We will not say ‘rest’ in peace.

Thank you, Abed bhai.
Thank you for showing us how meaningful one’s life can be.
Thank you for instilling the courage in us to take on the impossible.
Thank you for showing us how to listen and learn, to fail and to get up again in the service of others.
Thank you for making us see that no one is ordinary and to seek potential in everyone.

We will not say ‘rest’ in peace.
The Abed bhai we know would not rest until we build an equal world.
We know you would not want us to lament your loss for long.
You would want us to tirelessly fight poverty and inequality, like you did the last 47 years.
We promise to rise to that responsibility.

We promise to be worthy of your legacy.

A message from the BRAC Family
Mission
Make cities and human settlements safe resilient and sustainable.

Vision
Our mission is to empower people and communities living in cities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve sustainable solutions at both small and large scale, through economic, social and environmental development that will enable women and men to realize their potential.

Goal
Improving wellbeing, resilience and realizing rights of one million urban poor by reducing multi-dimensional poverty and deprivation.

Our three-pronged approach to tackle urban poverty

1. Promote por-poor governance
   - Partnership
   - Advocacy
   - National level authorities
   - Strengthen accountability
   - Gender-responsive, transparent and accountable Institutions
   - City Corporation & Municipality
   - Feedback through public hearings
   - Partnerships with relevant bodies

2. Ensure access to quality, affordable basic services
   - Partnership
   - Service providers
   - Low-income communities
   - BRAC Urban Development Programme

3. Foster Innovations
   - Partnership
   - BRAC Urban Development Programme
Our Priorities

- **Ensuring livelihood, skills and entrepreneurship development for people living in urban poverty**
- **Ensuring access to affordable, adequate basic services for people living in urban poverty**
- **Ensuring urban poor’s access to adequate, safe and affordable housing, land tenure security and overall slum upgrading**
- **Cities and human settlements adopting and implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change, and resilience to disasters**
- **Strengthening urban governance for inclusive, accountable and pro-poor urban management and planning**
- **Strengthening commitment of relevant policy actors towards creating more livable cities ensuring sustainable pro-poor and inclusive urban growth through advocacy and partnership**
Annual Scorecard

Making Cities Inclusive, Resilient and Sustainable

- 35,424 households received support in initiating urban agriculture businesses
- 18,445 livelihood grants to the most marginalised people
- 13,000 people received primary healthcare services
- 52,000 were served with online health services
- 528 climate migrants living in urban poverty are provided with livelihood support
- 1,450 workers received training and, of them, 83% secured a better job
- 1,450 workers received training and, of them, 83% secured a better job
- 32 events at different factories where around 5000 workers participated
- 200 community-managed hygienic toilets renovated
- 400 urban infrastructures built with access to safe water, sanitary latrine & waste management facilities
- 980,086 people living in urban slums recorded on the real-time platform
- 1,450 workers received training and, of them, 83% secured a better job
- 1 million people in low-income communities across 20 cities have benefitted from UDP’s WASH
- 200 community-managed hygienic toilets renovated
- 400 urban infrastructures built with access to safe water, sanitary latrine & waste management facilities
- 980,086 people living in urban slums recorded on the real-time platform
- 1 million people in low-income communities across 20 cities have benefitted from UDP’s WASH
One of our beneficiaries with her new electric fan runs by solar energy.
Situation Update

Bangladesh is urbanising at a rapid scale. By 2030, half of the country’s population will be living in urban areas. Economic and climate-induced migrants are causing Bangladesh’s urban population to swell. Many of them find shelter in low-income informal settlements, or ‘slums’. At present, there are 14,000 slums in Bangladesh, with a population of roughly 7 million people. Overcrowded and unhygienic living conditions, lack of access to safe drinking water and inadequate sanitation, livelihood insecurity, violence against women and children are all common realities in the slums.

With a view to alleviate multidimensional poverty and deprivation of 1 million urban poor by 2020, BRAC made pro-poor urban development one of its eight programmatic priorities (2016-2020) and launched its Urban Development Programme in 2016. The programme is currently operating in 400 low-income communities in 20 cities and municipalities across Bangladesh, implementing a range of tailored pilot projects and interventions including providing access to basic affordable services to the urban poor, empowering workers in the ready-made garment sector, community fire prevention awareness, low-cost climate-resilient housing and advocating with the local and national governments for inclusive, pro-poor, urban planning and policy. UDP created its Urban Strategy 2018-2022 to guide its future plan and implementation.

Community mobilisation has always been at the centre of BRAC’s poverty alleviation strategy. In the urban context, UDP has introduced the ‘Community Action Plan’ (CAP) as a tool for empowering marginalised communities. In total, 369 Community Development Organisations (CDOs) in 20 cities and towns across Bangladesh have established their individual community action plans, addressing their respective community-based problems. The community action plan consultations identified both infrastructural and socio-economic problems in the slums including waterlogging, scarcity of safe water and waste management mechanisms, as well as the absence of schools and day-care centres in the community. Recurring socio-economic issues are affecting the communities include unemployment, child marriage, drug abuse and gender-based violence.

Based on consultations with the community, UDP has been able to deliver targeted solutions in the slums—264,000 people have been referred to appropriate health, legal aid, skills and financial services. UDP has also initiated infrastructural development projects in the form of low-cost housing and improved drainage and sanitation facilities. Local city authorities have recognized the challenges in the urban low-income communities, demonstrated ownership for the wellbeing of the slum residents, and have incorporated pro-poor inclusive development into their respective planning strategy.
UDP’s flagship EMPOWER project aims to mobilise and transform low-income communities by enabling their access to basic affordable services such as housing and safe water and sanitation, citizen rights and entitlements, improving overall urban governance and piloting new interventions with scope for scaling up.

Till date, the project has initiated activities in 400 slums in 20 cities and towns in Bangladesh. Each slum that UDP is operating in has established its own primary groups, cluster committees and community development organisations (CDOs). These groups are responsible for the implementation, maintenance and operations of project activities in each of their respective communities.

UDP has provided over 18,445 livelihood grants to the most marginalised people to support the growth of small-scale enterprises in the informal communities. 2096 children also received education grants provided by UDP for the continuation of their education. A further 65,467 clients received support in initiating urban agriculture businesses including the harvesting of seasonal vegetables such as tomatoes, bitter gourds, aubergines, spinach, etc. Fifty community information resource centres have been set up across the 20 cities for the development of the enterprise activities in the slums.

With a view of improving inclusive urban planning and governance processes, UDP provided capacity development training and support to 500 people, including mayors, Slum Development Officers, local government officials and representatives and union leaders.

Disaster preparedness and emergency response in low-income urban settlements are also central to UDP’s work. A total of 5560 homes were rebuilt by UDP in the aftermath of two major fires in Korail, one of the largest slums located in the heart of Dhaka. The large-scale reconstruction project was accomplished in a joint initiative of Dhaka North City Corporation and UNDP, through local community mobilisation. The emergency housing reconstruction initiative in 2017, set the public-private partnership model which UDP has since, adopted for all its community infrastructure upgrading initiatives.

A real-time data monitoring system has been incorporated in the programme to improve operational efficiency and make data more transparent and accessible from its 20 cities and towns. With a target of 1 million, the programme has recorded the profile of 980,086 people living in urban slums so far on the real-time platform.

In 2019, UDP developed over 400 urban infrastructures with access to safe water, sanitary latrine, waste management facilities, solar powered energy etc. impacting over 729,000 urban residents of low-income settlements. A total of 422,127 people living in urban poverty accessed improved WASH services.

Climate-resilient low-cost housing has also been initiated by UDP, a pilot initiative for BRAC. 555 people have had their housing upgraded in 8 cities so far. The initiative will be implemented in 6 more cities by the end of 2020.
Under the ‘Empowering the Ready-made Garments Workers Living in Urban Slums of Dhaka (ERMG) project of BRAC Urban Development Programme, 3 One-stop Service Centres (OSSCs) provided several services to garment workers for their wellbeing in 2019. The services included primary health care services, skills training on sewing machine operation, legal aid support, customized saving product, micro health insurance and Maya Apa online services. Since July 2017, the project provided services to 127,932 people directly through Tongi, Gazipur and Savar OSSCs.

The ERMG flagship skills development training on sewing machine operation (SMO) has become popular and effective. Till December 2019, a total of 1,450 workers received the training and, of them, 83% secured a better job. The skills learners, including newly migrant and differently able participants, are now recognized as competent and skilled to factory management. The learners acquired the level-1 certificate of National Training and Vocational Qualifications Framework (NTVQF), accredited by ILO and EU that is accepted nationally and globally. With the growing demand from the learners as well as factory management, customised training for one month in lieu of service charge is also introduced. The project arranged four job fairs that connected RMG factory owners with management, government officials, local government representatives and the learners to have a decent job. The job fairs so far offered jobs to 800 learners, of which 400 secured jobs in 2019 through two job fairs.

To meet the RMG workers latent demand, Tongi OSSC initiated a play lab cum daycare centre with a capacity of 30 children between one to five years old. The daycare centre offers stress-free life to RMG workers by keeping their children in a safe and secure place. During the daytime, the RMG workers remained careless for their kids’ safety and secure place. During the daytime, the RMG workers remained careless for their kids’ development as the daycare centre takes care of them.

The OSSCs provided basic healthcare services, including free doctor’s prescription, free medicine, low-cost diagnosis and many more. In this year, more than 13,000 people received primary healthcare services, where 7,000 were female. Besides the regular healthcare service, the OSSCs arranged 31 health camps that provided primary healthcare services to 4,500 workers and community people since inception. Recently, the OSSCs introduced ultrasonography machines, near vision checking and sanitary napkin for the RMG workers. The RMG workers living in urban slums are now inclined to get quality health services from the service centres instead of the local pharmacy. This implies that they are becoming more aware of their health problems. Customized micro health and life insurance for the RMG workers helped to get outdoor and indoor health care services from the hospital under the insurance coverage. Since the introduction, around 2,000 RMG workers have been brought under the insurance coverage. In collaboration of ‘Maya Apa’ app, the service centres also served online health services to 52,000 and supported legal aid to 300 community people and RMG workers. As good health and wellbeing indicate active life, hard work and more earning capacity, the health services resulted in reducing work absenteeism and increasing their productivity.

Moreover, financial inclusion has brought RMG workers into a system where they can flourish and integrate with the broader formal economy. The low-income community are now convinced about the importance of savings and mobile banking. Financial literacy training and the customized savings products DPS (Deposit Premium Scheme), micro health insurance and mobile banking for RMG workers brought to enhance the capacity of the participants in planning, savings and investment, and risk management. Since introduction, a total of 1,580 workers have been saving from their income aiming at supporting when they fall into a worse situation or to fulfill their dream. Around 300 workers got knowledge on financial literacy in 2019.

RMG workers have become aware of their legal rights. Participants are now able to share and discuss their family and land-related legal issues to the project’s lawyers. During the project time, around 1,700 workers received legal aid services from the legal officers at OSSCs, while 21 workers received legal aid support in court. Thus, solving their legal problems by Alternative Dispute Resolution (ADR) and being compensated by the defendant. As a result, the complaint rate is increasing.
In addition, the project has been focusing on training and awareness building e.g., financial literacy, peer educator training, and cultural events at factory and community level. To sensitize the RMG workers and community people, the ERMG team observed Women’s Day, Youth Day, Human Rights Day, World Habitat Day, and World Youth Skills Day. Through these interactive events, the relationship between RMG workers, owners, and management has been strengthened. The ERMG team also arranged 32 events at different factories where around 5,000 workers participated.

The project has organised a dissemination session on the baseline survey at the national level in presence of BRAC internal stakeholders working in the RMG sector. JPG School of Public Health of BRAC University conducted the baseline survey. This project introduced data digitization to facilitate real-time data-driven decision making and improve programme quality. Safeguarding has been practising in full swing in the project. All the staff received training on safeguarding.

In partnership with other BRAC programmes, e.g., HNPP, SDP, HRLS, MF, bkash and Maya Apa, ERMG has been intervening in the life and living of urban poor. Now, the project is moving toward sustainability for ensuring the continuous well-being of the participants. Several cost recovery and cost-sharing models have been taken for this, such as; diagnosis, selling eyeglasses and sanitary napkins, customised skill training on payment basis, livelihood support and establishing play lab cum daycare centre are the primary initiatives on this connection.

**Shahnaj Begum’s fight for the right**

Ms Shahnaj Begum, 26 years old, is from Cumilla, a district in the southern part of Bangladesh. Four years ago she got married to Md. Azad Khan. They have no children. Before marriage, she lived in Cumilla with her parents. She comes from a poor family, her father is day labour and her mother is a housewife. Her parents could not maintain their food, clothes and educational cost. So she could not continue her study after class eight. Her parents arranged her marriage with Azad Khan from Tangail, a migrant worker who is working in Malaysia. After marriage, both of them were living in Tangail. After a few days of marriage, her husband started torturing her and tried to divorce her without giving any penny of her Mohor (money promised by the groom side during the marriage). She was beaten by her husband, father in law and mother in law. She was also thrown out from her husband’s house empty-handed. Then she started living in her parent’s house and it became more difficult for her father to maintain the cost of the family members. So, she decided not to stay in her village and migrated to Gazipur in search of a job. Finally, she started living in a low-income community at Nawojor, Kodda Bazar, Gazipur Sadar, Gazipur and got the job of a sewing machine operator at the Target Denim & Casual Wear Ltd.

Target Denim and Casual Wear Ltd. is one of the partner factories of BRAC UDP where Shahnaj Begum has been working for 3 years. Several times Shahnaj tried to file a case against her husband but was not successful as she was unaware of the process. She also had a fear of court and lawyer because she came to know that the legal process is very lengthy and to attend the court regularly within court hours would be a big challenge for her.

In May 2018, a factory level event was held in Target Denim & Casual Wear Ltd to disseminate information of OSSC services among factory workers. The purpose of the event was to introduce and to motivate the factory workers to take OSSC services. From this event, knowledge sharing by peer educators and propagation through financial literacy workshops inspired her to take counselling from the legal coordinator of OSSC. On 23 November 2018, she had come to OSSC, Gazipur and issued a complaint against her husband. Then the legal adviser had taken action and sent two notices to Shahnaj’s husband on 25 November and 14 December 2018 for negotiation. After sending a notice, a negotiation had been done through Alternative Dispute Resolution (ADR) and Shahnaj had gotten her mohor money of BDT 60,000 which she was entitled to. Her father in law had settled the issue because her husband was in Malaysia.

Ms Shahnaj Begum is an example of how BRAC UDP is empowering RMG workers project. Especially for the legal service, from where she got back her Mohor at free of cost which was a great opportunity for her. After getting a proper solution, she is spreading this information among the nearest colleagues in the workplace as well as in the community where she is living.
Fire hazard has been a very daunting issue in Bangladesh, especially in Dhaka city. Every year many lives and assets are destroyed due to fire hazards. The megacity consists of hundreds of informal settlements, which are not well equipped to withstand any kind of extreme fire incidents. To overcome such incidents, Urban Development Programme initiated a pilot project that worked with the community to help them to become resilient and skilled.

**THE THREE PHASES OF INITIATION**

1. **Inspiration**
   - The 8 prototypes were implemented successfully at this stage. Further data and insights were collected and the assessment of each of their impacts was measured in the field. The negative and positive aspects of the prototypes and the feedback from the community were analyzed against each other to consider the best possible model as the solution for fire prevention.

2. **Ideation**
   - During this phase, the ideas and insights gathered were narrowed down that best fits the allocated budget within a given timeline of the project considering the human resource allocation limits. The team then selected 8 prototypes for further assessment and implementation.

3. **Implementation**
   - The 8 prototypes were implemented successfully at this stage. Further data and insights were collected and the assessment of each of their impacts was measured in the field. The negative and positive aspects of the prototypes and the feedback from the community were analyzed against each other to consider the best possible model as the solution for fire prevention.

Previously, we had no idea what we should do during a fire incident. After attending the BRAC-BFSCD training sessions, we all 50 volunteers have learned a lot about how to save people and assets in a widespread fire occurrence, fight against fire and stop it from rapid spread-out. We have also learned some other emergency and disaster management strategies for rescuing people and operating emergency rescuing operations. BRAC has provided us with various firefighting tools, which will be highly effective to save the community from fire.

“Fire is one of the most Devastating Man Made disasters in our area. But, BRAC’s effective approaches for awareness building, training and distribution of fire tools; the area people became more aware to prevent fire and having more self-confidence for firefighting. Thanks to BRAC for their contribution to solving this fire disaster issue very nicely.”

-Mr. Shahin, BRAC-FSCD Fire Hero

-Mala Begum, Community Development Organization (CDO) Member

-10,000 direct piloting reach
-500 fire sensor recipients
-14,000 stickers distributed for fire prevention awareness
-1,100 people received firefighting equipment
-200 auto fireball devices
-100 fire heroes awarded
-400 fire extinguishers distributed
-300 school students made aware on fire prevention and safety
Happy mother and son in Korail slum, Dhaka
People living in low-income urban communities in Bangladesh are in dire circumstances i.e. their houses are made of precarious building materials such as wood, corrugated tin sheets, bamboo etc. Some cities are particularly disaster-prone, experiencing some of the worst cyclones in recent times, salinity, excessive heat, and waterlogging. To address the housing challenge, BRAC decided to initiate low-cost housing projects and completed successful piloting in Khulna and Satkhira in 2018.

In 2019, BRAC Urban Development Programme (UDP) started scaling-up the process of housing and overall slum-upgrading for the people living in urban poverty. As housing is the centre of the new urban agenda for human development and poverty eradication, UDP has been engaged in housing initiatives in low-income urban settlements across the country. UDP has provided support to improve homes of 111 households in 8 cities: Khulna, Satkhira, Faridpur, Jhenaidah, Rajshahi, Rangpur, Saidpur (Nilphamari) and Chattogram with a plan of expansion to 6 more cities. To oversee the housing project, 14 City Development Fund (CDF) committees have been formed and registered with the ministry concerned. The CDFs are comprised of community leaders, who manage the project implementation.

The main purpose of establishing CDF is to provide access to affordable financial services in order to improve the tenure security, housing conditions and overall slum-upgrading of the low-income communities. The process starts with community mobilization and organizing community people under CDF. Communities actively participate in mapping exercise and selection of households for upgrading, conduct affordability analysis, envision and design their ‘Dream House’, and support each other in making their dreams a reality.

UDP provides loans to CDF for house construction, supports planning, designing, and construction. A major principle of this approach is to encourage community savings, which empowers the community to leverage other sources of finance and allows communities to drive for the development of their neighbourhoods.

In the scaling-up process, UDP targets people who have tenure security for housing upgrades. UDP follows a community-driven process for the dynamics and sustainability of housing upgradation. UDP has also started to support communities in acquiring tenure security to initiate planned community upgrading through land sharing and land readjustment. Redevelopment of the Nurnagar community in Saidpur is one of the best examples of such initiative. UDP in Khulna also started a temporary housing solution for people who do not have land tenure security. This temporal housing by using temporary and prefabricated materials is cost-effective and easy to uninstall and transfer within a very short time if eviction is enforced.

This initiative is aimed to build low-cost climate-resilient houses according to the demands and choice of the service receivers. In consideration of the budget and low-cost housing model, along with full participation of the land-owners, the community architects and engineers customize the design of each house depending upon the owner’s financial capabilities and the availability of land. The houses are designed to accommodate maximum access to sunlight and ventilation. This feature of the house design has enabled the electricity bill to reduce significantly because now they have access to adequate daylight in the house. In case of low-lying and disaster-prone cities, several methods-- the flash pointing, raised plinth level, curing, salt resisting chemicals etc. had been considered during the construction of homes, making the houses comfortable to reside and climate-resilient altogether.

Moreover, in 2017, as a part of an emergency response to the devastating fire at Korail slum, UDP supported the reconstruction of 5,500 homes. In November 2019, UDP supported 24 households at Durgamil Camp slum of Saidpur to reconstruct their homes that were burnt into ashes in a fire incident.

Low-cost climate-resilient housing for urban poor

People living in low-income urban communities in Bangladesh are in dire circumstances i.e. their houses are made of precarious building materials such as wood, corrugated tin sheets, bamboo etc. Some cities are particularly disaster-prone, experiencing some of the worst cyclones in recent times, salinity, excessive heat, and waterlogging. To address the housing challenge, BRAC decided to initiate low-cost housing projects and completed successful piloting in Khulna and Satkhira in 2018.

In 2019, BRAC Urban Development Programme (UDP) started scaling-up the process of housing and overall slum-upgrading for the people living in urban poverty. As housing is the centre of the new urban agenda for human development and poverty eradication, UDP has been engaged in housing initiatives in low-income urban settlements across the country. UDP has provided support to improve homes of 111 households in 8 cities: Khulna, Satkhira, Faridpur, Jhenaidah, Rajshahi, Rangpur, Saidpur (Nilphamari) and Chattogram with a plan of expansion to 6 more cities. To oversee the housing project, 14 City Development Fund (CDF) committees have been formed and registered with the ministry concerned. The CDFs are comprised of community leaders, who manage the project implementation.

The main purpose of establishing CDF is to provide access to affordable financial services in order to improve the tenure security, housing conditions and overall slum-upgrading of the low-income communities. The process starts with community mobilization and organizing community people under CDF. Communities actively participate in mapping exercise and selection of households for upgrading, conduct affordability analysis, envision and design their ‘Dream House’, and support each other in making their dreams a reality.

UDP provides loans to CDF for house construction, supports planning, designing, and construction. A major principle of this approach is to encourage community savings, which empowers the community to leverage other sources of finance and allows communities to drive for the development of their neighbourhoods.

In the scaling-up process, UDP targets people who have tenure security for housing upgrades. UDP follows a community-driven process for the dynamics and sustainability of housing upgradation. UDP has also started to support communities in acquiring tenure security to initiate planned community upgrading through land sharing and land readjustment. Redevelopment of the Nurnagar community in Saidpur is one of the best examples of such initiative. UDP in Khulna also started a temporary housing solution for people who do not have land tenure security. This temporal housing by using temporary and prefabricated materials is cost-effective and easy to uninstall and transfer within a very short time if eviction is enforced.

This initiative is aimed to build low-cost climate-resilient houses according to the demands and choice of the service receivers. In consideration of the budget and low-cost housing model, along with full participation of the land-owners, the community architects and engineers customize the design of each house depending upon the owner’s financial capabilities and the availability of land. The houses are designed to accommodate maximum access to sunlight and ventilation. This feature of the house design has enabled the electricity bill to reduce significantly because now they have access to adequate daylight in the house. In case of low-lying and disaster-prone cities, several methods— the flash pointing, raised plinth level, curing, salt resisting chemicals etc. had been considered during the construction of homes, making the houses comfortable to reside and climate-resilient altogether.

Moreover, in 2017, as a part of an emergency response to the devastating fire at Korail slum, UDP supported the reconstruction of 5,500 homes. In November 2019, UDP supported 24 households at Durgamil Camp slum of Saidpur to reconstruct their homes that were burnt into ashes in a fire incident.

Low-cost climate-resilient housing for urban poor

People living in low-income urban communities in Bangladesh are in dire circumstances i.e. their houses are made of precarious building materials such as wood, corrugated tin sheets, bamboo etc. Some cities are particularly disaster-prone, experiencing some of the worst cyclones in recent times, salinity, excessive heat, and waterlogging. To address the housing challenge, BRAC decided to initiate low-cost housing projects and completed successful piloting in Khulna and Satkhira in 2018.

In 2019, BRAC Urban Development Programme (UDP) started scaling-up the process of housing and overall slum-upgrading for the people living in urban poverty. As housing is the centre of the new urban agenda for human development and poverty eradication, UDP has been engaged in housing initiatives in low-income urban settlements across the country. UDP has provided support to improve homes of 111 households in 8 cities: Khulna, Satkhira, Faridpur, Jhenaidah, Rajshahi, Rangpur, Saidpur (Nilphamari) and Chattogram with a plan of expansion to 6 more cities. To oversee the housing project, 14 City Development Fund (CDF) committees have been formed and registered with the ministry concerned. The CDFs are comprised of community leaders, who manage the project implementation.

The main purpose of establishing CDF is to provide access to affordable financial services in order to improve the tenure security, housing conditions and overall slum-upgrading of the low-income communities. The process starts with community mobilization and organizing community people under CDF. Communities actively participate in mapping exercise and selection of households for upgrading, conduct affordability analysis, envision and design their ‘Dream House’, and support each other in making their dreams a reality.
There has been a significant shift in the community perception as a whole along with an enhanced standard of living. The paradigm shift is noted as a positive behavioural change which results in effective community relationships.

Improved housing has increased the social status of the clients.

Newly constructed houses have more access to sunlight and air circulation, making life healthy.

Participatory community planning exercise has improved the capacity of clients, local builders and Community Development Organisation (CDO) members so that they are well aware of their roles and responsibilities for community upgrading.

Community is now capable of identifying, handling and buying raw materials and maintenance of the houses. All of them work coordinately during the construction work that enables them to gain new knowledge and technical skills.

Housing being at the centre of community development, there is a comprehensive slum upgrading plan including the construction of roads, latrines, setting up of tube wells, waste management system etc. This plan makes them accountable to their responsibilities and keeps them a step ahead for further action required for upgrading.

Community residents, local builders and BRAC technical team jointly initiated the introduction of low-cost construction materials and techniques such as handmade floor tiles, compact block for wall construction, rounding window, lessening the use of wooden frame etc.

The community which was once poorly structured is now living in one to two-storied houses where families are living in separate rooms, making the perfect use of the lands both proportionately and effectively.

Every house is being designed and built considering the dream of the family with a specific budget allotted from the CDF. Starting from procuring raw materials to construction, clients and CDO members are actively engaged in the process and cost estimation.

In climate-resilient brick made houses, a special chemical is used to protect the walls from salinity, plinth level was raised for flood protection and 135 degree angled hooks are used.

The houses are both low cost and climate-resilient that has created an exemplary model in the communities. Even low-income communities of other cities are interested to replicate this model since it is very cost-effective and environment-friendly.
In Bangladesh, two-third of the urban population lack access to safe water, whereas 83% of slum dwellers have very limited access to sanitary latrines and WASH facilities. City and municipal authorities in most cases cannot properly dispose of solid waste.

BRAC Urban Development Programme is currently working to provide water, sanitation, hygiene, proper drainage system, waste management as well as faecal sludge management facilities to people living in urban poverty in 400 slums in 20 cities. The programme has three key objectives: to provide access to improved WASH facilities to people living in urban poverty; to provide access to WASH facilities in schools in urban low-income communities, and to promote good hygiene health practices and community-level awareness, where the ultimate target is to achieve SDG-6.

The intervention strategy includes establishing a cost-sharing mechanism among the local community, local government institution and BRAC. We link the urban informal settlement with government service providers, build inclusive WASH facilities for minors, elderly and physically challenged people, and implement the climate-resilient infrastructure. Till date, more than 1 million people in low-income communities across 20 cities have benefited from UDP's WASH infrastructure development programmes. Over 600 infrastructural interventions have been developed, each one customized to suit the specific needs of the community.

Due to overpopulation growth, rapid urbanization, excessive withdrawal of groundwater, groundwater depletion rate is increasing. To suspend earth drilling, UDP has taken initiatives to provide piped water supply to the low-income communities in the cities, where water supply authorities have a lack of infrastructure. The situation allures the vested quarter to earn hefty sums by providing illegal water supply at a higher cost, which ultimately deprives national exchequer. However, the illegal connection was inadequate to meet the large population, and the supplied water was stinky, murky and contaminated with pathogens.

In this situation, UDP came forward to build several mini-pipe water supply systems (MPWSS) at low-income communities at Savar, Tongi, Gazipur, Mymensingh and Barisal to bring people access to adequate safe water. Furthermore, the community is accessing safe water via renovated tube-wells, water-delivery trucks and water bodies such as ponds are being preserved for use by the community.

Inadequate sanitation remains a leading cause of waterborne diseases and mortality among women and children in the low-income community. Waterborne disease is caused primarily by infectious pathogens that are excreted in the faeces of infected humans. This infected faecal matter can then be transported to the digestive tract of other uninfected humans through human contact, water, food, or insects. Even the central sewerage system of the city is not connected to the low-income community. During the rainy season when congested drainage swelled up, the faecal sludge spilled over the settlement and caused diseases. To improve the situation, UDP constructed 200 community-managed hygienic toilets in slums where the existing sanitation facilities were inadequate. The toilets are innovative, multi-chamber, and gender-segregated with hand washing and menstrual hygiene facilities.

Solid waste is a burden on most low-income communities and lacked government intervention, hence UDP has taken initiative to manage the solid waste for making human settlements healthy. UDP so far provided around 4,000 waste-collecting supports: trucks, tractors, vans, pushcart, and dustbins to the city and municipal authorities as well as communities across the cities. In partnership with the local government, UDP has also initiated waste management in the slums by supplying waste collection bins, vans and waste recycling initiatives. Improving WASH and waste management infrastructure in slums has led to significant behavioural changes in the community, increased awareness as well as visibly clean and safer neighbourhoods. The WASH support significantly changed the life and living of the low-income community, the number of waterborne diseases affected people have declined, women’s safety is ensured, access to water ensured, waste management facilities make the settlements clean and livable.
A beneficiary of Arsenic Iron Removal Plant in Gaibandha
Capacity building is an important process for organisational development and personal development as well. Training is the best way to share knowledge, views and implementation of the right motive. In continuation of this, BRAC UDP intends to provide different types of staff-level training and community leaders’ training. UDP arranged training for capacity building throughout the year.

Training on Enterprise Development
To develop knowledge and skills on small enterprise development at community level, UDP arranged 110 training sessions across the 20 cities in 2019. In the sessions, around 3,300 people from the low-income communities received training on livelihood and enterprise development. Besides, 288 women received skill development training on parlour, tailoring and driving.

Leadership and Organisational Development Training
In 2019, UDP arranged 32 training sessions on Leadership and Organisational Development where 1,073 CDO leaders received training. Of the participants, 917 were female. Besides, UDP provided training to 533 people from the ward committee on Leadership and Organisational Development.

Training on Health and Hygiene for Adolescent
From January 2019 to December 2019, UDP arranged 12 training sessions on health and hygiene for the adolescent and reproductive age group. Around 300 community organisers and program organisers attended the sessions.

Training on Climate Change and DRR
As the world is getting warmer due to the greenhouse effect and climate change, UDP provided training to more than 600 CDO leaders through 20 sessions on climate change and disaster risk reduction that will increase their resistance and adaptability.

Training on Organisational and Financial Management
For necessary understanding and confidence to make full use of financial management tools, city development fund committee members of Faridpur, Jhenaidah, Khulna, Satkhira, Barisal, Rajshahi, Rangpur and Saidpur received training.

Training on Effective Workplace Communication
Effective Workplace Communication training was carried out for the Trainer, Field Coordinator and Monitoring and Evaluation Officers at BRAC Learning Centre in Gulshan. A total of 52 officials participated in two sessions of the training.

First Aid and CPR Training
First Aid and Cardiopulmonary Resuscitation training is important for safety at the workplace. In 2019, four staff from UDP participated in First Aid and CPR training. This training provided confidence and capability to the trainees to respond immediately to any emergency incident, injury or illness.

Workshop on Inclusive and Climate Resilient Urban Planning
With the collaboration of BRAC Institute of Governance and Development (BIGD), BRAC Humanitarian Programme and Bangladesh Institute of Planner (BIP), UDP arranged five workshops where more than 100 people participated. Participants of the two-day-long workshops were elected representatives and officials of 12 city corporations and 8 municipalities.

Leadership and Management training Participation
UDP forwarded 6 staff to leadership and people management training arranged by SDP in 2019. After the accomplishment of the training, the trainees know the diversity of leadership, the core components of management, team building etc.
There is a significant gap of knowledge about the current and emerging urban issues due to inadequate comprehensive qualitative and quantitative data. To address the issues, UDP has established a real-time monitoring system to collect data on urban poor living in informal settlements. For this purpose, UDP subscribed to licenses of software as a service provider TaroWorks based on the Salesforce platform. In 2019 UDP completed the piloting on a small scale, to be scaled up in 300+ slums in 20 cities in 2020. Along with other operating areas, clients under the ERMG project will also be incorporated in the Real-Time Data Monitoring (RTDM) system. The data generation and visualization are designed to be in full alignment with the BRAC Urban Strategy and keeping the global requirements and trends into consideration.

Through this system, the decision-making process will be made easier as it will be based on the actual data. On the other hand, the database can be used later for developing enterprises to meet up the demand at the slum level. This data can be used to advocate different organisations to develop customized products for service recipients. The interactive analytics dashboards can be used from anywhere using any device with an internet connection. Moreover, through data-driven decision making, management can take quick decision for programme, assuring quality at all levels; determine trend analysis of different thematic areas in the urban context; new insight can be generated; effective programme management and resource planning; knowledge hub for the urban sector which can be used by the whole BRAC, GO’s and other partner organizations; identify potential research and pilot project opportunities.

Eventually, this mobile data platform will be an urban data hub through which not only BRAC but GO and NGOs can gather information which will help for better urban planning and data-driven innovative solutions.

The digitization process helps in several ways:

1. The existing situation of the needs of the clients
2. Trend analysis
3. Programme quality & Service quality
4. Decision making and further planning
5. Research
6. Insights generation
7. Knowledge products for publication
8. Programme development and programme design
9. Dissemination to the government
10. Use for academic purposes
11. Other BRAC programmes can use this data for their urban intervention
12. Client satisfaction
13. Citywide performance of urban interventions
14. Reduced paper use for reporting purposes
Livelihood support for life and living

UDP supported a range of activities that improve livelihoods and expand economic opportunities for households in informal urban settlements. As a part of the strategy of improving the physical conditions of human settlements, financial support was made up of diverse activities to improve their livelihood opportunities. Apprenticeships have been offered to women and men in diverse professions.

Apprenticeships give women and men an opportunity to learn skills that could give them a better chance of finding a job.

In 2019, UDP supported livelihood opportunities to 3,565 people living in urban poverty by transferring BDT 33,516,230. For efficient management of transferred assets, the clients were provided with business skills and managerial training. Between January and December, 836 people received skills training on different skill sets like agriculture, livestock and petty trading, clothing, computer and business services, internet services, mobile services, display centres for local handicrafts, entertainment services, packaging, and marketing services.

However, in business development training, 3316 poverty-stricken people became skilled in the area of managerial skills, accountancy and marketing strategy. The intended outcome was to develop the client’s administrative and financial management skills which would enable them to create a viable business plan and run successful businesses. An average of 93%, both male and female clients have confirmed that the skills they received during training were of great relevance to their business needs. These skills had empowered them to manage their businesses effectively. Meanwhile, the UDP team transferred BDT 4,675,944 to 528 climate migrants living in urban poverty. The clients received livelihood support on the basis of 50% cost recovery model where 68 types of business were supported in 2019.

UDP’s intervention in creating businesses had significant positive impacts on the clients. The majority of businesses have made excellent progress with their micro grants resulting in stable and growing businesses. The majority of clients reported that their businesses improved their quality of life by having sufficient food, better health care, clean water and better education.
BRAC UDP distributed vegetable seeds to people living in low income urban settlements aiming at providing household income, nutrition and greenery. The recipients planted the vegetables seeds in tubs, rooftop, or backyard that created a pleasant ambience in their homes. Till December 2019, a total of 35,424 households living in urban settlement received 19,920 packets of seeds and seedlings in Barishal, Chattogram, Cox’s Bazar, Comilla, Dhaka, Faridpur, Gazipur, Jhenaidah, Khulna, Narayanganj, Rajshahi, Rangpur, Savar, Satkhira, Sirajganj, and Sylhet.

In 2019, BRAC UDP distributed 121,500 saplings of different varieties of tree among 5000 low-income households living in urban settlements. Saplings were also distributed to educational institutions in Rajshahi, Sirajganj, Gazipur, Khulna, Faridpur, Mymensingh, Narayanganj and Dhaka.
A scenario of informal urban settlements
UN-HABITAT Scoping Mission Visit
The UN-Habitat delegation team from Participatory Slum Upgrading Programme (PSUP) visited BRAC on 2-6 December 2019. The scoping mission was a part of the implementation of activities under the MoU between BRAC and UN-Habitat, Nairobi. The aim of the mission was to provide a joint framework collaboration based on sharing and developing knowledge, documenting the BRAC approaches of participatory housing and slum upgrading through empowering urban poor communities, exchanging opportunities and tools available within both organizations and define potential areas of collaboration through a joint initiative.

UN-HABITAT Scoping Mission Visit
The UN-Habitat delegation team from Participatory Slum Upgrading Programme (PSUP) visited BRAC on 2-6 December 2019. The scoping mission was a part of the implementation of activities under the MoU between BRAC and UN-Habitat, Nairobi. The aim of the mission was to provide a joint framework collaboration based on sharing and developing knowledge, documenting the BRAC approaches of participatory housing and slum upgrading through empowering urban poor communities, exchanging opportunities and tools available within both organizations and define potential areas of collaboration through a joint initiative.

The UN-Habitat team visited communities and city authorities in Dhaka and Satkhira to acquire knowledge from UDP initiatives for comprehensive and inclusive slum upgrading. They appreciated the initiatives of community-led multi-dimensional poverty eradication programmes in urban settings like low-cost climate-resilient housing, community-managed savings and credit, livelihood and entrepreneurship development support, and physical upgrading initiatives, like the construction of roads, drains, and WASH facilities. In addition, the UN-Habitat delegation team conducted a day-long workshop to explore gaps and opportunities in the community process of slum upgrading. At the end of this mission, BRAC and UN-Habitat agreed to prepare a joint concept note to identify potential investment sources to mobilize resources for scaling up the existing initiatives.

ADB TA first National Consultation Workshop
A national consultation workshop on regional technical assistance on advancing inclusive and resilient urban development targeted at the urban poor took place on 30 July 2019 at BRAC Inn. The objective of the workshop was to call the guests and discuss urban problems and probable solutions and plans for fundable programmes.

In the welcome speech KAM Morshed, Director of Advocacy for Social Change, BRAC called all stakeholders to come forward to look for solutions for building the climate resilience of the urban poor. Tazkin Ahmed, Mayor of Satkhira Municipality, suggested that the low-cost housing initiative that BRAC has started in Satkhira should be scaled up nationally.

The workshop was graced by Sabina Faiz Rashid, Dean, James P Grant School of Public Health; Md. Abdul Goni, Mayor, Savar Municipality; AKM Abul Kalam, President, Bangladesh Institute of Planners; Shafiur Rahman, Professor, Jahangirnagar University; and Md. Noor Islam, Executive Engineer, Rajshahi City Corporation. The panel members were Saidul Karim Mintu, Mayor, Jhenaidah Municipality; Argha Sinha Roy, Senior Climate Change Specialist, ADB; Farida Nasreen, Additional Secretary, Economic Relation Department under the Ministry of Finance; Engr. Tqsem A Khan, Managing Director, Dhaka Water Supply and Sewerage Authority; Abdullah Al Mohsin Chowdhury, Secretary, Ministry of Environment, Forest and Climate Change; Azmal Haque, Secretary of Khulna City Corporation; and David Richard Dodman, Director of the International Institute for Environment and Development.
ICCCAD Conference Report

The 4th Annual National Conference on Urban Resilience to Climate Change was held at Institution of Architecture Bangladesh, in Dhaka on 22 October 2019. The 3-day-long session was jointly organized by the International Centre for Climate Change and Development (ICCCAD), Asian Cities Climate Change Resilience Network (ACCCRN) and Independent University, Bangladesh. BRAC hosted a session named Public-NGOs-Community Partnership (PNCP) in building migrant-friendly resilient cities and towns in Bangladesh.

The objective of the session was to impart BRAC’s experience on creating migrant-friendly resilient cities through public-NGOs-community partnership model and to explore ideas and opportunities to include climate migrant issues in city planning, financing and management.

The chief guest Prof Ainun Nishat, Professor Emeritus of BRAC University, called for generating data on migration and data-driven policymaking. In the closing remarks, Dr Md. Liakath Ali emphasized on the development of the informal sector, increasing services especially in urban healthcare and other facilities and opportunities available for the urban poor across the country.

Dr Hossain Zillur Rahman, Executive Chairman of PPRC, as the dialogue moderator underscored for investment in WASH, housing and transportation rather than safety net programmes. Also the chairman of BRAC governing body, Dr Rahman said that the models developed by NGOs can be scaled up and replicated but the focus should be on equity and sustainability along with pro-poor policies. Asif Saleh, Executive Director of BRAC, said: “Public-private partnership initiatives can be undertaken to finance the housing for the urban poor people. Also, we should give special attention to tackling the increasing pressure of rural migrants on urban space and fire hazards.”

Khalid Hossain, Joint Secretary General of MAB and also Mayor of Madaripur Municipality in his keynote paper focused on the present challenges and future of pro-poor urban development of Bangladesh. He mentioned that there are 2.16 crore dwellers in 327 municipalities across Bangladesh and only 43,000 permanent and 22,000 temporary employees to support urban local government institutions. Speakers and municipality mayors participating in the dialogue called for an increasing municipal budget for additional staff to support the municipal functions.

Pre Budget Dialogue on Pro-Poor Urban Development

To increase budget allocation from the national government, UDP, Municipal Association of Bangladesh (MAB) and Power and Participation Research Centre (PPRC) arranged Pre Budget Dialogue on Pro-Poor Urban Development at BRAC Centre Inn in the city on 20 May 2019. The dialogue mainly focused on multiple ways for generating and allocating funds for addressing the problems of the urban poor.

Planning Minister MA Mannan said, “The present government has undertaken a number of projects to provide housing and other services for the urban poor and this will be continued.” The minister emphasised on the development of the informal sector, increasing services especially in urban healthcare and other facilities and opportunities available for the urban poor across the country.

Dr Hossain Zillur Rahman, Executive Chairman of PPRC, as the dialogue moderator underscored for investment in WASH, housing and transportation rather than safety net programmes. Also the chairman of BRAC governing body, Dr Rahman said that the models developed by NGOs can be scaled up and replicated but the focus should be on equity and sustainability along with pro-poor policies. Asif Saleh, Executive Director of BRAC, said: “Public-private partnership initiatives can be undertaken to finance the housing for the urban poor people. Also, we should give special attention to tackling the increasing pressure of rural migrants on urban space and fire hazards.”

Khalid Hossain, Joint Secretary General of MAB and also Mayor of Madaripur Municipality in his keynote paper focused on the present challenges and future of pro-poor urban development of Bangladesh. He mentioned that there are 2.16 crore dwellers in 327 municipalities across Bangladesh and only 43,000 permanent and 22,000 temporary employees to support urban local government institutions. Speakers and municipality mayors participating in the dialogue called for an increasing municipal budget for additional staff to support the municipal functions.
Gobeshona international conference on climate knowledge

The 5th Gobeshona international conference on climate knowledge was held at International University Bangladesh (IUB) on 8-11 January 2019. BRAC Urban Development Programme was a co-organizer of the conference and hosted the plenary session “Cities-opportunities for strengthening the resilience of the people living in the urban poverty” The session was held in the afternoon of 10th January at the multipurpose Centre of IUB.

Md. Moyazzem Hossain, Additional Secretary of the Ministry of Disaster Management was present the session as the chief guest. The session was moderated by Dr. Saleemul Huq, Director, ICCCAD. Other panel members were Tazkin Ahmed, Mayor of Satkhira Municipality, Dr. Adil Mouhammad Khan, Professor of Jahangirnagar University and General Secretary, BIP; Md Azmul Haque, Deputy Secretary, Govt. of Bangladesh and Secretary; Khulna City Corporation, Mehedi Ahsan, Urban Climate Resilience Specialist, KfW.

Review Meeting on ERMG Baseline Survey

BRAC Urban Development Programme along with BRAC University James P. Grant-School of Public Health (BRACU JPG-SPH); Human Rights and Legal Services (HRLS); ED Office; PRL; Health, Nutrition and Population Programme (HNPP); Micro-Finance (MF); Gender, Justice and Diversity (G&JD); Skill Development Programme (SDP); BRAC University and bkash organized a Review Meeting on ERMG Baseline Survey on 3 November 2019 at BRAC Centre, Mohakhali, Dhaka.

Objectives of the baseline research were to assess the present health and socio-economic conditions of the RMG workers. The research was also conducted in order to evaluate the knowledge and practice of the RMG workers regarding healthcare utilization, financial inclusion, skills training and online healthcare services. It also measured if legal and psychological support could be provided by using Maya Apa app software. Lastly, it sought to explore RMG workers’ empowerment; and to explore the sustainability of the BRAC OSSCs.

The methodology of this study was a concurrent mixed methods design. The quantitative survey includes the cross-sectional survey with 486 RMG workers selected randomly from 8 garment factories and qualitative interviews include IDIs, KIs and FGIDs. The research was conducted in eight garment factories and most of them were located in Savar. As for the demographic characteristics of survey respondents, most of the survey participants were from Savar.

Dr. Md Lakath Ali, Director of Climate Change and Urban Development Programme, stated about the difficulties while getting donors like Accord, Alliance etc. and why they could not focus more deeply. He also mentioned that in the last month, while taking a visit to the training centre, workers seemed quite happy because they do not have to join as labourers, rather they will join as operators there.
The transformational living

Rahima Khatun is a proud owner of a one-storied house on the land inherited from her father in the Kalabagan community, Khulna; at the age of 26. She lives with her husband and 3 children. Even a few months ago she had never dreamt of having her own house. She used to live in a shanty hut in a very unhygienic condition with no social security at all. After joining the primary group of her community, she came to know about the housing loan project. That was the first time in her life when she could actually start dreaming of having her own house. She applied and received a loan of BDT 200,000 for housing from the Khulna CDF. She further invested BDT 30,000 from her own savings in the construction.

Rahima and her husband, Rokonuzzaman worked day and night to construct their house. The minimum amount of interest alongside the loan to be paid in 3 years makes the house really low cost and affordable. The house is not only cost-effective but also climate-resilient. The raised height of the plinth, as well as the corrugated iron sheet and structure of the roof and wall, make the house resilient to calamities. When the house was being designed the wind direction of storm and rain during the monsoon were also kept under consideration. The design of the windows, heights of the walls and floors, were modified as per requirements.

Now, Rahima’s house is a low-cost climate-resilient house. She and her family have already started repaying their loan. They do not live in an unhygienic environment anymore. They feel safe in their new house and are respected in the community. They are all very excited about decorating their new house. Both Rahima and her family are grateful to CDF and BRAC for changing their lives.

The growing entrepreneur in Shatbariya

Purnima Rani Das lives at Shatbariya slum in Jhenaidah Municipality with her family consisting of five members. Her husband is a wage worker in a shoe shop. With his only income, maintaining the expenses of their family became tough for them. Her husband knows the process of shoe packet making, but due to financial scarcity, they failed to fulfil their dream to build a packet making workshop.

Being a regular member of the UDP primary group in their community, she shared their ideas for some financial support. She learnt that UDP is supporting entrepreneurs with sound business ideas and also some savings and other resources.

BRAC UDP agreed to provide them with the financial support of BDT 12000 to purchase materials for preparing shoe packet with 50% recovery condition in one year. They worked hard to establish their workshop in their community. Her husband joins with them whenever he can. She now takes orders from a different shoe company on a small scale. She understands the demand of her clients well and tries to supply according to their demand. Currently, her business is going well and she employed two workers as the workload increased.

They have some plans for expanding their business and creating employment opportunities for their poor neighbourhood. She is paying her loan instalment every month at due time and feels thankful to have received this opportunity.