

## **Rural Housing Project: Experience of an Action Research** (Published in June, 1993)

### **a) Researcher's Identity**

1. A.J. Minhaj Uddin Ahmad, Additional Director  
M.A. ( Public Administration), Dhaka University  
M.Sc. (Development Administration), University of Birmingham, U.K

### **b) Objectives**

The main objective is to do an experiment with the idea of low cost rural housing among the rural poor in order to explore the possibility of upgrading their socio-economic status. The other objectives are to:

- i. develop a suitable management system for handling rural housing loan involving the whole gamut of the programme-selection of beneficiaries, disbursement of loan, procurement of construction materials and construction of houses and recovery of loan;
- ii. systematically document the results of all the activities under the experiment;
- iii. develop training materials to be used for training of those who are directly or indirectly related to the implementation of rural development programmes;
- iv. suggest some guidelines for planners and policy makers working in the field of rural development;
- v. identify new issues for further research in bolstering the present concept; and
- vi. integrate income generating activities for the rural poor with the housing project.

### **c) Executive summary**

The Academy has just completed one year in distribution of housing loan and construction of 43 houses. The beneficiaries are apparently happy that one of their long-felt needs has been achieved. Apart from this, these newly-built houses would support the respective beneficiaries to carry through some of their income generating activities like sericulture. It is important to note that this project has two phases; construction of houses and recovery of loan. The Academy has gained some experience in respect of the first phase only. It is unwise to generalise anything covering the whole gamut of the project. However, a few remarks highlighting the problems and prospects can be made with reference to the first phase only.

Participatory approach to the planning and implementation of project brings good results but it needs some sort of supervision to guard against wastage and misapplication of resources. The experience of the Academy with respect to the Rural Housing Project suggests that one-sided check on the authority of the officials of the implementing agency is not enough to fend off the chance of corruption and misuse of the fund unless a provision for simultaneous control in the form of supervision over the beneficiaries is ensured, for their attitude is also in some cases riddled with problems.

Firstly, in some cases personal conflict leads to social conflict and deters the timely implementation of the programme. Secondly, sometimes non-beneficiaries in collusion with some beneficiaries may cause trouble, creating disarray in the programme. Thirdly, dishonesty of the businessmen and ill-motive of the beneficiaries are found prejudicial to the procurement of good quality construction materials. Therefore, against this scenario, implementation of the programme with the joint participation of the individual beneficiaries, their representatives and the implementing agency seems to be more effective to exercise the spectre of misgivings and phobias about each other and act as a check against pilfering or embezzlement from both ends. This style of management is also found more useful to defuse social tension and conflict that emanates from any mistakes associated with the implementation of the programme.

The nature of the work demands sufficient time to ensure the required level of quality in work. But any breakneck effort to show the fulfilment of mere target will not only affect the quality of work but, for a good measure, allows pilfering and mismanagement. In consideration of this fact, at least a period of three to four months should be earmarked for construction of each house in order to ensure proper utilisation of the housing loan spreading over different activities from procurement of various materials to the completion of construction work.

It appears that any development programme should be characterised by some well-measured policy responses to meet the real needs of the beneficiaries. For this, the programme is to contain the policy of allowing them to express their views in order to determine the real need. This, in turn, is likely to make the programme realistic and acceptable to them. With the wisdom of hindsight, it may be said that exact stipulations of the beneficiaries' requirements by themselves and proper attention to those make it easier to implement any development programme effectively.

Too much stress on compliance with the requirements of the project forces many genuine households to fall out of the main stream of the programme. For instance, many households have failed to qualify for housing loan as they do not have any landed property despite their ability to repay the loan. Holding of landed property as one of the basic criteria may be relaxed for those poor who have sufficient income generating activities.

Finally, the existence of a village level organisation of the beneficiaries is also essential for achieving several purposes. Experience of the programme implementation suggests that it provides a lot of valuable services which can not be underrated: identification and selection of genuine beneficiaries; meaningful support in resolving many problems that arise in connection with the implementation of the programme; effective collaboration with project committees in dealing with some difficult issues either individually or through group therapy; and building leadership from among them, a kingpin for the effective operation of the programme at the field level. In short, existence of group operating as a common forum for ventilation of the beneficiaries' grievances and participation in sorting out their own problems acts as a stimulant to the effective implementation of the programme.

