

A PROJECT PROPOSAL

ON

LOW COST RURAL HOUSING PROGRAM

For The Cyclone (SIDR) Victim OF November 15, 2007

South part of Bangladesh

SUBMITTED BY:

Grameen Development Society (GDS)

C & B Road (Infront of Thana Council)

Barisal-8200, Bangladesh

Phone: 088-0431-2174905, Mobile- 01716952749

email- gdsbsl@gmail.com

PROJECT PROPOSAL

➤ **Title of the Project** : Emergency Rehabilitation Program for the Cyclone
Effected Peoples.

Contract Address : **Grameen Development Society (GDS)**
C & B Road (Infornt of Thana Council)
Barisal-8200, Bangladesh
Phone: 088-0431-2174905
Mobile- 01716952749email- gdsbsl@gmail.com

➤ **Contract Person** : Md.Zahid Hossain Khan
Executive Director

➤ **Legal Status** :

Name of Concerned Dept./Institute	Registration No	Date of Registration	Remarks
Department of Social Welfare	763/01	24-12-2001	
Youth Development Department	YDA-50/SADER32	17-02-2002	

➤ **Bank account:**

Account type of name : Current account.
Bank account No : CA-1588
Bank code : 121
Swift code : JANATA
Bank name & address : Janata Bank
Nutun Bazar Branch.
Barisal. Bangladesh.

➤ **Project Location:**

❖ Country : Bangladesh.
❖ Davison : Barisal.
❖ District : Burguna,Potuakhali

➤ **The details of working area are given be low:**

Sl. No.	Name of Division	Name of District	Village	No. of House
01.	Barisal	Burguna Potuakhali	15 Nos	150
02.			12 Nos	125
03.			20 Nos	225
Total	1	2	47	500

➤ **Total Programme / Project Coast :-**

- 6.1. Total amount : BDT: 1, 34, 85,000.00 =192643 USD.
6.2. Less NGO Contribution. : BDT: 13, 48,500.00 = 19264 USD.
6.3. Requisite amount. : BDT: 12,136,500.00 =173379.00 USD.
(1. 00 USD = 70.00 BDT)

- **Project Duration** : One year for physical Implementation but it will 50% credit will continue for 5 years.

➤ **Back ground of the Organization:**

GDS was established in the year 1999 as a non government voluntary organization (PVDOS) with the initiative of some Local Dedicated & committed piled People who are connective with social service activities for the cause of overall development of People by giving Emphasis in forming groups of poor, Landless & hard core People through developing the habit savings & its proper utilization for income generation activities.

Likewise, GDS firmly think & belief that People should be provided training on different socio Political activities so that the People can exercise their due rights in the society. It so the development will be sustained. Otherwise without building awareness & consciousness, of the People all development effects will be fruitless. Keeping in mind the above the Aid organization are able to organization till date 50 male groups and 100 female

groups with 3000 group members with saving of Taka 6,00,000 this saving money are need by the group members for complementing small IGA in a respect of Increasing their family income.

➤ **Introduction:**

Bangladesh has a large population compared its natural resources base. About 130 Million people struggle for survival over a land mass of about 1, 47,570 KM, which constitutes the country's main natural resource, water some times abundant and some times scares, is both a resource & scourge as floods become more frequent & devastating. Bangladesh is predominantly a agricultural country produces from the agriculture sector contributes 48% to G.N.P. with the industries sector contributes 11%. The country has 24 Million acres of alluvial land for crop cultivation. Despite this, the agriculture sector is still backward. Being characterized by low productivity and huge unemployment among the rural population. Still 70% of the population lives below the poverty line.

There is also a mutual reinforcing relationship between poverty and ecological degradation. Perception of scarcity of physical resources engenders nervousness and frustration, which lead to a self-defeating non-sustainable approach to exploitation of the existing resource base, causing further ecological degradation. This in turn enhances poverty. A country, which had nearly about 25% tree cover, three decades ago, now has merely 6-7% left. The implication of this manifested through recent natural calamities (Cyclone SIDR of November 15, 2007) including river erosion coastal inundation but also disturbing the natural balance of environment throughout the country. Rural Bangladesh is a conglomeration of homestead's called village, where one will find low lying agricultural land spotted with raised mounds of small structures of various sizes and heights that house about 85% of the total population. This housing Units hardly have any physical infrastructure or utility services for pure drinking water, sanitation even electricity is scarce which not only is affecting the lives of the inhabitants but also disturbing the natural balance of environment through pollution and degradation. The quality of housing in Bangladesh is reflected in the combinations of house building materials used. At the national level and local (project area) level. Certainly know that the powerful SIDR That stricken on the night of November 15, 2007. in the costal belt of the southern part of Bangladesh. has divested the vast area. Life of people has become standstill. Works speed has been stopped as a result of Cyclone catastrophe. Everywhere the scene of

devastation in Cyclone hit area. The eyes wherever its goes in the devastated area the scene of cruel act of nature is visible. Island chars and islands of the costal belt are full of dead bodies. Many dead bodies are floating in the rivers and ocean. Many people have lost their dwelling houses and their now living in the open sky. They have lost their standing paddy crops, winter vegetables, fish, cattle, poultry and other essentials. As a result their now insensible. The hungry people are running hither and thither for relief and food. The fatal Cyclone SIDR has divested dwelling houses, sanitary system, Educational institutions as supply of pure drinking water. The news of 15th November 2007 night tragedy have been published in many news paper and electronic media both Nationally and internationally with photograph under red heading. We do not know whether this natural catastrophe has touched the heart of sensitive human being of the world.

The Cyclone SIDR hit on in the night of has damaged nine lace dwelling houses November 15,2007.

➤ **National/Local**

- ❖ 18.78% + 26.84% housing units have thatch or bamboo roof and thatch or bamboo walls.
- ❖ 17.35% - 21.18% have S.I. Sheet roof & bamboo walls
- ❖ 16.17% + 36.29% have thatch roof & mud wall
- ❖ 10.64% - 9.84% have CI sheet roof & CI sheet wall.
- ❖ 6.39% - 5.48% have CI sheet roof & Mud wall
- ❖ 0.75% - 0.37% have concrete roof & brick wall

For the country as a whole only 2.81 house are puce (Burn brick, RCC), another 2.18% are someplace type, 10.98% kasha (Wood, mad and C.I sheets) type. While as many as 84.03% are of very temporary nature being huts.

There are very good reasons for such low quality house in rural areas. Poverty being main with majority of the families living below subsistence level. The other reason is natural calamity as rural house built on low land with less durable materials are damaged and destroyed easily. Requiring repair cost almost every year and without having enough savings the poor borrow money from money lenders at high interest rate that erodes their material house and it is not unusual for many of them to ultimately sell their house, land of their possessions to pay of such loan. Under Such persistent, poverty with recurrent floods and other hazards & high cost of suitable house building materials the poor figure out badly in the housing sector and find it difficult to erect a roof over their head & most of the rural people therefore live in low quality houses like made of mud, straw & huts.

➤ **Background and Justification of the Project:**

The right to adequate shelter (low cost house) is recognized by the United Nations as a basic human need. The United Nations proclamation declaring a global strategy for low cost house in 1988 & 2004 (post flood rehabilitation) is a manifestation of such need designed to give every human being on earth a habitat by the end of this century. With almost one billion human beings on earth without shelter, it declared the 1st Monday of October each year as the "World Habitat Day" to keep this ambition plan alive.

Adequate shelter means affordable housing, which meets basic requirements of durable security, structural ability, physical durability and adequate protection from inclement weather. It is an irony of fate that in the same year of 1988 & 2004, when the United Nations took resolution for global Shelter, Bangladesh experienced an unprecedented flood causing widespread loss of property including 82% of rural housing. Again in 2004 flood affected almost all parts of Bangladesh. It became some form of obligation for Bangladesh to activate and support a shelter delivery system through collaboration and participation of all sectors.

At present there is a growing concern for the formulation of a low cost and durable housing policy & support for assisting the flood victim rural poor to have adequate housing. This concern has reflected in the government's national housing Policy. The government recognizes that group based or cooperative activity or NGOs can play an important role in housing activity in many rural settlements. Therefore, the NGOs & cooperatives will be encouraged to take up various housing related activities especially for slum dwellers & the rural poor who are not able to construct their house to live in with their belongings. Promoting rural low cost house with Pit Latrines through providing credit system to the beneficiaries to meet with sustained success. Complementary supports for income generation activities have to be an integral part of rural housing program. Such initiative can effectively lead towards raising capacity of the household to undertake housing loan & can sustain house building efforts.

Financial Institutions of Bangladesh have done little in fulfilling the housing needs of the rural poor which does not need a very big amount for providing a modest but durable housing structure. It is the rural poor who could borrow money from an institution for house building and income generation activities at a reasonable cost; they could build their houses & refund the total amount from their own income & savings regularly. But such income savings do not accumulate very easily. Institutional arrangement is necessary for mobilization of saving as well as motivation for group formation. With that very strategy being put into practice by **GDS** by its field staff for the rural poor in our activity area where we have been working since 1999 and housing with Pit Latrine have also become one of its important rural but sustainable development for health & economic activities. It is indeed a real development activity for the

rural poor. **GDS** is non-government, non-profitable & non-Political Voluntary organization involved in the sustainable development of rural landless.

Poor Farmers, especially disadvantaged women, widow & handicapped of **GDS** has been realizing its principal objective of doing work through poverty alleviation of the rural poor of all kinds & their sustainable development by mobilizing local resources since its inception formation of groups, saving, providing the group members different types of trainings & providing credit to the group members & collection of credit installments from the group members regularly. Besides, social activities like dowry, polygamy, divorce, early marriage, women torturing, trafficking of child as well as women are being done by the field staff of **GDS** as a routine work for building a Just society.

Aid activities are prioritized in the form of group formation, giving assistances to the group members for developing savings habit and providing assistances to the victims of natural calamities. At present **GDS** has organized groups of male & female of whom Male 100, Female 100, saving of Tk. 4, 56,846. Practically **GDS** works under Barisal division. But primary working area is under the total number of group members is 3500.

At present **GDS** has been implementing innovative action oriented programmers on primary level education for adult, adolescent & children health, sanitation, social forestry & other community development activities for improving the quality of life of the rural Poor. The project area is situated in the southern part of Bangladesh say on the north bank of bay of Bengal. During the flood of the year 1988 & 2004 the Aid Organization was not operating its activities because the date of inception of Aid Organization is 1997. The flood of this year Cyclone SIDR of November 15, 2007 affected our working area people very seriously and as such we have formulated a low cost rural durable housing with pit latrines, which is the felt, need of our group members as they are the victims of Cyclone SIDR of November 15, 2007. The group members themselves will repair the less damaged houses. But the houses, which were washed away by the floodwater. We have planned to build 500 houses only for them in 02 Deistic. After the receding of floodwater we like to start our rehabilitation activities as proposed in the project proposal.

➤ **Objectives of the Project:**

Broad Objective :

The broad objective of this project is to assist the rural poor to own a low cost but durable house with Pit Latrine.

Specific Objectives :

To construct 500 low cost but durable houses with pit latrine in 13 thirty Upazilla

To construct 500, water sealed pit latrine one with each house.

To plant 2000 wood & fruits tree in the homestead of each beneficiary voluntarily with the beneficiary own cost it had been made mandatory for all.

To provide credit among the beneficiaries so that they can clear off the credit money by 50 installments in each year.

To provide Pit Latrine free of cost. But fencing will be done by the beneficiary themselves with their own cost.

To increase family income through implementing IGA.

To reduce diseases by using hygienic Latrine.

➤ **Project Description:**

Aid Proposes to undertake and implement the construction of 500 low cost houses with Pit Latrines for the 500 selected group members.

The proposed 500 units of houses with durable and economic on long term basis & capable of withstanding recurrent flood from washing away. The design of low cost houses will be with the simplest of technology. The proposal is to have the following standard & services in the house having proper consideration of the social aspect.

- a) The house will be constructed on raised floor with the plinth height of 2.5 ft.
- b) The house will be supported by RCC Pillars
- c) The height of the house will be 8 ft.
- d) The roof will be constructed with 26 BWG corrugated Iron Sheets.
- e) Built up area will be 180 SQ ft.
- f) The fencing will be with splinted bamboo having ventilation opening provided there in.
- g) One water sealed sanitary latrine will be provided for each house.
- h) 4 trees (saplings) will be planted (wood & fruits) in and around the house by the beneficiaries in his / her own cost.

The houses will be simple but labor intensive because that owner of houses participation could be ensured. Also preference will be given to the women members with no earning members in the family & who are homeless poorest of the poor & most needy.

The estimated cost of each house is BDT. 25,500.00 However, the doors, windows & fencing of wall be left open at the option of the beneficiary who may decide and change to other materials using his/her own contribution.

The credit for each house is refundable over a period of 5 years in equal monthly installments half of the cost of each house will be given subsidy by the donor as we propose. 10% Service charge will be paid by the beneficiaries on the 50% credit & the 1st Installment for repayment will be considered due after 6 months from the date of delivery of the house. There should be a agreement signed by both the parties so that the condition of getting house can not violated by any party.

There should be 2 witnesses of this agreement signed by the parties.

Each beneficiary will be provided a credit amounting to Tk. 5,000.00 for (IGA) poultry rearing, Mat making, Hogla Making, Rice husking, crop processing, producing Vegetables small trading, shop-keeping, Chair & Muri making etc. The income from such activities will be used for each family support & help them to repay the housing loan. The Aid Organization will revolve the refunded amount of credit fund to assist more group members for becoming owners of such low cost houses in near future.

➤ **Duration of the Project:**

Initially for physical implementation the project will require the donor will give 1 year but 50% budget money of each house as subsidy and remaining 50% will be utilized by the beneficiary as revolving credit fund. The group members will refund the installment of credit in each week. Thus group members will pay the credited amount including its service charge. If the donor desires to get back (refund) the total credit amount, it will be refunded to them as per terms of agreement after 5 years. But donor will not get any profit of the credit amount. They will return back the principal amount of credit money. (If they desire at all to refund the credit money) In this way the project will continue for 5 (Five) years and within this ten years move group members will be able to become the owner of a durable house with a Pit Latrine with the profit of their IGA.

➤ **Work Plan:**

GDS Management has already planned through group participation and the entire project.

➤ **Beneficiaries:**

Beneficiaries preferably women/men will be identified and selected in consultation with group in the project area.

➤ **Infrastructure Development:**

Based on the comprehensive planning construction work of the houses will be carried out in the project area. **GDS** & the Beneficiary shall jointly supervise the work & also procurement of housing materials as per specification at reasonable cost by a procurement committee, consisting of 5 members. In the procurement committee, group participation will be ensured.

➤ **Hand over of the house:**

The construction of the entire house will be completed and handed over to the beneficiaries' during the project period.

➤ **Monitoring:**

GDS has an executive committee and competent personnel who shall be responsible for overall monitoring of the project. The field organizers (3) will participate in data collection and credit collection on a regular basis. The collected data will be processed through computer for analysis, review, and report preparation. It is envisaged that quarterly reports will be prepared on the basis of data collected by the field organizers.

➤ **The staff Strength:**

01. Project coordinator	–	1
02. Supervisor	–	1
03. Field Organizers	–	3
04. Computer Operator	–	1
05. Accountant	–	1
06. Consultant (Engineer)	–	1 (part time)
07. Peon/ Guard	-	1
Total		= 09

➤ **Financial Management:**

GDS has well established financial division staffed by qualified professionals and one of them will fully responsible for this project. He shall be responsible for recording of all financial transactions & budgetary control of the project. Quarterly financial statement of accounts will be prepared for the **GDS** management. On completions of the project external audit as a standard practice will be done annually and the annual audit report is made available to the donor, concerned, government authority and general members of

➤ **Evaluation:** On completion of the project, the member of the executive committee will make an evaluation team. The team will consist of 3, members **GDS** (E.C.) member's group leaders & other NGO leaders. The **GDS** management for donor & concern authority will prepare the evaluation report.

- **Economic:** The houses will give adequate shelter & protection from rain & flood to the beneficiaries. The houses will also reduce incidence of common diseases due to the use of better house & Hygienic Pit Latrine, which is very much hygienic for health of the house dwellers.
- **Social:** It will enhance the social dignity and self confidence of the beneficiaries with better space and privacy. It will strengthen bondage among the family members that will be a source of aspiration. It will also enhance ones belonging to culture.
- **Environmental:** As the basic construction materials are cement, rods, bricks & corrugated iron sheets, there will be reduced pressure on forest products. In addition, Maintenance of the houses will not require much forest products. Thus the houses will lessen the pressure on forests and will be ecologically beneficial on the other hand, by using sealed Pit Latrine which will safe from different type of water borne diseases. Thus environmentally each of the houses will be health giving in all its aspects of the dwellers.

DETAILED BUDGET OF LOW COST RURAL HOUSING WITH SEALED PIT-LATRINE FOR THE FLOOD VICTIMS OF BANGLADESH

PER UNIT COST OF HOUSE

Sl.No.	Description	BDT
01.	4"x4" RCC column with $\frac{3}{8}$ " MS bar, Tee & $\frac{1}{2}$ " 10 Nos.	4,500.00
02.	Woodier Frame, Truss for roof including nail $\frac{3}{8}$ " nut bolt 8.06 cft.	4,000.00
03.	Door frame (wooden) door shutter (wooden) with tinge, 1.58 cft.	1,500.00
04.	7, Long, 26 BWG, CI sheet for roof, ridge, screw, etc. L.S.	4,500.00
05.	Split bamboo (outside) Tarja Fencing on wall, 2 at roof including Tarja window, window cover, GI wire & bamboo pole L.S.	3,500.00
06.	5"x2" plinth wall with plaster complete 58 rft.	4,800.00
07.	Labor cost for fixing house L.S.	1,500.00
08.	Water sealed latrine 1 Unit	1,200.00
	Total Cost per Unit BDT =	25,500.00

A) Construction of house Cost:

Sl.No.	Budget Particulars	BDT
01.	Construction of house per unit @ Tk. 25,500.00 each x 500	1,27,50,000.00
	Sub Total of "A"	1,27,50,000.00

B) Salaries of Staff Cost:

Sl.No.	Budget Particulars	BDT
01.	Project coordinator @ Tk. 5,000 PM × 13 months × 1 person	65,000.00
02.	Supervisor @ Tk.4,000PM × 13 months × 1 person	52,000.00
03.	Field Organization @ Tk. 3,500 PM × 13 month × 3 person	1,36,500.00
04.	Computer operator @ Tk. 4,000 PM × 13 month × 1 person	52,000.00
05.	Accountant @ Tk. 4,000PM × 13 months × 1 person	52,000.00
06.	Guard @ Tk. 2,500 PM × 13 months × 1 person	32,500.00
07.	Consultant (Engineer) part time @ Tk. 8000 PM 13 month.	1,04,000.00
	Sub Total of "B"	4,94,000.00

N. B. One month's salary is for festival bonus.

C. Capacity Cost:

Sl No.	Budget Particulars	BDT
01	Motorcycle for coordinator @ Tk. 1,00,000.00 with license & hamlet.	1,00,000.00
02	Bicycle for the 3 field organizers @ Tk. 5,000 each	15,000.00
03	Computer with printer 1, @ Tk. 60,000.00	60,000.00
04	Communication Phone, Fax, Photocopy & stationeries @Tk. 1,000 PM 3 × 12 month.	72,000.00
05	Audit & Evaluation	20,000.00
06	Miscellaneous expenses L/S	10,000.00
	Sub Total of "C"	2, 17,000.00

House rent will not be needed as we have rented house in each Upazilla.

D. Project Recurring Cost :

1.	House rent will not be needed as become we have rented home in eachUpazilla. Station ring @ TK: 2,000.00 per month 12 months.	BDT: 24,000.00
	Sub Total of "D"	BDT: 24,000.00

❖ **Summary Budget:**

A.	Construction of Houses Cost	BDT =1,27,50,000.00
B.	Salaries of Staff Cost:	BDT =4,94,500.00
C.	Capacity Cost	BDT =2,17,000.00

D.	Project Recurring Cost	BDT =24,000.00
Total Cost of Amount		BDT =1,34,85,000.00
	Local Contribution of NGO 10%	BDT = 13,48,500.00
	Requested to benevolent Donor	BDT =1,21,36,500.00
	USD	USD = 173379.00

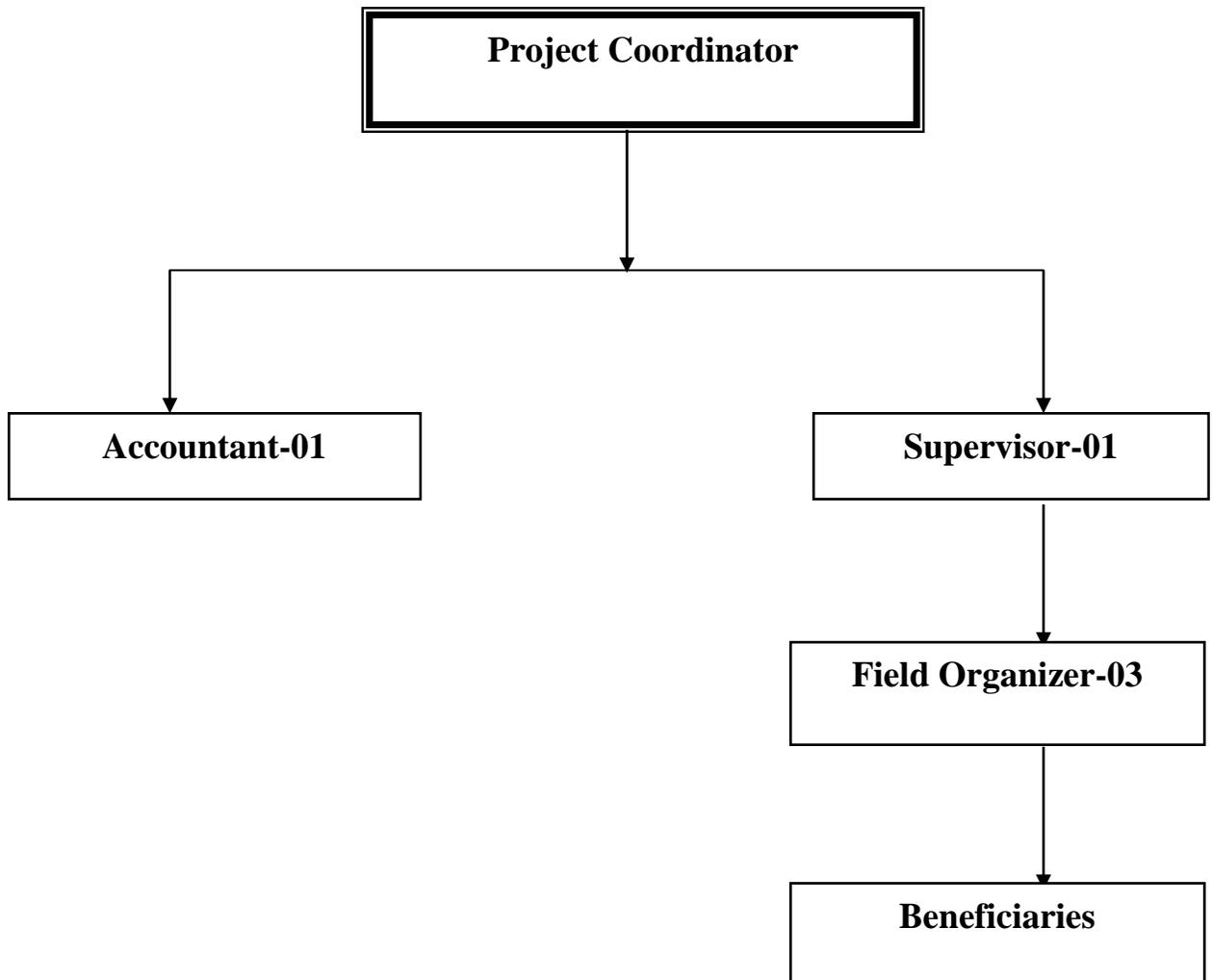
Proposal if GDS for implementing this rural housing Project with sealed pit latrine.

1. **GDS** has rented house in 02 Deistic . So house rent will be burned by the implementing organization. (Contribution of Aid organization).
2. Cost of 4 saplings & its plantation will be burned by the beneficiaries who will get house. It has been made Mandatory for all of the beneficiaries. (It will be the contribution of each beneficiary).
3. Labor cost of raising floor 2.5 from the plinth (by cutting mud) will be burned by the beneficiaries. So that floor & if each house can not be easily flooded. (It will be the voluntary contribution of each beneficiary).
4. 50% cost of each house (Tk. 12,750.00) will be given as subsidy by the benevolent donor. The remaining 50% TK: 12,750.00 will be treated as lone which will be refunded it Aid Organization after 12 (twelve) month of handing over the house & pit latrine.
5. Aid organization will collect TK: 12,750.00 from the beneficiaries in 2 (two) year (104 instalments which will be provided as credit to the some beneficiary for income generation activation. This credit installment of TK: 12,750.00 will be refunded to aid organization @ TK: 12% service charge for the collector of aid organization who will supervise the IGA regularly.

The applicant

Md. Zahid Hossain Khan
Executive Director
GDS

STRUCTURE OF THE PROJECT ORGANOGRAM



One Years Action Plan

SL. No.	Activities	1st Year (12th Months)											
		1	2	3	4	5	6	7	8	9	10	11	12
1	Baseline Survey												
2	Rapport build up												
3	Stat Training Refresher trying												
4	House participant Selection												
5	Training Materials Developed												
6	Construction of house												
7	Monitoring/ Follow up												
8	Evaluation / Assessment												
9	Workshop/ Seminar												
10	Reporting												