

development

NETWORK

A QUARTERLY BULLETIN OF THE AGA KHAN DEVELOPMENT INSTITUTIONS



Rewarding architecture

The Aga Khan Award for Architecture's prize-giving ceremony takes place in Cairo on October 15th. Some 241 projects were nominated for the 1989 awards and eleven of them share the \$500,000 prize. Michael Sorkin reviews the winners.

On a recent trip to Bangladesh, boarding an Air India jumbo, I was struck by its singular paint job. Each cabin window was decorated with a little Mughul arch. This superposition was arresting not simply because of the homey treatment of engineering technology but because the arch offered a striking double message.

Although the construction of an arch is literally contrary to the structure of the aircraft window - which is designed to accommodate other kinds of stresses - it is at the same time consonant: the painted arch signifies "opening" no less than the "image" of the porthole. For me, this web of seeming contradictions demonstrated, if grossly, the situation of architecture in the developing world: a complicated struggle to maintain traditions of value in the face of modernity's relentless pressure.

The Aga Khan Award for Architecture, which has just completed its fourth cycle, draws much of its stimulation and influence from entering this debate, from making its choice not simply on the basis of "quality" but by confronting seminal questions on architecture's meaning. Diverse by definition, the award has sought to reflect both the multiple character of architecture and the enormous heterogeneity of Islamic culture, its inflection by numerous individual, local, national, and regional traditions.

Over the years, the award has solved this "problem" - both conceptually and operationally - through the creation of a series of explicit and implicit categories. Broadly speaking, these categories have come to include the restoration of historic structures or precincts and new work within existing vernacular traditions; social and community development schemes; and architectural projects carrying some notion of the discourse between tradition and modernity.

Perhaps the most salutary message of the award is its assertion of parity among different ways of building - the insistence that all are "architecture", that no single community of builders or users is to be privileged.

The 1989 awards followed this pattern. Of eleven recipients, two were restorations: the rebuilding of the war-ravaged Great Omari Mosque in Sidon, Lebanon, and the rehabilitation of the seaside town of Asilah, Morocco, and its transformation into a cultural centre. Four others - new constructions - move squarely within historic traditions. A mosque by architect Abdel Wahed El-Wakil on the Corniche in Jeddah is artful in scale, siting, and construction. The urbane Sidi el Aloui Primary school in Tunis elegantly incorporates traditional forms, improving dramatically on typical, standard-issue, government projects. A somewhat freer rendering of traditional forms

is found in the mixed use block in the new Diplomatic Quarter of Riyadh, designed by the BEEAH group and based on an abstraction of Nadji forms deployed in a series of courtyards and terraces. Finally, architect Sedat Gurel's own summer house in Canakkale, Turkey, (Turkish summer houses, of which this is the third to be recognized, seem to have become a virtual category of their own) is a pavilionated, village-like clustering of discrete structures which, while expressed in vernacular vocabulary, is unusually sensitive to landscape and handsomely composed.

The major winner in the "social" category is the Grameen Bank Housing Programme, a self-help scheme that has to date assisted in ameliorating living conditions for something over 500,000 people in various parts of Bangladesh. The interest of this project lies both in its scale and in the coupling of an innovative financing strategy with an extremely simple, locally makeable, structural and sanitary system. A second winner - the Citra Niaga Urban Development in Samarinda, Indonesia - is a market complex which works formally (simply interpreted) >

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Home and dry

Storms and floods destroy the fragile bamboo and thatch homes of Bangladesh's rural poor with devastating regularity. Historically, there has been no respite. Now a local bank has found a way to help landless peasants build homes better able to resist cyclones and floods.

Afsiya Begum has tried it. Nine years ago she joined the ranks of Bangladesh's 50 million landless poor. It happened suddenly when her house, surrounded by eight acres of fertile land in the Ranpur district of central Bangladesh, was washed away in a flood.

Last year the waters rose again. This time her family was safely lodged in a home supported by four concrete columns topped with a corrugated iron roof. This modest but secure structure is the brainchild of Dr M. Yunus, a rural economist. In 1976 he set up the Grameen Bank to lend to the poorest people at terms and conditions they can afford. In the past, local money lenders demanding extravagant collateral and usurious interest rates were the sole source of credit for the rural poor.

At first the Grameen Bank concentrated on providing tiny loans to buy cows, looms and rickshaws. The experiment proved a success and in 1984 Dr Yunus extended his scheme to housing. The idea was that housing loans could be paid off with income generated through activities made possible by one of the bank's general loans. No collateral is required but potential borrowers must form themselves into groups of five members who can then take out loans individually. Default on repayment by one member normally freezes loans to the whole group. Peer group pressure does the rest. So far the recovery rate is over 98 per cent.

Grameen's move into housing came with recognition that a secure home helps generate income. For most rural Bangladeshis a good house provides not only better living conditions but a place for working and storing valuable possessions.

The Grameen Bank is a cooperative venture and any member who has kept up payments on past general loans can apply to the housing facility. Priority is given to the neediest and the five-person groups have a key role in deciding which of their members gets the first chance of a housing loan. The bank's officers in the countryside work closely with group members to process applications. Once a decision is taken to provide a loan, the money is made available within a few weeks and building can start.

Funding for the housing loan programme comes from the rotation of the bank's own reserves, from the Bangladesh Central Bank, the International Fund for Agricultural Development and the Canadian, Swedish, Norwegian and German aid agencies. The basic housing loan is now \$333 and is paid off in annual instalments of about \$33. To qualify, the house must meet minimum specifications stipulated by the bank. The floor area must cover at least 20 square metres and the structure has to be built with four reinforced concrete posts supporting a corrugated iron roof.

The Grameen Bank has sponsored manufacturing yards to make the columns and latrine kits for each house. Transport and construction are the responsibility of the borrower. The cost of secondary building materials like wood and bamboo are covered by the loan.

The house design is simple but efficient. The reinforced concrete posts provide a secure frame, to withstand high

winds and many of the effects of flooding. They also resist termite attack. The corrugated roof provides a durable waterproof cover. If flooding leads to major land erosion, which is common near the rivers, the owner can lift out the posts and remove the whole house to higher land. The rest of the design and construction is up to the borrower. Buildings thus respect local architectural styles and are adapted to the needs and resources of each family.

Rarely are two houses the same. Afsiya Begum has put her four columns under the two main roof trusses, rather than at the corners of the building which is more common. The walls are fashioned from woven bamboo matting and the floor is beaten earth. Accommodation consists of one rectangular room, subdivided into sleeping and storage areas, as well as space for working. Light comes through the loose lattice of the bamboo matting and the doorway.

After five years over 44,500 families have built new houses with the help of the Grameen Bank loan programme. The vast majority of borrowers are women. This is no coincidence. From the start Dr Yunus focused on women, finding them to be the most reliable and potentially successful force among the rural poor.

The implications are far reaching. House loans are made to the person who owns the site. This has frequently led to the transfer of title deeds from husband to wife. The Grameen Bank is thus not only helping to improve rural housing but spurring female emancipation. □

By John Norton, Director of Development Workshop. The author was the technical reviewer of the Grameen Bank Housing Programme for the 1989 Aga Khan Award for Architecture.

