



Increasing access to housing for low income people in Bangladesh through income and employment generation

Mrs. Sanzida Khanam: Executive Director Bandhan Society (NGO)
Access to Services Programme of ITDG-Bangladesh

Case study for
Workshop and Networking Event

**Building Bridges with the Grassroots:
Scaling up through knowledge sharing**

12th, 13th, 17th September 2004
World Urban Forum, Barcelona



Increasing access to housing for low income people in Bangladesh through income and employment generation.

Mrs. Sanzida Khanam, Executive Director Bandhan Society (NGO),
and Access to Services Programme of ITDG Bangladesh

For presentation at World Urban Forum UN-HABITAT September 13-17, 2004 in Barcelona, Spain

Introduction:

Bangladesh is a densely populated country and has one of the lowest land-person ratios in the world. The situation is further aggravated every year through an irrevocable reduction of per capital share of land for housing. Acknowledging the importance, housing is one of the five basic needs incorporated in the constitution of Bangladesh, compelled Government constitutionally to play a vital role in securing housing rights. Government alone cannot provide house to all and realizing this, they decided to share the task of providing safe decent places to live with NGOs, to make these people a productive resource. Many NGOs are promoting low cost safe housing schemes through skills enhancement, networking, technical assistance, advocacy, credit, and access to government land.

Since the newsletters and networking via electronic media is out of reach for grassroots people and their organizations, NGOs and Government can assist in disseminating knowledge and information in simplified ways in grassroots people's problem identifications, as well as locally developed solutions , promoting best practices, developing minimum uniform standards for rural housing, etc. By working together on prioritized issues, by learning from each other, releasing grass root people for their own livelihoods and by utilizing each-others' skills and resources. Networking of grass root people can assure that small is beautiful and practical for scale-up by poor in the Bangladesh.

Review of the housing sector:

The constitution of Bangladesh binds the Government to play an effective role in ensuring Housing rights to all as basic rights as a citizen. The national housing policy 1993 commits the government to take initiatives in housing as a provider, for weaker section of the people and as a facilitator in all housing initiatives. As significant development in the housing question has been the adoption of the National Housing Policy (NHP) in 1993(amended in 1997). The basic principle of the 1993 NHP is that the government would play the role of an enabler or facilitator in the housing sector (Article 4.2), and not the role of a developer or provider. The 1993 NHP also promised special attention to housing needs of women, particularly women in difficult circumstances (Article 5.12) and disadvantaged women, such as widows, single women and women headed households living below the poverty line (Article %. 14). Government has extended housing support in various projects, such as: 'Cluster village' to rehabilitate cyclone –affected people in costal areas, Ideal village project in which titles were given on land/housing to low-income men and women jointly, Shelter project, Housing fund to NGOs to provide housing for the rural poor and 'Return to Village Project' to rehabilitate urban slum dwellers evicted by the government.

According to International Law, adequate housing should include at least the elements of- Security of tenure, availability/access to services such as safe drinking water, energy for cooking, lighting, sanitation and waste facilities, adequate space and protection, access to employment and various social services, affordability, and accessibility of the disadvantaged, etc. Various UN resolutions and legal resources were adopted recognizing the issue of housing rights for all citizens. The Universal Declaration of Human Rights, adopted in Dec 1998(Article 25) enshrines specific rights of tenure and equal access to land for all people including women and those the poverty. UNCHS is active in shelter sector in Bangladesh since 1979.

The general housing situation in Bangladesh:

The poor population (47%) in Bangladesh find it beyond their means to make a roof to protect themselves from rainwater and cold in winter. Most of them make their houses at a cost of about US \$ 25 to 30, which do not serve purposes in protecting the inhabitants from monsoon rain and winter breeze. These houses cannot withstand even the moderate onslaught of nature manifested through storm or incessant rain. The poor population cannot generate required savings for repair these, then they are forced to borrow @ 10% interest per month.

Natural calamity like River erosion, flooding, storms, cyclones, and fires are the main causes of destruction of housing in Bangladesh. Each year many people lose their houses and ancestral land due to flooding and river erosion of the river Padma, Jamuna, Brahmaputra and other rivers. So, people are compelled to migrate to towns.

Housing for the Poor:

Housing for the poor is an absolute necessity for survival. But it is not just a commodity to be consumed. It is also a productive asset for the poor. In fact it is a vital investment in health leading to increasing in productive capacity and overall well being of a person and her/his family. Living under leaky roofs (if one has one) in a house made of jute sticks in winter and heavy monsoon does not equip a person to meaningfully engage in any income generating activities.

Housing Technologies:

Several organizations and rural innovators in Bangladesh developed and modified various designs of rural house after the devastating flood of 1987. The houses vary in appearance throughout the country but have the similar basic structural components. There are four reinforced concrete pillars on brick foundations at the corners of the house and six intermediary bamboo posts, with bamboo tie beams, wooden rafters and purlins supporting corrugated iron roofing sheets. This provides stability in the flood and strong monsoon wind and protection from the heavy rain during the monsoon season. Pillars and sanitary latrine are being provided by the concerned NGO. The housing programme of NGOs is usually linked with livelihood promotion activities to improve the income and food security of the families. A range of skills is gained as a result of the integrated programme including construction (carpentry, RCC pillar making, masonry, brick/stone cutting, rope making, bamboo treatment, black smithy, plumbing, etc), forestry, livestock raising, home-based micro enterprises, etc.

The basic design for low cost house varies in terms of floor area, height, floor, building material., etc. the designs are sometimes are adjusted as per the need, interest and capacity of the owner, availability of locally building materials, locality, etc.

Description of the components of the house:

a) **Plinth:** The plinth or floor of the house usually is raised 30 cm above the ground level and is built with compacted clayish earth. When completed, it is a dry, mildly hard earth surface, vulnerable to pressure, absorption of moisture. Routine (usually weekly) maintenance is required for normal wear and tear caused by stress and strain of live load.

b) **Pillars and structural frame:**

i. **R.C.C pillars:** R.C.C pillars are the basic structure of the house. Each pillar is 133 mm square size and 3352 mm long. These R.C.C. pillars are made of cement, sand, brick chips and reinforcing steel..

ii. **Bamboo post:** Six bamboo posts are used as supporting structural member for reducing the span and to make the frame of the house more rigid.

c. **Roofing materials:** Wooden rafter and purlins, wooden/bamboo tie beam and wall plate are used as roofing frame. Corrugated Iron Sheet are fixed on wooden frames by nails to construct the shed.

d. **Fencing:** Bamboo mats/jutes ticks are used as walls of the house.

- e. **Floor:** Floor is made of mixture of clay and cow dung. (In case of ITDG model, pucca floor is recommended in flood prone areas)
- f. **Fixing:** Wall plates, and roofing frame with R.C.C. pillars by nuts and bolts.

Sanitary latrine:

MFIs, NGOs encourages it's housing loanees to install sanitary latrines in order to ensure better sanitation to take a sanitary slab along with 4 - 5 rings, while the super structure is to be built by the loanee himself/herself .The slabs and rings (as well as the R.C.C. pillars) are now constructed at a number of manufacturing units in most cases, owned by NGOs.

Experience of ITDG:

ITDG initiated demonstration of low cost housing in 4 disaster prone villages of greater Faridpur district in Bangladesh under a EC-funded project for South Asia . ITDG follows community-based approach to understand vulnerabilities and assess local capacities .The aim was to test out and develop durable and affordable housing models for the poor. 24 model houses have been constructed demonstration the feasibility and effectiveness of the design and use of locally available materials, training of local masons and carpenters, etc. These changes in this model include raising the house on a cemented platform to remain above water and connections in the structural frame have been strengthened. Such relatively small changes have made these houses resistant, and affordable for many poor people. This type of house can withstand flood and strong winds. Several partner NGOs like- MUF, AKK and Daridra Niroson Prochesta (DNP) in Faridpur, Bandhan Society (BS) in Kishoregonj replicating this.



Figure1 Village house with raised platform demonstrated by ITDG Bangladesh

Specifications of housing promoted by ITDG-Bangladesh are:

1. Lengths and widths: 17'x11' i.e. 187 square feet.
 2. Roof: two sides of sloping tin shed roofs with a veranda in front of the house.
 3. Pillar: 10 RCC pillars and the remaining are local bamboo. Under the bamboo pillars, 3 feet iron clamps have been set up.
 4. Floor: made by mixing cement and sand.
 5. Wall fencing: locally available Jute sticks.
 6. Housing frame: locally available bamboo.
 7. Doors: made of plain CI sheets and timber
- All the bamboo pillars and housing frames are treated for long durability.

Bandhan Society (BS), a partner NGO of ITDG in Bangladesh has been working in housing and shelter for their beneficiaries and experienced the events during the severe flood in 1998, when most of the clay-made houses collapsed. BS is supporting rural and peri- urban housing at the grass root level and

contributed in scaled up. The average number of family members in the rural area is over 5, BS designed its housing project taking into consideration that at least members of family could live in that house. BS planned to build long durable houses at an affordable cost. They supported to build over 200 rural houses; 220-square feet tin- roofed two shed houses each with 6 RCC pillars. BS has signed the contract of agreement for initial housing finance of 2 million Taka from Bangladesh Central Bank in 2002.



Figure2 Construction of RCC pillars by Bandhan Society

Each member receives up to 20,000 Taka (UKP 180) loan at 5% interest for a period of 10 years and repay the amount on a monthly basis. In addition, members receive training for construction of house, organize exchange visits, extend services for safe water for cooking and drinking, water –sealed latrines, improved cook stove, waste management, etc. BS organized several courses on construction and maintenance of low –cost houses for enhancement of skills, generation of rural employment and income for their primary beneficiaries.

CASE STUDY: sharing of experiences between beneficiaries

Mr. Ratan Mia (35) carpenter, a grassroots beneficiary of BS-NGO with 25 other participants gained advance knowledge on standard design and measurement of low cost rural housing by attending a one-month long training course organized in Kishoregonj in the year 2001. This training course impressed him so much that he started to implement his knowledge (gained from training) when he engaged to build a new house of his neighbors at his village. He continued it one after one. By this time he engaged three apprentice namely i) Mr. Haronur Rashid (18) of Maksudpur village are working for the last 3 years with him. Haronur’s uncle introduced him to Mr. Ratan Mia. ii) Mr. Salim Mia (20) of Daukia village has been working for the last 4 years. His elder brother introduced him with Ratan Mia. iii) Mr. Shojan Mia (16) those learned the new method of building low cost housing., which they started dissemination to other villages. The owner of the house also enjoy built house. During the last seventeen years, he has learned his professional skill from his professional superior Mr. Angur Mia (50) but followed the traditional techniques in building houses. In seventeen years of his career, he could not make any change in building houses, but after training now he can make improved and durable house at a low cost more durable.

Mr. Ratan finds a new way to build the houses at a lower (about 15%) cost with more comfort, which works as demonstration effect to others and replicated the technology in a speedy way then expected. He has so far trained over 35 carpenters. These carpenters have formed 9 small groups of carpenters to work on a contract basis . Some builders of new houses accepted these technical aspects. These groups have contacted local NGOs in the adjoining villages and sub-districts to sell their improved skill in low-cost house construction. Ratan’s monthly income is now over Taka 6000 (UK Pound 57), which is 4 times to average daily wage in the rural areas. . He has acted as co-trainer in training courses organized by the 2 NGOs who are extending long-term -credit for rural housing . This technical

knowledge on building of low cost house is affordable , more comfortable, and healthy which has positive impact on rural livelihoods.



Figure 3 Construction of a rural house in Kishoregonj, Bangladesh

Challenges and promotion: To face the challenges capacity of the beneficiaries should be developed through practical guidance to encourage share of experiences among others. In the same time market demand would be analyzed and ensure qualitative services for the users. Drop out, migration and tendency to change of profession is another challenge for the support organization(s). A network of skilled grassroots professionals can help raise their voice and protect their rights and obligations.

Mr. Mia's interest to train apprentices and carpenters was- to extend his area of work, continuation of work during his absence due to his work in other areas, to fulfill his demand/order for construction of houses in the peak construction season, compete with others ,increase in income, increase social status, market his skill to other areas , etc. To promote more sharing of knowledge he feels that there is need for- advanced training, increase of management skill, material and logistic support, linkage with external network, campaign, social cooperation and finally establishment of independent local network /association of grass root professionals, etc.

While NGO-networking has a potential to improve the undertakings of NGOs and grassroots' organizations in Bangladesh, much of this potential is not realized. Many NGOs are found not to share information voluntarily as they are often fierce competitors for funds, market-shares and clients and – particularly – for the right to represent others like grass root people. A client –patron relation gradually develops between NGOs and their beneficiaries. Sometimes NGOs tend to utilize their beneficiaries as source of cheap source of regular labor and often compete with micro enterprises (like- construction of RCC poles for house and slabs for Latrine units, etc often owned by NGO) owned by their primary beneficiaries(grass root people).

Networking is done to boost the dominance of a few large and like-minded NGOs are widely believed to be better in reaching the poor, to be more participatory and democratic in project formulation and in their approaches to supporting and developing local grassroots' organizations. NGOs devote too little effort for networking on practical and grass root-relevant efforts. Although NGOs are often distinguished from private enterprise, both of them have character and the degree of voluntary engagement. In many cases, this trend is gradually diminishing .It is now becoming increasingly difficult to separate NGOs from the private sector. Some profit-making bodies are trying for NGO-status while NGOs are also trying to absorb the mode and orientation of the for-profit organizations for their cost-effectiveness and economic viability of their services.

Impact of Housing :

The housing program in the rural and peri-urban areas of various organizations have made significant impact on the lives of the dwellers in terms of skills enhancement, income generation, increased security, health, self-confidence and human dignity. These are summarized below:

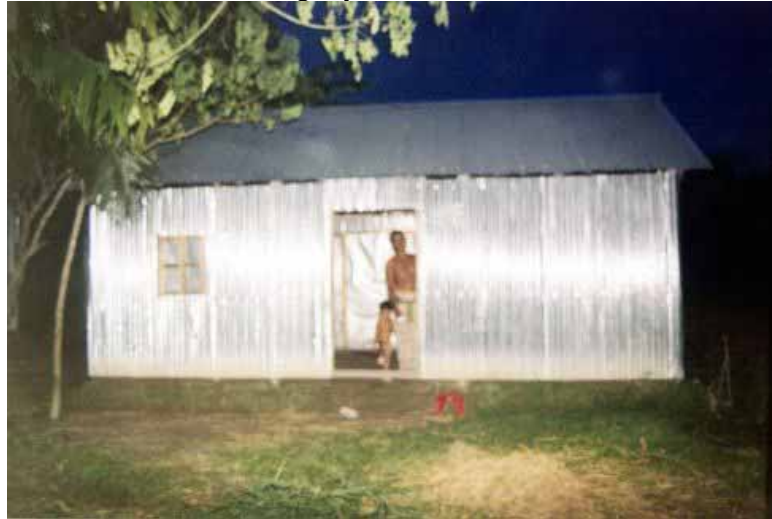


Figure 4 : A completed low-cost house in Kishoregonj, Bangladesh

a) **Housing is not a "luxury frill" but a source of inspirations:** Borrowers felt (being the owner of a house) that this had strengthened the bondage amongst the family members. This had brought greater peace in their families, joy and happiness amongst them. These were indeed "dream houses". They found in housing a new source of self-dignity and self-confidence and felt that their social status had improved.

b) **Housing is a vital investment for the poor:** People constantly fight against nature and social ordeals for survival. A good house protects a family from the onslaughts of nature as well as anti-social elements. It thus increases the productive capacity of the inhabitants of a well-built house. When we asked our borrowers about the advantages of having house they said "things do not get damaged due to rains", "the residents are now free from diseases". Housing has increased the productive capacity of the beneficiaries.

c) **Housing provides space and privacy:** To carry out self-employment activities one needs space. Space is needed for other purposes as well e.g. for eating, sleeping, and rearing children, recreation and leisure. Space and privacy provided throughout the housing program gave them a new meaning of life. Rekha Rani, a member of Pragati Mohila Samilty of Bandhan Society expressed her feeling "We can sleep with our children safely and peacefully. Besides we have raised our regular income from puffed rice making, milk cow rearing and kitchen gardening. So, we feel less hardship now."

d) **Housing is preceded by incremental material development:** A house can be built only where there is some homestead land. But many borrowers do not have even a piece of land. So, there is a provision for loans for the purchase of homestead land. One can purchase homestead land first and gradually can get housing loans. It has been also observed that borrowers spend much more than the amount given as housing loans out of their own savings in order to have a bigger floor space. They make incremental investment in housing materials over time. They proved to be more enterprising and they improved their material base subsequently.

e) **Land ownership, social empowerment of women:** The land title should be in the name of women borrowers before construction of house. So, the land title and house is vested with the women, which ensures that she obtains improved status within the family and society.

f) **Impact on ecology:** If poverty is looked at as a major pollutant of human habitation on earth, NGOs have been working towards reducing this in a society which has suffered due to environment degradation. NGOs encourage and motivate its members to have better housing, better drinking water,

a cleaner environment, more plants and trees, better sanitation and health. These are supported by specific credit lines i.e. housing loans, sanitary latrine loan, and hand tube well loan. NGOs are creating a chain of nurseries for seedlings and plants. All these contribute to the creation of a better environment . Self-employment is more suited to enchanting the ecological balance than large-scale home-based manufacturing processes.

Conclusion:

NGOs do not provide support for housing on charity. All of these long-term loans have to be repaid. NGOs are endeavoring to alleviate poverty by way of making the credit a powerful instrument for socio-economic change so that the poor can fight their ways out of the vicious circle of poverty and the human dignity does not get lost in the wilderness. There is need for sharing knowledge and information for replication of successful best practices for low and middle-income poor. A mechanism for linkages should be established among network of grassroots beneficiaries, local, national and international NGOs, CBOs, government departments, local bodies along with international agencies. There is a need for policy follow-up, research for improvement of low-cost housing technologies, and action to scale up low –cost housing programme into action involving grass root people and organizations. The housing models should be truly 'adequate'. Generally, newsletters and networking via electronic media is out of reach for grassroots people and their organizations. NGOs could assist in disseminating knowledge and information in simplified ways among grassroots' problem identifications, as well as locally developed solutions and best practices. Networking can promote that small is beautiful. By working together on prioritized issues, by learning from each-other , releasing grass root people for their own livelihoods and by utilizing each-others' skills and resources, NGOs can gain both flexibility, strength and cost-effectiveness.

Reference:

1. ITDG Bangladesh.2002 *Development of Improved Housing Technologies in the flood Prone Ares of Faridpur*, Bangladesh Final Assessment Report. Architect ASIA Dec 2002
2. ITDG Bangladesh, *Improved Housing Models in Four Flood Prone Villages of Faridpur*, Open House International vol.28 no.3.2003
3. NUK/CIDA 2003, *Women's Housing Rights in Bangladesh*
4. Theo Schilderman, ITDG 2004, *Integrated Urban Housing Development- experiences from Kenya and India.*
5. Bandhan Society , 2004, *Annual Activity Report*
6. Marja C. Hoek-Smith, 1999, UNDP/INHCS(Habitat), *Housing finance in Bangladesh. Improving access to housing finance by middle and low-income groups.*
7. Dipal Chandra Barman, 1999. *The experience of Grameen Bank Housing Programme, Bangladesh.*
8. Theo Schilderman ITDG 2004, *Adapting traditional shelter for disaster mitigation and reconstruction: experience with community-based approaches.*
9. Hans Holmen 2002 , *NGOs Networking, and Problems of Representation –ICER Working Papers*