

RURAL HOUSING PROGRAMME EXPERIENCE OF PROSHIKA

D C Dey, PROSHIKA, Bangladesh

PROSHIKA is one of the largest national non-governmental development organizations in Bangladesh. Since its very inception in 1976 it has been endeavouring to engender a participatory process of development and succeeded in pioneering an approach that puts human development at the centre of its vision. This vision is founded upon the understanding that poverty reduction and promotion of sustainable development is dependent upon the human and material capacity building of the poor and their socio-economic and cultural empowerment through a process of generating human, social, economic and cultural capital among them. The very word **PROSHIKA** is an acronym of three words (the Bangla for training, education and action) which encapsulate the organization's development ethos.

What PROSHIKA Does

These objectives are achieved through a broad range of programmes for education, training and activities for income & employment generation, health education & building of health infrastructure and environmental protection & regeneration. The programmes are augmented through research activities and advocacy campaigns which increasingly call for cooperation with like-minded development partners at the national and international levels. Thus the network of activities in which **PROSHIKA** is involved links the poorest of the poor with like minded development actors worldwide. **PROSHIKA** now comprises 6,228 women and men of field animateurs, technical specialists, researchers, media specialists, policy advocates and development managers committed to the harmonious development of people and environment in Bangladesh.

Who PROSHIKA Works With

So far June 2000 **PROSHIKA** is working in well over 16,357 villages and 1,726 unions number of 228 thanas under 57 districts. **PROSHIKA** now works with 8,38,718 men and 10,66,779 women members drawn from rural and urban poor household and organized into over 98,873 groups.

Rationale of the Housing Programme

PROSHIKA's endeavours towards attaining poverty alleviation and its

vision for a just society contain the provision of securing and providing durable housing facilities for the poor. Because, along with the need for food and clothing comes the need for a secure and healthy dwelling shelter.

About 47 per cent of the people do not have proper shelters. Whatever they have, are not secure and these cannot face natural calamities like recurring floods, tornadoes, river erosion, etc. Moreover, they do not have sufficient financial means to pay for recurrent repair needs.

River erosion causes considerable damages to a large number of villages situated on the banks of more than a hundred of rivers in Bangladesh. Losing their hearth and home victims of such disaster rush to the city slums and end up living in sub human condition. Migration of a large number of rural people to the cities and towns results in an increase of the urban population at a rate higher than the growth rate of population of the country. Because of this, housing problems are increasing in the urban areas resulting in an increase of slums. This growth rate is about 5 per cent which is much higher than any other urban areas of the world. National habitation policy has been approved for solution of the housing problem in Bangladesh. In accordance with the resolution of a recent UN Habitat Conference, Bangladesh has decided to ensure "shelter for all" by the year 2005. Till now no firm step has been taken for implementation of the decision. It is expected that the present democratic government will launch a housing project under the national housing policy for the rural poor and slum-dwellers entitled "Asrayan Prokalpa".

So far, PROSHIKA has built 30,506 houses with CI sheet roofing. It has been noticed that, tin-shed houses have been the main cause of human casualty in various places during tornado and other natural calamities. On the other hand, Corrugated Iron (CI) sheet is also harmful for environment and radiate excessive heat during summer. In order to address this problem PROSHIKA has tried to introduce an alternative technology in developing sustainable housing materials. PROSHIKA has introduced an environment-friendly new technology called Micro Concrete Roofing (MCR) tiles in place of CI sheet. This necessitated some groundwork like installation of an MCR tiles production unit and motivation of the group members about the relative advantage of MCR tiles as people generally use CI sheets for construction of their dwelling houses.

Processed bamboo, Mild Steel (MS) angle structure and Reinforced Cement Concrete (RCC) pillars have been introduced to promote the acceptability of MCR tiles as an alternative to CI sheet, thus providing employment and generating income for the poor. Introduction of these materials will reduce the use of timber resulting in a reduction in deforestation.

PROSHIKA is also in the process of introducing fuel saving chula (oven) for domestic use for the protection of environment as well as proper utilization of fuel.

PROSHIKA's strategy for empowerment of the poor is not possible without reducing their vulnerability due to housing problems. A well organized housing programme assisting the poor to build durable, sturdy, low cost, environment-friendly dwelling houses along with sanitary facilities through the provision of credit and technical assistance can make significant contribution, thus enhance the reduction of vulnerability and enhance empowerment of the poor (see Fig. 1).

PROSHIKA group members have established 393 RCC pillar production units, 20 bamboo processing plants, 12 MS angle structure fabrication units, 487 sanitary latrine production units, 55 MCR tiles production units and 1,375 rural dwelling houses and 2,288 Resource Centre with MCR tiles roofing through the provision of credit & technical support. In addition, MCR tiles have been used for construction of 30 PROSHIKA Grassroots Training Centres (GTC) and other organizations. PROSHIKA has trained 3,088 group members to produce construction materials.



Figure 1 : A Proshika Cluster Village for riverbank erosion affected people

Goal of Housing Programme:

Contribute to sustainable development of the poor by reducing their vulnerability, enhancing environmental protection and increasing employment and income opportunities achieved through assisting poor in constructing environmentally sound low cost, sturdy and durable houses.

Objectives:

- Provide credit and technical assistance to the most needy of the group members to construct low cost and durable houses.
- Increase technical skill and management capacity of the poor and provide them credit support to create employment and income opportunities.
- Innovate appropriate technology for production of house building materials so that deforestation could be reduced.
- Assist female members of groups to acquire ownership on their family property by providing them housing facilities.

Three Major Components of the Programme

- Housing resettlement for the poor and river erosion victims.
- Resource centre (RC) rural house construction.
- Housing materials production and development.

Lessons Learnt from the Previous Experience

- Demonstration of house-building materials are possible through Resource Centres at villages.
- Housing programme can be used effectively to ensure the ownership rights of women on the properties.
- Housing facilities can effectively prevent unnecessary expenditure of group members and help them to utilize that money for other productive purposes.
- Housing programmes can create employment opportunities and ensure the availability of environment-friendly house-building materials.
- This programme can reduce the use of timber and bamboo and prevent deforestation through using RCC pillars, MS angle structures and treated bamboo (see Fig. 2).
- Manufacturing of MCR tiles and MS angle structure can be undertaken by group members as a "Small Enterprise" EIG activity.
- MCR tiles roofed houses can be easily dismantle within few hours before any incoming cyclone.
- CI sheet be came flying shord during the period of Cyclone & Tornado.

Implementing Strategies

- House building savings scheme have introduced for PROSHIKA groups.
- Resettlement villages have established for victims of river erosion on *Khas* land or land purchased for this purpose. All PROSHIKA programmes, including housing programme will be directed towards these villages.
- Multistoried housing projects will be implemented for slum-dwellers in collaboration with the government.

- Necessary amendments have incorporated in the policy for repair and renovation of the existing houses.
- To continue the demonstration of house building materials, a massive programme will be taken for construction of RCs in most of the villages.
- Campaign initiatives should be taken with the help of other programmes for wide publicity and motivation.
- People's Cultural Programme to motivate group members. Fuel saving chula/oven should be incorporated into the housing programme.
- Seminars/Workshops/Exhibitions will be organized to disseminate information on MCR and its comparative advantages over CI sheet. This activity will be organized both for PROSHIKA staff/groups and for other audience.
- Peoples Cultural Programme @ Folksong, popular theatre introduced to motivate the people participatory process have to construct the houses.
- Necessary training and follow-up monitoring system will be strengthened to overcome the technical limitations.

Implementation Strategy of the Programme :

- Homeless women who are PROSHIKA group members and also the heads of families and river erosion victims are given priority to have housing loan.
- The member of the group selected for having housing loan who have no house.
- A house loanee is selected by a team from Village Federation. It usually selects a real homeless person through proper discussion with the group.
- A maximum loan of taka 30,000.00 (Thirty thousand) is extended for each house with average 4 decimal land and 5% service charge per annum. A loan has to repay the loan within 120 months (10 years) at a minimum installment per month.
- A loan gets one set of sanitary latrine and safe drinking water facilities. For river erosion victims in addition to provide education facilities.
- A five members implementation committee on behalf of the group together with a technical worker from PROSHIKA supervises the proper construction of the house, ensures the quality of the house materials and streamlines the loan recovery.
- Income and employment generation opportunities are extended to a loanee so that a steady loan repayment rate is maintained. In doing so loans are provided to them on apiculture, plantation of various fruit bearing trees, nursery, small business, cattle fish and poultry rearing Rickshaw polling etc.

- The concerned people are imparted training for implementing this programme.

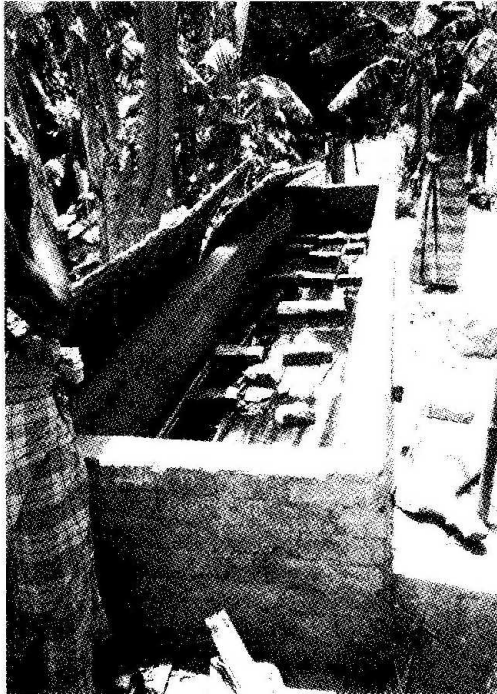


Figure 2 : Proshika's Bamboo Treatment workshop

Introduction of MCR Technology:

In the process of technological advancement PROSHIKA has acquired, introduced and implemented MCR (Micro Concrete Roofing) tiles instead of traditional CI sheet as roofing material which will make houses even more low cost and durable (see Fig. 3). MCR production units at the village level will further increase employment and income opportunities. At the moment there are 45 tiles production units throughout the country. So far, 1888 village resource centres (VRC) as demonstration house have been constructed with MCR tiles which, we believe, will attract the grassroots people to build their houses with tiles. The Organization is planning to install more units at grassroots level. Engineers as well as group members involved with the

production have been given practical training on MCR tiles production, MS angle production and truss and tiles fitting, fixing and settings. But, the technology is a new one for Bangladesh and the persons involved in production and marketing are facing lot of problems. To overcome these problems all the group members, engineers and mid-level managers are working altogether and we are confident to make MCR Tiles project a success within very short time.

In the coming years PROSHIKA wants to continue and expand the housing programme so that vulnerability of the poor is reduced, they are empowered, significant environmental protection is achieved and substantial employment and income generation opportunities are created.

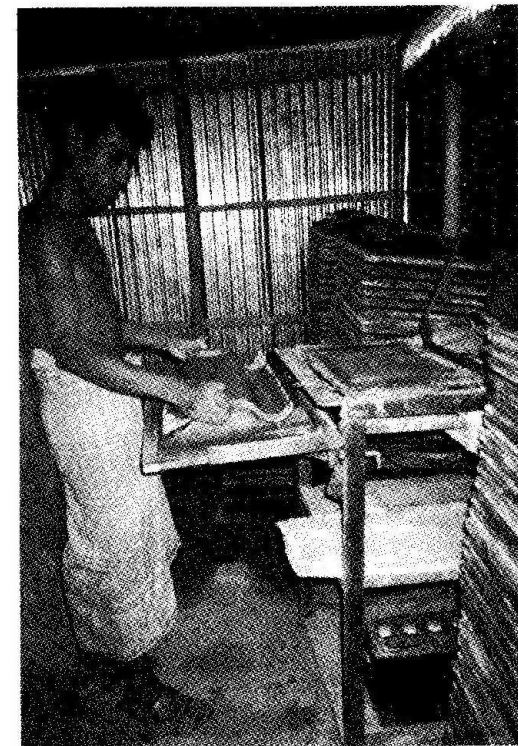


Figure 3 : Proshika's MCR Tile production workshop