



## Grameen Bank Housing Project

Dhaka, Bangladesh

Architect	Ashrafur Hassan (Grameen Bank engineering section) Dhaka, Bangladesh
Client	Grameen Bank Dhaka, Bangladesh
Completed	1984 ongoing
Site area	50 square metres (per house)
Ground floor	20 square metres (per house)
Total floor	20 square metres (per house)
Costs	TK 12'500 (per house) (US\$ 405) TR 662 per square metre (US\$ 21)



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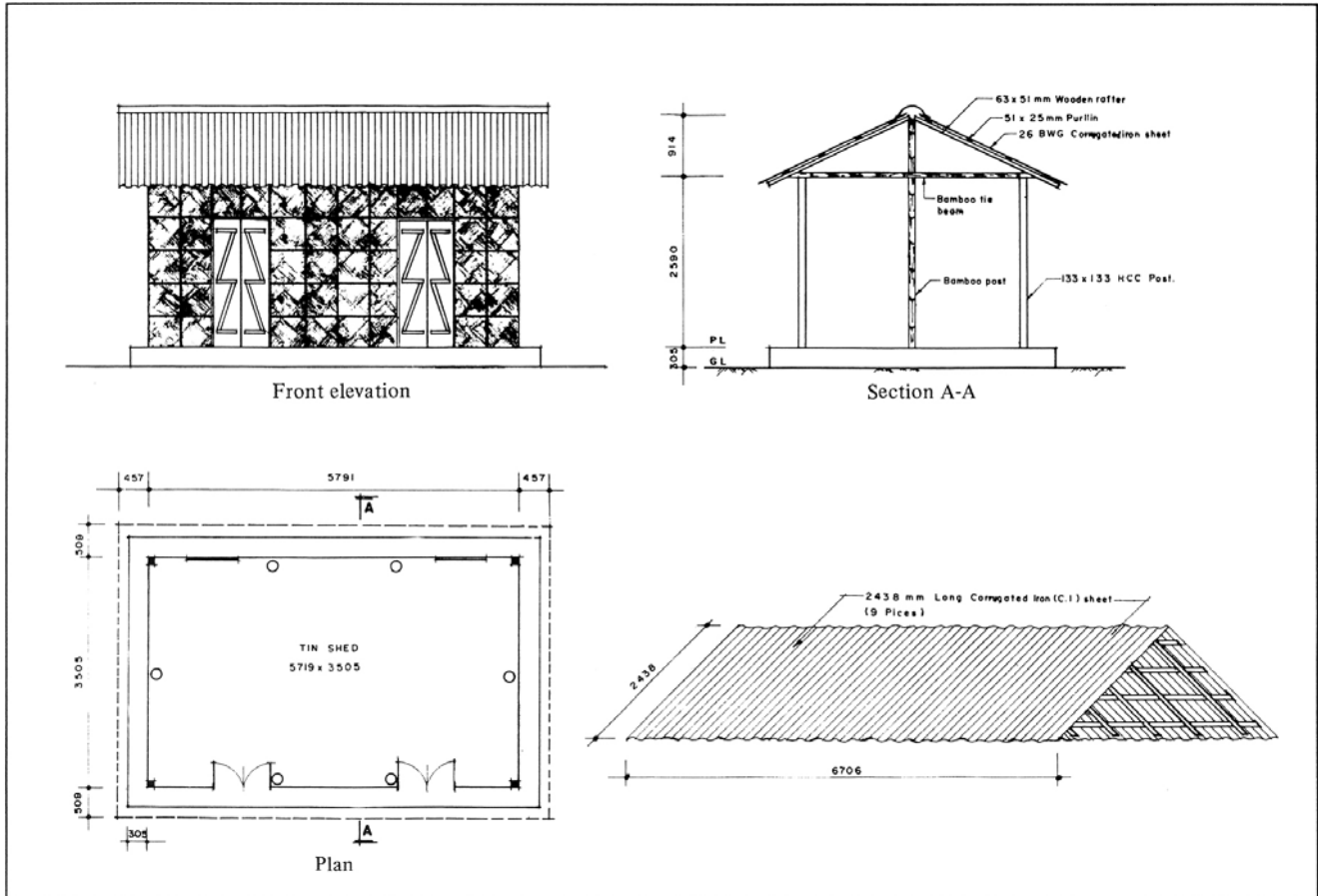
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This housing loan programme was launched by the Grameen Bank in 1984 to help shelterless members of the bank build their own houses. The target population have a per capita income below US\$75 and have benefited from loans of an average of US\$67 to undertake various different

income generating activities. The loans are financed by the Grameen Bank which, in turn, receives funds from the Central Bank and inter-

Building type	831
1989 Award Cycle	1066.BAN

1. With the housing loan, 30 members built this Village Galchipa, Patuakhali
2. A Completed house



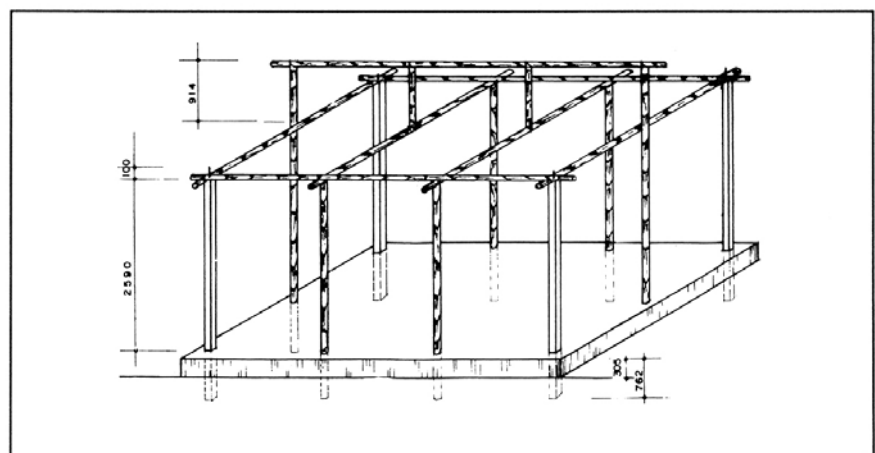
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national donors. By July 1988, a total of US\$8.44 million had been allocated to some 34'000 members, thus improving the living conditions of over 100'000 homeless or poorly housed people.

Departing from conventional banking, the principle underlying the Grameen Bank loan programme stems from the conviction that decent housing is a basic human right. Once this is secured, it constitutes a vital investment for the health and well-being of a family, and consequently helps them break the vicious circle of poverty.

#### Site

The various housing projects financed by the Grameen Bank are situated in different parts of the country, in the north, centre and south of Bangladesh, as well as in the Dhaka region.



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#### Functional Requirements

This programme assists the beneficiaries in building their houses themselves, employing family labour, thus keeping the cost per unit low.

3. Plan, elevation, section

4. Frame of tin shed house



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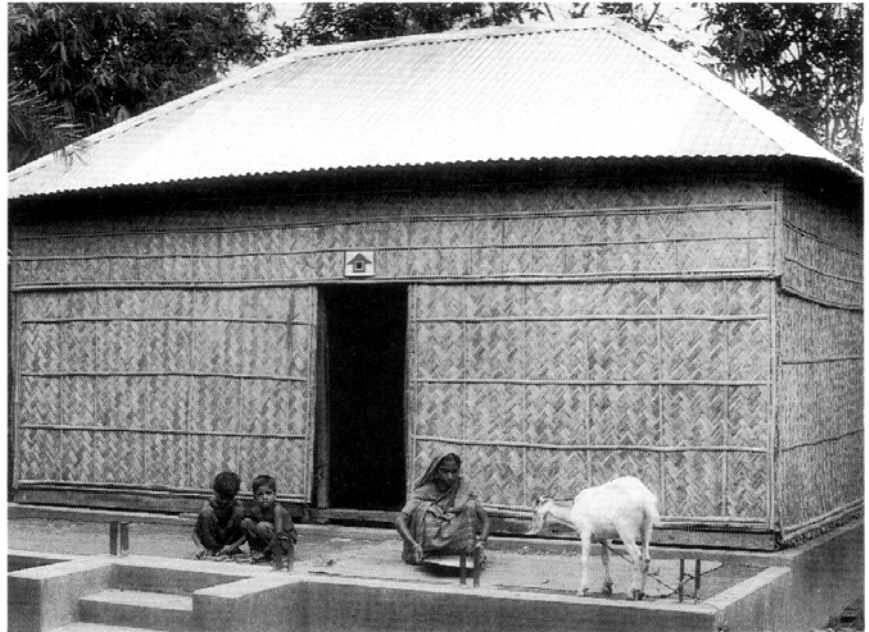
### Description

The external aspect of the houses vary from one part of the country to another, as people build according to their surrounding physical conditions. However, the structural system used is unified, and pre-cast building materials such as reinforced concrete posts and sanitary slabs are mass-produced off-site, and made available to beneficiaries at low prices. The resulting built units usually consist of a rectangular surface (of c. 20sq m), covered by a tin roof supported on reinforced concrete and bamboo posts as well as tie beams, and accessed through one or more entrances.

For a vast majority of the poor, a house not only offers protection from weather conditions and diseases but is also their work place, particularly in the case of women and the self-employed. The scheme under consideration therefore fosters the development of cottage industries throughout the country, as it is often within the house that skills are transmitted from one generation to the next.

### Project Significance

This housing programme has made a significant impact on the lives of the landless borrowers, especially in terms of restoring their self-confidence and human dignity. The scheme has also attracted national and international attention, and has been visited by



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numerous experts involved in housing projects.

### Construction

Each house is made up of four pre-cast reinforced concrete corner posts on brick foundations and six inter-

mediary bamboo posts, with bamboo tie beams, wooden rafters and purlins, supporting twenty-six corrugated iron roofing sheets. Floors are composed

5. Pre-fabricated sanitary slabs

6. The house is both a shelter and a work place

7. Interior of a house showing bamboo work



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of a mixture of clay and cow dung, and façades are made of woven bamboo mats. The other materials used include pre-fabricated sanitary slabs, nails and ropes. All materials are produced locally, except for the corrugated iron sheets, and the 20% skilled labour is entirely local.

8. A new house (left) stands next to old house (right)

9. A two-storey high house completed by Grameen members



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