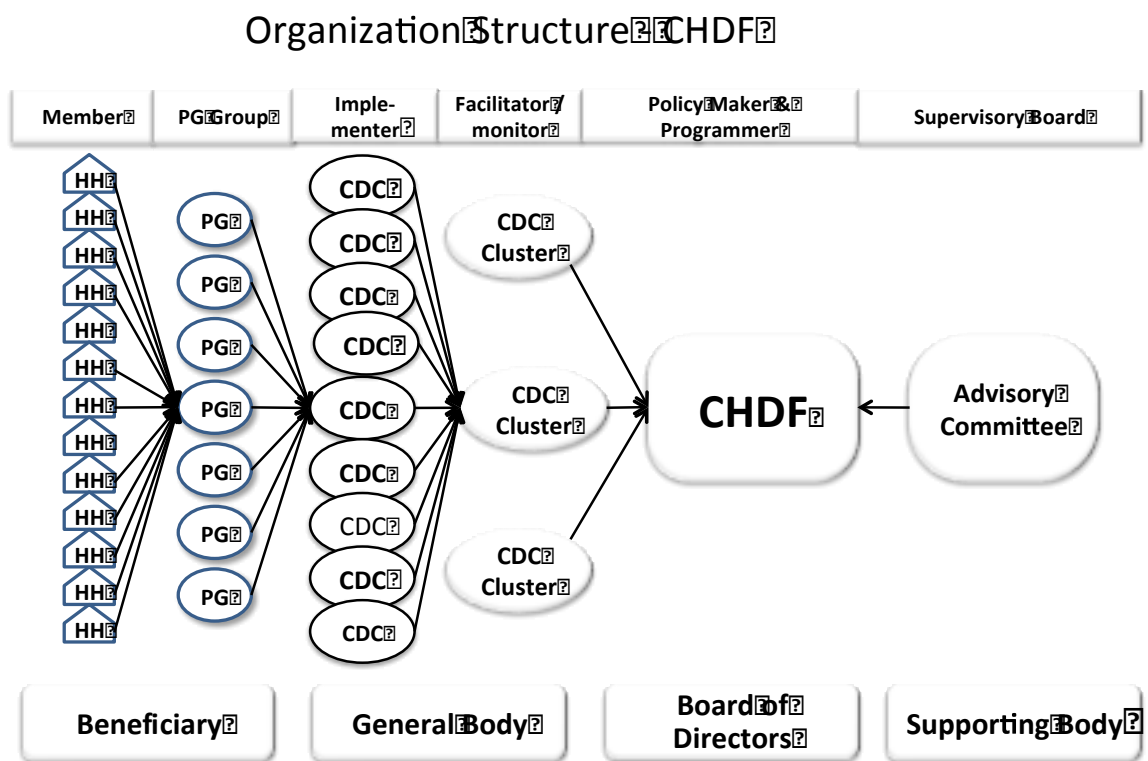
Figure 2.2: organizational Structure of CHDF.
Source: Quick Guide Community Housing Development Fund, UPPR 2013.

1) Savings and Credits Fund – S&CF,
2) Community Operation and Maintenance Fund – O&MF, and
3) Community Housing Development Fund - CHDF

CHDF at town or city level is formed within the same community governance structure (Figure 2.2). CDC and CDC Cluster leaders are considered as the General of Body of the CHDF. They elect 7 or 9 members to form the CHDF Board of Directors.
The composition of the CHDF Director Board is as follows:

- Chairperson
- Secretary
- Treasurer
- Vice Chairperson
- Vice Secretary
- 2 to 4 Committee members

The Board of Directors (BoD) is the governing body of CHDF. It takes the key decisions with regard to policy, systems and procedures of the organization in programming and project implementation.

Chapter - 3

Importance of tenure security in poverty reduction programs

Secure tenure for the urban poor is an important dynamic in poverty reduction. Right to land and property ensures the right to city as well as security of both livelihoods and shelter. The land tenure system in Bangladesh has evolved over a long period of time under different regimes and stands now a very complex situation. People in urban areas survive under various tenure systems. Some are formal whereas most of the urban poor and extreme poor are living in tenure systems arranged in the land market informally. Nearly 90% of urban poor in Bangladesh live as tenants on private as well as public lands. Tenure situation among urban poor is complex here like many other cities in Asia. Several studies on urban land tenure in Bangladesh have identified as many as 20 types of tenure arrangements that the poor currently hold in towns and cities. Majority of the poor possess informal tenure and they are often squatter tenants, tenants on private land with verbal agreements and squatters on government land. Urban slums are often transit places for poor families until they find jobs and a place to live. Slum dwellers live in constant uncertainty because they are under some form of fear that they would be evicted sooner or later due to the large city development projects planned and being implemented; speculation of land by real estate developers; and ineffective laws. Poor cannot afford skyrocketing land prices in cities so they have no other options except to live in slums (Jayaratne, 2011). Key studies on urban land tenure carried out in Bangladesh are shown in the following table:

Table – 01: Urban Land Tenure Types in Bangladesh

Study - 1[7]	Study - 2 [8]	Study - 3[9]
i. Non-formal, de facto tenure ii. Private freehold iii. Government of khas land iv. Public leasehold v. Private leasehold vi. Apartment tenure vii. Community ownership viii. Cooperative Ownership ix. Wakf (charitable/ religious land) x. Abandoned property xi. Non-resident vested property	i. Street dwellers ii. Tenant bed rental (Mess housing) iii. Tenant room rental iv. Squatter tenant v. Squatter vi. Tenant – on registered and subdivided land vii. Owner – on unregistered and subdivided land viii. Legal tenant no contract ix. Legal tenant with contract x. Tied tenant xi. Leaseholder xii. Cooperative member xiii. Communal owner xiv. Individual owner	i. Land over which occupants claim "ownership ii. Land on which occupants have a lease for varying lengths of time iii. Permission to stay and use the land iv. Rental agreements v. Informally occupied land

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[7] Nazrul Islam, Salma Shafi and Narul Islam CUS BULLETIN on Urbanization and Development, December, 2007.

[8] Final Report – Land Tenure Security and Land Administration in Bangladesh by Salma Shafi and Geoffrey Payne , LPUPAP, 2007

[9] UPPR Project Technical Annex, 2006

Among the above, the study carried out by Salma Shafi and Geoffrey Payne under UPAPLP is the most focused and useful one. The consultant has grouped different tenure types identified in previous studies into two main categories as informal and formal as per study - 2.

Table – 02 : Types of Informal and Formal Tenure

(a) Types of Informal Tenure

1.0	**Street dwellers:**	Persons or families living on pavements or the side of streets. Practically without a roof over their head. Duration can vary from days to months.
2.0	**Tenant, bed rental (Mess housing):**	People living by renting bed space as in hostels/ dormitories. Not very common and exists only in major cities, around city centres and close to industrial establishments. This type is commonly known as 'mess' type of accommodation.
3.0	**Tenant room rental:**	Renting rooms with shared facilities. Accommodation is temporary by nature. May occur on public or private land and public or private housing.
4.0	**Squatter tenant:**	Tenants in squatter built houses generally on public land.
5.0	**Squatter:**	Person or family living on land belonging to another, usually in self constructed house generally on public land.
6.0	**Tenant – on unregistered and subdivided land:**	Rental accommodation in housing built on land which has been subdivided and purchased but not registered.
7.0	**Owner – on unregistered and subdivided land:**	Legal owners of unregistered land with building which may be unauthorised generally known as illegal subdivision.
8.0	**Legal tenant no contract:**	Tenant living in legal housing under verbal agreement

(b) Types of Formal Tenure:

9.0	**Legal tenant with contract:**	Tenant renting legally developed land/house with legal contract. Normally a yearly contract.
10.0	**Tied Tenant:**	Tenant who occupies residential quarters as an employee of government, semi government and private commercial and industrial organizations. Tenure security is tied to retaining the employment.
11.0	**Lease holder:**	Possession of land/house under a lease agreement with landowner (public or private)
12.0	**Co-operative member:**	Enjoys land and housing as a member of a registered co-operative society.
13.0	**Communal owner:**	Owners who belong to a group and live in one area and enjoy community welfare and mutual support.
14.0	**Individual owner:**	Enjoy land/housing legally and have access to rights of selling/transfer or development of property.

Secure tenure reduces households' vulnerability and enables easy access to basic infrastructure, employment and financial institutions. Secure title to land and property is also a capital asset that gives significant social and financial security and returns. In terms of any low-income community's 'portfolio of assets', security of land and property (physical capital) ranks high amongst its other assets that include financial capital (security of employment, productive durables, remittances and rent income), human capital (education, skills) and social capital (cohesive household and community

support systems) all of which contribute to the reduction of poverty and the alleviation of its impact[10].

Freehold title and long term leases are the best arrangements for the poor to have complete security to the land that they are occupying in urban areas. However, experience shows that the provision of individual property rights and titles to low-income people is rarely possible. Many developing countries do not have progressive legislation and policies for the provision of secure tenure especially for the poor who are living on public and private lands in cities. Most land laws and land management systems in developing countries were drafted many years ago when there was no rapid influx of poor from rural to urban areas. Therefore, it is difficult for both central and local government to find mechanisms to allocate public land to the poor even if there are political commitments for urban poverty reduction. Private landlords are often reluctant to allow poor people to stay on their land for long as they often cannot get the full market value for land when they want to sell it if the land is occupied. The poor too cannot afford buying land at its market price.

In tackling security of tenure for the poor, many options (or "good practices") have evolved through interaction with key stakeholders' intent on poverty reduction in developing countries. In order to grant secure tenure for the poor these options have had to be developed in partnership with stakeholders and to be implemented through an incremental process. The success of improving secure tenure and its resulting impact as the fear of eviction is gradually reduced in the mind of poor, mostly depends on the legal frame of each individual country related to land management and its pro-poor policies towards shelter and livelihoods. Therefore, access to land and shelter are essential elements to ensure right to the city as well as enhanced social capital and economic capital of urban poor.

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[10] Moser, C. (ed), *Reducing Global Poverty: the Case for Asset Accumulation*, Brookings Institution Press, Washington DC, 2007.

Chapter - 4

Tenure Security and Community Resilience on Government Land

This chapter focuses on the stories of community-driven housing projects that took place in Gopalganj and evaluates the processes of tenure security, housing and community resilience. Gopalganj is the learning ground of housing exercise under UPPR project. The story of Gopalganj helped UPPR to initiate the housing process in several other urban areas in Bangladesh.

4.1   Resettlement in Mandartola

On the 22 October 2009, Government evicted more than 350 households with a

Figure 4.1: Destruction of eviction.

population of about 2,000 from 2 UPPR communities (South Moulovi Para and Bank Para CDCs) for implementation of another government infrastructure project (Figure 4.1). This resulted in people losing physical assets, social networks and access to work and services. Subsequently, some households went back to the villages they had migrated from, whilst other households moved to other slums in Gopalganj. Some households stayed amongst the ruins of their former homes, salvaging whatever

materials had not been destroyed to set up flimsy shelters. Resettlement of the evicted people in Mandertola took place in eight consecutive stages (Figure 4.2).

4.1.1   Stages in Resettlement Process

Response to Eviction
On 9 November 2009, UNDP with UPPR support issued an official statement expressing deep concern over the legitimacy of the eviction and requested the district administration's support in assisting the evicted community.

The Settlement and Vacant Land Mapping (SLM)
UPPR needed a reliable survey instrument to identify all settlements in its cities and towns. In addition, it required a method that is easy to implement and could be owned and understood by the community themselves. The Settlement and Vacant Land Mapping (SLM) approach was pioneered in Sri Lanka in 2002. It was introduced to UPPR by Mr. K.A. Jayaratne , a consultant with expertise in SLM and was then tested and adapted to Bangladesh context. A key feature of the method is active inclusion of local

stakeholders, including government and organized community and women's groups from poor settlements in the mapping process. SLM offers a means of understating the challenges faced by urban policymakers and allows UPPR to identify poor and extreme poor people within the settlements.

Stage 01
Response to eviction
Negotiation with Government and local administration

Stage 08
Project Implementation and Monitoring
- PIC and CHDF

Stage 02
SLM
- Classification of settlements according to land ownership and tenure type.
- Identification of vacant land for housing
- Identify the targeted evicted people base on SLM

Stage 07
Technical support
- International consultation on design options
- Layout design of 260 units

Stage 03
CHDF
Formation of 1st Community Housing Development Fund

Stage 06
Financial support
- UPPR
- ACHR
- CDMP

Stage 05
Land Support
Government and local administration

Figure 4.2: Stages of resettlement at Mandartola.

In Gopalganj about 57 percent of its total population is poor that includes 58 percent of total households. The distribution of poor by poverty class shows that 25 percent of these households are extremely poor, 28 percent are very poor, 27 percent moderately poor while 20 percent households are marginally poor. Table 4.1 shows the distribution pattern of settlements and households by their poverty status.

Table 03: Distribution of settlements and households by poverty status

Poverty status	No of settlements	Percentage of settlements	No of households	Percentage of households
Extremely poor	305	24	1701	25
Very poor	318	25	1850	28
Moderately poor	329	26	1810	27
Marginally poor	314	25	1357	20
Total	**1266**	**100**	**6718**	**100**

Source: Field survey, 2011, UPPR

Analysis of poor settlements by using16 poverty indicators for Gopalganj shows a vivid scenario in the pattern of poverty. One of the striking features is the pattern of land ownership, which shows that about 50 percent of the poor are housed on their own land where 42 percent households are to live on private owners' land (Table 4.2).

Table 4: Land ownership pattern of poor settlements and households

No.	Description	# Settlement	% Settlement	# HHs	% HHs
1	Private owner's land (Land lords) or unknown	535	42	2817	42
2	Central government owned land	63	5	533	8
3	Local Government land (Paurashava/CC)	5	0	26	0
4	Land owned by Occupants	663	52	3342	50
	Total	**1266**	**100**	**6718**	**100**

Source: Field survey, 2011, UPPR.

Tenure status also reflects the land ownership pattern where the dwellers of 47 percent of the poor households enjoy freehold rights with some variations among wards and 7 percent households do not have any legal land tenure (Table 4.3).

Table 5: Land tenure pattern of poor settlements and households

No.	Description	# Settlement	% Settlement	# HHs	% HHs
1	Squatter and squatter tenant – Illegal	69	5	467	7
2	Tenant without contract – user right	269	21	1403	21
3	Legal tenant with contract – leasehold right	280	22	1712	25
4	Individual owner – freehold right	648	51	3136	47
	Total	**1266**	**100**	**6718**	**100**

Source: Field survey, 2011, UPPR.

Figure 4.3: SLM prepared by community.

However, the structural quality of housing is not satisfactory as an overwhelming majority of the settlements is semi-permanent or temporary structure. Through SLM in Gopalganj, a total of 1269 poor settlements were identified in this town from which about 1190 settlements have been included under UPPR project. In Mandartola, a list of 350 evicted households has been prepared through a joint survey by CDCs, UPPR and Paurashava at the time of eviction. The households are mapped in terms of three categories i.e. extreme poor, poor and non-poor. UPPR, ACCA/ACHR in consultation with community has developed a criteria list for selecting the beneficiary list for the housing support (Figure 4.3).

Community Housing Development Fund (CHDF)

The project targets development of urban poor especially evicted families and marginalized groups linked with community development platforms i.e. CHDF.The CDCs and Clusters following democratic and consultative process established CHDF with 9 members Executive Committee (EC) and 5 members Advisory Committee. In the process, UPPR has mobilized financial support of USD 43,000 from the Asian Coalition for Housing Rights (ACHR), Thailand, under Asian Coalition for Community Action (ACCA) Program to support for establishment of first Community Housing Development Fund (CHDF) at city level. It provides housing loans for the benefiting households and enhances capacity of Community Development Committee leaders in Management of CHDF.Community participation is the key concern to housing the poor. The participatory process ensures an open and healthy exchange between those who are in need with those who supply their needs. Most of the stages of resettlement at Mandartola ensure community participation. Preparation of SLM and formation of CHDF are healthy examples of participatory process.

Figure 4.4: Site for resettlement.

Land Support

Based on SLM, the evicted community along with stakeholders identified vacant government land in Paurashava area for a resettlement project. After having negotiation, the Government through the Ministry of Land allocated 4.16 acres of land at Mandartola (Figure 4.4) on a 99-year lease to Gopalganj Paurashava in June 2010 for constructing a resettlement habitat for the evicted people.

In Mandertola most of the households belong to

13

extreme poor or poor. Mostly being day-laborers, their economic activities are centered around works available in town center. The location of Mandartola site is little away from the Gopalganj town. The households need to spend much money and time for traveling to their work place. In future the expansion of town centre and income generating scope within site might solve the problem of traveling expense.

Financial Support

In addition to the financial support from UPPR and ACHR, in mid December 2011, UNDP approached Comprehensive Disaster Management Programme Phase II (CDMP II) to contribute the housing components and disaster risk reduction technical expertise to the efforts that have already completed the initial participatory site planning and designing of low-cost housing. As prerequisite, CDMP II suggested that the ground at the site be raised to the safe level beyond the historical flood level and above the projected impact of climate change through the

Figure 4.5: Housing layout design through participatory process.

next several decades. Accordingly, UPPR financed partly (38%) for filling land while the Paurashava and CHDF are negotiating with central government for support of extra 62% filling. However, the remaining land filling in addition the land use planning and housing designs shall also adhere to the principles of disaster risk reduction. In all cases the extreme poor households are been given priority. CDMP IIprovides BDT 61 million to Gopalganj Paurashava for construction of 260 household units in Mandartola resettlement project.

Technical Support

The urban poor communities in collaboration with Paurashava with technical assistance of UPPR and ACCA/ACHR Projects developed some models of low cost housing through rigorous consultative and participatory processes (Figure 4.5). A list of 350 evicted

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Figure 4.6: Final layout.   **Figure 4.7: Layout by community.**
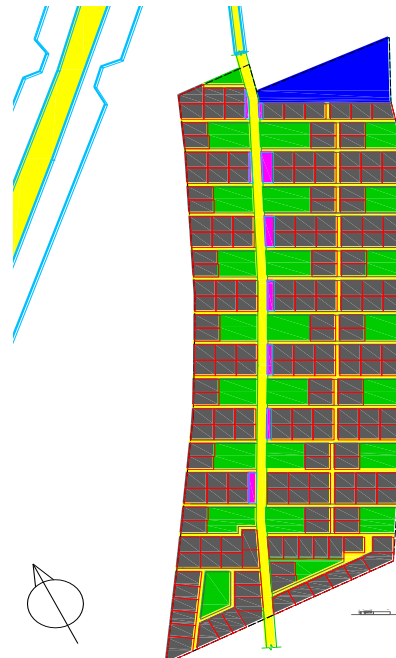
households has been prepared through a joint survey by CDCs, UPPR and Paurashava at the time of eviction. The households include extreme poor, poor and non-poor. UPPR, ACCA/ACHR in consultation with community has developed a criteria list for selecting the beneficiary list for housing support. Figure 4.6 and Figure 4.7 show the spatial difference between the final layout and the layout prepared by the community.

Project Implementation and Monitoring

The project is implemented and monitored through Project Implementation Committee (PIC) and CHDF. Project Implementation Committee (PIC) meets weekly for sharing progress and taking decision for smooth operation of the project. Until now 138 housing units are completed in Mandartola. In technical support stage the overall layout was prepared with the help of community.

Figure 4.8: Demonstration Units.

Demonstration Units (Figure 4.8)
Plot size: 21'7"X43'2" (single unit: 21'7"X 21'7"=475 sft)
Building: 20'3"X37'4" (single unit: 20'3"X18'8"=379 sft)
Single unit cost (1/2 of demo house): BDT (490000/2)=245000TK
Estimated cost of modified house with latrine and back veranda: BDT 478773 (Single unit cost is BDT 239387 or USD 2992)

4.1.2 Housing Condition After Resettlement

Space allocated in Mandartola housing unit is around 3 persons/per room in given layout. The households make the domestic spaces fit to their way of life. In most of the cases the indoor kitchen is not used for cooking and they have transformed it into storage or bedroom (Figure 4.9). Most of the households have made expansion to their unit building outdoor kitchen and storage with temporary organic materials like thatch, bamboo and wood to serve their everyday lived purposes (Figure 4.10 and Figure 4.11).

Figure 4.9: Kitchen used as bedroom.
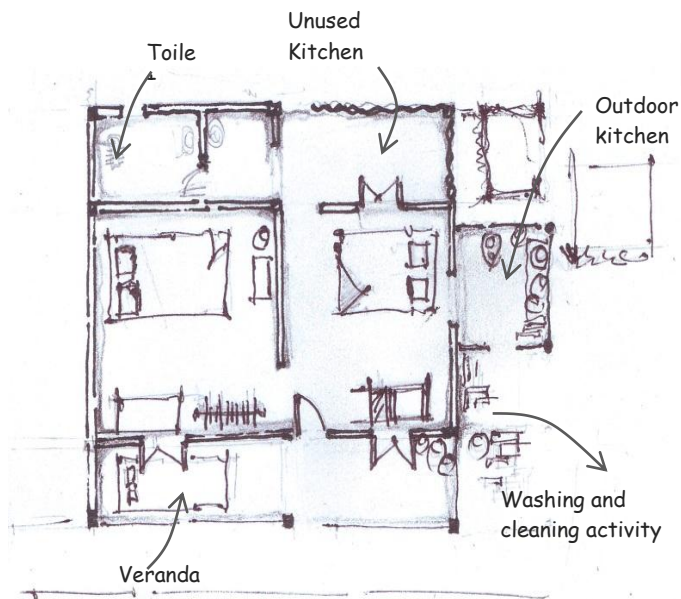
Figure 4.10: Unplanned expansion of house form.
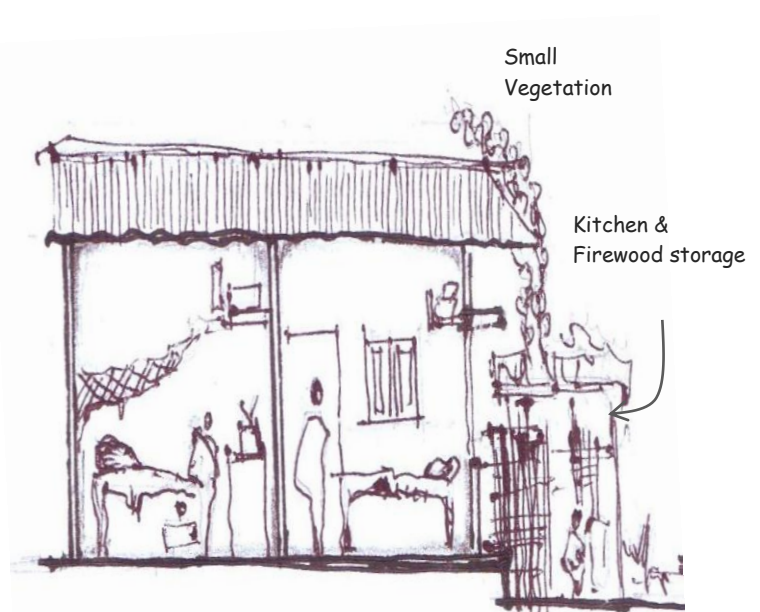
Figure 4.11: Owner-built temporary structures.

In given layout of units there are clusters with hierarchy of indoor, semi-outdoor and outdoor spaces where multiple uses are taking place (Figure 4.12). While in some of the cases the units are arranged with little consideration of climatic orientation, orientation to each other, and relative location in neighboring units. This lacking resulted in many negative spaces due to lack of accessibility, usability and sociability (Figure 4.13). Utility services like supply water, source of drinking water, electricity and fire wood are not yet sufficient as the whole system is not yet constructed. However each unit has safe latrine.

Figure 4.12: Cluster layout showing hierarchy of spaces in Mandartola settlement.

16
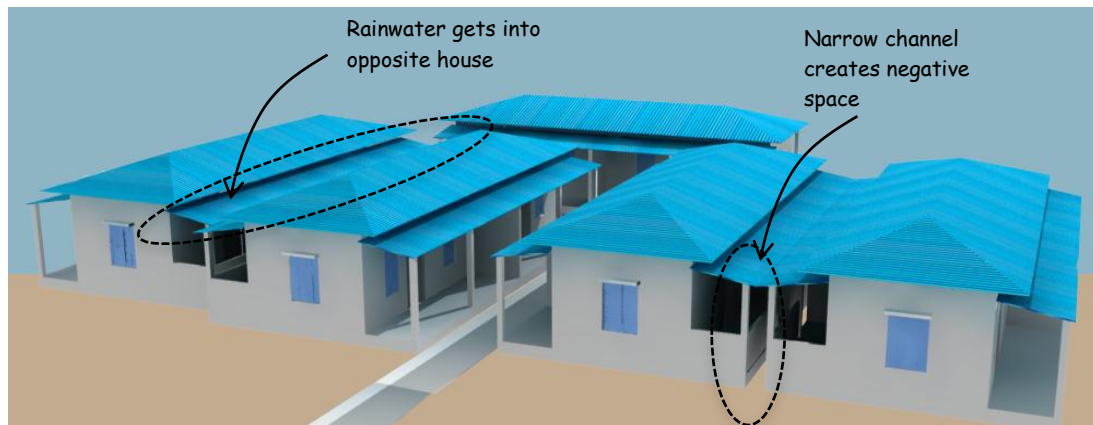
Figure 4.13: Faulty roofing system and wastage of space in a cluster in Mandartola settlement.

Absence of households' contribution in implementation and monitoring stage led to an indication of dissatisfaction regarding the quality of the resultant living environment.Consequently, some of the built housing units are still vacant and the allotted households are living in slums in Gopalganj town. However the project is constructed partly (Figure 4.14). The complete project will ensure income generating activities and also basic community facilities like school, market, health facilities and so on. Then the housing units of Mandartola will evolve into a key asset for the households providing with new opportunities for income generation. Being serviced with electricity, water, sewerage and garbage collection, the Mandartola resettlement housing will become a place of work with the provisions of small shopsor window sales to workshops with all kinds of repair and service activities and subcontracting activities.

Figure 4.14: Partly constructed repetitive and regimental arrangement of units in Mandartola

4.2   Tenure Security in Mandartola

In case of Mandartola, the evicted people were illegally residing on government land at South Moulovi Para and Bank Para CDCs. Where their tenure was not secured and always had the challenge of eviction. After having 99 years lease from government now the tenure security is not at all a problem for the households of Mandartola. However households are yet to get any written leasehold right of plot allocation from government. The CDC in Mandartola is not yet formalized and monthly repayment for housing is not introduced. Therefore, the residents are not confident enough to claim themselves as secured tenants. Without recognized tenure as leasehold right the households are still spending their lives with chances of eviction due to external socio-political interference.

4.3   Community Resilience in Mandartola

The resettlement site of Mandartola is not within the flood prone zone. However, to ensure future resilience to flooding and water logging during rainy season and to enhance accessibility of the site the area is raised by land filling. The housing units are constructed with brick and concrete with high plinths that ensures safety from damage of household property and assets caused by seasonal storm and cyclone (Figure 4.15).

Figure 4.15: Houses on raised land.

4.4 Land Readjustment and Housing Upgrading in Azam's Settlement

Figure 4.16: Unhealthy environment at Azam's Settlement.

4.4.1 Profile of Azam's Settlement

According to SLM of Gopalganj town, around 42% poor people live on private owners land and among them 21% tenants have user right without any written contract. Azam's Land is located in ward No. 5 under Gopalgonj Paurashava and is included in Maddhapara Community Development Committee (CDC) under UPPR Project. Total area of the land is approximately 0.75 acre. The age of Azam's settlement is around 40 years. The informal settlement is located in the eastern part of the site while owner GM Sahabuddin Azam and his family are living in the western part. Only 5-6 families started living on this land immediately after the liberation war in 1971. At present 22 families are living in this settlement. Most of the households (15-16) have been living here for 30 years whereas the rest of them are living for around 40 years. The rent was around 500Tk per month. The land is surrounded by roads on three sides. Part of the site containing the informal settlement was a low laying area with water logging problem. All houses were built with temporary materials with low plinth and were haphazardly located in the site.The houses were vulnerable to calamities and exposed to diseases (Figure 4.16).

4.4.2 Housing Condition Before Upgrading: An Overview

Housing condition of the settlement was perilous with lack of space for sleeping, cooking, storage, and necessary livelihood activities etc. Drainage system was totally absent with lack of basic infrastructures like latrine and source of drinking water. A portion of the site was ditch used as garbage dumping place by the surrounding communities. During rainy season solid waste used to come out to environment and float on water that created difficulties to move in and around the informal settlement. As there was no source of water, tenants had to walk to fetch water from distant neighboring houses. The tenants used to live in such miserable housing condition with threats of eviction, social exclusion and health hazard. The households were in identity crisis being dwelling insuch unhygienic and polluted environment (Figure 4.17).

4.4.3 Development of Azam's Settlement

Participatory Land Readjustment and Urban Upgrading

A workshop was held in CHDF hall room to mobilize the community to understand importance of improving land tenure security and housing, methods and activities involved in the process. The participants were CHDF leaders, Cluster leaders, UPPR experts, Paurashava staffs and some selected CDC leaders. As CDCs demanded initiative for land tenure and housing improvement, they were asked to select 3 suitable

Household connected with kaca pathway.

Outside community used as waste dumping area

Ditch causes water logging in rainy season.

Toilet connected by bamboo bridge
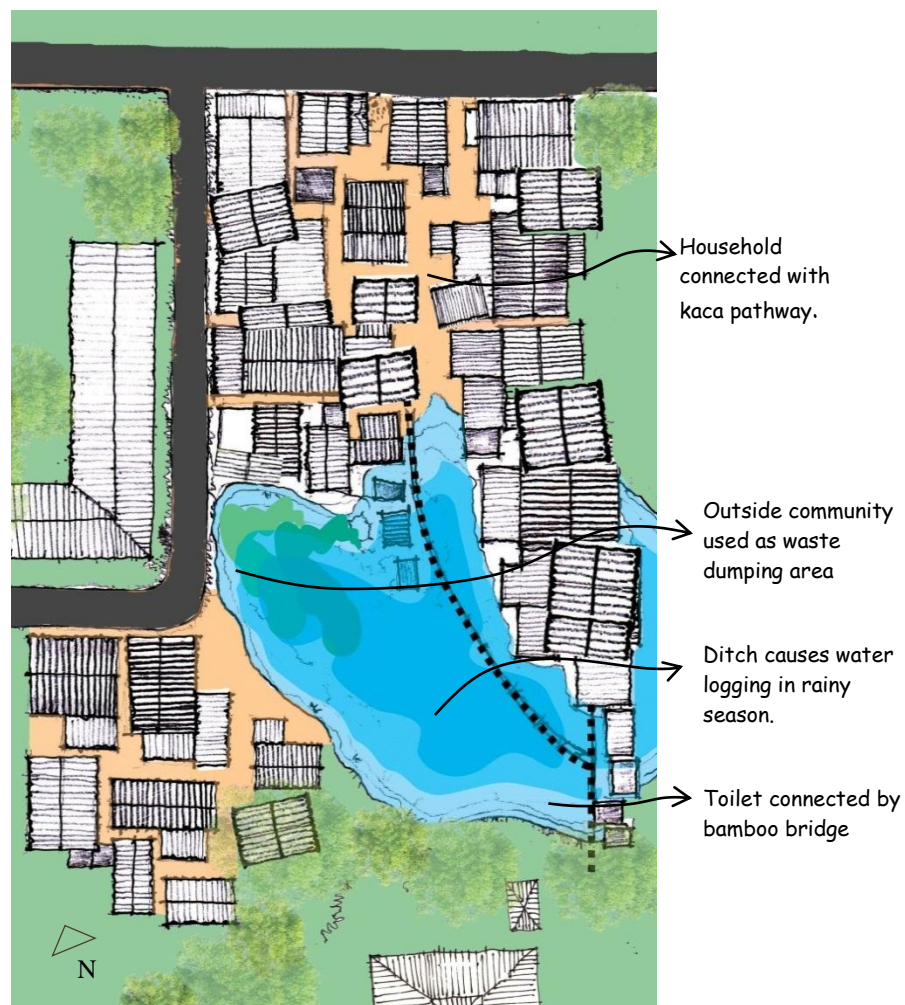
Figure 4.17: Previous environmental condition of Azam settlement.

settlements from 3 clusters for community-led land tenure security and housing improvement on private owner's land. Community participants were organized into 3 groups according to 3 clusters and physically visited settlements and observed existing situation there, and collected required information to prepare the settlement profiles (Figure 4.18). They made comparative justification to select 1 out of 3 settlements as the most suitable settlement for the first piloting work. Finally, Azam's Settlement was

selected for community-led land tenure security improvement and land readjustment scheme on private owner's land.

Figure 4.18: Preparation of settlement profile.

Figure 4.19: Site visit.

Based on the community's demand the UPPR designed its working framework in terms of following 15 steps.

Step 01: Community Request

Community requested UPPR to facilitate the tenants of Azam's Settlement in improving land tenure security and house improvement.Community demand for basic facilities turned into a written request. This was the first time that UPPR looked at community need as a community demand. Motivation by the community leaders made the tenants aware about their rights to habitable housing environment i.e. right to the city. This awareness triggered the tenants to recognize their own capacity to solve their own housing problem. This self-actualization among the tenants resulted in upgrading and reconstruction of previously unlivable house with whatever they had there. The landlord was also motivated to upgrade the living environment. Thereby, the rigorous house building process could take place with minimum external support (UPPR fund and loan from CHDF).

Step 02: Site Visit

UPPR staffs along with CHDF, cluster and concerned CDC leaders and Paurashava staffs visited Azam's settlement and observed (Figure 4.19) –
- Physical condition
- Land tenure status of the tenants, and
- Ownership of land.

Step 03: Permission of Land Owner

UPPR took permission from Mr. Azam, the landowner regarding following works:
- Working on land readjustment scheme,
- Conducting survey, and
- Preparation of draft plan (layout).

Step 04:Preparation of Household Register

CDC prepared household register under the guidelines provided by project. It identified all households living in an area. Household register was prepared to:
- Identify households
- Avoid speculation or new comer
- Give the control of the process to CDCs.

Figure 4.20: Community mapping.

Step 05:Community Mapping

Community members conducted physical survey to demarcate housing units and existing infrastructures (Figure 4.20 and Figure 4.21).
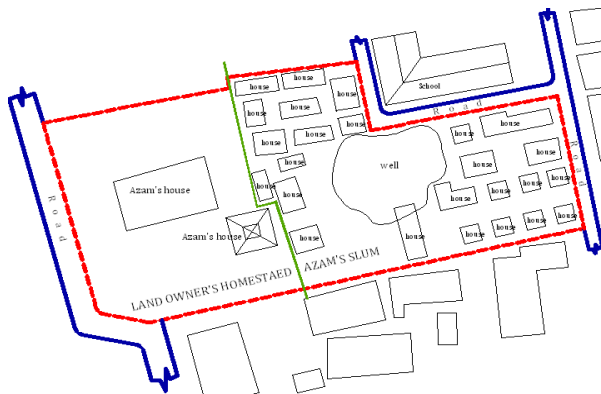
Figure 4.21: Existing layout plan.

Figure 4.22: Proposed layout plan by community.

Step 06: Layout Plan by Community

A workshop was carried out on layout plan preparation. Community demand for their dream housein terms of:
- A big bed room with two verandas
- Attached kitchen, latrine and bathroom
- Space for poultry rearing.

Base on the draft design and size of the dream house community determined their expected plot size and demonstrated in field. After finalizing the plot size and its

dimension they prepared a draft site layout plan indicating all plots for 22 households (Figure 4.22). They also develop the internal circulation system and space for community use. The tenants put reserve space close to road side for the landlord for his potential important use and took the space close to homestead of the landlord.Community developed the layout based on following basic criteria:

- Total land: 0.75 acre
- Availability of land: 0.45
- Area of proposed layout: 0.35 acre
- Basic infrastructure: road (8' and 5' wide) and space for drainage, space for utility and common use
- No of total plot: 22 for 22 hhs
- Area of each plot = 480 sq. ft
- Dimension of each plot = 16 ft x 30 ft

Community submitted the first draft layout plan to the landlord to get his comment. The landlord observed the draft layout and gave comment to move the proposed area towards the road and keep as much as possible reserve area along his homestead. Based on his comment, proposed second draft layout plan (Figure 4.23) was prepared and shared with the tenants and community leaders. Later the tenants modified their decision to increase additional 2 households from out of Azam's settlement with consent of the landlord. Therefore number of total households became 24, 2 additional plots were required. Tenants prepared the third draft layout plan (Figure 4.24) for 24 hhs and consulted with community on third draft. Community accepted it and submitted it to landlord. Landlord accepted and draft became finalized.
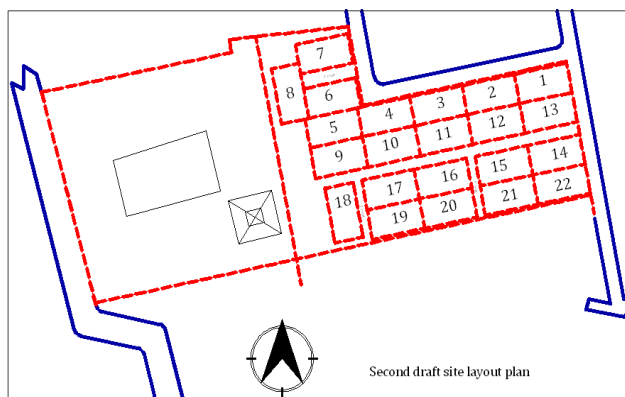
Figure 4.23: 2ⁿᵈ draft layout plan.
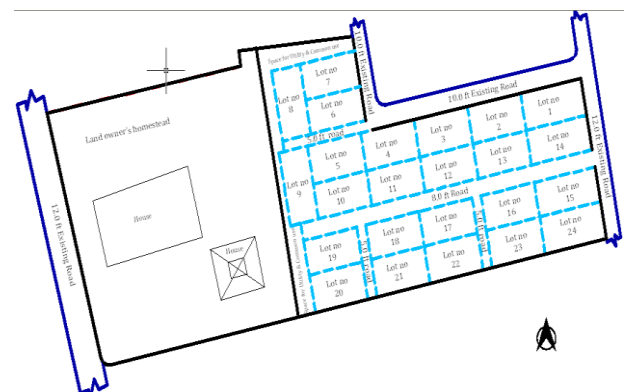
Figure 4.24: 3ʳᵈ draft layout plan.

Step 07: Final Proper Layout Plan

Based on the draft proper layout plan a final proper layout plan was prepared
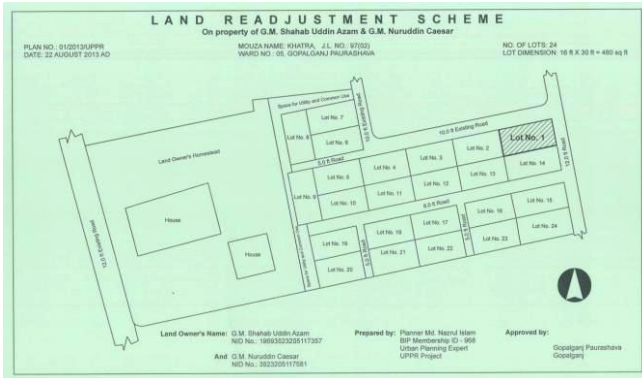
Figure 4.25: Final proper layout plan.

Figure 4.26: Plot demarcation by community.

accommodating all technicalities, comments and feedback of landlord and tenants(Figure 4.25).

Step 08: Plot Demarcation

After finalization of layout plan with the consent of landlord the plot demarcation was carried out according to layout plan (Figure 4.26). UPPR Team, Cluster and CDC, households, and Paurashava surveyor participated to demarcate 24 plot areas, roads and proposed layout boundary.

Step 09: Preparation of Lease Agreement

To prepare a long-term lease agreement for 20 years between landlord and tenants, UPPR discussed with CDC and cluster. UPPR developed basic conditions and prepared a draft lease agreement. A consultation was carried out with community for feedback on conditions of draft lease agreement. After sharing the conditions with landlord the draft agreement was finalized and was printed on government stamp.

Step 10: Agreement between Landlord and Tenant

Final written agreement was signed by landlord, tenants and their respective witness to ensure tenure security of the tenants for 20 years (Figure 4.27). The following documents were prepared and signed:

- 3 copies of lease agreement on government stamp for each of the 24 tenants

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Figure 4.27: Signing of agreement.

- 3 sets of lease agreement document for each household.

Each lease agreement document includes:
- Final lease agreement on government stamp
- Final layout plan
- Copy of National ID
- Passport size photograph

Landlord and all tenants including witnesses put signature in respective documents.

Step 11: Allocation of Plot Among the Tenants

A workshop was held in Azam's settlement with the community, UPPR, CHDF and Paurashava staffs on allocating the plots among the tenants (Figure 4.28). At first, all participants were given orientation on the final layout plan with respect to demarcated plots in site. Then the participants developed criteria for plot allocation emphasizing on the existing location of households. Based on the criteria and physical visit, community allocated every plot with consent of all or the majority concerned.

Figure 4.28: Allocation of plot.

Figure 4.29: Land filling and construction of footpath.

Step 12: Sand Filling & Road Construction

UPPR provided fund of BDT 684,133 through Settlement Improvement Fund (SIF) community contract for sand filling work and construction of footpath as per final layout. The Community Construction Committee (CCC) was formed with 5 members from concerned Cluster, CDC and settlement. The CCC was responsible for overall management, supervision, monitoring and accomplishment of sand filling work. In first phase sand filling work for all proposed roads was completed (Figure 4.29). With technical support from UPPR, CCC successfully completed the work.

Step 13: Participatory House Design

A 3-day house-designing workshop was conducted (Figure 4.30). Participants were from households of Azam's Settlement (both of wife and husband), UPPR Team, SDO, CCC and CHDF.

Figure 4.30: House design workshop.

Steps of participatory house design included:
- Getting tenants' ideas and demands about the design of dream house,
- Discussion on basic issues and elements of designing a house: zoning, plan, cost calculation, materials and construction,
- Availability of construction material in Gopalganj,
- Preparation of draft of two alternative designs of house considering orientation of plots and accessibility to road,
- Sharing the draft design with the tenants and getting their feedback,
- Preparation of 2 alternative final designs for each house (Figure 4.31),
- Sharing the final designs with the tenants and getting their consent,
- Preparation of 3 sub-alternative designs of first alternative and 4 sub-alternative designs of second alternative considering necessity of light & air circulation, and demand of households for inner courtyard and space for common use,
- Sharing the sub-alternative designs with the tenants and getting their consent,
- Each of the alternative and the sub-alternative designs were plot specific.

Each of the households, after getting specific house design, got verbal approval from the Paurashava mayor.

Design-1   Design-2
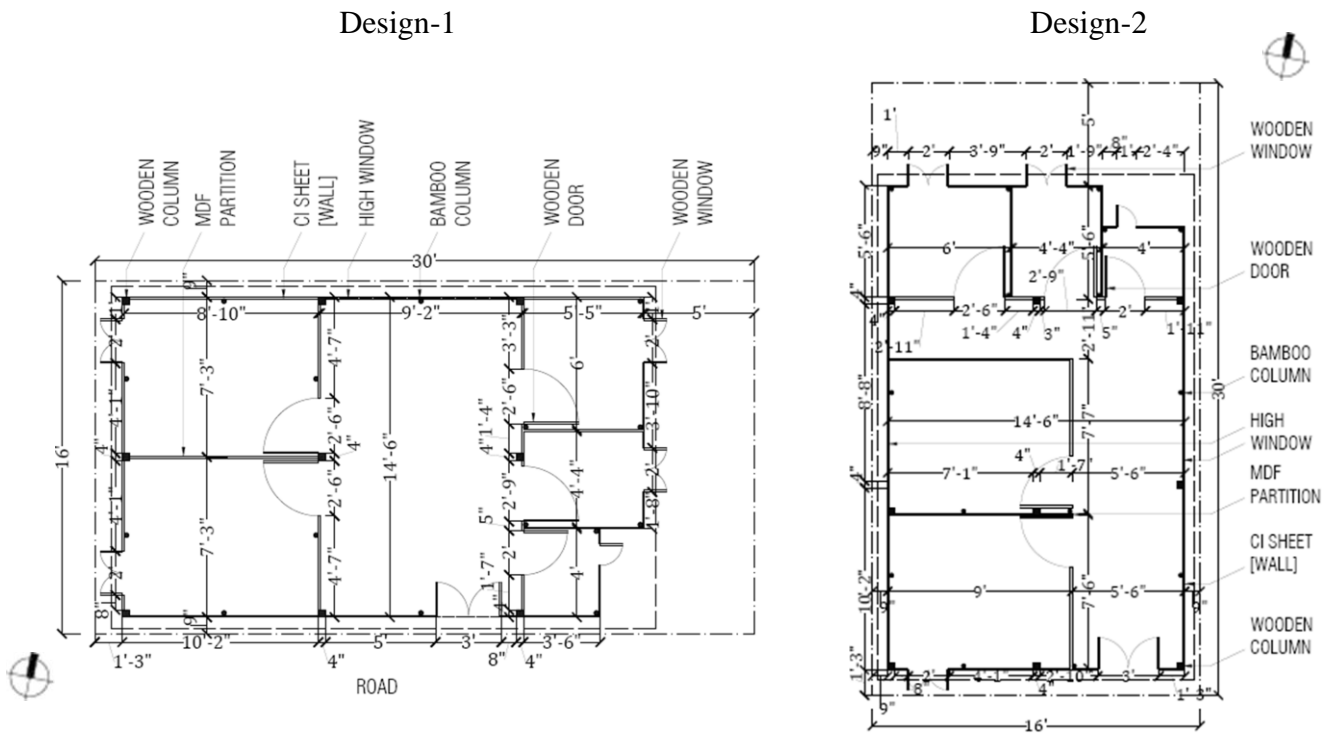
Figure 4.31: Alternative designs.

In most of the cases the given or workout plan was modified during the construction process according to the need of individual household (Figure 4.32). Another important aspect is that, there was phasing in the house-building process in Azam's settlement based on affordability of the household. In course of time this phasing shaped actual ownership and belongingness of the households to their housing environment. The role of UPPR was just as the facilitator enabling the community's freedom to build.
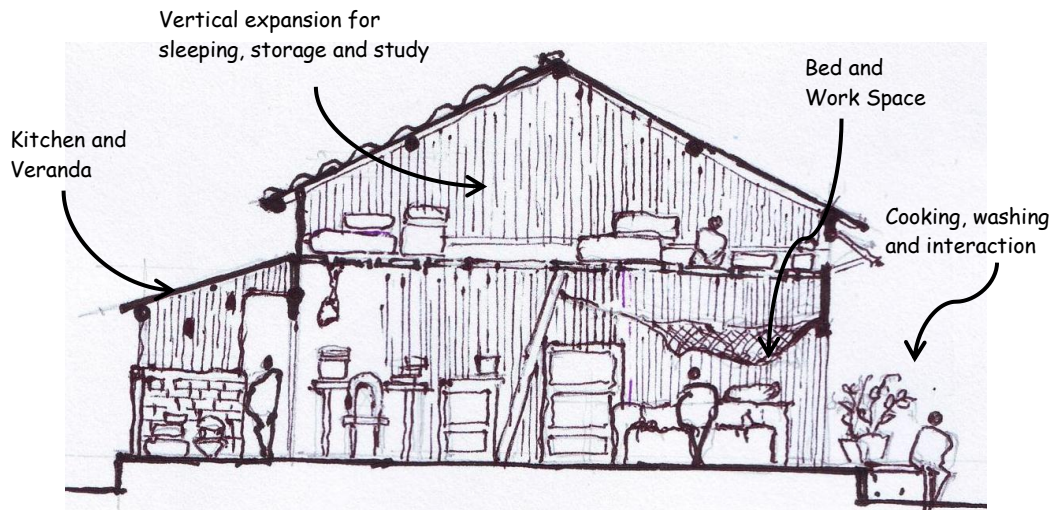
Figure 4.32: Two-story house form with multiple use of indoor spaces in Azam Settlement.

Step 14: Re-demarcation and Distribution of Plot

Due to sand filling activities for road, many plots lost their indication of boundary and the tenants were required to move to their specific plot. Therefore, all plots were finally re-demarcated and each tenant got the specific location of their allocated plot with exact plot boundary.

Step 15: Housing Loan from CHDF

The housing loan process was as follows:
- All of the households(hhs) placed their demand to CDC for housing loan of BDT 100,000 from CHDF,
- CDC discussed with CHDF,
- CHDF, in a meeting of AGM, made decision to give housing loan for the first time,
- CHDF gave consent to CDC for providing housing loan through proper way by maintaining process, guidelines and rules of CHDF-Gopalganj,
- All of 24 tenants applied for housing loan in prescribed loan application form of CHDF-Gopalganj and submitted to PG,
- Each hh had to submit design of house along with loan application,
- PG made recommendation for loan in the loan application form and submitted to CDC,
- CDC made recommendation for loan in the loan application form and submitted to CDC-Cluster,
- CDC-Cluster made recommendation for loan in the loan application form and submitted to CHDF,
- CHDF, in its board meeting, approved the whole amount of loan requested by 24 tenants in its prescribed loan approval form,
- Signing of MoU between CHDF and CDC on govt. stamp:
    - ✓ Loan of BDT 100,000 in 3 installment: 30,000; 40,000 & 30,000 respectively
    - ✓ Total time of repaying the whole loan amount: 7 years
    - ✓ Rate of service charge: 8% per annum
    - ✓ Method of repaying service charge: Reducing Interest Rate
    - ✓ Type of installment: monthly installment

- CHDF gave account pay cheque to CDC,
- Signing agreement between CDC and hhs on govt. stamp: at rate of service charge of 12% per annum
- CDC gave bearer cheque to hhs,
- Households constructed houses.

Driven by self-actualization the poor dwellers could accumulate necessary fund on their own which was double the amount of loan they got from CHDF (loan- 1,00000BDT per

household). The principle of insufficiency (ACHR, 2014)[11],to negotiate, to seek out partners and forge collaborations to get the other things they need and to fill in that insufficiency gap is rightly exampled in Azam's settlement.

Step 16: House Construction by Tenants

The tenants constructed their own dream houses by themselves with housing loan money that they got from CHDF (Figure 4.33). In case of Azam's settlement as it is seen in the overall housing process the community specially the tenants play the active role to implement their basic need and right for shelter. The tenants became owner-builder in the process of upgrading their housing units.The Community Construction Committee (CCC) plays vital role in the construction phase.

Figure 4.33: Construction works the community people.

Space allocated in Azam's settlement is around 460 sq.ft. for a single household with on an average 5 to 6 members. The space was designed according to individual tenant's need. For future expansion they designed inbuilt option for vertical extension. The plinths of the houses are constructed with brick works. The wall and partitions are made of corrugated GI sheets while door, window and vertical ladders are made of wood. Most of the cases they reuse materials/components from their previous house. The indoor space is sufficient to serve their basic space requirement. Spatial hierarchy in terms of indoor, semi-outdoor and outdoor spaces that produces different activities is clearly evident. Regarding micro-climatic environment, day lighting and natural cross ventilation are also ensured in the houses.

The overall housing process, including community request to house construction was centered around households' active involvement and thus become a peoples' process.As it is seen in all 16 steps in Azam's settlement the community and households' active participation was the vital component of the process. Individual need for housing was

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[11] ACHR 2014. 215 Cities in Asia: Fifth Yearly Report of the Asian Coalition for Community Action Program

accessed by the community and negotiation among landlord and tenants was also conducted by the community. The whole process created a win-win environment both for tenants and landlord. Initially there was a resistance from the surrounding affluent residents during the land development process, however, after continuous counseling by CDC leaders they became convinced about mutual benefits from the housing process. Therefore, it was not only the tenants or direct beneficiaries but also the surrounding communities and their collective participation made the participatory housing process successful. As a whole three community dynamics were in play throughout the owner-build housing process. Firstly, household capacity to best-utilized 'insufficient fund' with the reuse of previous materials; secondly, need-driven efficient and simple design solution produced by the community; and thirdly, individual household's capacity to accumulate necessary financial resources to suffice the 'insufficient fund'.

4.4.4 Housing Condition After Upgrading:

Previously the tenants' socio-economic status was labeled in terms of poor and 'filthy' slum-dwellers. Due to this deep-rooted sense of socio-economic deprivation and exclusion the tenants took it for granted that they don't have any agency, they are illegal city dweller, and do not have any right to the city. Nonetheless, as part of survival strategy, the poor could only avail their basic needs of housing and livelihood from the informal sector.

Figure 4.34: Income generating activity-

Notwithstanding such socio-economic background, being organized by CDCs they become aware about their rights to basic needs. The layout of housing produced by the tenants thus not only accommodates household activities but also income generating activity in its space network (Figure 4.44).Only after getting 20 years lease, the households could consider their housing as the concrete expression of self-actualization regarding the enhancement of their socio-economic status. After the upgrading of the settlement the households are now thinking to secure tenure

Figure 4.35: The house 'ShephaliKutir'.

permanently and own the land in course of time. Another significant component of UPPR - women empowerment, worked successfully in Azam's settlement. The CHDF loan was sanctioned for the female member (wife) of individual household and in most of the cases the female member took the loan and made efficient utilization the loan with full responsibility. The houses are also named after the female member woman of

households. The nameplates in Azam's settlement are explicit indicators of women empowerment in the community (Figure 4.45).

Water and electricity supply is ensured by the Paurashava. In many cases, water supply line is connected to the reservoir in the kitchen built by the owner. An integrated surface water drainage system is freeing the community from previous water logging and pollution. Toilets are constructed with brick masonry and proper sanitation system. The ditch is filled and paved road is constructed. Thus the previous water logged dump yard is now converted into a pollution free social interaction space for the surrounding community (Figure 4.46).

Figure 4.36: Interaction spaces.

The overall image of the housing with a rich collage of different materials, colors, and construction details expresses the details of everyday life of the tenants and symbolizes the power of self-actualization in sustaining the process of owner-build housing. Due to infill and upgrading ofthe site accessibility of the settlement is increased. Being connected with surrounding street network, the paved road and open spaces have become neighborhood interaction space.

Having hierarchical connection, the indoor and outdoor space are used for income generating activities where needed. Figure 4.47 shows the hierarchy of spaces with- (1) branch street; (2) central street; (3) immediate households' interaction space; (4) neighborhood interaction space.

Community Activity Map (CAM) of the settlement at different time frame shows no negative spaces. The streets in between the houses are found to as intimate social interaction space (Figure 4.48 and Figure 4.49). In Figure 4.50, the Socio-Spatial Relation Map (SSRM) depicts how socio-spatial relationship is shaped by the configuration of shared space (street in front of group of houses).
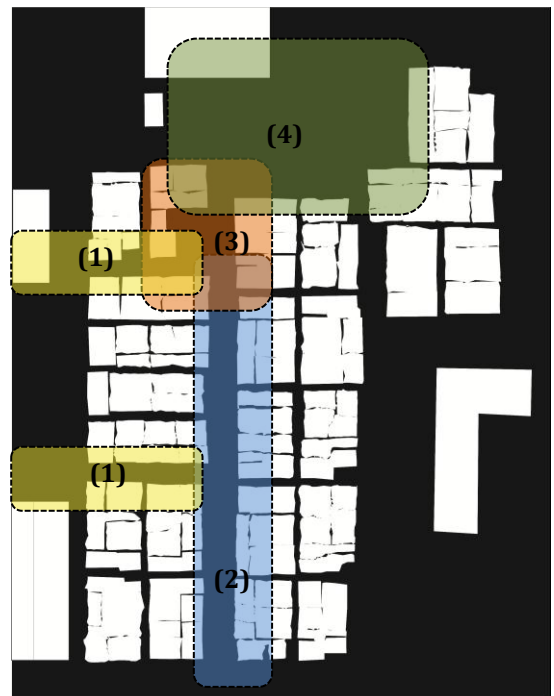
Figure 4.37: 4-level hierarchy of open space Network in Azam's settlement.

Figure 4.38: Vibrancy of community activity, (a) timeframe: 8:00am-10:00am; (b) timeframe: 10:00am-12:00pm.
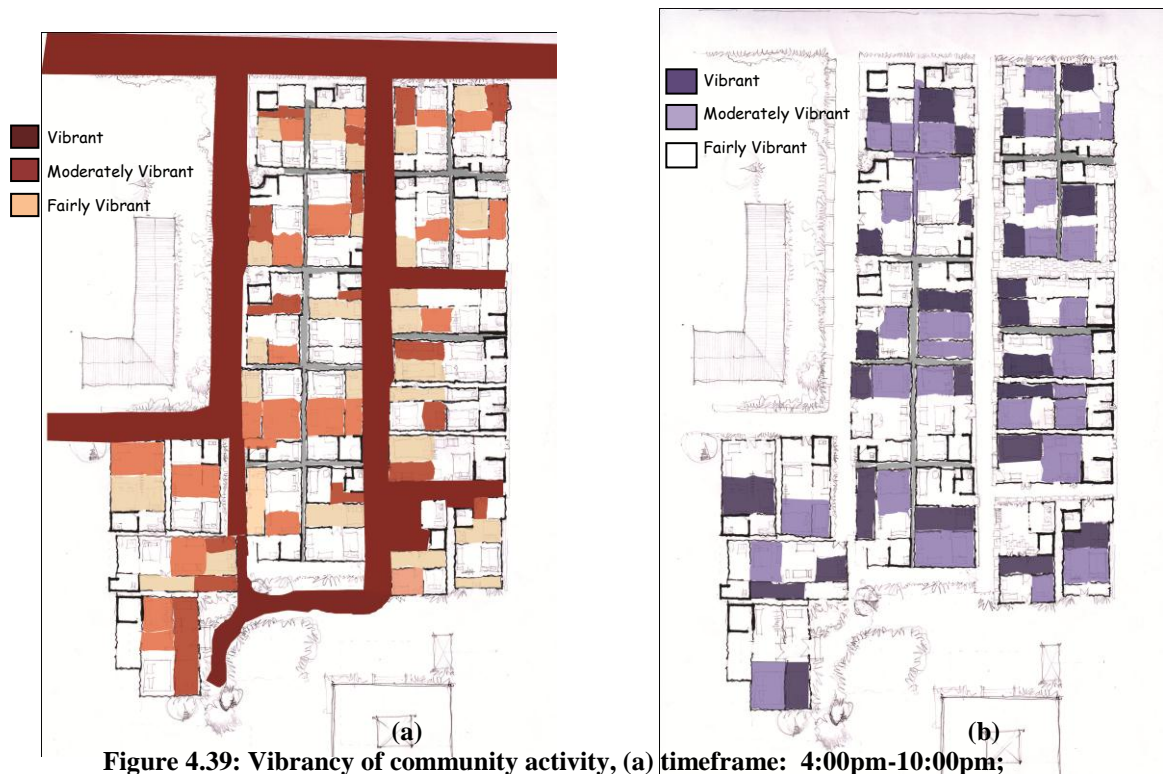
Figure 4.39: Vibrancy of community activity, (a) timeframe: 4:00pm-10:00pm; (b) Timeframe: 08:00pm-10:00pm.

4.5 Tenure Security in Azam's Settlement

Azam's settlement is an exemplar process of securing tenure security on private owner's land. Success of the community-led process changes the way, pattern, and outlook of the households' present and future life. It has also changes the socio-political understanding of the community as well as the concerned actors and stakeholders. Being an active agent in the process of securing tenure, the poor households are not more vulnerable to socio-economic deprivation rather confident about the capacity of their agency. Consequently, growing up in a better housing condition, the future generation of Azam's settlement is now getting scope to become the future change maker.

Figure 4.40: Same color scheme indicates households with good social-spatial relation.

4.6 Community Resilience in Azam's Settlement

Impacts of regular natural disasters like excessive rain, storm and summer heat are largely minimized through settlement upgrading. Physical improvements such as land filling, drainage network, street pavement, and higher plinth level together have solved the problem of water logging, flooding, and drainage congestion. The compact layout and uniform height of the houses minimize potential risk of damage caused by seasonal storm and cyclone. Most of the houses have ample openings and porosity in wall surface at different levels that ensures cross ventilation and reduces summer heat stress. The houses with semi-double story have perforated ceiling that also helps to reduce summer heat in indoor space. Previously Azam's settlement was a source of pollutant and disease, now it is an example of a healthy living environment (Figure 4.51).

<table>
<tr><td align="center">(a)</td><td align="center">(b)</td></tr>
</table>
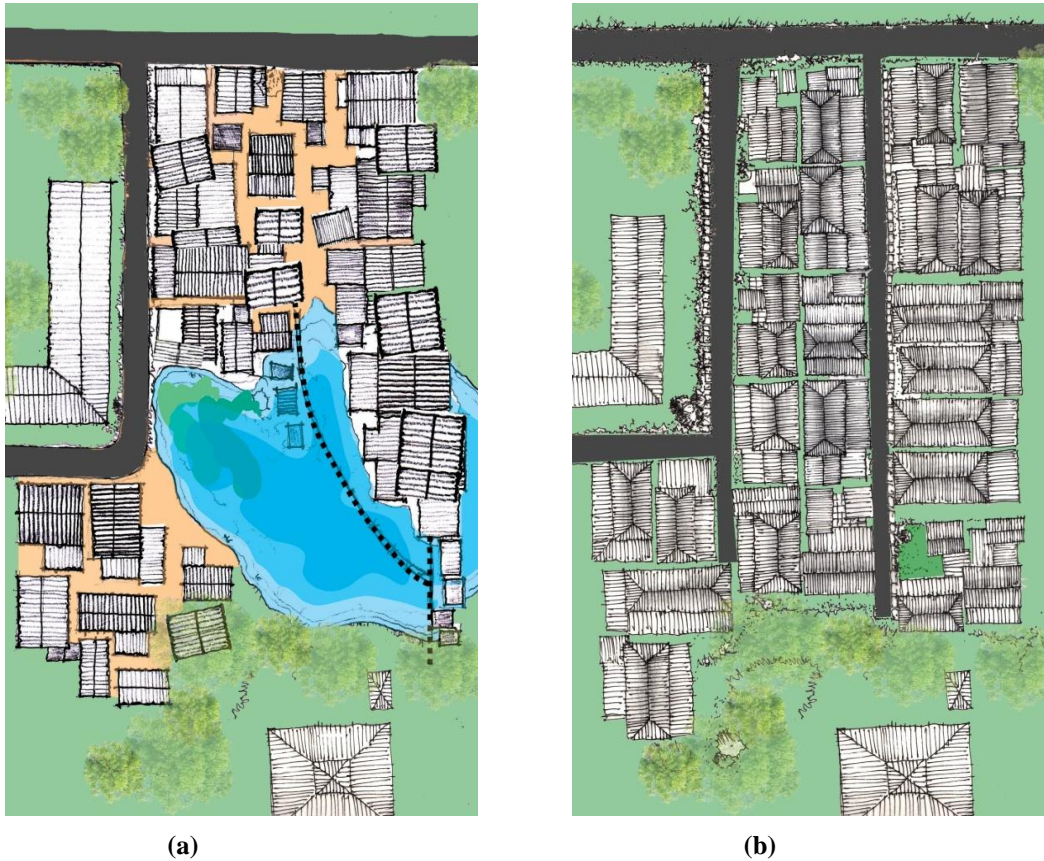
Figure 4.41: Previous structure of Azam settlement (a); present structure of Azam settlement (b).

Stories of Mim, Rikta, Ritu and Rosul
Mim is a student of class 10. As she mentioned about the change of the overall
environment-"I never asked my friend to be my guest in our previous place. I never even
disclosed my address before. Now I feel happy to bring them to our new house. Previously
I tried to escape away from my house. Now I believe I can make change to this house for
even better environment". Rikta is a student of a collage mentioned, "Privacy was a
problem before. Now it is not a problem at all. The house is after the name of my mother,
now I can dream about my own future". Ritu is a student of class 9 and her realization
about the changing environment is, "I can bring my friends to my house now but
previously I could not. I am planning to be a doctor and in the long run, if possible, I
would buy this land from the landlord". Rosul a student of class 4 expressed, "no one
used to come to this place before, now children come from the surrounding neighborhood
and we can play together". These stories reflect the strength of housing process at Azam's
settlement where people own the process.

4.7 Peoples' Process: Reflections on Gopalganj Experience

Evidences and witnesses of the resettlement process in Mandartola reveal, the process
of housing was a prompt response to the real scale or dynamics of poverty, tenure
insecurity and eviction problem. In case of Azam's settlement people themselves were
the subjects who changed their own environment and established their own right in the

improved settlement. However, In Mandartola, there was no representative from the targeted evicted people in Project Implementation Community (PIC) while in Azam's settlement, atypically, the Community Construction Committee (CCC) was formed with targeted tenants, CDC and cluster leaders. Also in Azam's settlement the households gradually owned the housing unit through owning every bits and pieces of the process of housing upgrading starting from negotiation with land owner to construction of the units.

Housing is not a product or model, it is a process. Regarding the housing process in Azam's settlement, a strong sense of ownership in the tenants has paved the path of community-led politics of change that worked little by little. In due course the process began to unlock the socio-economic resources and capacity of the community which have been lying hidden and unused.

The most significant outcome of this people-led housing process is the impact of the process on children (stories of Mim, Rikta, Ritu and Roshul). Being an active agent of change in housing condition as well as process of acquiring certain level of tenure security they will continue the process building on their own capacity. As housing cannot be replicated, only the process can be changed base on context, these children will be the future actors in the process of change.

Chapter - 5

Ten-Step Process for Strengthening Tenure Security of Urban Poor

This chapter mainly focuses on the expansion of Gopalganj experiences of tenure security and community resilience through settlement upgrading into four towns (Sirajganj, Rajshahi, Chittagong, Comilla) of Bangladesh. The community-driven processof housing upgrading in Azam's settlement in Gopalganjis a success story towards ensuring tenure security and community resilience for the urban poor.
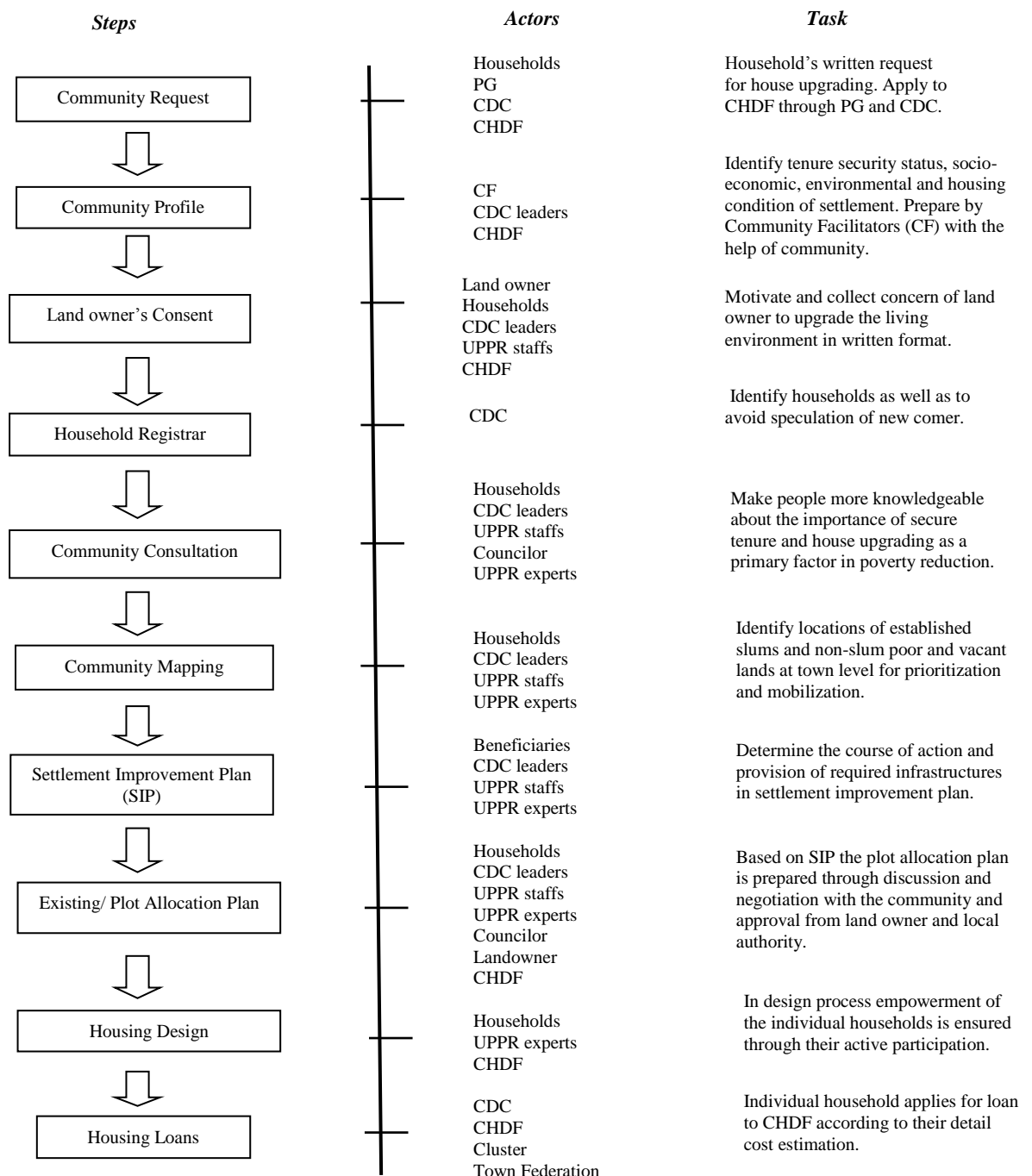
Steps	Actors	Task
Community Request	Households PG CDC CHDF	Household's written request for house upgrading. Apply to CHDF through PG and CDC.
Community Profile	CF CDC leaders CHDF	Identify tenure security status, socio-economic, environmental and housing condition of settlement. Prepare by Community Facilitators (CF) with the help of community.
Land owner's Consent	Land owner Households CDC leaders UPPR staffs CHDF	Motivate and collect concern of land owner to upgrade the living environment in written format.
Household Registrar	CDC	Identify households as well as to avoid speculation of new comer.
Community Consultation	Households CDC leaders UPPR staffs Councilor UPPR experts	Make people more knowledgeable about the importance of secure tenure and house upgrading as a primary factor in poverty reduction.
Community Mapping	Households CDC leaders UPPR staffs UPPR experts	Identify locations of established slums and non-slum poor and vacant lands at town level for prioritization and mobilization.
Settlement Improvement Plan (SIP)	Beneficiaries CDC leaders UPPR staffs UPPR experts	Determine the course of action and provision of required infrastructures in settlement improvement plan.
Existing/ Plot Allocation Plan	Households CDC leaders UPPR staffs UPPR experts Councilor Landowner CHDF	Based on SIP the plot allocation plan is prepared through discussion and negotiation with the community and approval from land owner and local authority.
Housing Design	Households UPPR experts CHDF	In design process empowerment of the individual households is ensured through their active participation.
Housing Loans	CDC CHDF Cluster Town Federation	Individual household applies for loan to CHDF according to their detail cost estimation.

Figure 5.1: Framework of Community-led Process.

Later UPPR expands this process in four towns/cities of Bangladesh namely - Sirajganj, Rajshahi, Chittagong and Comilla. Housing upgrading through ensuring tenure security is an important tool to bring about change in poverty situation. The evidences of Gopalganj reveal that urban poorbecome active agents in planning and implementation of projectthat involves tacklingissues related to land, tenure security, infrastructure and housing of the settlement. To a greater extent, experience of Azam's settlement demonstrates how this tool enables the poor with freedom to build and manage their own development. Through critical analysis supported with detailed documentation, this chapter reviews the process of housing upgrading in four towns.

5.1 The Process

Housing upgrading process in four UPPR towns includes a ten-step framework (Figure 5.1). Following are the steps in brief.

Step 01: Community Request

Community Request is a written application for housing upgrading from the female-head of the needy household. It comes through the elected community representatives. Community request ensures participation of the grassroots. Thus it helps to prioritize the households in real need. Community Request and SLM together make the process effective to identify actual needy households (hhs). In this step, the hhs submit their written request to Primary Group (PG), PG then send it to CDC. CDC approves and submits the application to CHDF through Cluster. Cluster then submits the loan application to CHDF. CHDF then verifies the application and approves loan. Community request initiates improvement in tenure security process and that highlight demand driven process rather than supply driven. As found in piloted settlements community requests appeared to be a powerful tool to ensure active community participation. All the households studied in Sirajganj (e.g. Rokeya), Chittagong (e.g. Gita Das), and Rajshahi (e.g. Jayeda) expressed how this tool let them become an active agent in the process from the very beginning.

Step 02: Community Profile

Based on SLM Community Profile (CP) is developed to understand the actual socio-economic, housing and environmental condition of the settlement. Prior to community profile, settlement is scored through SLM that includes sixteen indicators. Those are: land ownership, type of occupancy, housing nature, water supply, sanitation, drainage facilities, access roads, electric supply, solid waste, employment income, savings and credit, school enrolment, civic facilities, risk and vulnerability, and social issues. In community profile these indicators are grouped into seven sub-themes: 1) settlement identification; 2) general information; 3) tenure security condition; 4) water, sanitation

and cooking condition; 5) infrastructure condition; 6) economic condition; and 7) social and environmental condition. Figure 5.2 shows the community profile form for settlements of Rajshahi city. The community profile is prepared by community leaders and Community Facilitators (CF)in order to select settlement for upgrading. Community profile reflects the actual need and conditions of the community assessed by them. Thus tenure security status gets well reflected in community profile through community participation.

Figure 5.2: Community Profile Form, Rajshahi.

Step 03: Land Owner's Consent

After selection of settlement, collecting concerned landowner's consent for upgrading is the third step of the process. According to SLM landownership pattern of slum dwellers in five towns is shown in Table 5.1.

Table 06: Landownership pattern of poor settlement

Land ownership	Household % Rajshahi	Household % Sirajganj	Household % Chittagong	Household % Comilla	Household % Gopalganj
Private owner's land (Land lords) or unknown	7.00	4.99	48.02	32.80	42
Central government owned land	15.33	30.21	26.31	11.79	8
Local Government land (Paurashava/CC)	4.84	0.38	8.76	5.16	0
Land owned by Occupants	72.83	64.42	16.91	50.26	50

Source: UPPR, 2011

As it is seen in Table 5.1 different type of land ownership is found in five towns. At Mandartola settlement in Gopalganj the land is owned by Government, in Azam's settlement the land is privately owned (Mr. Azam) while in Rajshahi, Father of the Church is the owner of the Koyerdara Christian Para land. However, in most of the cases land owned by the occupants themselves is a common phenomenon. In Sirajganj, Mrs. Rokeya has taken loan for upgrading her own house on her own land. Other than Mandartola and Azam's settlements at Gopalganj and Koyerdara Christian Para, at Rajshahi, all other housing upgrading requests are implemented on land owned by the occupants.

Establishing landowner's consent is one of the most crucial phenomena in securing tenure security in case of both public and private land. Successful application of this tool needs substantial foundation of 'mutual trust' and 'confidence' between the owner and households. Gaining trust and building confidence require intensive process of motivation, advocacy, and even reinterpretation of conventional power-relation towards mutual benefits. As found in case of Koyerdara Christian Para, it involved a long and intensive process of motivation and negotiation through series of community consultation to convince the father of the Church about the mutual benefit. The outcome is brilliant – a 99-year lease agreement, which reflects power of participation both from the landowner and the community's end.

Figure 5.3: Household Registrar, Sirajganj.

Figure 5.4: Community Consultation, Chittagong.

Step 04: Household Registrar

Fourth step is to maintain household registrar of the beneficiaries. The registrar is prepared and maintained by the respective CDC of the households. The registrar is very important to ensure tenure security in three distinct ways: 1) identification of targeted households; 2) avoidance of speculation of newcomer; and 3) ensuring control of CDC on tenure security. In Sirajganj, the registrar includes detail information of the households like, National ID no., type of employment / job, number of family member, number of earning member within family, whether household is a member of CDC, size of plot, length of occupancy, condition of house, type of occupancy, monthly rent, water supply, toilet, and electricity (Figure 5.3).

Step 05: Community Consultation

Community meetings and workshops are conducted with different stakeholders and community leaders to make people more knowledgeable about the importance of secure tenure as a primary factor in sustainable poverty reduction. The aim of community consultation is to empower the poor as individuals and groups to engage in addressing issues that they face and to take actions to facilitate change with their partners. To fulfill the dream of households several negotiations and consultations are conducted among land owner, officials, tenants and households. Main objective of community consultation is to make the process owned by all the stakeholders and the community through active participation. Outcome of community consultation is to select the settlements for upgrading and to prepare the action plan (Figure 5.4) as well as ensure empowerment of people to influence decision-making.

The most promising aspect of the observed housing upgrading process in four towns is community's willingness to become an active agent in it. Significant evidences of community's readiness to participate are their contribution to

Figure 5.5: Community Consultation, Sirajganj.

CHDF and 100% repayment of the loan money by the households. Apart from this, during community consultation the households could spontaneously identify real problems and issues associated with their existing housing condition. As found in Sirajganj, households from seven settlements identified the following problems through community consultation (Figure 5.5):

- High population density with insufficient living space;
- Bad housing condition with low plinth;
- No drainage, stagnation of rain and flood water, even in bed rooms;
- Insufficient, narrow and inaccessible access roads, difficult to bring out dead body or to fight fire-hazard;
- Insufficient source of drinking water within the settlement;
- No gas connection within the settlement;
- No municipal solid waste management services;
- People need to improve their housing, but do not have cash-capital.

From project identification and planning to procurement of construction materials and provision of labor, community consultation was a key strategy, although the pattern and extent of participation varied enormously in different settlements. Community leaders played a vital role in motivating residents to participate in upgrading activities. Community trusted CDC leaders and with their help a high degree of involvement is found in most of the cases.

Step 06: Community Mapping

After community consultations, the community members develop community mapping. Community mapping helps to identify locations of established slums and non-slum poor and vacant lands at town level. It is a useful tool for prioritization and mobilization. On the maps of the selected settlements, the present land ownership situation could be indicated. Through mapping physical condition of the selected settlement is properly documented with its existing infrastructure, house forms, physical and

Figure 5.6: Community Mapping, Sirajganj.

environmental situation. Communities are using the information they gather in community map to plan and to negotiate for land, secure tenure, resources and support from their cities. Community people first draw maps of their settlements the simple technical way, by hand to understand who lives where, what are the problem areas and other infrastructure. The survey is important because everyone is included in map and no longer invisible. They can now negotiate with the government with very specific

data. Through community mapping, in Sirajgonj, the community sacrificed necessary area from their plot for widening the internal roads (Figure 5.6).

Previous   Present
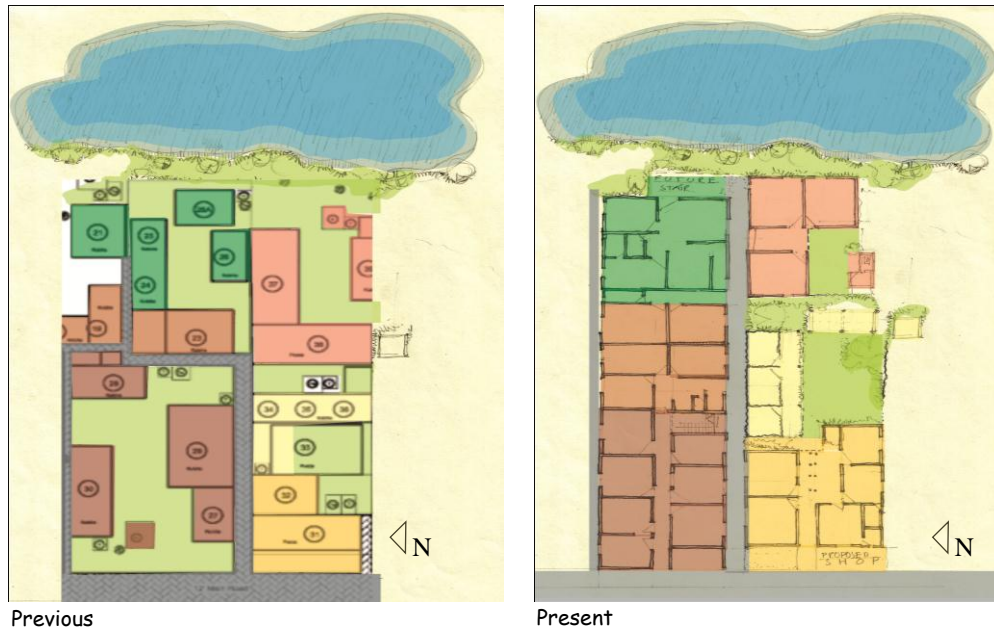
Figure 5.7: Relationship Map at Rokeya Settlement, Sirajganj. Same color scheme indicates household with good social relation.

Apart from physical aspects in community map, Sirajganj has developed Relationship Map to identify households in good social relation (Figure 5.7). This unique example of social relation mapping in Sirajganj helps to understand the social bondage within community as well as to negotiate the housing upgrading process among the relatives. Relationship Map identifies the hidden social capital within the community.

Step 07: Settlement Improvement Plan

Based on the action plan and community mapping the Settlement Improvement Plan (SIP) is developed. To address the needs and problems identified through community consultation and community mapping the communities are mobilized and facilitated to prepare SIP. Through SIP the community people together make their decisions and reflect their visions

Figure 5.8: Preparation of SIP, Sirajganj.

about how they want to improve and see their settlement in future. In SIP community determines the course of action and provision of required infrastructures (Figure 5.8).

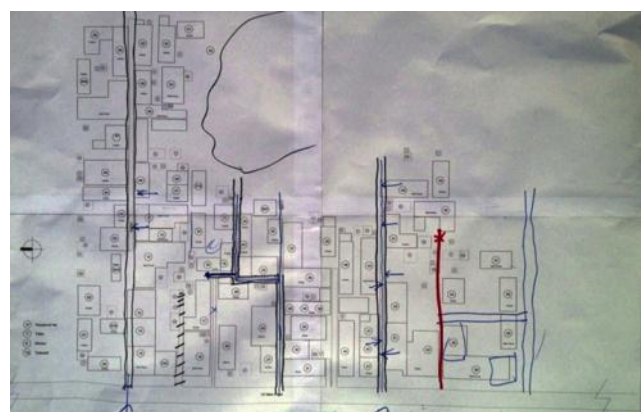The community with the help of community architects and planners prepares SIP. SIP mainly includes the current scenario of the settlements, like infrastructure, current positioning of the households, existing access roads, existing drainage system, existing toilet facilities, proposed roads, proposed drainage system and utilities, proposed plot allocation boundary, community space and so on.

Step 08: Existing/Plot Allocation Plan

Based on SIP the Plot Allocation Plan is prepared through discussion and negotiation with the community. In most of the cases existing position of individual households is given priority while allocating plots in SIP. The owner, community leaders and local authority then approve the Plot Allocation Plan. Plot allocation involves three steps:

Figure 5.9: Plot Allotment Plan, Koyerdara Christian Para, Rajshahi.

1) a draft allocation plan is prepared by the community with the help of experts;

2) the daft allocation plan is finalized in consultation with the landowner;

3) legal documents are prepared and approval is taken from authorized planners.

Figure 5.9 shows the plot allocation plan prepared by the community of Koyerdara Christian Para. In this case after getting approval of the Father of the Church the plan was legalized through a Lease Agreement (on 300 BDT stamp) for each of the individual households.

Step 09: Housing Design

After allocating plots, through participatory house design approach, communities are given technical assistance for their own house design. Priority is given to the needs of individual households where the expert (design professional) tries to facilitate their preferences. The design is finalized with detailed cost estimation. In design process empowerment of the individual household is ensured through their active participation (Figure 5.10).

Overall in four piloted towns individual dwelling unit's physical condition is improved. Especially, the construction materials (brick and concrete) used are more durable, plinth is been raised, sufficient bedroom spaces are accommodated and in some cases income generating indoor space is provided. Services and utilities like water, electricity, drainage system and paved roads are well
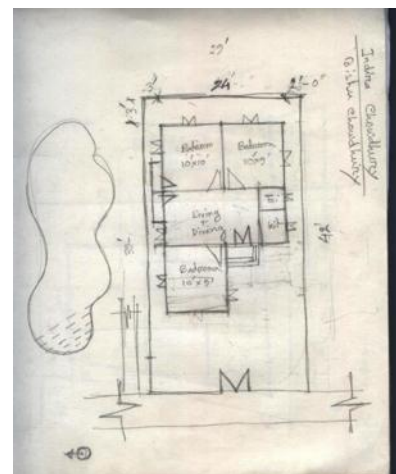

Figure 5.10: House Design based on household's need, Chittagong.

developed. Toilets and sanitation systems are constructed and well maintained.

The best of capacity building happens when communities take action to tackle their own problems as found in Mrs. Bashona's place at Sirajganj. Without any expert's assistance Bashona designed her own living environment with a vision of social comfort and future extension. The design is totally need-driven and conceptualized with four specific design considerations: shared space, flexibility, reuse of construction materials and cost sharing. Hence upgrading of Bashona's house was driven by her own need and need of community interaction that contains neighborhood 'social capital'.

In the linear plot, Bashona designed a simple layout of two-story house with an intermediate floor, where she created private bedroom spaces, semi-private spaces for neighborhood interaction, income-generating spaces, and left spaces for future expansion. The house thus demonstrates a unique example of grassroots expertise (Figure 5.11 & Figure 5.12).

Like Bashona, Rokeya also upgraded her own house based on her family's needs, but with a different approach. Rokeya focused more on capitalizing on her 'social capital' i.e. essence of family life as well as neighborhood way of life in previous house. She designed a layout that recreated the spatial sequence and hierarchy of previous household activity spaces surrounding a central courtyard (open-to-sky family and neighborhood interaction space) which was nothing but the extended unit of socio-spatial network of the settlements. The tiny inner courtyard is a multipurpose space that ensures ample natural lighting and cross-ventilation in the house, where Rokeya even arranged homestead plantation (Figure 5.13). In contrast to the segregated urban houses (flats/apartments), the courtyard in Rokeya's house represents the strength of spatial sequence of individual house, no matter how small it is, in integrating individual house forms with the larger housing environment. Rokeya's house suggests houses of 'brick-concrete' box with several compartments as bed rooms may not always conceive the true spirit of life in informal settlement. The absence of appropriate form-space-order in so called housing may disconnect the community people from each other and disrupt the hidden socio-spatial network of the settlements.
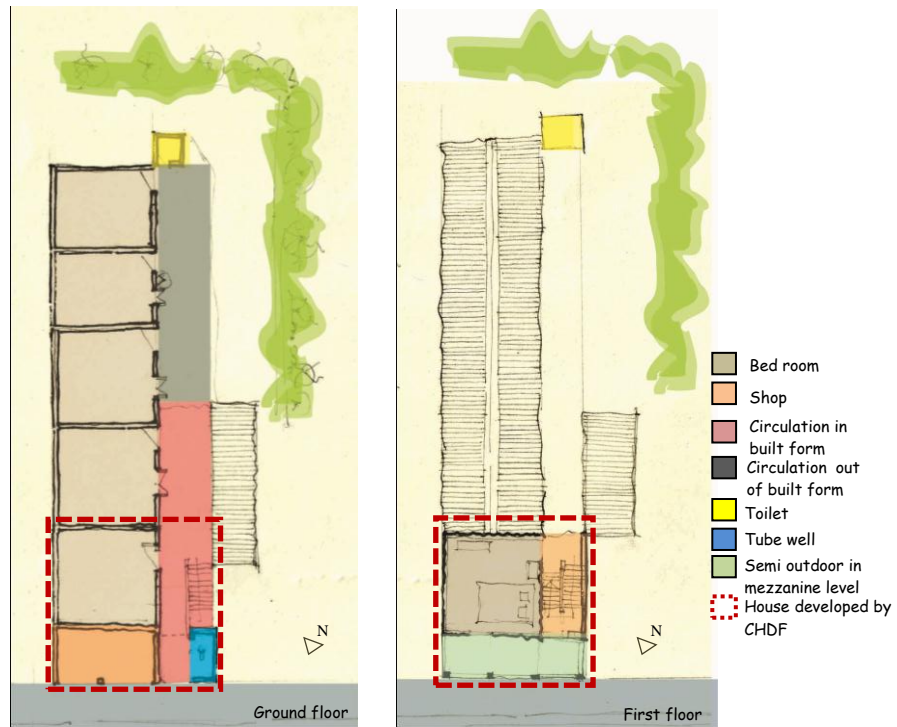
Figure 5.11: Owner (Bashona) built house with good quality living spaces, Shirajganj.

Legend:
- Bed room
- Shop
- Circulation in built form
- Circulation out of built form
- Toilet
- Tube well
- Semi outdoor in mezzanine level
- House developed by CHDF

Ground floor

First floor

GI roof & facade

Ornamentation in GI drop

Wooden post

Ample Light & Ventilation

Semi outdoor

Intermediate level

Brick Wall

Future Extension

Figure 5.12: Bashona's house with provision of future extension (Sirajganj).

Figure 5.13: Owner built house with traditional courtyard (Rokeya house, Sirajgonj).

Step 10: Housing Loans

Based on detail cost estimation the households can easily calculate how much money they would need to apply for as loan. Individual family applies for loan to CHDF. CHDF approves the loan as per its rules and regulations and disburse the approved amount to the applicant CDC in form of several installments based on progress of house construction. After getting loan from CHDF individual households upgrade their houses by themselves. They procure construction material and labors and supervise the whole process. Some households reuse their previous building materials. CHDF provides technical assistance as well as planning support throughout the construction process.
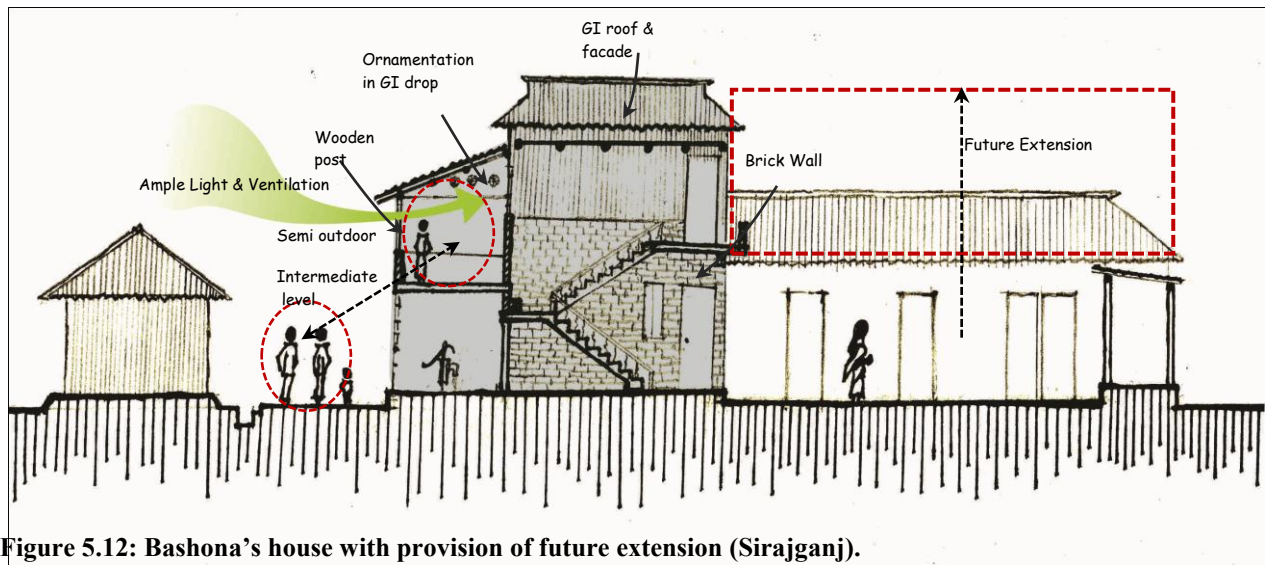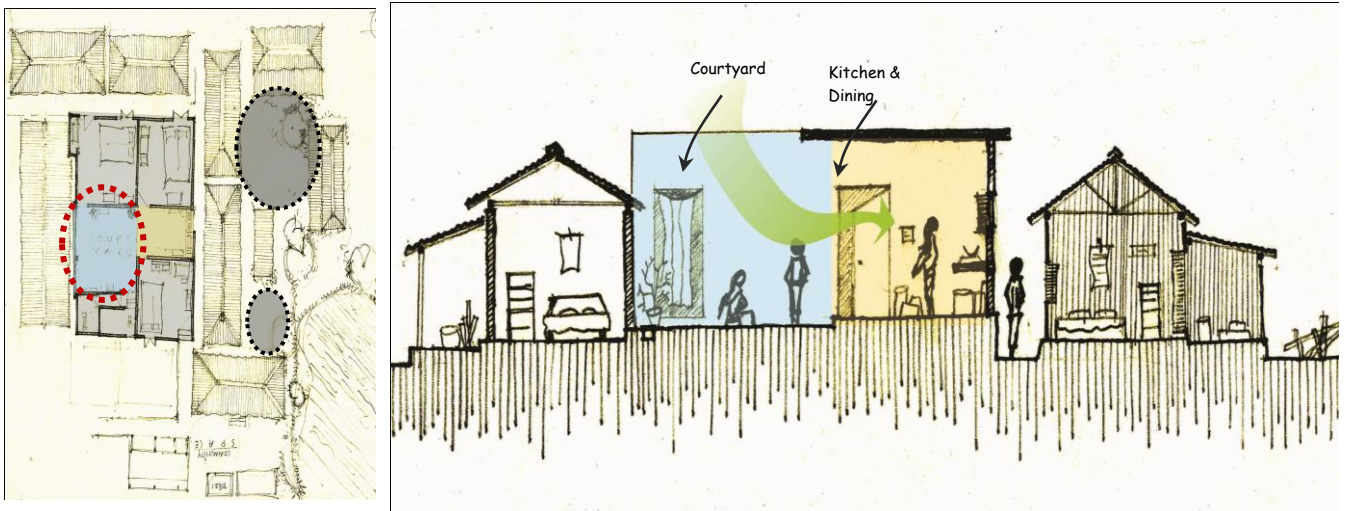
Upgrading of Mrs. Gita Das's house in Jelepara (fishermen village) in Chittagong is another success story that reveals the strength of "principle of insufficiency" in successful individual-house upgrading. Gita took loan of 100,000 BDT from CHDF and completed her house upgrading adding extra 75,000 BDT form her own source by using the hidden social capital. Gita could minimize construction cost through: 1) maximizing re-use of materials from previous house; 2) using locally available relatively cheaper traditional construction materials; 3) applying local technique; and 4) taking support of local builders (relatives and neighbors) in construction. Driven by the persistence of insufficient fund, she left no stone unturned to minimize cost at every stage of construction. She supervised the whole construction process by herself and negotiated with suppliers and builders and found innovative ways of construction to ensure best utilization of the limited fund. Apart from this, unlike other brick masonry houses, use of traditional construction materials and techniques and preservation of previous spatial pattern, could not alienate the new house from the traditional way of life. As a whole, taking fund limitation not as a constraint but as an opportunity, Gita could exercise her leadership and organizing capacity through housing upgrading and set example that inspired the community to value insufficiency as a determinant of affordable innovation (Figure 5.14).
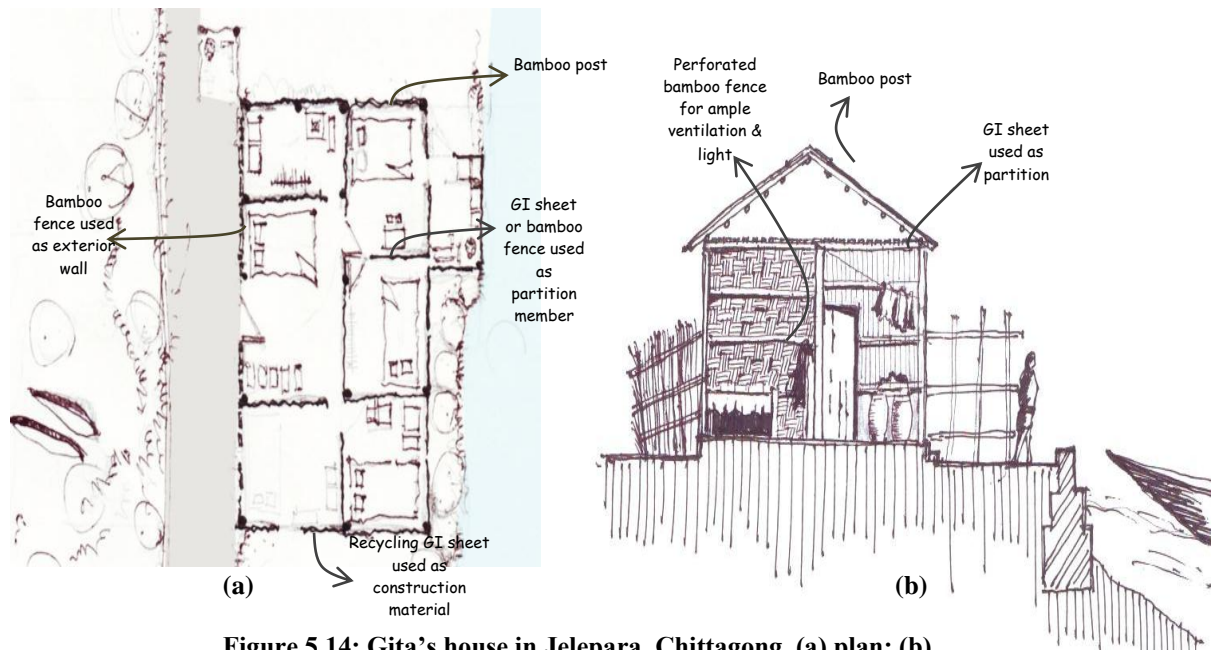
Figure 5.14: Gita's house in Jelepara, Chittagong, (a) plan; (b)

For some households, responsibility of loan re-payment has turned into shared responsibility of more than one members of extended family that has strengthened intra-family bondage. As found in Mrs. Jayeda's family in Asham Colony at Rajshahi, Jayeda has taken loan for her house upgrading. Jayeda's husband Dulal is a tailor living with three brothers and his mother. All his sister-in-laws have also taken loan from CHDF like Jayeda.
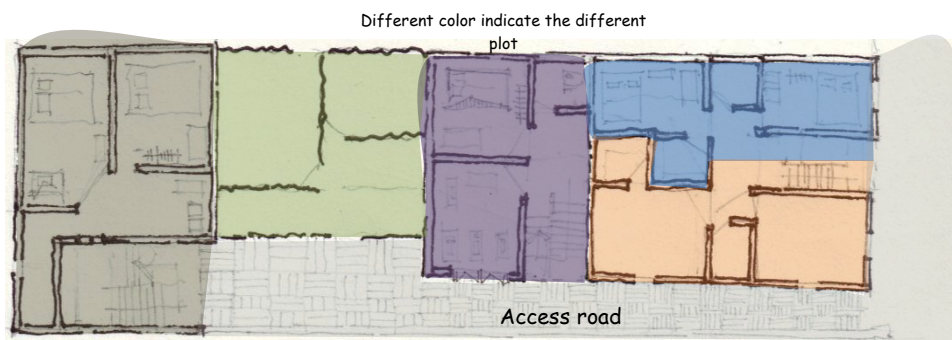
Figure 5.15: Equal distribution of spaces among family members in Jayeda's house in Rajshahi
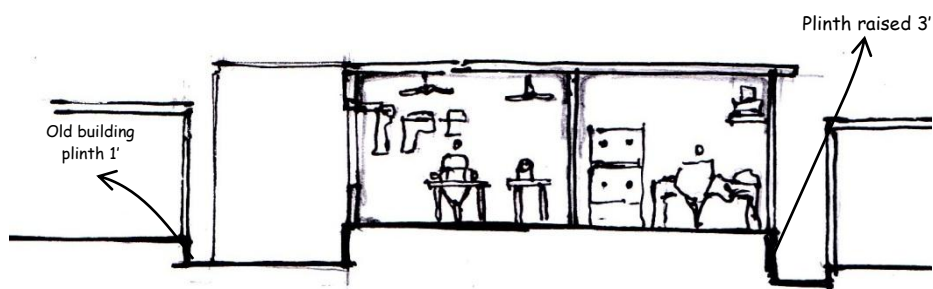
Figure 5.16: Plinth raised due to water logging; Jayeda Rajshahi.

Previously their houses suffered from water logging during rainy season but after upgrading they could solve this problem by building higher plinth accessed from paved road built under the UPPR project. Mr. Dulal now performs his tailoring job in a disaster-resilient environment that increased his income significantly. Being inspired by Jayeda's socio-economic improvement her neighbors have also applied for loan (Figure 5.15 and Figure 5.16). In the piloted towns loan recovery rate is almost 100%. This repayment rate indicates, involvement in housing upgrading has strengthened individual household's occupational status. This has also involved them in better alternative occupation or additional income generating activities.

Stories of Bashona house, Rokeya house and Gita house suggest, financially poor community life is full of intangible social wealth that enable them to survive in urban context without any external support. Building on this social wealth can compensate any financial insufficiency. In line with this, success story of CHDF loan reveals how community involvement in housing upgrading can add to settlement upgrading only when both financial capital and social capital are utilized collectively. Absence of either one is detrimental to the in-built social cohesion of informal housing.

5.2 Tenure Security in Four UPPR Towns at Piloted Settlements

In four UPPR towns tenure security is not straight case at piloted settlements. Except Koyerdara Christian Para settlement at Rajshahi, all other piloted cases are exercised on occupant's own lands. In Koyerdara Christian Para settlement, tenure is secured for 99 years through several negotiation and motivation with the private owner (Father of the Church). It has set an outstanding example of ensuring tenure security on private land. Socio-economic and environmental changes are taking place within the settlement after securing tenure. In case of occupant's own land, it is found that, tenure security is ensured at extended family level where conflict of land inheritance was prevalent within multiple owners of extended family members. Within the extended family the tenure security is ensured legally which may not happen if the process of housing upgrading was not in place.

Chapter -6

Community Housing Development Fund – CHDF

Housing finance remains a major obstacle to home ownership especially among urban poor. The tendency of commercial banks is to demand expensive guarantee and formal employment for ease of enforcement of payroll deductions. This approach hinders access to credit by low-income citizens in the housing sector. However, the majority of households living in urban poor settlements pay a major share of their earnings for housing. Therefore, innovative mechanisms need to be developed to make financial services available to the poor to improve their tenure security and housing conditions. Base on this ground the Community Housing Development Fund (CHDF) is structured to make financial services available to the poor to improve their tenure security and housing conditions. CHDF is a local level institute established and managed by the Community Development Committees (CDC) and their Cluster leaders. These leaders create a capital fund from the contributions of members and external support organizations to provide their members loans to improve the security of land tenure and housing conditions. It is a member organization to provide loan finance through a revolving fund arrangement.

6.1 Governance Structure of CHDF

The CHDF at town or city level is formed within the same community governance structure. CDC and CDC Cluster leaders are considered as the General of Body of the CHDF. They elect 7 or 9 members to the CHDF Board of Directors. The composition of the CHDF Director Board is as follows: Chairperson, Secretary, Treasurer, Vice Chairperson, Vice Secretary, and 2 to 4 Committee members. The Board of Directors (BoD) is the governing body of the CHDF. It takes the key decisions with regard to policy of the organization and systems and procedures in programming and the project implementation. The office bearers of CDCs and CDC Cluster Committees elect Board of Directors of the CHDF for a period of two years. Membership of a Primary Group (PG) of a CDC is the basic qualification of a community member to be elected as a Director of CHDF Board. PG members are elected to the office positions of CDCs and the same PG members in CDCs are elected to the Cluster Committees. CDCs officer bearers and CDC Cluster Committee members elect the Board of Directors of the CHDF on their majority votes.

6.2 Role and Activities of CHDF

The main role of CHDF is to make community managed innovative financial services available to urban poor to improve their tenure security and housing conditions. The activities of CHDF Board of Directors are as follows:

a. Raise funds to provide housing loans to its members.
b. Support CDCs to prepare and implement citywide upgrading plan.
c. Coordinate relevant organizations including central government, local government, NGOs, Private sector, Academia and Donors to improve access to land and housing improvement.
d. Monitor housing loan programs from community to city level.
e. Enter into agreements with agencies to obtain funds for community housing loan programs.

Actors and Responsibilities:

Several actors are involved in the CHDF operation and management. Table 05 shows role and responsibilities of each actor involved.

Table 07: Actors, Role and Responsibility of CHDF

No.	Actor	Role	Responsibility
1.	Beneficiary	Fund user	- Participation
2.	Primary Group	Appraiser and Monitoring	- Evaluate and recommend loan application - Monitor progress - Recovery of loan
3.	CDC	Manager and Promoter	- Form and monitor Primary Groups - Promote CHDF among members - Recommend and approve loan applications - Disburse loan funds to beneficiaries - Monitor use of loans and progress - Elect dynamic and self-motivated members to CDC cluster and CHDF's BoD
4.	CDC Cluster Leaders	Monitoring	- Promote CHDF - Elect members to CHDF's BoD - Monitor loan program
5.	Local Government Institute (LGI)	Facilitator and regulator	- Provide advisory services - Facilitate services to improve tenure security and for planning approval - Provide infrastructure
6.	Technical Support Unit	Facilitator	- Provide technical support to program and beneficiaries - Verify and recommend loan applications of beneficiaries
7.	CHDF Board of Directors	Programmer, Implementer and Policy Maker	- Decide policy and strategy - Operate and manage CHDF office - Conduct meetings of BoD - Conduct AGMs and facilitate elections - Develop systems and procedures of CHDF - Finalize and approve loans - Carry out actions to promote CHDF and raise funds for it - Get CHDF accounts audited by recognized firms
8.	Loan Processing Sub - Committee	Appraiser and Monitoring	- Evaluate loan applications as per guidelines and - Recommend loans for approval of BoD
9.	Audit Committee	Auditor	- Carry out quarterly and annual audit of CHDF loan program as per recognized accounting standards

Source: Sirajganj, CHDF

CHDF is recognized as a legal entity as per powers given by its constitution and the registration with a regulatory authority (e.g.: Micro Credit Regulatory Authority of the Bangladesh Bank or Department of Cooperative) as a Community Finance Institute or Trust (or Micro Finance Institute as per existing law of the country). CDC leaders and CDC Cluster leaders will have the power to approve by-laws of CHDF at its annual general meeting. Rather than the office bearer the Board of Directors invite about 5 people in the LGI area to be the members of the CHDF Advisory Committee. The main purpose of the advisory committee is to advise and guide the Board of Directors of the CHDF towards a proper management of the organization. However, members of the Advisory Committee do not hold any executive power within the CHDF governance structure.

Rules and Regulations:

CHDFs under five piloted UPPR towns have developed following different rules and regulations for its fund operation.
   a. Fixing loan amounts
   b. Loan Repayment
   c. Schedule of loan repayment
   d. Time period of loan
   e. Service charges (in terms of interest rate)
   f. Installment receipt process
   g. Premature settlement of loan
   h. Penalty
   i. Bank account
   j. Managing Program and Project Budget.

Besides, CHDF maintains different required documents and papers for accounts and record keeping which are mentioned below.
   – Constitution
   – Quick Guideline
   – Registration from Paurashava
   – Keeping books and accounts
   – Forms and registers
   – List of records and accounts
   – Operations related papers and documents.

UPPR plays important role of mobilizing and facilitating the whole approach including providing financial support for community infrastructure improvement as well as necessary technical assistances. UPPR basically promotes community-led and people centered approach of land tenure security and housing upgrading.

Loan Process:

The overall loan process by CHDF follows 3 s, involving all the actors actively, in case of loan disbursement and recovery:

1. Loan application process
2. Loan approval process, and
3. Loan recovery process.

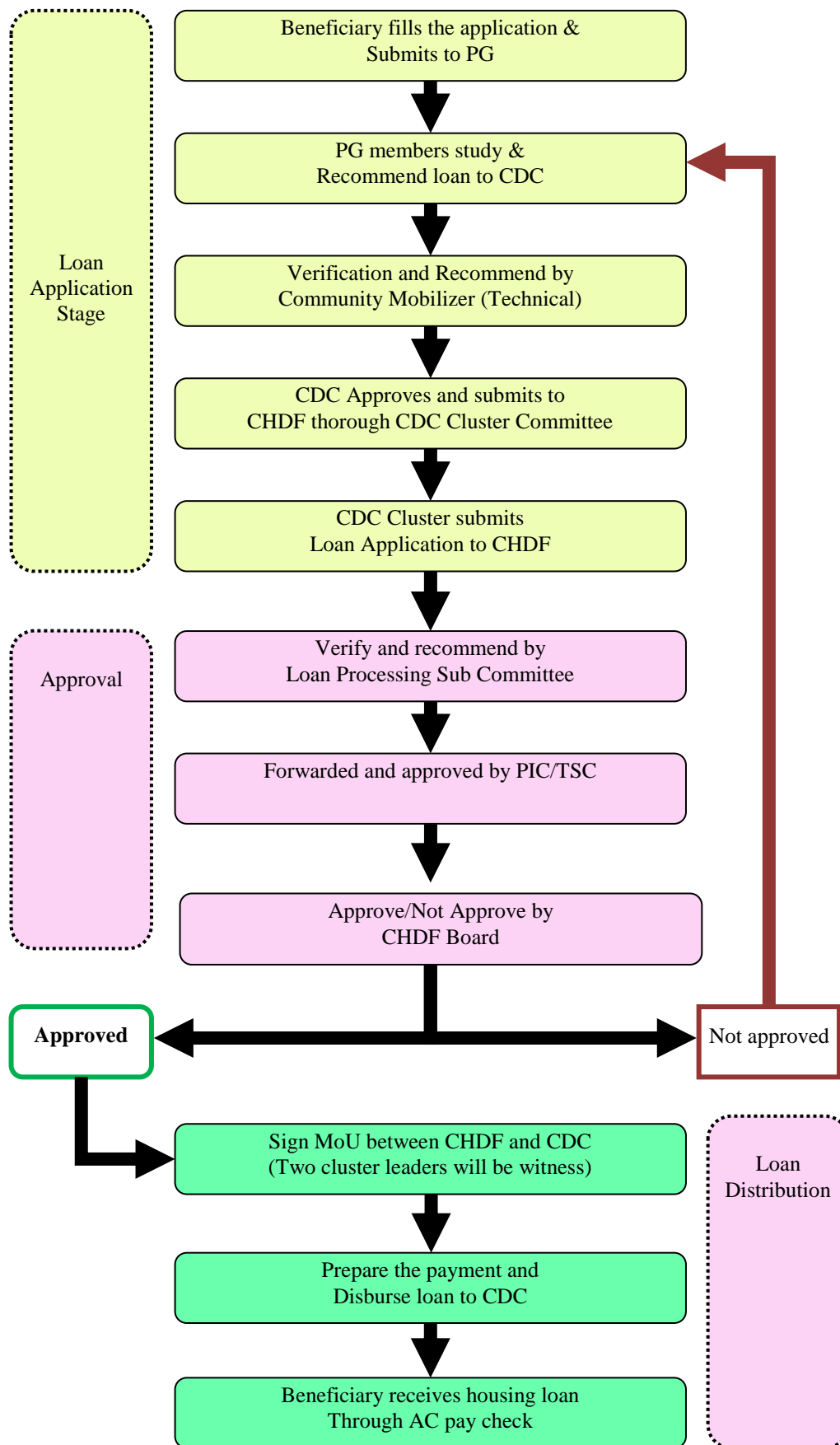The following flow chart shows the loan application and approval and payment stages.

Figure 6.1: Three stages of Loan Process by CHDF (example from Sirajganj)

According to the stages CDC initiates actions to pay back loans and repayment schedule. PG and CDC are responsible for the paying back of loans to CHDF. Table 06 shows the steps of loan recovery process and responsibilities of each actor involved.

Table 08: Steps of loan recovery process

No.	Steps	Responsibility	Format
1.	Collect loan installments from PG member	PG &CDC	
2.	Send the cheque or copy of payment receipt and loan details.	CDC	Loan Detail Chart
3.	Check the details with the cheque against the loan schedule. If correct, accept the cheque and issue a receipt. If the values are incorrect against the loan schedule, inform CDC immediately and rectify the mistakes.	EO and Accountant	
4.	Update the loan database of the receipt of capital and service charges using the receipt issued and the monthly cash flows	Accountant	
5.	Inform CHDF any delay of installment payment and follow up	CDC	
6.	Follow up with CDCs for delays in installment payment. Obtain reasons for delay in writing and differed date of receipt. Ensure receipt of funds on the prescribed date.	EO and Accountant	

Source: CHDF, Sirajganj

CHDF has build control mechanisms into the process to mitigate risks at each step of loan repayment. Actors responsible for implementation of respective steps carry out control mechanisms introduced by the CHDF. CHDF has introduced a detail mechanism to identify risks, causes of risks, controls for detections, action in the case of risk detected and actions to reduce risk.

Insights from Field Experience

In general, access to housing finance and land is largely confined to middle and high-income households. Under the present practice, process of financing, management, technology, and marketing are controlled by the housing industry where urban poor have no access to land and finance. It is observed in CHDF initiatives that the urban poor have potential to contribute significantly not only to housing upgrading but also to improving their housing environment. However, it is also observed in the piloted towns that, the role and activities of CHDF sometimes over-powers the role of CDC.

In order to this power-play and bureaucratic problem among the communities, CDC should be the focal point in the process and should be empowered with decision making and loan disbursement authority. The role of CHDF has to be decentralized through CDCs where CHDF should be monitoring the whole process.

Chapter – 7

Building Community Resilience

Urban poor is insecure due to the insecurity of tenure of land where they live currently and also they are exposed to hazards. Urban poor communities are vulnerable living under the threats of evictions and natural as well as manmade hazards. Building the capacity of people within themselves is a sustainable mean to overcome the consequences of tenure insecurity and impacts of hazards mostly emerging as a result of climate change. The UPPR has already conducted vulnerability assessment using SLM data at town and ward levels. This has formed the basis to motivate organized community and local authorities and develop plans containing measures for adaptation to climate change enhancing the resilience of poor communities. The UPPR project team did initial assessment of the area in terms risk and vulnerability to environmental pollution, epidemics and natural calamities with local stakeholders. Detail framework for building resiliency among communities was developed through several consultations carried out in vulnerable communities identified by local stakeholders based on SLM. Special feature of the framework is that it has developed based on the ten steps already developed to ensure secure tenure and incremental housing process.

7.1 Resilience Community Action Plan (R-CAP)

This framework has already been tested carrying out Resilience Community Action Planning in short it is called as 'R-CAP' workshops in several pilot communities in cities namely Chittagong, Rajshahi, Sirajgang and Syhlet. Step by step process of carrying out community based resilience plan and its implementation process is described in the following chart.

Table 09: community based resilience plan and its implementation process

Step	Activities & Intervention	Status	Who - responsible	
			UPPR	LGI
1.	Settlement identification for resilience, secure tenure and housing by CDC	TM[12]s are informed by UPE[13]	Urban Planning Expert (UPE)	SDO[14], MTP
2.	Community and CDC request to TM for assistance	CDCs is informed by TM	TM and DCDs	SDO
3.	Verify SLM data and Community Profiling (CP)	Template for CP developed and tested	UPEs	SDO

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[12] TM= Town Manager,
[13] UPE= Urban Planning Expert
[14] SDO= Slum Development Officer

4.	Prepare Household Register (HR)	Format developed and already in use	UPE and CO with CDC	SDO
5.	Community Mapping process	UPEs, and CA[15] are trained	UPE	SDO, MPT[16]
6.	Resilience - Community Action Plan (R - CAP - key steps) a. Presentation of community profile b. Participatory identification of hazards and vulnerability c. Assessment of capacity and risks d. Vision or ultimate outcome of Community Resilient / CBA e. Develop strategies to achieve Vision (strategies for reducing hazards and vulnerabilities and increasing community capacity) f. 1. R-CAP – what, how, who, when, where, who pay 2. R-CAP – M&E Plan	- Outline of the R-CAP has been discussed with UPEs and CA - Details of each step are developed - **R-CAP approach has been tested in Swandip Colony in Chittagong City Corporation area.**	UPE & CA	MPT and SDO
7.	Local authority approval for R-CAP	R-CAP is part of city planning and development process so it needs city authority approval for its implementation.	TM	MTP and MS[17] of Municipal Council

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[15] CA = Community Architect
[16] MTP = Municipal Town Planner
[17] MS = Member Secretary

8.	Enhance tenure security and safe guards against force evictions by the government	Appropriate secure tenure arranged by analyzing exiting tenure	UPEs and TM	MS and SDO
9.	CAP on site layout planning (Land regularization and readjustment)	UPEs and CA with SDOs are trained on this activity	Advisor – LT and H and UPE	MTP
10.	Detail designing and cost estimates of infrastructure	TM carries out it with SIE or SIA	UPEs and TM	MS
11.	Implementation of infrastructure through community contracts	TM with SIE or SIA and CDCs	UPEs monitor it with TT[18]	MS
12	Housing Advisory Service for house designs and construction	CAs involve in work with trained community members	CAs with Advisor – LT and H and APs	MTP and MS
13.	Community workshop on CHDF housing loan application, disbursement and loan recovery process	This is done in Commila, Chittagong, Sirajgong and Rajshahi by an experienced CDC leaders and COs	UPEs	SDO
14.	Housing loans through CHDF	CHDFs in 4 towns issue housing loans to where issue of tenure has been resolved	UPEs and CAs	SDO
15.	House construction through self-help and mutual help	Houses are constructed by PG members wi	CA & UPEs	MS, MTP and SDO
16.	Monitoring & supervision	CDC & CHDF with CA	CAs and UPEs	SDO

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[18] TT = Town Team

7.2   Community Resilience in Four Piloted Settlements in UPPR Towns

Seasonal flood, storm, and summer heat are common natural hazards in all the four pilot towns, in addition, Swandip colony and Jelepara settlements in Chittagong are affected by land sliding and river erosion respectively. Being located in disaster prone vulnerable areas the piloted settlements suffers from disaster impacts such as water logging, flooding, storm wind pressure, drainage congestion, and summer heat stress on a regular basis.

In case of Jelepara, a flood-prone zone, in Chittagang, settlement upgrading involved not only individual house re-construction but also upgrading through providing physical infrastructure like; roads, drainage, and embankment (Figure 5.17 and Figure 5.18). Economic activities of the fishermen households living along the shoreline are highly dependent on the land-water chemistry of the riverbank. The female heads are also involved in fishing related activities. Fishermen households need to live close to water to conduct all fishing related activities properly without disconnecting from their family life. They park, maintain, and repair their fishing boat on the riverbank in front of their dwelling unit. They use their front yard for knitting, dyeing, and maintenance of fishing net. The integrated approach in upgrading improved the settlement's built and natural environmental condition through protection from natural disasters such as river flooding, seasonal storm, and water logging; that eventually enhanced the community's socio-economic condition.
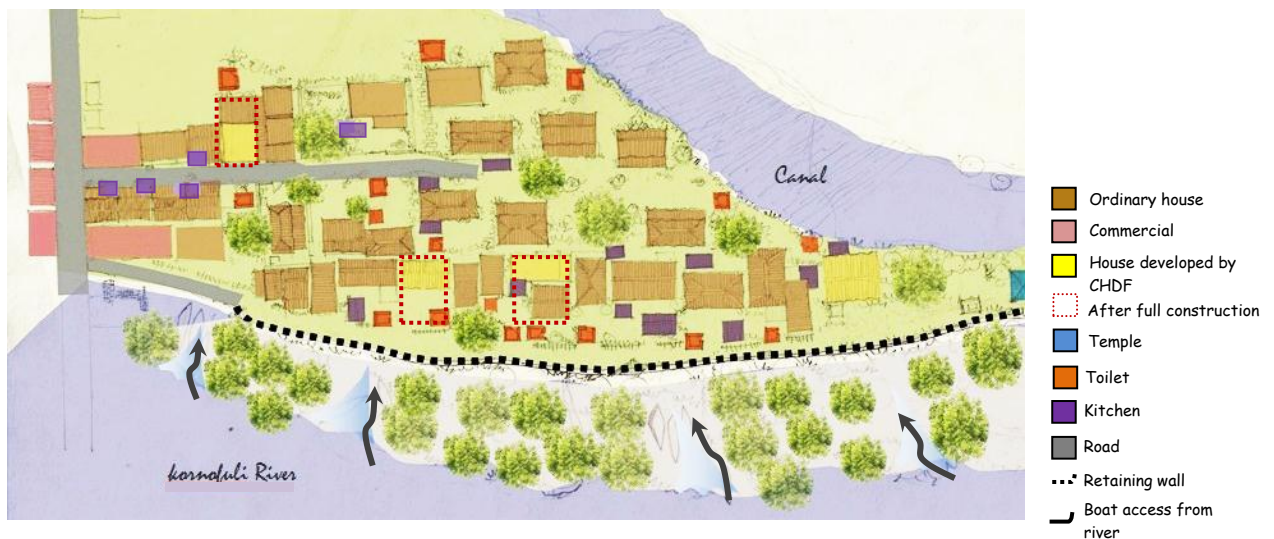

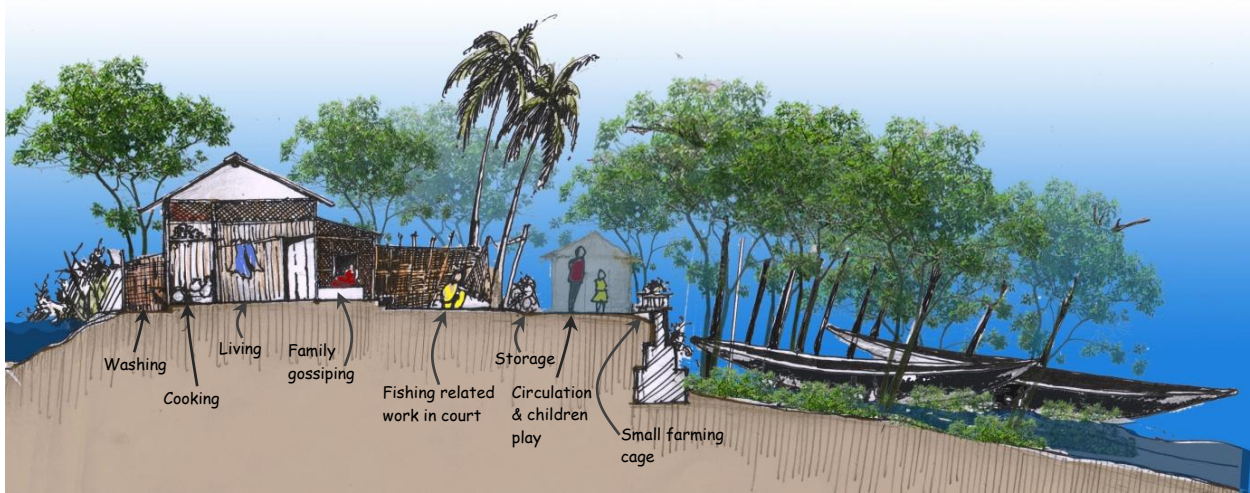**Figure7.1: Site plan of Jelepara settlement in Chittagong.**

Figure 7.2: Household activities in Jelepara, Chittagong.

Before physical interventions by UPPR, people of **Swandip Colony** practiced several adaptation measures to reduce disaster risks. They excavated shallow drains and barrage along the slope to drain out rainwater. Now, these drains channel rainwater to the main drain (2.5-3 feet paved drain) constructed by CCC and UPPR. As a result, runoff water passes uninterruptedly and does not enter the settlement that ultimately reduces risk of landslide. Learning from traditional practice of the community, UPPR developed integrated barrage and drainage systems to protect the community from hill erosion, land slide and rain water flooding (Figure 5.19 and Figure 5.20).
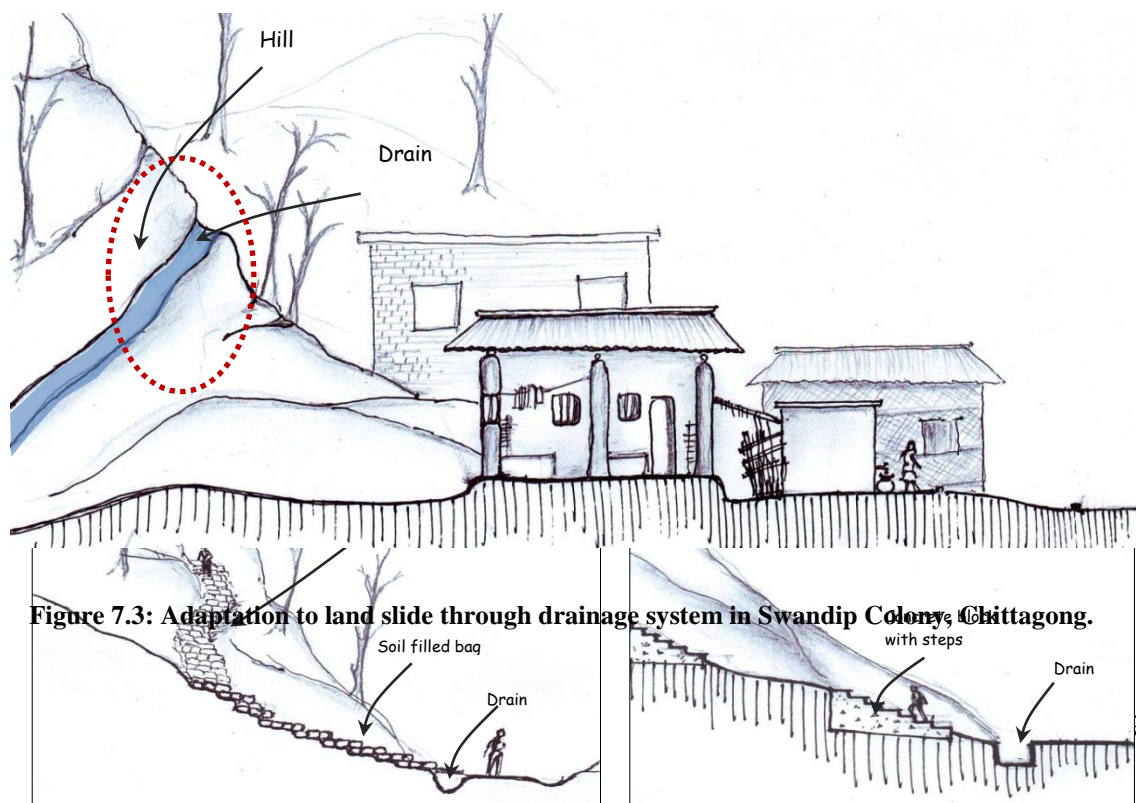

Figure 7.3: Adaptation to land slide through drainage system in Swandip Colony, Chittagong.

Figure7.4: Resilience walkway integrated with drainage system.

Some of the households in Swandip Colony (e.g. Sabuja Begum's house) designed rainwater-harvesting system in their upgraded houses. Like Sabuja Begum's house similar adaptation practice is found in are seen in Rokeya's settlement in Sirajganj. These examples reveal innovative practices of disaster adaptation by community people (Figure 5.21 and Figure 5.22).
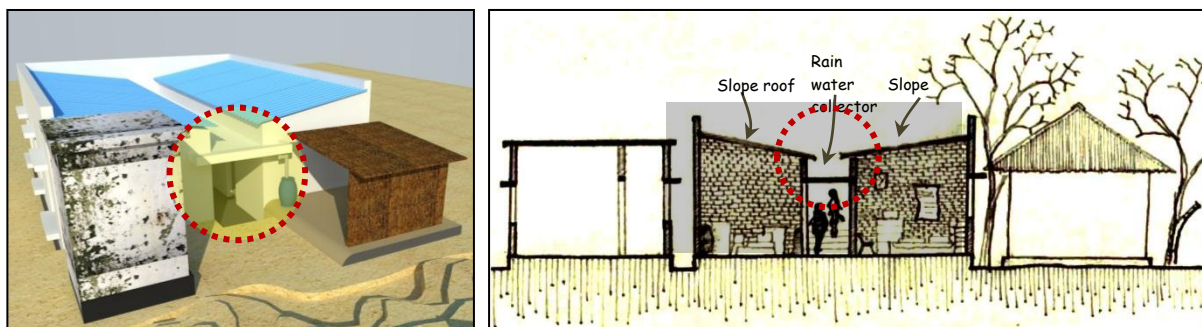

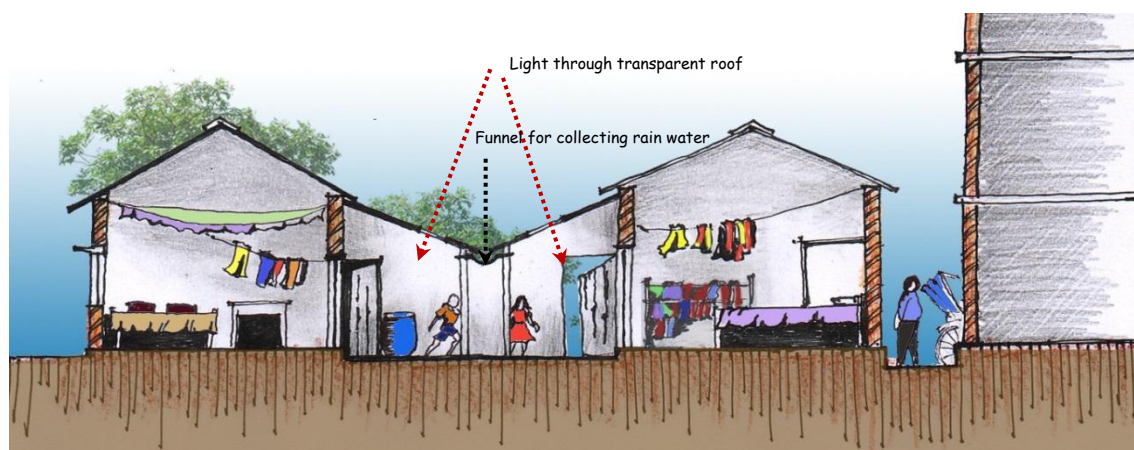**Figure7.5: Rainwater harvesting in Swandip Colony, Chittagong.**

Figure 7.6: Owner built house with roof lighting and rainwater harvesting in Rokeya's settlement, Sirajganj.

UPPR demonstrate that the community-driven process is a viable way of tackling the physical environmental problems through joint management, flexibility, negotiation and cost sharing. To strengthen the socio-economic status of the communities CDCs should be the focal point of all financial management. As mentioned by a councilor Mr. Kamruzzaman (ward no. 05, Rajshahi City Corporation) - *"the works of UPPR regarding upgrading is an unique example where community people work together; CDC should be more empowered for greater sustainability of settlement upgrading for urban poor".*

Chapter - 8
Tenure Options, Lesson Learnt and Way Forward

Tenure signifies the relationship between landlord and tenant. A good relationship between these two parties provides not only a legal protection to tenants for staying in a place without fear of displacement but also it brings a lot of social and economic benefits to families who need them most. If their relationship is better then the tenant's tenure is also more secure. To understand the level of tenure security is a complex situation that varies according to the circumstances. Most urban poor have encroached state lands and occupied private owners' land without a written agreement. These families are constantly under some form of fear that they would be evicted sooner or later by the landlords, as their occupancy is not legally protected. In addition the poor are living in environmentally sensitive and hazardous areas in towns. These poor communities are also gradually in large numbers displaced due to various hazards such as floods, cyclones, landslides, increase of sea water level and intrude salinity into ground water.

UPPR project has made several interventions to improve the security of tenure of urban poor. Activities carried out under the project have enabled the poor to perceive tenure security where they are living now. These activities have been further strengthened in strategic manner to improve the security of tenure by introducing participatory processes and working with new partners (ACHR and GLTN) who do influence to improve the tenure security of the poor regionally, as well as globally. Strategic activities being carried out by the UPPR in urban poor areas to improve the security of tenure are:

I. Settlements and Vacant Land Mapping (SLM): Community members trained by the UPPR project have mapped out all low-income settlements and vacant lands suitable for housing. SLM is an effective tool not only for mapping of settlements and vacant lands but also as it assesses the level of poverty situation in settlements by 16 indicators. SLM has identified different forms of tenure that the poor hold and also it made them visible to authorities to help focusing on appropriate policies and strategies.

II. Citywide Upgrading: Low-income settlements at town level are identified according to land ownership and tenure types. In addition settlements are assessed according to the degree of vulnerability and risks faced by communities. This information are used to identify settlements which are suitable for in-situ upgrading based on their physical locations and subject to negotiation with land owners for improving tenure security. Communities that are vulnerable to hazards and face high risks need immediate relocations to vacant lands. UPPR has started its first citywide urban upgrading projects

in Sirajgong, Rajshahi and Chittagong with the participation of CDCs, Municipal Town Planners, Slum Development Officers and elected representatives including Mayors. Citywide is supported by other components of UPPR namely:

- Community savings and networking
- Extension of municipal service to slums
- Recognition of slums by local authorities through SLM and accrediting CBOs
- Implementation of pilot projects in resettlements, land readjustment, urban upgrading and long term leases
- Community Housing Development Funds (CHDF) at city level

Possible secure tenure arrangements for poor

Under the citywide urban upgrading process UPPR has implemented following as possible models to improve the security of tenure of the poor. The UPPR would advocate and promote an incremental approach for tenure security by recognizing existing tenure and move towards formal and legally protected tenure. Following are some tenure options being promoted by the UPPR:

- Recognition of existing tenure
- User permits (ownership entitlement certificates)
- Promote rental tenure security (short term and long term leases)
- Delayed freehold right (rent purchase arrangement)
- Legally protected tenure (freehold right)
- Cooperative / conditional tenure / co-ownership

Following are planning and land development methods applied by UPPR that would improve the access to land and tenure security for the poor:

- Onsite upgrading
- Land readjustment
- Land pooling (most used in inner city slum areas)
- Land sharing
- Resettlement
- Temporary upgrading
- Sites and services schemes

Up-scaling / replication of workable model and Policy Development

UPPR has developed several workable models of secure tenure to be piloted in its project towns. Some tenure options and land management methods shown above have already been tested in five towns. These models will be replicated in UPPR towns in 2014 /15 in collaboration with local government authorities within a broader framework of citywide upgrading program.

One of the major focuses of the UPPR project has been to influence key government institutes, City Corporations and Municipalities to develop a pro-poor strategy and policy to improve the tenure security of the urban poor. UPPR has proposed following actions for the development of pro-poor urban land policy for Bangladesh:

o Prepare a strategy with key stakeholders for the development of comprehensive policy in improving access to land and tenure security particularly for urban poor

o Engage and advocate for more inclusive planning ensuring that poor settlements and poor people are counted and planned accordingly – SLM process to be incorporated into the formal planning process especially for preparation of city master plans

o Map out organizations in Bangladesh and in the region that are focusing on security of tenure issues for the urban poor and forge 'strategic partnerships'.

o Form a special 'Working Group' within the Bangladesh Urban Forum setup to interact specially with Mayors of City Corporations and Municipalities for the development of comprehensive policy in improving access to land and tenure security for the urban poor.