

Chapter 4

Synopsis of Talk by Salma Khan: Housing Policy and Development in Bangladesh

Vinitha Aliyar

Salma Khan is the Division Chief of the National Planning Commission, Government of Bangladesh, and Member, UN Committee for Elimination of Discrimination Against Women (CEDAW). She was an Eisenhower Fellow in 1992. She is an Assistant Professor in the Department of Economics at the University of Cilttagong, Bangladesh. She received her M.A. in Economics from the University of Dhaka, Bangladesh and the University of Chicago. She has a diploma in Training Management from the University of Connecticut and studied gender planning at the London University. She just completed her Ph.D. dissertation at the University of Dhaka on the exploitation of the female labor force in garment industries.

Currently a Division Chief of the Planning Commission of Bangladesh and formerly a Joint Chief of the Women's Wing, Ms. Khan has been responsible for the long-term development of perspectives and policies that are specifically geared to women's issues. Ms. Khan was also instrumental in initiating the Women's Wing in the Planning Commission and she facilitated the incorporation of women and development issues in the Fourth Five-Year Plan of Bangladesh.

Affordable housing is a problem of great concern in Bangladesh. Gender-differentiated right to land is the single most important factor affecting gender equality in Bangladesh since, in most cases, the wealth base is composed of land only. Recent studies have pointed up that crisis has additional dimensions for vulnerable groups such as single women and women-headed households. The Urban Studies Unit of Dhaka University investigated the rater deplorable condition of low-income housing in the country. The study found that an average family spends more than 60% of its income for a modest two-room house in Dhaka city. Since such a large percentage is spent on far from satisfactory housing, people seldom have the wherewithall to take care of other equally crucial needs. Persistent poverty and landlessness and the consequent erosion of support of the gamily are making more and more women shelterless. Most of the poor live in thatched houses which can hardly withstand the vicissitudes of nature.

Another study highlighted the plight of one of the most oppressed groups in the country, prostitutes in the red light area of the cities. It was found that such women were constantly harassed, denied housing, or evicted from their dwelling places. A special program of the government specifically focuses on housing issues in disaster-prone areas. Women's housing concerns in areas constantly ravaged by frequent cyclones and floods in the coastal areas is expected to be addressed by this program. Towards evolving an affordable approach to low-income housing, a site and services program has been started with World Bank assistance in coastal areas. A slum upgradation program has also been started in major cities.

The Grameen Bank Project

In 1989, the prestigious Aga Khan International Award for Architecture was bestowed on what appears, at first sight, to be a rather unlikely contestant: a modest two-room house with a sanitary latrine made of wood, bamboo, and tin. The 100 square foot house built on four RCC pillars, costs only US \$300.00. This house,

the prototype of the housing unit of the Grameen Bank Project in Bangladesh, is the first of its kind to receive such recognition. The Grameen Bank Project has developed a housing project to meet the needs of the landless loanees of the Bank—the Bank loanees constitute those who have no agricultural land but have land only for building a dwelling. The Grameen Bank, which lends money without collateral to landless rural people (92% of whom are women) for income-generation activities, is also providing housing credit under a special scheme of the bank. Already, 150,000 families have built the prototype housing unit with a loan from the Grameen Bank, and their repayment rate is 98%. The Project is meant primarily for lower-income families involved in income-generating activities with Grameen Bank credit. Loans without default payments are considered eligible for the housing loan. About 85% of the beneficiaries at Grameen Bank Credit are women and the rate of repayment of loans is approximately 98%.

This housing project is noteworthy because of its unique eligibility criteria that implicitly favors women. As a case in point, housing loans are granted to single women, women-headed households, or couples. A male loanee cannot apply for these loans without including his wife. Another prerequisite is that the couple have joint title to the land. As a result, many men transfer at least half their land to their wives. Recipients have to adhere to a specific prototype house design developed by the Grameen Bank. An additional stipulation is that the recipients invest sweat equity in constructing their own homes. An informal agreement between loan recipients ensured that the men in the housing project would pitch in to help single women and women-headed households with their housing construction. The Grameen Bank housing project has earned an international reputation and this represents the single largest effort (in volume) to provide affordable housing to very poor people. In addition, this project is the first of its kind to emphasize women's shelter needs.

Women's Participation in Shelter

The need to involve women in shelter resettlements and rehabilitation programs became a critical concern after the flood of 1988, in which the most vulnerable groups were women and children. In severe natural disasters, poor people not only lose their cattle herds and poultry birds but also are left with damaged or destroyed dwellings. In a situation like this, women are found to be providing their labor in repair and maintenance. A survey conducted among the slum dwellers in Dhaka

shows that 50% of the labor required for repairing and erecting houses is supplied by women. In rural areas, women traditionally have participated in the repair and maintenance of mud houses. As a consequence of repeated natural calamities and continued poverty, the number of female-headed households is also on the increase, making the shelter needs of women a critical issue. The Task Force, created by the Planning Commission in 1990 to identify major development issues, identified women's shelter needs in disaster prone areas as a priority.

The Task Force developed broad guidelines that targeted the needs of low-income families in general and women in particular. It also advocated changes in construction methods, since houses built using conventional methods could not withstand the onslaught of cyclones and floods causing severe physical devastation. Taking the recommendations of the Task Force as a point of departure, an NGO named Nijira Kodi—"Do it Ourselves"—played a key role in advocating the need for women's participation and input in shelter design.

The NGO mobilized women from disaster-prone areas and numerous workshops were organized with the assistance of UNIFEM, in collaboration with other local agencies. The workshops served as a forum for exchange and discussion about women's shelter concerns, particularly in the disaster-prone areas. Some of the specific shelter-related suggestions proposed by women included the following:

- Houses should have a higher plinth to avoid being inundated during flash floods and cyclones.
- House structures should have adequate wind velocity tolerance.
- Housing units should be designed to accommodate the family's livestock. Almost all families have sheep, cows, or poultry, which often were their only assets and must be protected during floods.
- The public shelters provided by the government needed to have facilities that can accommodate the displaced families' livestock.

The Government of Bangladesh has taken these recommendations quite seriously and has addressed these issues in its recent affordable housing efforts.

The Tikana Housing Program

A much publicized low-cost housing effort of the government was called "Tikana" which means "address." As part of this program, the government helped

to form cluster villages composed of 25–50 households, which were situated on reclaimed marshy land. However, this effort was criticized because the houses were provided free of cost. No sweat equity was required and, on the whole, the project was not cost-effective. As a result, such housing efforts were soon abandoned.

have been rather marginal in addressing the overall shelter needs of women.

Land Pooling and Adjustment Policy

A very innovative policy formulated during the Fourth Five-Year Plan was the Land Pooling and Adjustment Policy. This policy addressed vacant land in the villages and smaller towns which was bought by speculators. The government negotiated with these landowners and promised to provide basic infrastructure such as roads, electricity, etc. In return, the landowners had to give 30% of their land to the Government. This land was to be reallocated to low-income housing projects. So far, such measures have been attempted as pilot projects in ten smaller cities in the country and have achieved a reasonable degree of success.

Urban Housing

Bangladesh's urban housing policies have been largely ineffective in meeting the needs of lower-income families in general and women's specific shelter needs in particular. Affordable housing projects such as "slum upgradation" and "sites and services" have been sporadic and small in scale. To meet the needs of working women, the Ministry of Women's Affairs has built ten Career Women's Hostels in the major cities. These facilities are available only to working women who have to provide proof of employment. The maximum period a woman can stay is three years and children and family members are not allowed. These hostels specifically target single working women. Women-headed households have very few housing options in urban areas.

In sum, Bangladesh's housing policies have been largely ineffective in meeting the great need for housing in lower-income groups. Women and children continue to be the most vulnerable groups. The government has concentrated its efforts in providing appropriate housing in disaster-prone areas. Innovative housing projects such as Grameen Bank Housing Scheme and housing policies such as the Land Pooling and Adjustment Policy have made considerable inroads in making the administration sensitive to women's housing needs. However, the short history of these efforts, coupled with their small scale, has meant that these developments