

Rural Housing

Lead Organisation: Institute for Integrated Rural Development
(www.iird.in)

Geographic Spread: Marathwada Region, Maharashtra, India



Key Message:

This model trains marginalised women in masonry and transforms them into skilled masons in a period of one year. In addition to generating employment and income for these women, it allows them to afford quality housing for their families.

Need

Most people in the Paithan Taluka (sub-region) of Marathwada region are unable to afford basic housing facilities required for a decent rural living. These people mostly depend on farming for their livelihoods, cultivating on very small patches of land in an extremely dry zone without access to irrigation, and making only a meagre income in the process. There are few alternative livelihood options available, and the lack of skills makes it difficult to create new ones. Such challenges are more pronounced among women, who additionally have to bear the brunt of socio-cultural barriers that discourage them from ownership of assets and earning their own incomes. Banks deter from providing loans, particularly housing loans, to the poor in rural areas because of (a) lack of collateral and financial security of the poor that is a pre-requisite for availing individual loans; (b) inability of the rural poor who are generally semi-literate or illiterate to fulfil documentation and other procedural requirements of the bank; and (c) high costs and complex administrative procedures that banks have to incur to follow-up with the housing beneficiaries regarding loan repayments. Government schemes are available as grants for the people of scheduled castes and the below-poverty-line category for construction of simple houses. However, access to such schemes is very limited and involves a long wait of many years. The houses under such scheme consist of one small room that is too small to accommodate a family of 4-7 members. Besides, the grant provided under the government scheme is a very limited amount not enough for the construction of the houses. Thus, the beneficiaries of this scheme have to contribute a lot of

their own resources for the construction which may not be possible for many of the poor and marginalised.

Response

The Institute for Integrated Rural Development (IIRD) along with the women development animators in the village identified marginalised women and trained them on skills related to masonry and other vocational trades that helped supplement their incomes. These trained masons built houses in the villages and also undertook construction contracts in the village. The training included a literacy component to make these women at least semi-literate, so that they have the functional literacy skills needed for their jobs. In addition to contributing towards skilled labour in the construction of houses, they also gained other skills from IIRD's vocational training programmes, and used the newly generated employment and income to contribute towards some of the costs of new housing. Thus, the rural housing programme of IIRD tackles the issue of unaffordability of houses for the poor by making houses affordable, which it does by providing the poor with alternative livelihood options that augment their income and allow them to raise the funds needed for constructing a house that is big enough to accommodate their families and allow for a comfortable rural living.

Drivers of the Initiative

Value to the customers: Quality housing is a basic need. This programme provides the rural poor the means to afford quality housing.

Local economy: The programme builds construction skills in women, generating employment and income.

Objectives

To make basic housing facilities needed for a decent quality of life affordable and accessible to the rural poor.

Stakeholders Involved

Institute for Integrated Rural Development (IIRD):

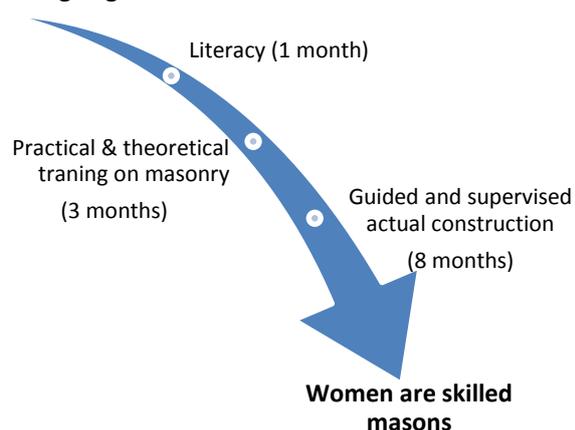
IIRD conducts vocational training courses in masonry (in addition to other forms of livelihoods) for the marginalised poor.

Poor women: Marginalised women are the beneficiaries of training and the subsequent employment opportunities.

The Process

IIRD identifies marginalised women to enrol in the training programme. The training is one year long and consists of the following components:

Women identified; training begins



Literacy: Most of the women trainees are illiterate, and are therefore trained in functional literacy for the first month of the training programme.

Practical and theoretical training on masonry: Women are taught technical words and small calculations, shown how to construct using hand tools like plumb bob, try square, trowel, line dori, etc. They learn tape-marking, levelling, stone work, brick work, pointing, plastering, door and window frame fitting, lintel, flooring and various types of roofing. This training lasts for three months.

Guided and supervised actual construction: After completion of four months of masonry training, trainers form four groups for actual construction in the field under the guidance of one trained mason. The groups then construct at least 20 houses in the next eight months.

Innovative Features

The most innovative feature of this model is that it trains illiterate, marginalised women into skilled workers in a period of only one year. In addition to generating employment and income for these women, it allows them to build quality housing for themselves at an affordable cost.

Overcoming Barriers

Gaining the trust of the community and breaking socio-cultural barriers that prevent women from participating in the mainstream economy were major challenges to the successful implementation of this programme. However, with constant relationship-building as well as demonstrating the benefits through examples, these barriers were overcome. Consider the case of Ashabai from Tondoli village. She was very apprehensive that women could work as trained masons as masonry is considered a man's occupation. Besides, she was not able to think beyond household chores and farm labour as the usual role of women in the village. But upon visiting IIRD, she was motivated to enrol for the training programme. With her new skills, she formed a team of women to undertake construction contracts in her village. This gave her additional income besides the feeling of being a "boss" rather than work on the orders of a male mason. With the aid of the government-recognised certificate, she bid for government contracts and is successful. She now takes contracts of construction of houses under the government housing schemes. Her transformation from an illiterate woman to a respected and skilled woman mason is a source of inspiration for other women in her village.

Environmental Benefits

Decentralised production processes and a focus on labour-intensive production allows for a reduced carbon footprint.

Social Benefits

The initiative transforms women from being illiterate and male-dependent to being skilled and financially independent. They gain access to a better quality of life and respect for their work in society.

Economic Benefits

The initiative generates employment and income for marginalised women in the village.