

Housing Microfinance Initiative



Beaconhouse National University

Problem Statement

Basic propositions

- Everybody needs shelter
- Shelter, like food, is a basic need for human beings

October 2005 Earthquake



Intensity: 7.6 on Richter Scale

Location: Muzaffarabad and Islamabad

Death Toll: 73,000

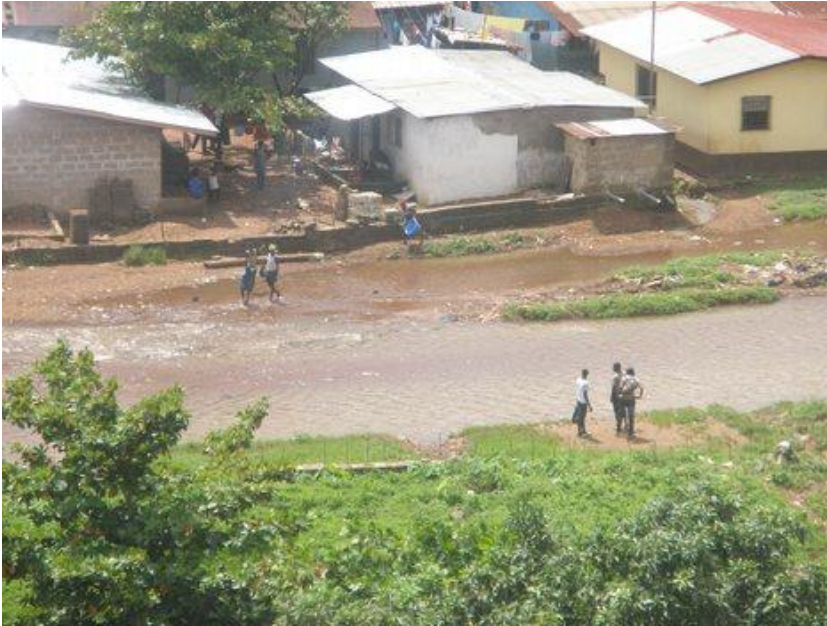
Destroyed Shelters: 600,000

July-August 2010 Floods



Cause: Heavy monsoon rains
Location: Khyber Pakhtunkhwa, Punjab Sindh, Balochistan and Gilgit-Baltistan
One-fifth of Pakistan's total land area was underwater
Death toll: 1600
Destroyed shelters: 1 million
People affected: 20 million

Vulnerable Housing Conditions



Along river



Mud houses

Housing shortage in Pakistan

- Total shortage 8.8 million houses
- 700,000 houses/year to cope with increasing demand

Public Housing

concentration in the production of finished new houses

Low density single family houses



Apartment buildings



restricted public budgets and high cost of the solutions

Far off Locations

usually built in the outskirts of cities with minimal services and difficult access to the city
leave to the beneficiaries to build the houses and improve the neighbourhoods



Public Housing

finished houses for a few



end-up mostly in the
hands of middle-income
households

poor housing conditions for many



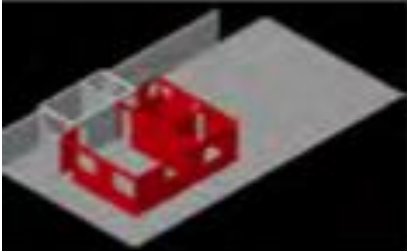


How Pakistani people built houses?

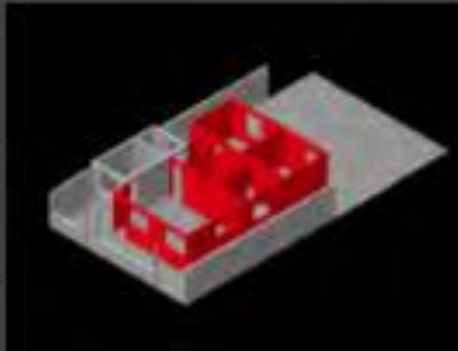
the incremental housing construction process

years

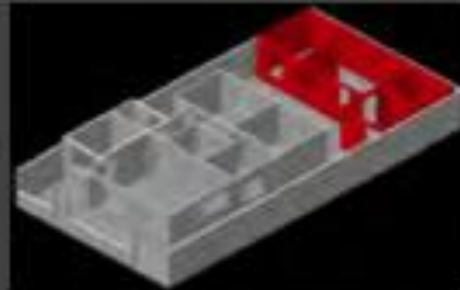
0 - 3



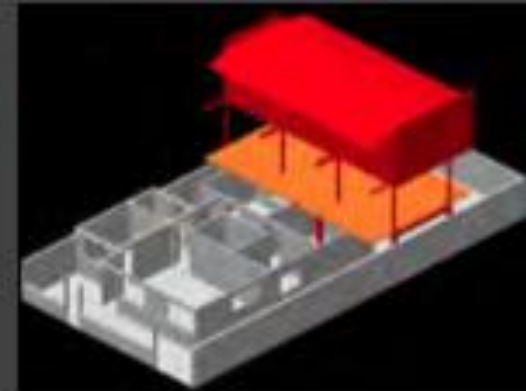
4 - 8



9 - 12



12 +



occupy in the lot

expand the house

rental units?

activities

What 70 % of people do

Drawing room converted into bedroom for newlyweds



Portable
Wash room

Newly
constructed
Closets

Incremental Construction with Personal Savings



After few years

The houses have sufficient space to accommodate household needs

Later they grow to have space for rent

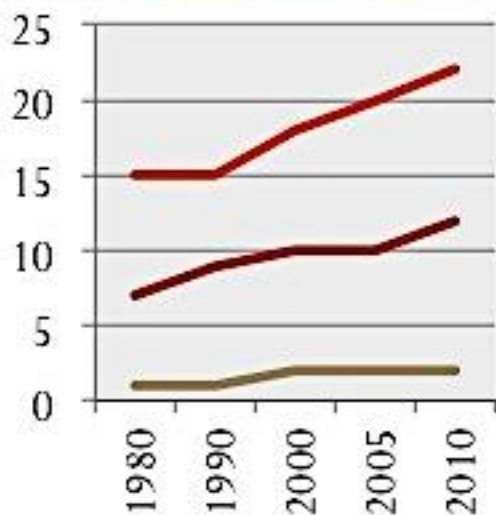
Result from Looking & Listening Surveys

Shabeeran Bibi

Incremental Housing + Housing Microfinance

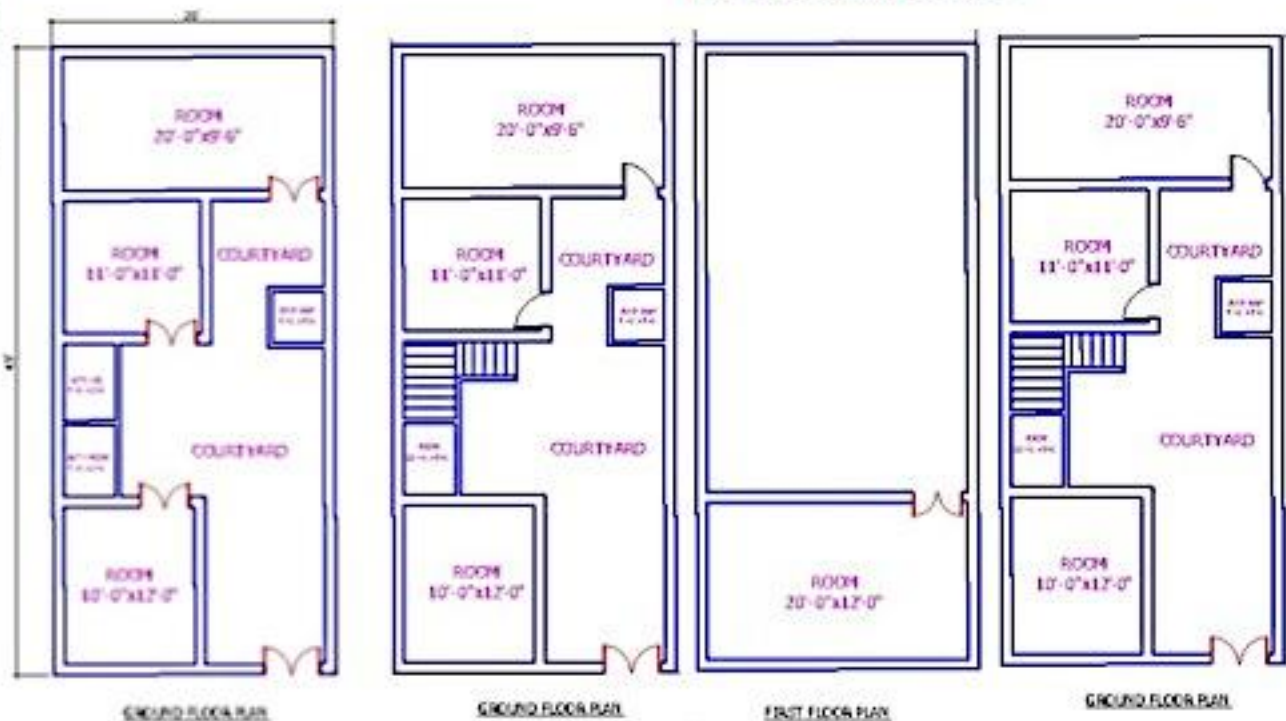


Layout Plan of House



before 1980

- Income(K)
- House hold size
- No. of storeys



STEP-01

Built Stair case
with Personal
Savings (1998)

STEP-02

Constructed Room
with Personal
Savings (2007)

STEP-03

Walls Plaster
with Housing
Microfinance
(2010)

Escape from rental accommodation



Incremental construction with Housing Microfinance

Retired people at work

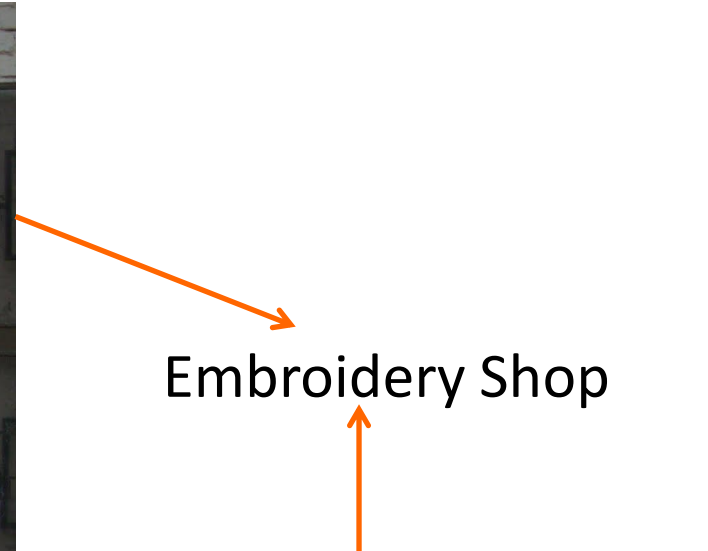


Shop inside house with Business Microfinance

Family at Work



House



Embroidery Shop

Incremental construction of house with Housing Microfinance and Shop with Business Microfinance

Purda for Muslim Women



Incremental Construction with Housing Microfinance

Raising children with work



Beauty salon inside house with Business Microfinance

House construction with Business Microfinance



And shop with Business Microfinance

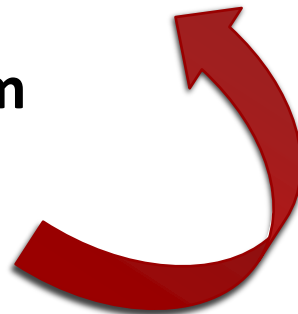
Housing Microfinance

Business Microfinance



Business

Personal Savings, Loan from friends & family, pension money etc.

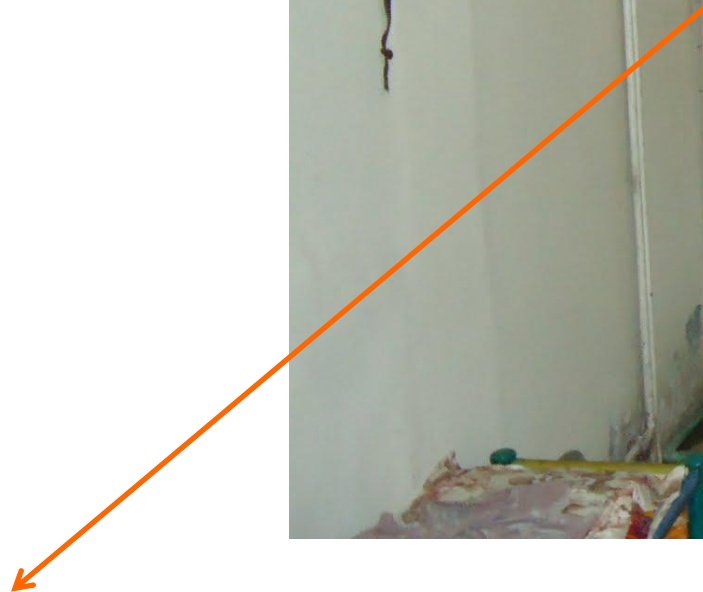


Design issues



Wastage of construction material

Kitchen with attached bath



Bathroom entrance



Kitchen

Un-hygienic conditions

Bathroom entrance

Water container to cool milk



Drainage for kitchen

Ventilation



View: From top of house



In bathroom



Mugh in Courtyard

Adaptations to exterior conditions



Newly constructed open drainage after rise in road level

Change in level



Newly constructed stairs after rise in road level



Recommendations



**INCREMENTAL
HOUSING**

**HOUSING
MICRO FINANCE**

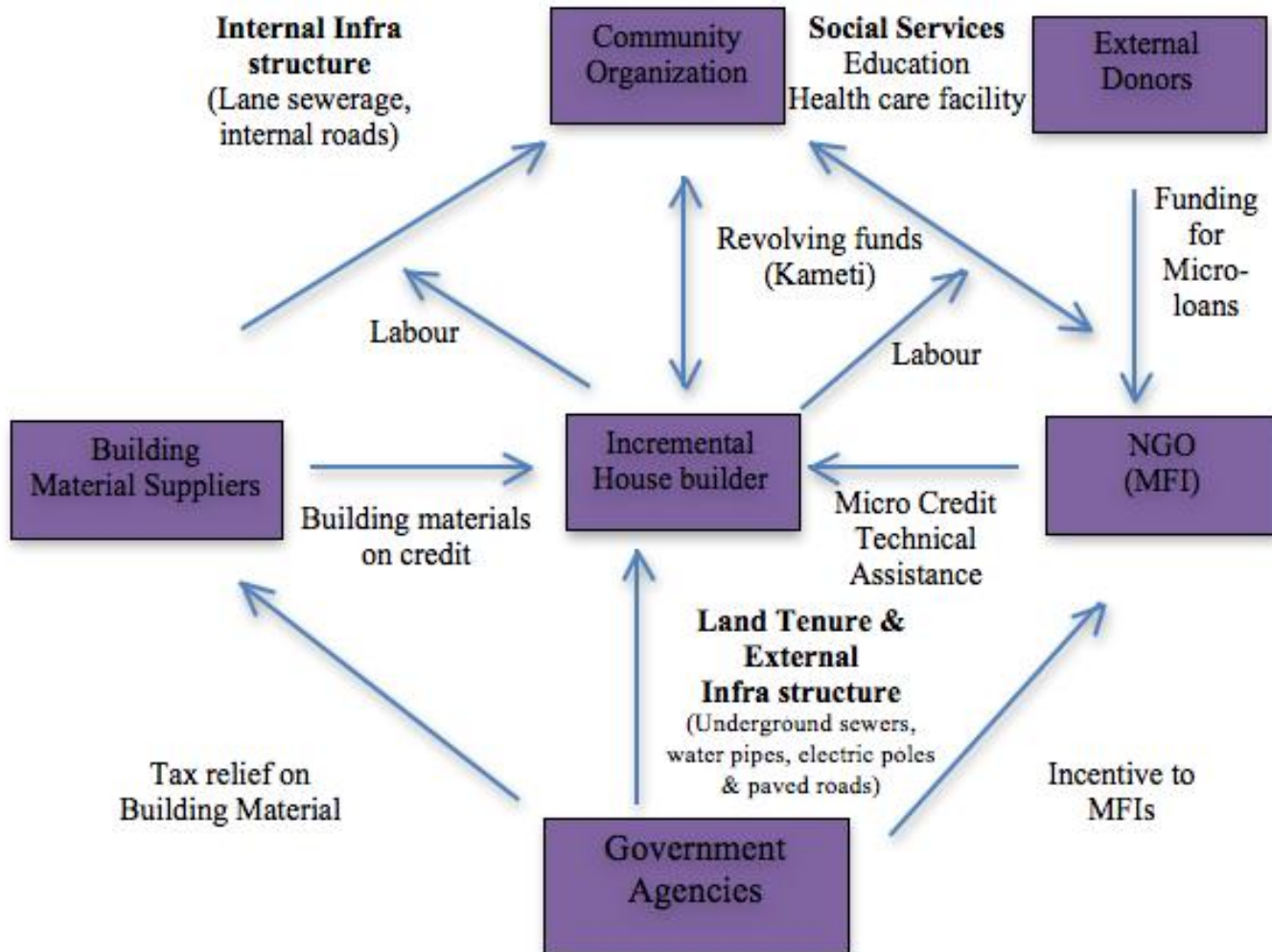


**TECHNICAL
ASSISTANCE**

**COMMUNITY
DEVELOPMENT
(HOUSING)**



Model for Incremental Housing Development in Pakistan



Role of School of Architecture

- Incremental construction – not designed from start
- Involves destruction

Waste

- Building materials
- Labor
- Money

Architect can provide

- Access to public spaces and utilities
- Adequate ventilation
- Structurally sound: earthquakes and floods

House in Lahore

- Average lot size - 3marla (76 sq m, 816 sq feet)
- Household size - 6
- Average house cost in Lahore, Pakistan including land, labor and construction cost- Rs.500,000
- Low-income family with Rs.10,000 income per month
- a monthly installment of max. Rs.1000

Role of Architects



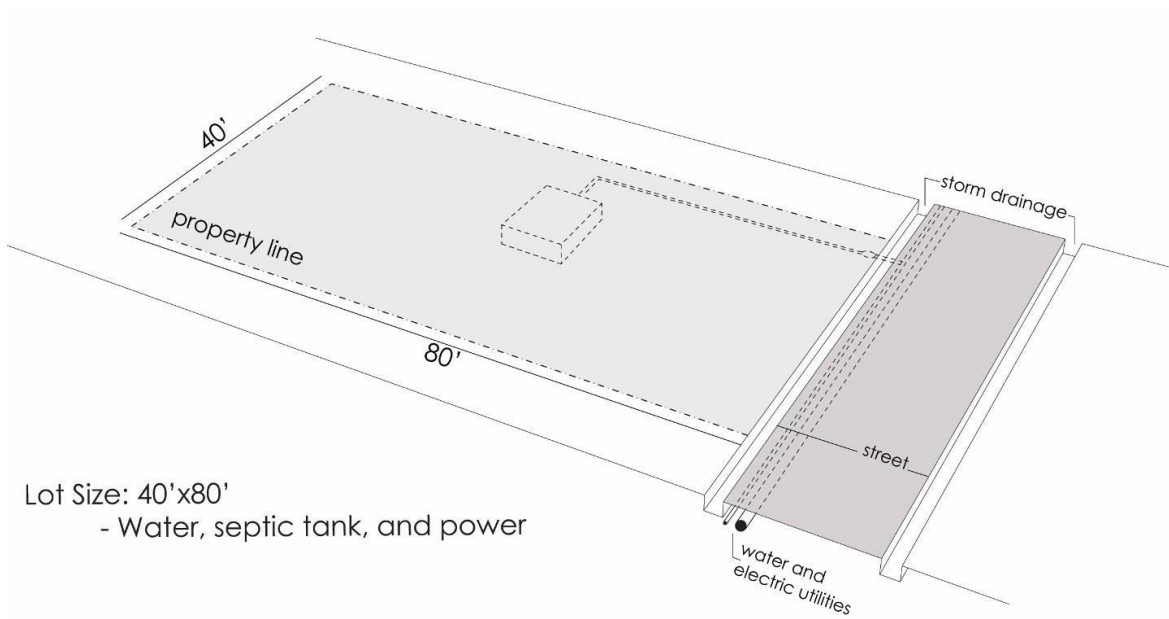
1st floor plan

2nd floor plan

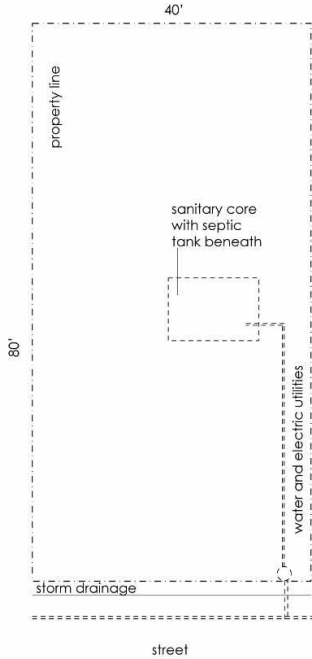
- 7 people (average household size in Pakistan is 6.8)
- Service installation: bathrooms & kitchen placed on same wall
- Windows – opposite side of the entrance door

Cross ventilation, privacy, visual impression: bigger

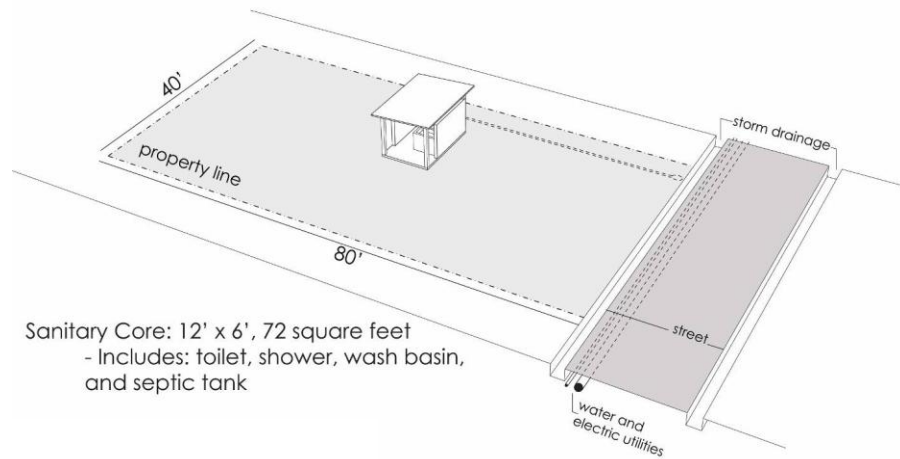
Vacant lot



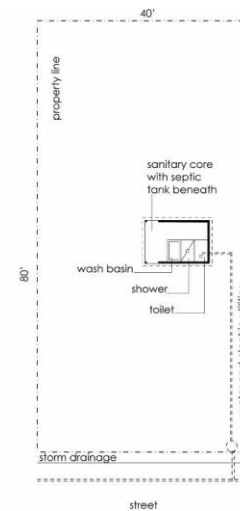
Lot Size: 40'x80'
- Water, septic tank, and power



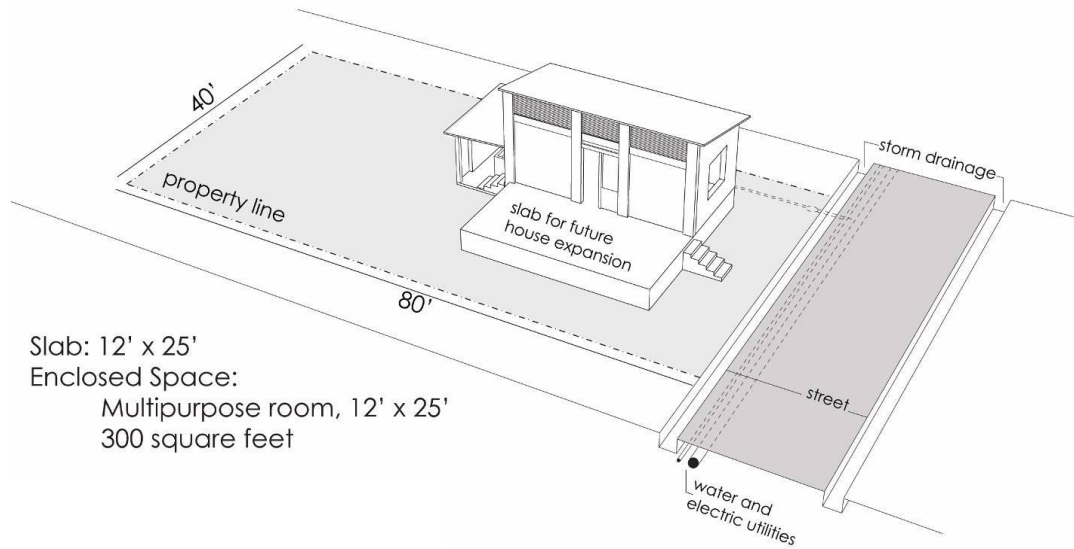
Sanitary core



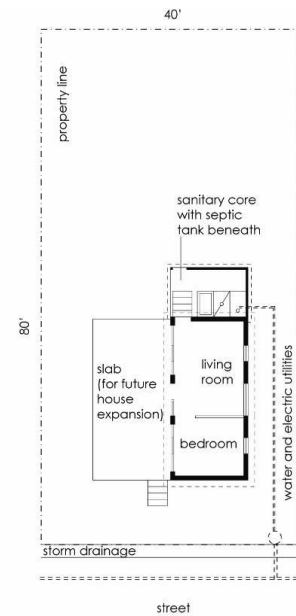
Sanitary Core: 12' x 6', 72 square feet
- Includes: toilet, shower, wash basin,
and septic tank



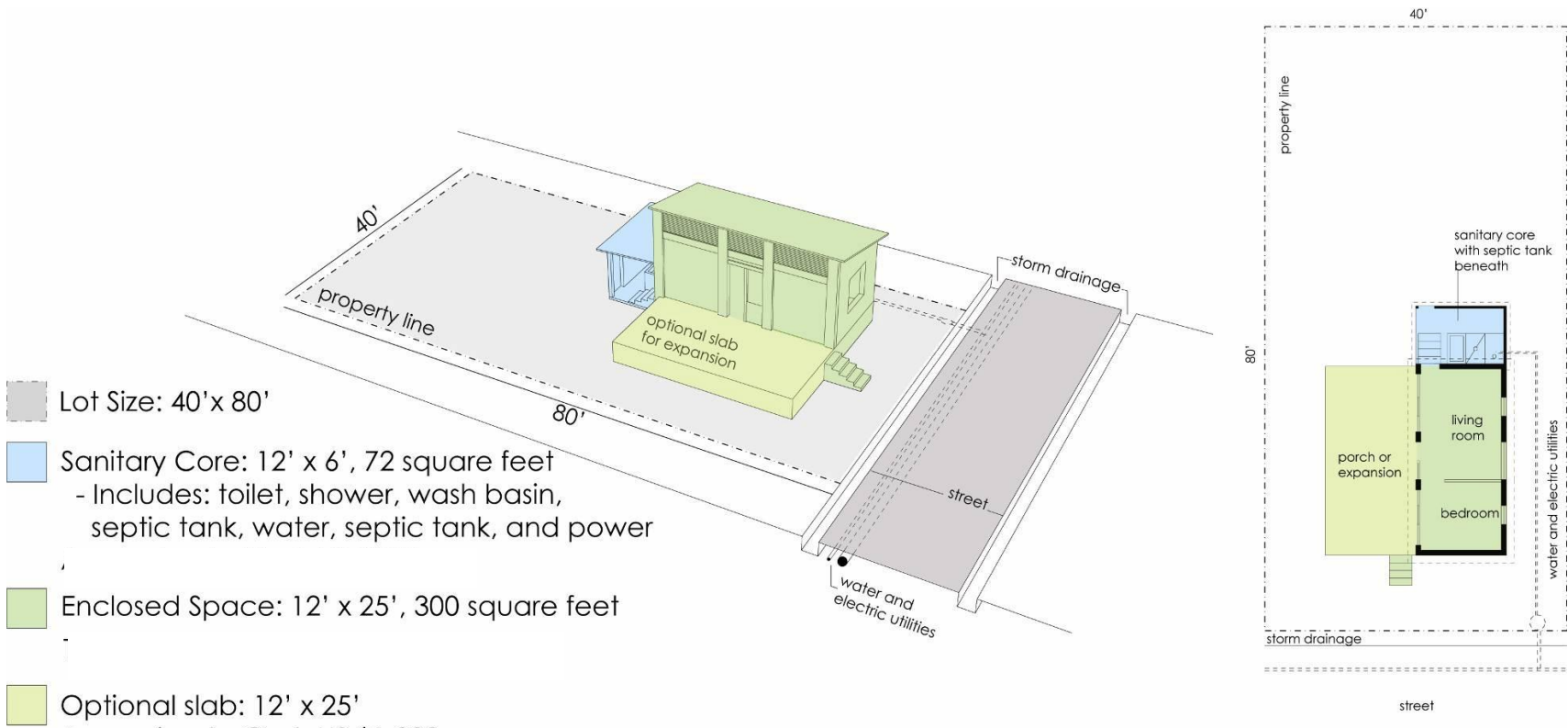
Core Starter House



Slab: 12' x 25'
Enclosed Space:
Multipurpose room, 12' x 25'
300 square feet



Incremental expansion possibilities



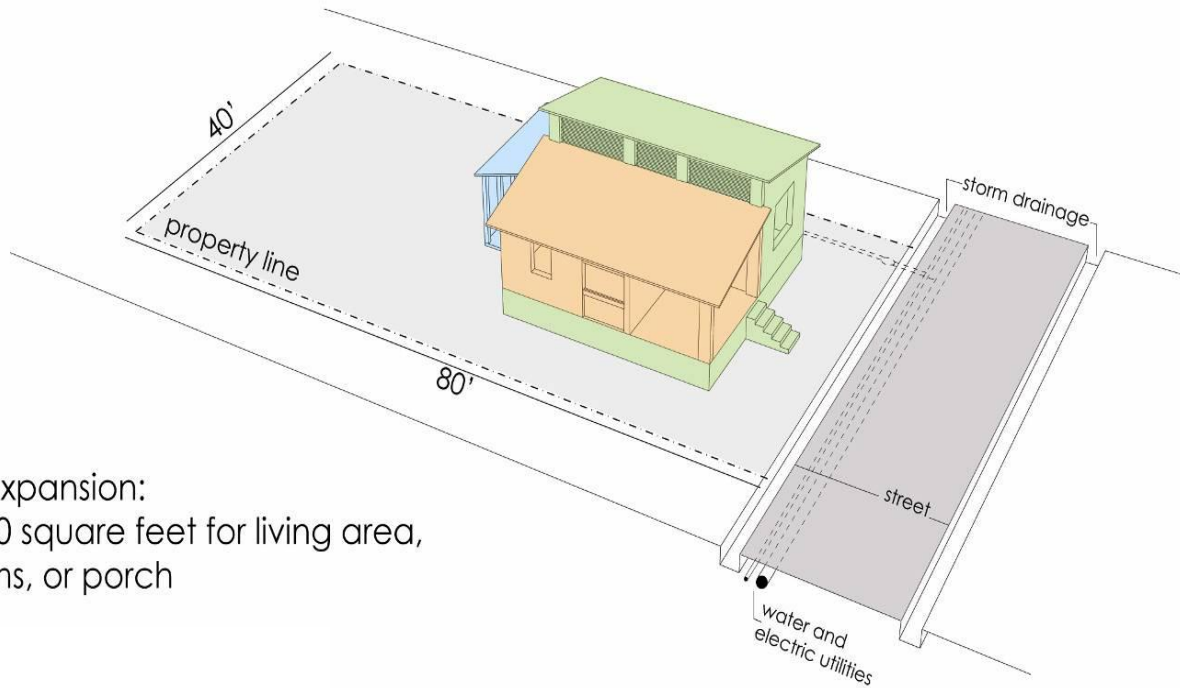
Lot Size: 40' x 80'

Sanitary Core: 12' x 6', 72 square feet
- Includes: toilet, shower, wash basin, septic tank, water, septic tank, and power

Enclosed Space: 12' x 25', 300 square feet

Optional slab: 12' x 25'

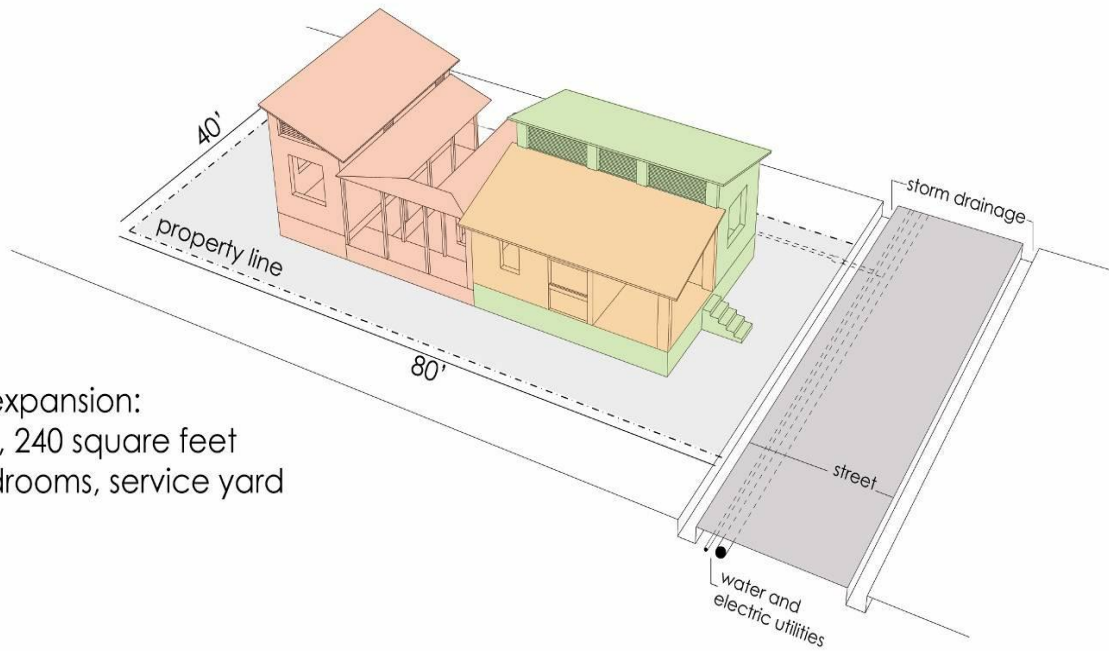
Expansion possibilities



 Owner expansion:
Up to 300 square feet for living area,
bedrooms, or porch



Expansion possibilities



- Owner expansion:
10' x 24', 240 square feet
Two bedrooms, service yard



THANKS

